

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)	<u>Monthly Income**:</u> (at or below 100% FPL/+ \$20 income disregard per household) \$1,325 if single \$1,783 if married <u>Alaska</u> \$1,650 if single \$2,223 if married <u>Hawaii</u> \$1,520 if single \$2,047 if married <u>Resources^:</u> \$9,660 if single, \$14,470 if married	The first of the month following the month eligibility is documented.	<u>Part A</u> - 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) <u>Part B</u> - Part B annual deductible (\$257) - Part B monthly premium (\$185) - Part B 20% coinsurance (amount varies)
Specified Low-Income Medicare Beneficiary (SLMB)	<u>Monthly Income**:</u> (between 100-120% FPL/+ \$20 disregard) \$1,585 if single \$2,135 if married <u>Alaska:</u> \$1,975 if single \$2,663 if married <u>Hawaii:</u> \$1,819 if single \$2,452 if married <u>Resources^:</u> \$9,660 if single, \$14,470 if married	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months	Part B monthly premium (\$185)

Qualifying Individual (QI)	<u>Monthly Income**:</u> (between 121-135% FPL/+ \$20 disregard) \$1,781 if single \$2,400 if married <u>Alaska:</u> \$2,220 if single \$2,994 if married <u>Hawaii:</u> \$2,044 if single \$2,756 if married <u>Resources^:</u> \$9,660 if single, \$14,470 if married	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months	Part B monthly premium (\$185)
Qualified Disabled Working Individual (QDWI)	<u>Monthly Income:</u> \$5,302 if single*** \$7,135 if married*** <u>Alaska:</u> \$6,602 if single \$8,895 if married <u>Hawaii:</u> \$6,082 if single \$8,192 if married <u>Resources:</u> \$4,000 if single, \$6,000 if married	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months	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 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-specific guidelines for Medicare Savings Programs

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	Monthly Income [^]	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

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

Maryland	Federal	Federal
Michigan	Federal	Federal
Minnesota	Federal	\$10,000 / \$18,000
Mississippi	Federal; increased income disregard to \$50; QMB: \$1,355 / \$1,813; SLMB: \$1,615 / \$2,165; QI: \$1,811 / \$2,430	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: \$1,820 / \$2,453; QI: \$2,446 / \$3,299	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	Federal

Vermont	Federal	No limit
Virginia	Federal	Federal
Washington	QMB: \$1,454 / \$1,959; SLMB: \$1,585 / \$2,136; QI: \$1,820 / \$2,453; QDWI: \$2,628 / \$3,546	No limit
West Virginia	Federal	Federal
Wisconsin	Federal	Federal
Wyoming	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>

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