Medicare Rights Center
Getting Medicare right

Medicare Savings Program Financial Eligibility Guidelines

Medicare Savings Programs

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

2013 MSP Eligibility Standards:

Qualified Medicare Beneficiary (QMB):

Monthly Income Limits: (100% FPL + $20)

Most States:	$ 978 – Individual	$1,313 – Couple
Asset Limits:	$7,080 – Individual	$10,620 – Couple

Specified Low-Income Medicare Beneficiary (SLMB):

Monthly Income Limits: (120% FPL + $20)

Most States:	$1,169 – Individual	$1,571 – Couple
Asset Limits:	$7,080 – Individual	$10,620 – Couple

Qualifying Individual (QI):

Monthly Income Limits: (135% FPL + $20)

Most States:	$1,313 – Individual	$1,765 – Couple
Asset Limits:	$7,080 – Individual	$10,620 – Couple

Income limits, which are based on the Federal Poverty Level (FPL), generally increase each year. New limits take effect on January 1 and are released in January or February. The amounts listed above include a standard $20 income disregard. Your state may disregard other income as well. Double-check with your state for current income guidelines and to find out which income will and will not be counted.

Financial resources or assets cannot include your primary home or your primary car. Other types of assets may not count. Check with your local Medicaid office for exact eligibility rules.

See the reverse side of this page for more information on income and asset disregards.

Medicare Savings Programs —cont.

Income and Asset Disregards

Even if your income (money you take in, for example, Social Security payments that you get or wages that your earn) or assets (resources such as checking accounts, stocks and some property) are higher than the guidelines in your state, you should still apply. This is because certain kinds of income and assets may not be counted. Under federal law, states cannot count certain kinds of income and assets.

Some examples of income that will never be counted are:

- The first $20 of your monthly income;
- The first $65 of monthly wages;
- One-half of your monthly wages (after the $65 is deducted);
- Food stamps.

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

In all states, the following assets will never be counted:

- Your primary house;
- Your car;
- Household goods and wedding/engagement rings;
- Burial spaces;
- Burials funds for you and your spouse valued up to $1,500 each;
- Life insurance with a cash value of less than $1,500.