

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

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) \$1,305/\$1,325 if single \$1,763/\$1,783 if married</p> <p><u>Alaska</u> \$1,630/\$1,650 if single \$2,203/\$2,223 if married</p> <p><u>Hawaii</u> \$1,500/\$1,520 if single \$2,027/\$2,047 if married</p> <p><u>Resources^:</u> \$9,660 if single, \$14,470 if married</p>	The first of the month following the month eligibility is documented.	<p><u>Part A</u></p> <ul style="list-style-type: none"> <li>Part A hospital deductible (\$1,676/per benefit period)</li> <li>Part A hospital copays: days 61-90 (\$419 daily), days 91-150 (\$838 daily)</li> <li>Part A SNF copays: days 21-100 (\$209.50 daily)</li> <li>Part A monthly premium (up to \$518)</li> </ul> <p><u>Part B</u></p> <ul style="list-style-type: none"> <li>Part B annual deductible (\$257)</li> <li>Part B monthly premium (\$185)</li> <li>Part B 20% coinsurance (amount varies)</li> </ul>
<b>Specified Low-Income Medicare Beneficiary (SLMB)</b>	<p><u>Monthly Income**:</u> (between 100-120% FPL/+ \$20 disregard) \$1,565/\$1,585 if single \$2,115/\$2,135 if married</p> <p><u>Alaska:</u> \$1,955/\$1,975 if single \$2,643 / \$2,663 if married</p> <p><u>Hawaii:</u> \$1,799/\$1,819 if single \$2,432 / \$2,452 if married</p> <p><u>Resources^:</u> \$9,660 if single, \$14,470 if married</p>	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months	<ul style="list-style-type: none"> <li>Part B monthly premium (\$185)</li> </ul>

<b>Qualifying Individual (QI)</b>	<p><u>Monthly Income**:</u> (between 121-135% FPL/+ \$20 disregard) \$1,761 / \$1,781 if single \$2,380 / \$2,400 if married</p> <p><u>Alaska:</u> \$2,200 / \$2,220 if single \$2,974 / \$2,994 if married</p> <p><u>Hawaii:</u> \$2,024 / \$2,044 if single \$2,736 / \$2,756 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"> <li>Part B monthly premium (\$185)</li> </ul>
<b>Qualified Disabled Working Individual (QDWI)</b>	<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"> <li>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)</li> </ul>

#### 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>

*This resource was supported in part by grant 90MINC0002-03-00 from the U.S. Administration for Community Living, Department of Health and Human Services. Points of view or opinions do not necessarily represent official ACL policy.*