

## Medicare Savings Programs (MSPs): Eligibility and Coverage (2026)

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) \$1,325 if single \$1,783 if married</p> <p><u>Alaska</u> \$1,650 if single \$2,223 if married</p> <p><u>Hawaii</u> \$1,520 if single \$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 (\$1,736/per benefit period)</li> <li>Part A hospital copays: days 61-90 (\$434 daily), days 91-150 (\$868 daily)</li> <li>Part A SNF copays: days 21-100 (\$217 daily)</li> <li>Part A monthly premium (up to \$565)</li> </ul> <p><u>Part B</u></p> <ul style="list-style-type: none"> <li>Part B annual deductible (\$283)</li> <li>Part B monthly premium (\$202.90)</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) \$1,585 if single \$2,135 if married</p> <p><u>Alaska:</u> \$1,975 if single \$2,663 if married</p> <p><u>Hawaii:</u> \$1,819 if single \$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 (\$202.90)</li> </ul>

<b>Qualifying Individual (QI)</b>	<p><u>Monthly Income**:</u> (between 121-135% FPL/+ \$20 disregard) \$1,781 if single \$2,400 if married</p> <p><u>Alaska:</u> \$2,220 if single \$2,994 if married</p> <p><u>Hawaii:</u> \$2,044 if single \$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 (\$202.90)</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 \$565/month in 2026 (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 included in above incomes.

\*\*\*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](#).

State guidelines are estimated using 2025 poverty figures and published variations to income and asset limits and rounded to the nearest dollar. Please verify with your state Medicaid agency for the most up-to-date guidelines.

## State-specific guidelines for Medicare Savings Programs

State	Monthly Income <sup>^</sup>	Assets
Alabama	Federal	No limit
Alaska	QMB: \$1,650 / \$2,223; SLMB: \$1,975 / \$2,663; QI: \$2,220 / \$2,994	Federal
Arizona	Federal	No limit
Arkansas	Federal	Federal
California	Federal	Asset limit eliminated
Colorado	Federal	Federal
Connecticut	QMB: \$2,752 / \$3,719; SLMB: \$3,013 / \$4,072; QI (ALMB): \$3,209 / \$4,336	No limit
Delaware	Federal	No limit
District of Columbia	QMB: \$3,418 / \$4,598	No limit

<b>Florida</b>	Federal	Federal
<b>Georgia</b>	Federal	Federal
<b>Hawaii</b>	QMB: \$1,520 / \$2,047; SLMB: \$1,819 / \$2,452; QI: \$2,044 / \$2,756	Federal
<b>Idaho</b>	Federal	Federal
<b>Illinois</b>	Federal; increased income disregard to \$25; so QMB: \$1,330 / \$1,788; SLMB: \$1,590 / \$2,140; QI: \$1,786 / \$2,405	Federal
<b>Indiana</b>	QMB: \$1,977 / \$2,664; SLMB: \$2,238 / \$3,017; QI: \$2,433 / \$3,281	Federal
<b>Iowa</b>	Federal	Federal
<b>Kansas</b>	Federal	Federal
<b>Kentucky</b>	Federal	Federal
<b>Louisiana</b>	Federal	No limit
<b>Maine</b>	QMB: \$2,413 / \$3,261; QI: \$3,261 / \$4,407	No limit
<b>Massachusetts</b>	QMB: \$2,478 / \$3,349; SLMB: \$2,738 / \$3,701; QI: \$2,934 / \$3,966	No limit

<b>Maryland</b>	Federal	Federal
<b>Michigan</b>	Federal	Federal
<b>Minnesota</b>	Federal	\$10,000 / \$18,000
<b>Mississippi</b>	Federal; increased income disregard to \$50; so QMB: \$1,355 / \$1,813; SLMB: \$1,615 / \$2,165; QI: \$1,811 / \$2,430	No limit
<b>Missouri</b>	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	No limit
<b>New York</b>	QMB: \$1,820 / \$2,453; QI: \$2,446 / \$3,299	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>	QMB: \$1,454 / \$1,959; SLMB: \$1,585 / \$2,136; QI: \$1,820 / \$2,453; QDWI: \$2,628 / \$3,546	No limit
<b>West Virginia</b>	Federal	Federal
<b>Wisconsin</b>	Federal	Federal
<b>Wyoming</b>	Federal	Federal

^ 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

## 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 publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$14,707,650.00 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS or the U.S. Government.*