

## Medicare Savings Programs (MSPs): Eligibility and Coverage (2020)

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) \$1,063/\$1,083 if single \$1,437/\$1,457 if married</p> <p><u>Alaska</u> \$1,329/\$1,349 if single \$1,796/\$1,816 if married</p> <p><u>Hawaii</u> \$1,223/\$1,243 if single \$1,653/\$1,673 if married</p> <p><u>Resources^:</u> \$7,860 if single, \$11,800 if married</p>	<p>The first of the month following the month eligibility is documented.</p>	<ul style="list-style-type: none"> <li>-- Part A hospital deductible (\$1,408/per benefit period)</li> <li>-- Part A hospital copays: days 61-90 (\$352 daily), days 91-150 (\$704 daily)</li> <li>-- Part A SNF copays: days 21-100 (\$176 daily)</li> <li>-- Part A monthly premium (up to \$458)</li> <li>-- Part B annual deductible (\$198)</li> <li>-- Part B monthly premium (\$144.60)</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) \$1,276/\$1,296 if single \$1,724/\$1,744 if married</p> <p><u>Alaska:</u> \$1,595/\$1,615 if single \$2,155/\$2,175 if married</p> <p><u>Hawaii:</u> \$1,468/\$1,488 if single \$1,983/\$2,003 if married</p> <p><u>Resources^:</u> \$7,860 if single, \$11,800 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 (\$144.60)</li> </ul>

<p><b>Qualifying Individual (QI)</b></p>	<p><u>Monthly Income</u>**: (between 121-135% FPL/+ \$20 disregard) \$1,436/\$1,456 if single \$1,940/\$1,960 if married</p> <p><u>Alaska:</u> \$1,794/\$1,814 if single \$2,425/\$2,445 if married</p> <p><u>Hawaii:</u> \$1,652/\$1,672 if single \$2,231/\$2,251 if married</p> <p><u>Resources</u>^: \$7,860 if single, \$11,800 if married</p>	<p>3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.</p>	<p>-- Part B monthly premium (\$144.60)</p>
<p><b>Qualified Disabled Working Individual (QDWI)</b></p>	<p><u>Monthly Income:</u> \$4,338 if single*** \$5,832 if married***</p> <p><u>Alaska:</u> \$5,401 if single \$7,269 if married</p> <p><u>Hawaii:</u> \$4,977 if single \$6,697 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>	<p>-- Medicare Part A monthly premium up to \$458/month in 2020 (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)</p>

**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 <https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html>.

## State-specific guidelines for Medicare Savings Programs

State	Monthly Income <sup>^</sup>	Assets
Alabama	Federal	No limit
Alaska*	Federal (higher; see chart above)	Federal
Arizona	Federal	No limit
Arkansas	Federal	Federal
California	Federal	Federal
Colorado	Federal	Federal
Connecticut*	QMB: \$2,245/\$3032 SLMB: \$2,458/\$3,319 ALMB (QI): \$2,617/\$3,535	No limit
Delaware	Federal	No limit
District of Columbia	QMB: \$3,190/\$4,310	No limit
Florida	Federal	Federal
Georgia	Federal	Federal
Hawaii	Federal (higher; see chart above)	Federal
Idaho	Federal	Federal
Illinois	QMB: \$1,088/\$1,462 SLMB: \$1,301/\$1,749 QI: \$1,461/\$1,965	Federal
Indiana	QMB: \$1,615/\$2,175 SLMB: \$1,827/\$2,463 QI: \$1,987/\$2,678	Federal
Iowa	Federal	Federal
Kansas	Federal	Federal
Kentucky	Federal	Federal
Louisiana	Federal	No limit
Maine	QMB: \$1,670/\$2,255 SLMB: \$1,882/\$2,543 QI: \$2,043/\$2,758	\$58,000/\$87,000 Liquid assets only
Maryland*	Federal	Federal
Massachusetts	QMB: \$1,402/\$1,888 SLMB: \$1,615/\$2,176 QI: \$1,774/\$2,391	\$15,720/\$23,600
Michigan	Federal	Federal
Minnesota	Federal	\$10,000/\$18,000
Mississippi	QMB: \$1,113/\$1,487 SLMB: \$1,326/\$1,774 QI: \$1,486/\$1,990	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	Federal
<b>New York</b>	Federal	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>	Federal	Federal
<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
- **Maryland:** QI is called SLMB II
- **North Carolina:** QMB, SLMB, and QI are called MQB, MQB-B, and MBQ-E respectively
- **Nebraska:** Federal QMB is replaced with full Medicaid. SLMB and QI are referred to as QMB.
- **New Hampshire:** QI is called SLMB-135
- **Oregon:** SLMB and QI are called SMB and SMF respectively
- **Wisconsin:** QI is called SLMB Plus

In addition to some states eliminating the asset test, several states have exercised the following options:

- **Connecticut:** Income limits increased to 211%/231%/246% FPL, with no standard disregard.
- **District of Columbia:** Increased income limits for QMB to 300% FPL. All applications are for QMB and do not include \$20 income disregard.
- **Illinois:** Increased income disregard to \$25 per household
- **Indiana:** Increased income limits to 150%/170%/185% FPL.
- **Louisiana:** Eliminated the asset test in October 2019.
- **Maine:** Increased income disregard to \$75 for single and \$100 for couples. Income limits increased to 150%/170%/185% FPL. Assets counted only include liquid assets.
- **Massachusetts:** Beginning in 2020, Massachusetts raised its MSP income limits to 130%/150%/165% FPL + \$20 disregard. Asset levels also increased.
- **Mississippi:** Increased income disregard to \$50.
- **Nebraska:** QMB program replaced with full Medicaid.
- **South Carolina:** QMB program provides full Medicaid.

## References

For income levels, see the 2020 federal poverty level guidelines at: <https://aspe.hhs.gov/poverty-guidelines>

See Medicaid.gov page for Federal breakdown of MSP levels:

<https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html>

See the Medicare.gov webpage that details Medicare costs in 2020, available at:

<http://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html>

See the Social Security Programs and Operations Manual System (POMS) for the federal [HI 00815.023 Medicare Savings Programs Income Limits](#) (income limits in some states are higher). And, locate the MSP resource levels asset levels for 2020 here [HI 03001.005 Medicare Part D Extra Help \(Low-Income Subsidy or LIS\)](#) which mirror the lowest level of LIS resource amounts.