



## 2015 Medicare Savings Program (MSP) Income Limits

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

Medicare Savings Program	Individual Monthly Income Limit (2015) *	Married Couple Monthly Income Limit (2015) *	Helps Pay Your
<b>Qualified Medicare Beneficiary (QMB)</b>	\$1,001	\$1,348	Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments)
<b>Specified Low-Income Medicare Beneficiary (SLMB)</b>	\$1,197	\$1,613	Part B premiums only
<b>Qualifying Individual (QI)</b>	\$1,345	\$1,813	Part B premiums only
<b>Qualified Disabled &amp; Working Individuals (QDWI)</b>	\$4,009**	\$5,395**	Part A premiums only  ** (This includes additional earned income exclusions.)

\* Chart is applicable to the 48 states and DC, and not Hawaii and Alaska (because they have higher numbers).

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

SOURCE: For annual updates, visit <https://secure.ssa.gov/apps10/poms.nsf/lnx/0600815023>.

### **Qualified Medicare Beneficiary**

If you qualify for the Qualified Medicare Beneficiary (**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). This will be effective the first month following the month QMB eligibility is approved. Eligibility can't be retroactive.

### **Specified Low-Income Medicare Beneficiary**

To qualify for the Specified Low-Income Medicare Beneficiary (**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. If you qualify for SLMB, you get help paying for your Part B premium.

### **Qualified Individual**

To qualify for the Qualified Individual (**QI**) program, you must be eligible for Medicare Part A, and have an income not exceeding 135% of the FPL. This program was fully renewed with federal funds in spring of 2015.

### **Qualified Disabled and Working Individual**

To qualify for the Qualified Disabled and Working Individual program (**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 Supplemental Security Income (\$4,000 for an individual, and \$6,000 for married couple in 2015); 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. In 2015, the resource limits for the QMB, SLMB, and QI programs are \$7,280 for a single person and \$10,930 (doesn't include \$1,500 burial fund disregard) for a married person living with a spouse and no other dependents. 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.