



## 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, Mississippi, New York, and Vermont do not apply asset limits.

### 2019 MSP eligibility standards\*\*

#### Qualified Medicare Beneficiary (QMB):

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

Most states:	\$1,061 – Individual	\$1,430 – Couple
Asset limits:	\$7,730 – Individual	\$11,600 – Couple

#### Specified Low-Income Medicare Beneficiary (SLMB):

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

Most states:	\$1,269 – Individual	\$1,711 – Couple
Asset limits:	\$7,730 – Individual	\$11,600 – Couple

#### Qualifying Individual (QI):

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

Most states:	\$1,426 – Individual	\$1,803 – Couple
Asset limits:	\$7,730 – Individual	\$11,600 – 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.

See the reverse side of this page for information on income and asset disregards applicable in all states.

# Vermont Medicare Savings Program Manual

**RM Cervero**



## **Vermont Medicare Savings Program Manual:**

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