



2018 Medicare Savings Program (MSP) Income Limits*

This program provides help from Medicaid paying Medicare costs, including Medicare premiums, deductibles, and/or coinsurance. It often has higher income and resource guidelines than full Medicaid.

Medicare Savings	Individual Monthly Income Limit	Married Couple Monthly Income Limit	Program Pays For
Qualified Medicare Beneficiary (QMB)	\$1,032	\$1,392	Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments)
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,234	\$1,666	Part B premiums only
Qualifying Individual (QI)	\$1,386	\$1,872	Part B premiums only
Qualified Disabled & Working Individuals (QDWI) **	\$4,132	\$5,572	Part A premiums only

* Chart is applicable to the contiguous 48 states and DC, and not Hawaii and Alaska (because they have higher numbers). In addition, some states apply higher income standards.

** This includes additional earned income disregards.

VISIT: [Medicare/contacts/#resources/msps](https://www.cms.gov/medicare/contacts/#resources/msps) to see your state’s program.

SOURCE: For annual updates, visit [Medicare/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html#collapse-2615](https://www.cms.gov/medicare/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html#collapse-2615).

Qualified Medicare Beneficiary (QMB) Program

If you qualify for the QMB Program, you get help paying your Part A and Part B premiums, deductibles, coinsurance, and copayments. To qualify for QMB you must be eligible for Medicare Part A, and have an income not exceeding 100% of the federal poverty level (FPL) + \$20 (amount of the monthly SSI income disregard). This will be effective the first month following the month QMB eligibility is approved. Eligibility can't be retroactive.

Specified Low-Income Medicare Beneficiary (SLMB) Program

To qualify for the SLMB Program, you must be eligible for Medicare Part A and have an income that is at least 100%, but doesn't exceed 120% of the FPL + \$20 (amount of the monthly SSI income disregard). If you qualify for SLMB, you get help paying for your Part B premium.

Qualified Individual (QI) Program

To qualify for the QI Program, you must be eligible for Medicare Part A, and have an income not exceeding 135% of the FPL + \$20 (amount of the monthly SSI income disregard).

Resource Limits: In 2018, the resource limits for the QMB, SLMB, and QI Programs are \$7,560 for a single person and \$11,340 (doesn't include \$1,500 burial fund disregard) for a married person living with a spouse and no other dependents. Some states apply higher resource standards. These resource limits are adjusted on January 1 of each year, based on the change in the annual consumer price index since September of the previous year.

Qualified Disabled and Working Individual (QDWI) Program

To qualify for QDWI, you must be entitled to Medicare Part A because of a loss of disability-based Part A due to earnings exceeding Substantial Gainful Activity; have an income not higher than 200% of the FPL, and resources not exceeding twice the maximum for SSI (\$4,000 for an individual, and \$6,000 for married couple in 2018); and not be otherwise eligible for Medicaid. If you qualify, you get help paying your Part A premium. If your income is between 150% and 200% of the FPL, the state can ask you to pay a part of your Medicare Part A premium.