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

Type of MSP	Financial Eligibility*	Effective Date of MSP Enrollment	Benefits Covered by the MSP
Qualified Medicare Beneficiary (QMB)	**Monthly Income**:** (at or below 100% FPL/+ $20 income disregard per household) $1,350 if single $1,824 if married **Alaska** $1,683 if single $2,275 if married **Hawaii** $1,550 if single $2,095 married **Resources^:** $9,950 if single, $14,910 if married	The first of the month following the month eligibility is documented.	Part A • Part A hospital deductible ($1,736/per benefit period) • Part A hospital copays: days 61-90 ($434 daily), days 91-150 ($868 daily) • Part A SNF copays: days 21-100 ($217 daily) • Part A monthly premium (up to $565) Part B • Part B annual deductible ($283) • Part B monthly premium ($202.90) • Part B 20% coinsurance (amount varies)
Specified Low-Income Medicare Beneficiary (SLMB)	**Monthly Income**:** (between 100-120% FPL/+ $20 disregard) $1,616 if single $2,184 if married **Alaska:** $2,015 if single $2,725 married **Hawaii:** $1,856 if single $2,509 if married **Resources^:** $9,950 if single, $14,910 if married	3 months retroactive from the date of application if your client meets eligibility criteria during those months	• Part B monthly premium ($202.90)

Qualifying Individual (QI)	**Monthly Income**:** (between 121-135% FPL/+ $20 disregard) $1,816 if single $2,455 if married **<u>Alaska:</u>** $2,265 if single $3,064 if married **<u>Hawaii:</u>** $2,086 if single $2,821 if married **Resources^:** $9,950 if single, $14,910 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 ($202.90)
Qualified Disabled Working Individual (QDWI)	**Monthly Income**:** (at or below 400% FPL/+ $20 disregard) $5,405 if single*** $7,299 if married*** **<u>Alaska:</u>** $6,735 if single $9,102 if married **<u>Hawaii:</u>** $6,205 if single $8,382 if married **Resources:** $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 $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)

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 2026 ASPE poverty guidelines.

State guidelines are estimated using 2026 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^	Assets
Alabama	Federal	No limit
Alaska	QMB: $1,683 / $2,275; SLMB: $2,015 / $2,725; QI: $2,265 / $3,064	Federal
Arizona	Federal	No limit
Arkansas	Federal	Federal
California	Federal	Asset limit reinstated Jan. 1, 2026 $130,000 / $195,000
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: $4,010 / $5,430	No limit

Florida	Federal	Federal
Georgia	Federal	Federal
Hawaii	QMB: $1,550 / $2,095; SLMB: $1,856 / $2,509; QI: $2,086 / $2,821	Federal
Idaho	Federal	Federal
Illinois	Federal; increased income disregard to $25; so QMB: $1,355 / $1,829; SLMB: $1,621 / $2,189; QI: $1,821 / $2,460	Federal
Indiana	QMB: $2,015 / $2,725; SLMB: $2,281 / $3,086; QI: $2,481 / $3,357	Federal
Iowa	Federal	Federal
Kansas	Federal	Federal
Kentucky	Federal	Federal
Louisiana	Federal	No limit
Maine	QMB: $2,481 / $3,357; QI: $3,345 / $4,529	No limit
Massachusetts	QMB: $2,385 / $3,237; SLMB & QI: Between $2,386-2,824 / Between $3,238 and $3,833	No limit

Maryland	Federal	Federal
Michigan	Federal	Federal
Minnesota	Federal	$10,000 / $18,000
Mississippi	Federal; increased income disregard to $50; so QMB: $1,380 / $1,854; SLMB: $1,646 / $2,214; QI: $1,846 / $2,485	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: $1,856 / $2,509; QI: $2,494 / $3,375	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. MSP income limits are updated based on the Federal Poverty Guidelines (FPL), released by the U.S. Department of Health and Human Services (HHS) in January or February of each year. It is best to check with your state's Medicaid office to determine when the new eligibility limits go into effect.

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 2026 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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