

## Medicare Savings Programs (MSPs): Eligibility and Coverage (2014)

Type of MSP	Financial Eligibility*	Effective Date of MSP Enrollment	Benefits Covered by MSP
<b>Qualified Medicare Beneficiary (QMB)</b>	<u>Monthly Income**:</u> At or below 100% FPL: \$993 if single, \$1,331 if married <u>Resources:</u> \$7,160 if single, \$10,750 if married	The first of the month following the month eligibility is documented.	-- Part A hospital deductible (\$1,216/per benefit period) -- Part A hospital copays: days 61-90 (\$304 daily), days 91-150 (\$608 daily) -- Part A SNF copays: days 21-100 (\$152 daily) -- Part A monthly premium (\$426 if worked fewer than 7.5 years, \$234 if worked between 7.5 and 10 years) -- Part B annual deductible (\$147) -- Part B monthly premium (\$104.90) -- Part B coinsurance (amount varies)
<b>Specified Low-Income Medicare Beneficiary (SLMB)</b>	<u>Monthly Income**:</u> Between 100-120% FPL: \$1,187 if single, \$1,593 if married <u>Resources:</u> \$7,160 if single, \$10,750 if married	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.	-- Part B monthly premium (\$104.90)
<b>Qualifying Individual (QI)</b>	<u>Monthly Income**:</u> Between 121-135% FPL: \$1,333 if single, \$1,790 if married <u>Resources:</u> \$7,160 if single, \$10,750 if married	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.	-- Part B monthly premium (\$104.90)
<b>Qualified Disabled Working Individual (QDWI)</b>	<u>Monthly Income**:</u> At or below 200% FPL: \$3,975 if single***, \$5,329 if married*** <u>Resources:</u> \$4,000 if single, \$6,000 if married	3 months retroactive from the date of application <u>if</u> your client meets eligibility criteria during those months.	-- Medicare Part A monthly premium (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)

**Notes**

\* States can apply more liberal income and resource eligibility criteria.

\*\*Income limit includes \$20 “unearned income disregard.” States may disregard other income as well.

\*\*\*Amount includes additional “earned income” disregards.

**References:**

For income levels, see the 2014 federal poverty level guidelines at: <http://www.aspe.hhs.gov/poverty/14poverty.cfm>

See the Medicaid.gov webpage that details the 2014 Dual Eligible Standards for the Medicare Savings Programs, available at:

<http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Population/Medicare-Medicaid-Enrollees-Dual-Eligibles/Seniors-and-Medicare-and-Medicaid-Enrollees.html>.

See the February 7, 2014 [informational bulletin](#) from the Centers for Medicare & Medicaid Services (CMS) advising states of the 2014 federal poverty level standards.

See the November 6, 2013 [Memorandum](#) from the Centers for Medicare & Medicaid Services (CMS) issued to all plans announcing the increased LIS/Extra Help (and therefore, the MSP resource levels) for 2014.