

# Medicare Savings Program financial eligibility guidelines

To qualify for a Medicare Savings Program (MSP), you must meet your state's income and asset limits. Listed below are the baseline federal income and asset limits for each MSP. Most states use these limits, but some states have different guidelines. For example, Alaska, Connecticut, the District of Columbia (DC), Hawaii, and Maine have higher income limits. Alabama, Arizona, Connecticut, Delaware, DC, Louisiana, Maine, Mississippi, New Mexico, New York, Oregon, and Vermont do not apply asset limits.

## 2025 MSP eligibility standards\*

### Qualified Medicare Beneficiary (QMB)

Gross monthly income limits: 100% Federal Poverty Level, or FPL, + \$20\*\*

Most states:	\$1,350 – Individual	\$1,824 – Couple
Asset limits:	\$9,950 – Individual	\$14,910 – Couple

### Specified Low-income Medicare Beneficiary (SLMB)

Gross monthly income limits: 120% FPL + \$20

Most states:	\$1,616 – Individual	\$2,184 – Couple
Asset limits:	\$9,950 – Individual	\$14,910 – Couple

### Qualifying Individual (QI)

Gross monthly income limits: 135% FPL + \$20

Most states:	\$1,816 – Individual	\$2,455 – Couple
Asset limits:	\$9,950 – Individual	\$14,910 – Couple

\*Income limits, which are based on the FPL, change each year. New limits are typically released in either January or February and take effect January 1.

\*\*The amounts listed above include a standard \$20 income disregard. Your state may disregard other income as well. Contact your local Medicaid office or State Health Insurance Assistance Program (SHIP) for state-specific guidelines and information. Visit [www.shiphelp.org](http://www.shiphelp.org) or call 877-839-2675 to locate your SHIP.

See the next page for information on income and asset disregards applicable in all states.

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## Income and asset disregards

If your income seems above Medicare Savings Program income and asset guidelines in your state, you should still apply. This is because you may still qualify for an MSP because certain income and assets may not be counted when determining your eligibility.

### **In all states, the following income is not counted:**

- The first \$20 of your monthly income
- The first \$65 of your monthly wages
- Half of your monthly wages (after the \$65 is deducted)
- Food stamps (Supplemental Nutrition Assistance Program (SNAP) support)

Some states exclude more of your monthly income than the examples listed above.

### **In all states, the following assets are not counted:**

- Your primary house
- One car
- Household goods and wedding/engagement rings
- Burial spaces
- Burials funds up to \$1,500 per person
- Life insurance with a cash value of less than \$1,500

Remember, how your income and assets are counted to determine eligibility varies from state to state. Call your local Medicaid office or SHIP (visit [www.shiphelp.org](http://www.shiphelp.org)) to find out if you are eligible for an MSP in your state.