

Medicare Savings Programs (MSPs): Eligibility and Coverage (2025)

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) \$1,325/\$1,345 if single \$1,783/\$1,803 if married</p> <p><u>Alaska</u> \$1,650/\$1,670 if single \$2,223/\$2,243 if married</p> <p><u>Hawaii</u> \$1,520/\$1,540 if single \$2,047/\$1,067 if married</p> <p><u>Resources^:</u> \$9,660 if single, \$14,470 if married</p>	<p>The first of the month following the month eligibility is documented.</p>	<p><u>Part A</u></p> <ul style="list-style-type: none"> • Part A hospital deductible (\$1,676/per benefit period) • Part A hospital copays: days 61-90 (\$419 daily), days 91-150 (\$838 daily) • Part A SNF copays: days 21-100 (\$209.50 daily) • Part A monthly premium (up to \$518) <p><u>Part B</u></p> <ul style="list-style-type: none"> • Part B annual deductible (\$257) • Part B monthly premium (\$185) • Part B 20% coinsurance (amount varies)
Specified Low-Income Medicare Beneficiary (SLMB)	<p><u>Monthly Income**:</u> (between 100-120% FPL/+ \$20 disregard) \$1,585/\$1,605 if single \$2,135/\$2,155 if married</p> <p><u>Alaska:</u> \$1,975/\$1,995 if single \$2,663/\$2,683 if married</p> <p><u>Hawaii:</u> \$1,819/\$1,839 if single \$2,452/\$2,472 if married</p> <p><u>Resources^:</u> \$9,660 if single, \$14,470 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 (\$185)

<p>Qualifying Individual (QI)</p>	<p><u>Monthly Income**:</u> (between 121-135% FPL/+ \$20 disregard) \$1,781/\$1,801 if single \$2,400/\$2,420 if married</p> <p><u>Alaska:</u> \$2,220/\$2,240 if single \$2,994/\$3,014 if married</p> <p><u>Hawaii:</u> \$2,044/\$2,064 if single \$2,756/\$2,776 if married</p> <p><u>Resources^:</u> \$9,660 if single, \$14,470 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 (\$185)
<p>Qualified Disabled Working Individual (QDWI)</p>	<p><u>Monthly Income:</u> \$5,302 if single*** \$7,135 if married***</p> <p><u>Alaska:</u> \$6,602 if single \$8,895 if married</p> <p><u>Hawaii:</u> \$6,082 if single \$8,192 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>	<ul style="list-style-type: none"> Medicare Part A monthly premium up to \$518/month in 2025 (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)

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 the 2025 [ASPE poverty guidelines](#).

References

For income levels, see the 2025 federal poverty level guidelines at: <https://aspe.hhs.gov/poverty-guidelines>

See the Medicare.gov webpage that details Medicare costs, available at: <https://www.medicare.gov/basics/costs/medicare-costs>

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