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

If you're in the Medicare Savings QMB Program, it's against the law for Medicare providers to bill you for items and services Medicare covers. This includes deductibles, coinsurance, and copayments.

1. If you get a bill for these charges, tell the provider you're in the QMB Program

You can't be charged for Medicare deductibles, coinsurance, or copayments. If you've already made payments on a bill for services and items Medicare covers (including deductibles, coinsurance, or copayments), 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 or QMB cards 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 to log into (or create) your secure Medicare account. You'll get an email with a link to your MSN for that month instead of waiting 3 months for a paper copy.

2. If your provider won't stop billing you, call 1-800-MEDICARE (TTY users can call 1-877-486-2048)

We can confirm that you're in the QMB Program. We can also ask your provider to stop billing you and 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.

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, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

This product was produced at U.S. taxpayer expense.