

Medicare Savings Programs (MSPs): Eligibility and Coverage (2018)

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) \$1,012/\$1,032 if single \$1,372/\$1,392 if married</p> <p><u>Alaska</u> \$1,265/\$1,285 if single \$1,715/\$1,735 if married</p> <p><u>Hawaii</u> \$1,164/\$1,184 if single \$1,578/\$1,598 if married</p> <p><u>Resources^:</u> \$7,560 if single, \$11,340 if married</p>	<p>The first of the month following the month eligibility is documented.</p>	<p>-- Part A hospital deductible (\$1,340/per benefit period) -- Part A hospital copays: days 61-90 (\$335 daily), days 91-150 (\$670 daily) -- Part A SNF copays: days 21-100 (\$167.50 daily) -- Part A monthly premium (up to \$422) -- Part B annual deductible (\$183) -- Part B monthly premium (\$134) -- Part B 20% coinsurance (amount varies)</p>
Specified Low-Income Medicare Beneficiary (SLMB)	<p><u>Monthly Income**:</u> (between 100-120% FPL/+ \$20 disregard) \$1,214/\$1,234 if single \$1,646/\$1,666 if married</p> <p><u>Alaska:</u> \$1,518/\$1,538 if single \$2,058/\$2,078 if married</p> <p><u>Hawaii:</u> \$1,396/\$1,416 if single \$1,893/\$1,913 if married</p> <p><u>Resources^:</u> \$7,560 if single, \$11,340 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 (\$134)</p>

<p>Qualifying Individual (QI)</p>	<p><u>Monthly Income</u>**: (between 121-135% FPL/+ \$20 disregard) \$1,366/\$1,386 if single \$1,852/\$1,872 if married</p> <p><u>Alaska:</u> \$1,708/\$1,728 if single \$2,316/\$2,336 if married</p> <p><u>Hawaii:</u> \$1,571/\$1,591 if single \$2,130/\$2,150 if married</p> <p><u>Resources</u>^: \$7,560 if single, \$11,340 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 (\$134)</p>
<p>Qualified Disabled Working Individual (QDWI)</p>	<p><u>Monthly Income:</u> \$4,132 if single*** \$5,572 if married***</p> <p><u>Alaska:</u> \$5,145 if single \$6,945 if married</p> <p><u>Hawaii:</u> \$4,739 if single \$6,395 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 \$422/month in 2018 (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 include other 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* (valid to 7/1/18)	QMB: \$2,120.55/\$2,854.83 SLMB: \$2,321.55/\$3,125.43 ALMB (QI): \$2,472.30/\$3,328.38	No limit
Delaware	Federal	No limit
District of Columbia	QMB: \$3,035/\$4,115	No limit
Florida	Federal	Federal
Georgia	Federal	Federal
Hawaii	Federal (higher; see chart above)	Federal
Idaho	Federal	Federal
Illinois	QMB: \$1,037/\$1,397 SLMB: \$1,239/\$1,671 QI: \$1,391/\$1,877	Federal
Indiana	QMB: \$1,538/\$2,078 SLMB: \$1,740/\$2,352 QI: \$1,892/\$2,558	Federal
Iowa	Federal	Federal
Kansas	Federal	Federal
Kentucky	Federal	Federal
Louisiana	Federal	Federal
Maine	QMB: \$1,492/\$1,996 SLMB: \$1,694/\$2,270 QI: \$1,846/\$2,475	\$58,000/\$87,000 Liquid assets only
Maryland*	Federal	Federal
Massachusetts	Federal	Federal
Michigan	Federal	Federal
Minnesota	Federal	\$10,000/\$18,000
Mississippi	QMB: \$1,062/\$1,422 SLMB: \$1,264/\$1,696 QI: \$1,416/\$1,902	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

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 in order to align with the State Pharmaceutical Assistance Program. After debating changes to reduce

these income threshold levels, Connecticut passed a temporary measure that keeps the 2017 guidelines in place until July 1, 2018.

- **District of Columbia:** Increased income limits for QMB to 300% FPL. All applications are for QMB.
- **Illinois:** Increased income disregards to \$25 per household
- **Indiana:** Increased income limits to 150%/170%/185% FPL.
- **Maine:** Increased income disregards to \$75 for single and \$100 for couples. Income limits increased to 140%/160%/175% FPL. Assets counted only include liquid assets.
- **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 2018 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 2018, 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 2018 here [HI 03001.005 Medicare Part D Extra Help \(Low-Income Subsidy or LIS\)](#) which mirror the lowest level of LIS resource amounts.