

Medicare Savings Programs (MSPs): Eligibility and Coverage (2024)

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) \$1,255/\$1,275 if single \$1,704/\$1,724 if married</p> <p><u>Alaska</u> \$1,568/\$1,588 if single \$2,129/\$2,149 if married</p> <p><u>Hawaii</u> \$1,443/\$1,463 if single \$1,958/\$1,978 if married</p> <p><u>Resources^:</u> \$9,430 if single, \$14,130 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 (\$1,632/per benefit period) • Part A hospital copays: days 61-90 (\$408 daily), days 91-150 (\$816 daily) • Part A SNF copays: days 21-100 (\$204 daily) • Part A monthly premium (up to \$505) <p><u>Part B</u></p> <ul style="list-style-type: none"> • Part B annual deductible (\$240) • Part B monthly premium (\$174.70) • Part B 20% coinsurance (amount varies)
Specified Low-Income Medicare Beneficiary (SLMB)	<p><u>Monthly Income**:</u> (between 100-120% FPL/+ \$20 disregard) \$1,506/\$1,526 if single \$2,044/\$2,064 if married</p> <p><u>Alaska:</u> \$1,881/\$1,901 if single \$2,554/\$2,574 if married</p> <p><u>Hawaii:</u> \$1,731/\$1,751 if single \$2,350/\$2,370 if married</p> <p><u>Resources^:</u> \$9,430 if single, \$14,130 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 (\$174.70)

<p>Qualifying Individual (QI)</p>	<p><u>Monthly Income</u>**: (between 121-135% FPL/+ \$20 disregard) \$1,695/\$1,715 if single \$2,300/\$2,320 if married</p> <p><u>Alaska:</u> \$2,117/\$2,137 if single \$2,874/\$2,894 if married</p> <p><u>Hawaii:</u> \$1,948/\$1,968 if single \$2,644/\$2,664 if married</p> <p><u>Resources</u>^: \$9,430 if single, \$14,130 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 (\$174.70)
<p>Qualified Disabled Working Individual (QDWI)</p>	<p><u>Monthly Income:</u> \$5,105 if single*** \$6,899 if married***</p> <p><u>Alaska:</u> \$6,355 if single \$8,599 if married</p> <p><u>Hawaii:</u> \$5,855 if single \$7,919 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 \$505/month in 2024 (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 2024 [ASPE poverty guidelines](#).

The following state-specific guidelines apply to the Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), and Qualifying Individual (QI) Medicare Savings Programs. These guidelines are estimated using 2024 poverty figures and published variations to income and asset limits, and rounded to the nearest dollar. States may have different guidelines for the Qualified Disabled Working Individual (QDWI) program. Please contact your state Medicaid agency to get the most up-to-date guidelines for its available MSPs.

State-specific guidelines for Medicare Savings Programs (QMB/SLMB/QI)

State	Monthly Income [^]	Assets
Alabama	Federal	No limit
Alaska*	Federal	Federal
Arizona	Federal	No limit
Arkansas	Federal	Federal
California	Federal	Asset limit was eliminated
Colorado	Federal	Federal
Connecticut*	QMB: \$2,649/\$3,595 SLMB: \$2,900/\$3,935 ALMB (QI): \$3,088/\$4,191	No limit
Delaware	Federal	No limit
District of Columbia	QMB: \$3,785/\$5,130	No limit
Florida	Federal	Federal
Georgia	Federal	Federal
Hawaii	Federal (higher; see chart above)	Federal
Idaho	Federal	Federal
Illinois	Federal; increased income disregard to \$25	Federal
Indiana	QMB: \$1,903/\$2,575 SLMB: \$2,154/\$2,916 QI: \$2,342/\$3,171	Federal
Iowa	Federal	Federal
Kansas	Federal	Federal
Kentucky	Federal	Federal
Louisiana	Federal	No limit
Maine*	QMB: \$1,883/\$2,555 SLMB: \$2,134/\$2,896 QI: \$2,322/\$3,152	\$50,000/\$75,000 liquid assets only

Massachusetts	QMB: \$2,761/\$3,741 SLMB: \$3,049/\$4,133 QI: \$3,266/\$4,426	As of January 1, 2024: \$18,860/\$28,260 Asset limit to be eliminated March 1, 2024
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Maryland*	Federal	Federal
Michigan	Federal	Federal
Minnesota	Federal	\$10,000/\$18,000
Mississippi	Federal; increased income disregard to \$50	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	No limit
New York*	QMB: \$1,752/\$2,371 QI: \$2,355/\$3,189	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	\$10,590/\$16,630
Vermont	Federal	No limit
Virginia	Federal	Federal
Washington	Federal	No limit
West Virginia	Federal	Federal
Wisconsin*	Federal	Federal

Wyoming	Federal	Federal
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^ 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
- **Maine:** Groups SLMB and QI together
- **Maryland:** QI is called SLMB II
- **Nebraska:** Federal QMB is replaced with full Medicaid. SLMB and QI are referred to as QMB
- **New Hampshire:** QI is called SLMB-135
- **New York:** Eliminated SLMB in 2023
- **North Carolina:** QMB, SLMB, and QI are called MQB, MQB-B, and MBQ-E respectively
- **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:

- **California:** Asset test was eliminated as of January 1, 2024.
- **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.
- **Maine:** Income limits increased to 150%/170%/185% FPL (no disregard). Assets counted only include liquid assets and include an \$8,000 exclusion for singles, \$12,000 for couples.
- **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 2024 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, available at: <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>

See the Social Security Programs and Operations Manual System (POMS) for the MSP resource levels asset levels for 2023 here [HI 03001.005 Medicare Part D Extra Help \(Low-Income Subsidy or LIS\)](#) which mirror the lowest level of LIS resource amounts.

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