

ABD≤80% and Medicare Savings Programs (MSPs) January 2025 Income and Resource Guidelines

**Please note: these eligibility guidelines are effective January 15, 2025.*

Program	What is Covered	Income by FPL	Single			Couple			Notes
			Annual Income	Monthly Income	Resources	Annual Income	Monthly Income	Resources	
Aged, Blind, or Disabled with Income ≤80% FPL*	FULL Medicaid Benefits	80%	\$12,520*	\$1,044*	\$2,000	\$16,920*	\$1,410*	\$3,000	
Qualified Medicare Beneficiary (QMB)*	Medicare Premiums, Deductibles, Copays, and Coinsurance	100%	\$15,650*	\$1,305*	\$9,430	\$21,150*	\$1,763*	\$14,130	Must be enrolled in Medicare Part A. (May conditionally enroll in Part A, pending approval for QMB.)
Special Low-Income Medicare Beneficiary (SLMB)*	Medicare Part B Premium	120%	\$18,780*	\$1,565*		\$25,380*	\$2,115*		
Qualifying Individuals (QI)*	Medicare Part B Premium	135%	\$21,128*	\$1,761*		\$28,553*	\$2,380*		Prior to 2022, was available on "first-come, first-served" basis. Now available for all who qualify!
Qualified Disabled and Working Individual (QDWI)*	Medicare Part A Premium	200%	\$31,300*	\$2,609*		\$42,300*	\$3,525*		\$6,000

Other Income: Protected Cases: \$967/month single, \$1,450/month Couple; 300% of SSI - \$2,901/month; MEDICAID WORKS \$1,800*/month

****DON'T FORGET: ALL Medicare-Medicaid dual-eligible individuals automatically qualify for the Medicare Part D Low-Income Subsidy (LIS, sometimes called "Extra Help").****