

Consortium Request for Policy Clarification (CRPC)

DHCS Tracking # 2074

1. Requestor Name and Consortium: ThuyTien Nguyen – CalWIN	2. Subject: Effective Date of QMB Eligibility
3. Phone No: 916 846-7338	4. Reference(s) : (ACL, Etc.) ACWDL 90-02; MEPM 5L
5. Date of Request: 05/04/2021 Response due date 5/18/21	6. Date closed:

1. What is the Consortium question, issue or problem?

(Please include case specific details if applicable, attach any relevant forms/NOAs, and your question, issue or problem)

ACWDL 90-02 (page 2) and MEPM 5L (page 5L-2) state that QMB benefits are effective the month following the month in which QMB eligibility is approved and that QMB eligibility does not take effect from a date in the past.

2. Effective Date

Benefits are effective the first of the month following the date of approval (i.e., the first of the month following the date the county makes the determination of eligibility). There are no retroactive QMB benefits.

In the attached e-mail chain, DHCS also confirmed the policy outlined in ACWDL 90-02.



RE Question QMB
Effective Date.msg

However, in Section K. Questions and Answers on page MEPM 5L-27, Q&A #2 provides an example in which a January QMB application is approved in March with the effective date of eligibility starting February. The date demonstration given in the example appears to contradict the statement of effective date.

2. If QMB benefits begin the month after the month of QMB approval, is this date reported to MEDS or the date the supervisor or worker approves the case?

Answer: The county reports as the effective date the month QMB coverage is to begin, i.e., the month after the case is actually approved.

For example: Mr. Jones applies for QMB benefits in January, the county determines eligibility in March with an approval date of January, the effective date is February 1st.

Please re-confirm the effective date of QMB eligibility.

2. DHCS response:

According to Title 22, CCR § 50258(b), eligibility for the Qualified Medicare Beneficiary (QMB) Program shall begin the first of the month following the month of approval.

For a better understanding of the terms "approval date" and "effective date," I have provided definitions for your reference:

The approval date is the date eligibility for the program can first be established based on the eligibility determination.

The effective date is the date the applicant is eligible to receive benefits under the program.

For example:

An individual applies for regular Medi-Cal at the same time they applied for the QMB program in April of 2020. Unfortunately, the county did not complete the processing of the application until June of 2020.

The county approves the application in June 2020. For regular Medi-Cal, the effective date of eligibility begins is April 1st, which is the first of the month in which the individual applied, and is essentially the "approval" date. The county approved that benefits are to begin effective April 1st.

For QMB, the effective date of eligibility is May 1st, which is the first day of the month following the month of approval of the application.