

Medicare Savings Programs (MSPs): Eligibility and Coverage (2020)

Type of MSP	Financial Eligibility*	Effective Date of MSP Enrollment	Benefits Covered by the MSP
Qualified Medicare Beneficiary (QMB)	<p><u>Monthly Income**:</u> (at or below 100% FPL/+ \$20 income disregard per household) \$1,063/\$1,083 if single \$1,437/\$1,457 if married</p> <p><u>Alaska</u> \$1,329/\$1,349 if single \$1,796/\$1,816 if married</p> <p><u>Hawaii</u> \$1,223/\$1,243 if single \$1,653/\$1,673 if married</p> <p><u>Resources^:</u> \$7,860 if single, \$11,800 if married</p>	<p>The first of the month following the month eligibility is documented.</p>	<ul style="list-style-type: none"> -- Part A hospital deductible (\$1,408/per benefit period) -- Part A hospital copays: days 61-90 (\$352 daily), days 91-150 (\$704 daily) -- Part A SNF copays: days 21-100 (\$176 daily) -- Part A monthly premium (up to \$458) -- Part B annual deductible (\$198) -- Part B monthly premium (\$144.60) -- Part B 20% coinsurance (amount varies)
Specified Low-Income Medicare Beneficiary (SLMB)	<p><u>Monthly Income**:</u> (between 100-120% FPL/+ \$20 disregard) \$1,276/\$1,296 if single \$1,724/\$1,744 if married</p> <p><u>Alaska:</u> \$1,595/\$1,615 if single \$2,155/\$2,175 if married</p> <p><u>Hawaii:</u> \$1,468/\$1,488 if single \$1,983/\$2,003 if married</p> <p><u>Resources^:</u> \$7,860 if single, \$11,800 if married</p>	<p>3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.</p>	<ul style="list-style-type: none"> -- Part B monthly premium (\$144.60)

<p>Qualifying Individual (QI)</p>	<p><u>Monthly Income</u>**: (between 121-135% FPL/+ \$20 disregard) \$1,436/\$1,456 if single \$1,940/\$1,960 if married</p> <p><u>Alaska:</u> \$1,794/\$1,814 if single \$2,425/\$2,445 if married</p> <p><u>Hawaii:</u> \$1,652/\$1,672 if single \$2,231/\$2,251 if married</p> <p><u>Resources</u>^: \$7,860 if single, \$11,800 if married</p>	<p>3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.</p>	<p>-- Part B monthly premium (\$144.60)</p>
<p>Qualified Disabled Working Individual (QDWI)</p>	<p><u>Monthly Income:</u> \$4,338 if single*** \$5,832 if married***</p> <p><u>Alaska:</u> \$5,401 if single \$7,269 if married</p> <p><u>Hawaii:</u> \$4,977 if single \$6,697 if married</p> <p><u>Resources:</u> \$4,000 if single, \$6,000 if married</p>	<p>3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.</p>	<p>-- Medicare Part A monthly premium up to \$458/month in 2020 (for people with Medicare who are under age 65, disabled, and no longer qualify for free Medicare Part A or Medicaid because they returned to work and their income exceeds the limit)</p>

Notes

* States can apply more liberal income and resource eligibility criteria. Check with your state Medicaid agency.

**Income limits, as per CMS guidance, are rounded up to the next dollar. States may disregard other income aside from the standard \$20 general exclusion.

***QDWI income thresholds range up to 400% FPL and include \$20 unearned and \$65 earned income disregards.

^ Resources do not include \$1,500 per person burial allowance. States vary on how they count this resource; see [our burial disregard fact sheet](#) for more information.

All figures in this chart are derived from <https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html>.

State-specific guidelines for Medicare Savings Programs

State	Monthly Income [^]	Assets
Alabama	Federal	No limit
Alaska*	Federal (higher; see chart above)	Federal
Arizona	Federal	No limit
Arkansas	Federal	Federal
California	Federal	Federal
Colorado	Federal	Federal
Connecticut*	QMB: \$2,245/\$3032 SLMB: \$2,458/\$3,319 ALMB (QI): \$2,617/\$3,535	No limit
Delaware	Federal	No limit
District of Columbia	QMB: \$3,190/\$4,310	No limit
Florida	Federal	Federal
Georgia	Federal	Federal
Hawaii	Federal (higher; see chart above)	Federal
Idaho	Federal	Federal
Illinois	QMB: \$1,088/\$1,462 SLMB: \$1,301/\$1,749 QI: \$1,461/\$1,965	Federal
Indiana	QMB: \$1,615/\$2,175 SLMB: \$1,827/\$2,463 QI: \$1,987/\$2,678	Federal
Iowa	Federal	Federal
Kansas	Federal	Federal
Kentucky	Federal	Federal
Louisiana	Federal	No limit
Maine	QMB: \$1,670/\$2,255 SLMB: \$1,882/\$2,543 QI: \$2,043/\$2,758	\$58,000/\$87,000 Liquid assets only
Maryland*	Federal	Federal
Massachusetts	QMB: \$1,402/\$1,888 SLMB: \$1,615/\$2,176 QI: \$1,774/\$2,391	\$15,720/\$23,600
Michigan	Federal	Federal
Minnesota	Federal	\$10,000/\$18,000
Mississippi	QMB: \$1,113/\$1,487 SLMB: \$1,326/\$1,774 QI: \$1,486/\$1,990	No limit

Missouri	Federal	Federal
Montana	Federal	Federal
Nebraska*	Federal	Federal
Nevada	Federal	Federal
New Hampshire*	Federal	Federal
New Jersey	Federal	Federal
New Mexico	Federal	Federal
New York	Federal	No limit
North Carolina	Federal	Federal
North Dakota	Federal	Federal
Ohio	Federal	Federal
Oklahoma	Federal	Federal
Oregon*	Federal	No limit
Pennsylvania	Federal	Federal
Rhode Island	Federal	Federal
South Carolina	Federal	Federal
South Dakota	Federal	Federal
Tennessee	Federal	Federal
Texas	Federal	Federal
Utah	Federal	Federal
Vermont	Federal	No limit
Virginia	Federal	Federal
Washington	Federal	Federal
West Virginia	Federal	Federal
Wisconsin*	Federal	Federal
Wyoming	Federal	Federal

^ Monthly income includes +\$20 income disregard, except in those states that have higher income disregards or no disregard, as noted below. Income is rounded to the nearest dollar.

States marked with an asterisk (*) in the table above use different naming conventions for their programs from the standard nomenclature:

- **Alaska:** QI is called SLMB Plus
- **Connecticut:** QI is called ALMB
- **District of Columbia:** QMB is the sole program, with expanded eligibility
- **Maryland:** QI is called SLMB II
- **North Carolina:** QMB, SLMB, and QI are called MQB, MQB-B, and MBQ-E respectively
- **Nebraska:** Federal QMB is replaced with full Medicaid. SLMB and QI are referred to as QMB.
- **New Hampshire:** QI is called SLMB-135
- **Oregon:** SLMB and QI are called SMB and SMF respectively
- **Wisconsin:** QI is called SLMB Plus

In addition to some states eliminating the asset test, several states have exercised the following options:

- **Connecticut:** Income limits increased to 211%/231%/246% FPL, with no standard disregard.
- **District of Columbia:** Increased income limits for QMB to 300% FPL. All applications are for QMB and do not include \$20 income disregard.
- **Illinois:** Increased income disregard to \$25 per household
- **Indiana:** Increased income limits to 150%/170%/185% FPL.
- **Louisiana:** Eliminated the asset test in October 2019.
- **Maine:** Increased income disregard to \$75 for single and \$100 for couples. Income limits increased to 150%/170%/185% FPL. Assets counted only include liquid assets.
- **Massachusetts:** Beginning in 2020, Massachusetts raised its MSP income limits to 130%/150%/165% FPL + \$20 disregard. Asset levels also increased.
- **Mississippi:** Increased income disregard to \$50.
- **Nebraska:** QMB program replaced with full Medicaid.
- **South Carolina:** QMB program provides full Medicaid.

References

For income levels, see the 2020 federal poverty level guidelines at: <https://aspe.hhs.gov/poverty-guidelines>

See Medicaid.gov page for Federal breakdown of MSP levels:

<https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html>

See the Medicare.gov webpage that details Medicare costs in 2020, available at:

<http://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html>

See the Social Security Programs and Operations Manual System (POMS) for the federal [HI 00815.023 Medicare Savings Programs Income Limits](#) (income limits in some states are higher). And, locate the MSP resource levels asset levels for 2020 here [HI 03001.005 Medicare Part D Extra Help \(Low-Income Subsidy or LIS\)](#) which mirror the lowest level of LIS resource amounts.