

3 Tips for People in the Qualified Medicare Beneficiary (QMB) Program

If you're eligible for the Qualified Medicare Beneficiary (QMB) Program (a Medicare Savings Program) it's against the law for Medicare providers to bill you for items and services Medicare covers. Here are 3 tips to make sure you get your QMB Program benefits:

1. If you get a bill for Medicare-covered items and services, tell the health care provider you're in the QMB Program

Health care providers can't charge you for Medicare deductibles, coinsurance, or copayments. If you've already paid on a bill for services and items Medicare covers, you have the right to a refund.

Make sure your provider knows you're in the QMB Program by showing both your Medicare and Medicaid cards (or QMB Program card) each time you get care. You can also show a copy of your Medicare Summary Notice (MSN), which says you're in the QMB Program and shouldn't be billed.

To sign up for electronic MSNs, visit [Medicare.gov](https://www.medicare.gov) to log into (or create) your secure Medicare account. You'll get an email with a link to your MSN any month you have a processed claim, instead of waiting 4 months for a paper copy.

2. If your health care provider won't stop billing you, call 1-800-MEDICARE

If you keep getting bills from your health care provider, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. We'll confirm that you're in the QMB Program. We can also ask your provider to stop billing you and to refund any payments you've already made.

3. If a debt collector keeps calling you, you can file a complaint

File a complaint with the Consumer Financial Protection Bureau online at consumerfinance.gov/complaint, or call toll-free at 1-855-411-2372. TTY users can call 1-855-729-2372. They'll forward your complaint to the debt collection company and help you get a response from them.



Medicare

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit **[Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice)**, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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