

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

Type of MSP	Financial Eligibility*	Effective Date of MSP Enrollment	Benefits Covered by the MSP
<b>Qualified Medicare Beneficiary (QMB)</b>	<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>
<b>Specified Low-Income Medicare Beneficiary (SLMB)</b>	<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><b>Qualifying Individual (QI)</b></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><b>Qualified Disabled Working Individual (QDWI)</b></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

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