

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

Model Letters to providers who are illegally improperly billing beneficiaries.

Justice in Aging created five model letters to assist advocates that are working with dual eligible or Qualified Medicare Beneficiary (QMB) clients. These letters are designed to send to providers who are inappropriately billing clients for Medicare deductibles, co-insurance or co-payments. The letters are short and relatively simple. Advocates may want to tailor them to their state or program. The letters vary according to which program the client is enrolled in. Check the table below to see which letter is right for the person you are helping.

Letter	Medicare status	Medicaid status
1	Original (fee-for-service) Medicare	Dual eligible and QMB (QMB Plus)
2	Original (fee for service) Medicare	QMB only, not dual eligible
3	Medicare Advantage	Dual Eligible and QMB (QMB-plus)
4	Medicare Advantage	QMB only, not dual eligible
5	Medicare Advantage	Dual eligible only, not QMB

Definitions

- A **dual eligible** is a beneficiary enrolled in Medicare and full-scope Medicaid.
- A **QMB** is a beneficiary enrolled in the state’s **Qualified Medicare Beneficiary** program, which pays for Medicare Part A and Part B premiums and protects against billing for Medicare cost sharing. The minimum requirements for QMB eligibility are income at or below 100% of the Federal Poverty Level and resources at or below \$7,280, but states may set more generous eligibility limits.
- Most full benefit dual eligibles are also QMBs, and are sometimes called “**QMB-plus**.”
- Beneficiaries who only qualify for the QMB benefit but not for full-scope Medicaid, are known as “**QMB-only**.”
- A minority of beneficiaries who are full benefit dual eligibles are not QMBs because their income is above the state’s QMB eligibility level.

For more information on improper billing protections, go to the [improper billing section](#) on Justice in Aging’s website.

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