

# Medicare Cost Savings Programs

The **Qualified Medicare Beneficiary (QMB)** and **Specified Low Income Medicare Beneficiary (SLMB)** programs are commonly referred to as Medicare Cost Savings Programs. The purpose of these programs is to assist individuals by paying:

- Medicare premiums **and** by making payments to medical providers for coinsurance and deductibles for Medicare services; or
- Medicare Part B premiums only.

To qualify for the QMB/SLMB program, applicants must meet three general eligibility requirements:

1. Be enrolled in Part A Medicare (Hospital Insurance)
2. Have resources not exceeding the QMB/SLMB resource maximums of \$7,560 for an individual, and \$11,340 for a couple
3. Have income not exceeding the QMB/SLMB standard of the Federal Poverty Level for the assistance group size

**Additionally**, QMB/SLMB applicants must also meet the MHABD general eligibility requirements of:

- Social Security number
- Citizenship/Alien status, and
- Residency/Institutional

## Qualified Medicare Beneficiary

The QMB program pays for Medicare Part B premiums, coinsurance, and deductibles for eligible persons enrolled in Medicare Part A, whose income is less than 100% of the Federal Poverty Level. There is a standard \$20 deduction from income, before it is compared to the Federal Poverty Level.

QMB Income Standards:

<b>Number of Persons</b>	<b>Income</b>
<b>*Income limits in effect on April 1 , 2018</b>	
<b>01</b>	\$1012
<b>02</b>	\$1372
<b>03</b>	\$1732

## Specified Low Medicare Beneficiary

The SLMB program provides payment of Medicare Part B premiums only for individuals who would be eligible for the QMB program except for excess income. Income for this program must be more than 100% of the FPL, but not exceed 120% or 135% of the FPL. There is a standard \$20 deduction from income, before it is compared to the Federal Poverty Level.

SLMB Income Standards:

**Number of Persons Group 1 Income Group 2 Income**

<b>*Income limits in effect on April 1 , 2018</b>		
<b>01</b>	\$1214	\$1366
<b>02</b>	\$1646	\$1852
<b>03</b>	\$2078	\$2338

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