

## Medicare Savings Programs (MSPs): Eligibility and Coverage (2017)

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) \$1,005/\$1,025 if single \$1,353/\$1,373 if married</p> <p><u>Alaska</u> \$1,255/\$1,275 if single \$1,691/\$1,711 if married</p> <p><u>Hawaii</u> \$1,155/\$1,175 if single \$1,556/\$1,576 if married</p> <p><u>Resources^:</u> \$7,390 if single, \$11,090 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 (\$1,316/per benefit period)</li> <li>-- Part A hospital copays: days 61-90 (\$329 daily), days 91-150 (\$658 daily)</li> <li>-- Part A SNF copays: days 21-100 (\$164.50 daily)</li> <li>-- Part A monthly premium (up to \$413)</li> <li>-- Part B annual deductible (\$183)</li> <li>-- Part B monthly premium (\$134)‡</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) \$1,206/\$1,226 if single \$1,624/\$1,644 if married</p> <p><u>Alaska:</u> \$1,506/\$1,526 if single \$2,029/\$2,049 if married</p> <p><u>Hawaii:</u> \$1,386/\$1,406 if single \$1,867/\$1,887 if married</p> <p><u>Resources^:</u> \$7,390 if single, \$11,090 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 (\$134)‡</li> </ul>

<p><b>Qualifying Individual (QI)</b></p>	<p><u>Monthly Income**:</u> (between 121-135% FPL/+ \$20 disregard) \$1,357/\$1,377 if single \$1,827/\$1,847 if married</p> <p><u>Alaska:</u> \$1,694/\$1,714 if single \$2,283/\$2,303 if married</p> <p><u>Hawaii:</u> \$1,559/\$1,579 if single \$2,101/\$2,121 if married</p> <p><u>Resources^:</u> \$7,390 if single, \$11,090 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 (\$134)‡</p>
<p><b>Qualified Disabled Working Individual (QDWI)</b></p>	<p><u>Monthly Income**:</u> (at or below 200% FPL/+ \$20 disregard) \$2,010/\$2,030 if single*** \$2,707/\$2,727 if married***</p> <p><u>Alaska:</u> \$2,510/\$2,530 if single \$3,382/\$3,402 if married</p> <p><u>Hawaii:</u> \$2,310/\$2,330 if single \$3,112/\$3,132 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 \$413/month in 2017 (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 limit is rounded to the nearest dollar. States may disregard other income as well, aside from the standard \$20 general income exclusion.

‡ Any Medicare beneficiary who receives help paying for their Part B premium through Medicaid or a Medicare Savings Programs will be subject to the 2017 increased premium rate of \$134.

^ 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.