

## 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)	<p><u>Monthly Income**:</u>            (at or below 100% FPL/+ \$20 income disregard per household)</p> <p>\$1,350 if single            \$1,824 if married</p> <p><u>Alaska</u>            \$1,683 if single            \$2,275 if married</p> <p><u>Hawaii</u>            \$1,550 if single            \$2,095 married</p> <p><u>Resources^:</u>            \$9,950 if single, \$14,910 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>
Specified Low-Income Medicare Beneficiary (SLMB)	<p><u>Monthly Income**:</u>            (between 100-120% FPL/+ \$20 disregard)</p> <p>\$1,616 if single            \$2,184 if married</p> <p><u>Alaska:</u>            \$2,015 if single            \$2,725 married</p> <p><u>Hawaii:</u>            \$1,856 if single            \$2,509 if married</p> <p><u>Resources^:</u></p>	3 months retroactive from the date of application if your client meets eligibility criteria during those months	<ul style="list-style-type: none"> <li>Part B monthly premium (\$202.90)</li> </ul>

	\$9,950 if single, \$14,910 if married		
Qualifying Individual (QI)	<p><u>Monthly Income</u><sup>**</sup>: (between 121-135% FPL/+ \$20 disregard)</p> <p>\$1,816 if single \$2,455 if married</p> <p><u>Alaska</u>: \$2,265 if single \$3,064 if married</p> <p><u>Hawaii</u>: \$2,086 if single \$2,821 if married</p> <p><u>Resources</u><sup>^</sup>: \$9,950 if single, \$14,910 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> (between 136-200% FPL/+ \$20 disregard)</p> <p>\$5,405 if single*** \$7,299 if married***</p> <p><u>Alaska:</u> \$6,735 if single \$9,102 if married</p> <p><u>Hawaii:</u> \$6,205 if single \$8,382 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>
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### 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.

<sup>^</sup> 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
<b>Alabama</b>	Federal	No limit
<b>Alaska</b>	QMB: \$1,683 / \$2,275; SLMB: \$2,015 / \$2,725; QI: \$2,265 / \$3,064	Federal
<b>Arizona</b>	Federal	No limit
<b>Arkansas</b>	Federal	Federal
<b>California</b>	Federal	Asset limit eliminated
<b>Colorado</b>	Federal	Federal
<b>Connecticut</b>	QMB: \$2,752 / \$3,719; SLMB: \$3,013 / \$4,072; QI (ALMB): \$3,209 / \$4,336	No limit
<b>Delaware</b>	Federal	No limit
<b>District of Columbia</b>	QMB: \$4,010 / \$5,430	No limit

<b>Florida</b>	Federal	Federal
<b>Georgia</b>	Federal	Federal
<b>Hawaii</b>	QMB: \$1,550 / \$2,095; SLMB: \$1,856 / \$2,509; QI: \$2,086 / \$2,821	Federal
<b>Idaho</b>	Federal	Federal
<b>Illinois</b>	Federal; increased income disregard to \$25; so QMB: \$1,355 / \$1,829; SLMB: \$1,641 / \$2,209; QI: \$1,841 / \$2,480	Federal
<b>Indiana</b>	QMB: \$2,015 / \$2,730; SLMB: \$2,281 / \$3,087; QI: \$2,481 / \$3,357	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: \$2,481 / \$3,357; QI: \$3,345 / \$4,529	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: \$1,380 / \$1,854; SLMB: \$1,646 / \$2,214; QI: \$1,846 / \$2,485	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: \$1,856 / \$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

<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

<sup>^</sup> 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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