

Medicare Savings Program Overview



Category	QMB	SLMB	QI-1	QDWI
Benefit Received	Payment of Medicare Part A and B premiums Medicare deductibles and co-insurance	SMI premium Buy-in Only	SMI premium Buy-in Only	Buy-In of Medicare Part A
Countable Income Limits (amount changes year to year)	Single: \$1,305 Couple: \$1,763	Single: \$1,565 Couple: \$2,115	Single: \$1,761 Couple: \$2,380	Single: \$2,609 Couple: \$3,525
Medicare Requirement	Must receive Part A	Must receive Medicare Parts A and B	Must receive Medicare Parts A and B	Has or entitled to enroll in Medicare Part A
Dually Eligible?	May be Dually Eligible	May be Dually Eligible	No Dual Eligibility	No Dual Eligibility
Backdated Eligibility?	No retroactive coverage; QMB is effective the month after approval	Yes, by up to 3 months	Yes, by up to 3 months	Yes, by up to 3 months

Resource Limits

Household size of 1: \$9,660. For QDWI, \$4000
Household size of 2: \$14,470. For QDWI, \$6000

QMB/SLMB Plus:

The member receives **full** Medicaid *plus* their MSP. This is what's known as dual eligibility.

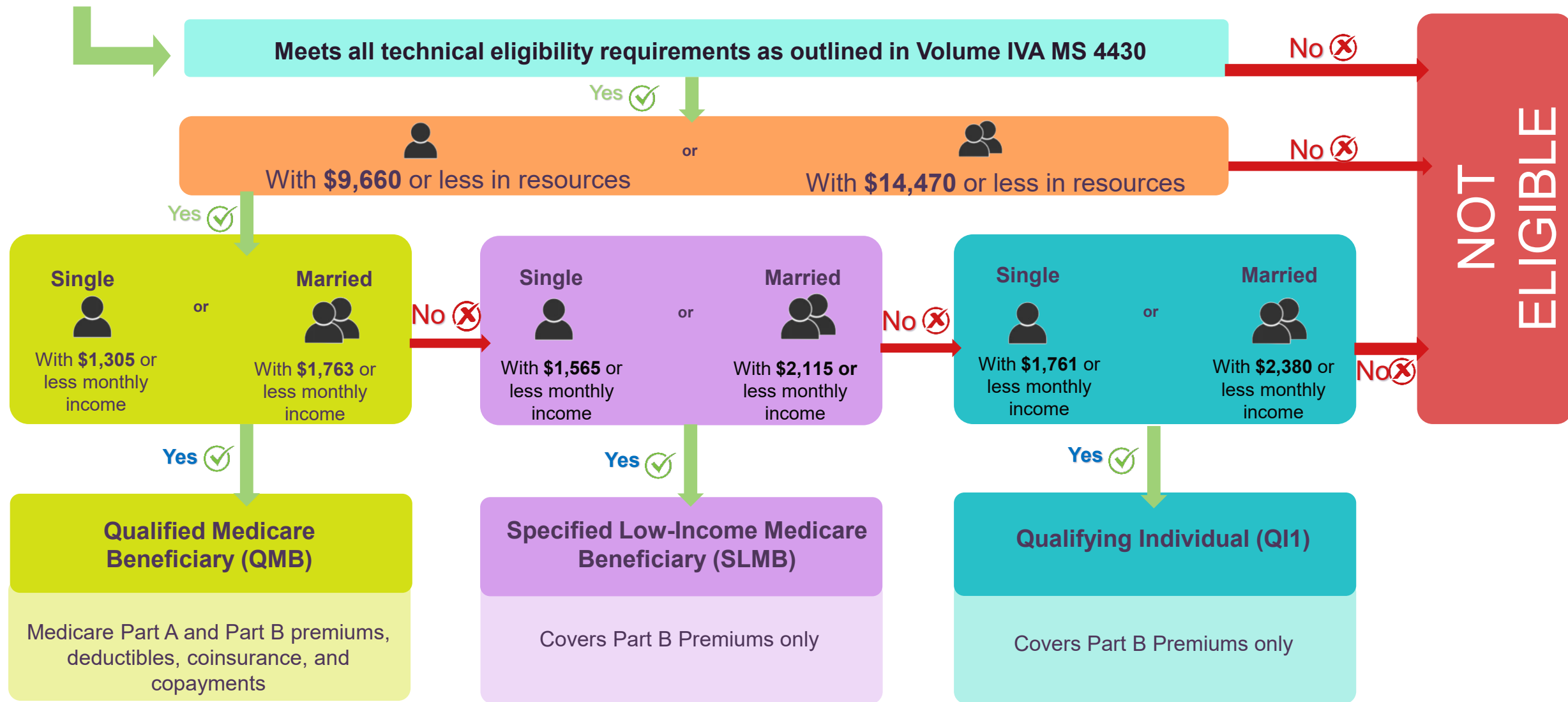


Effective 9/2025



Eligibility Criteria for MSP

START HERE





Buy-In Processing Period

