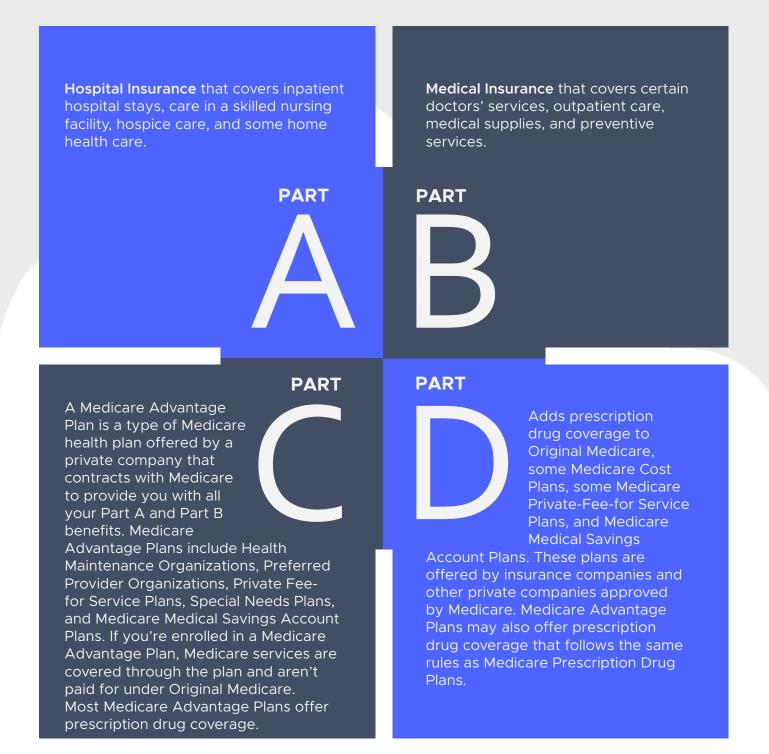
# **MEDICARE SAVINGS PROGRAMS**

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).





**COLORADO** Healthcare & Economic Security Staff Development Division

## QUALIFIED MEDICARE BENEFICIARIES (QMB)

Income limits for 2024:

- 100% FPL + \$20
  - \$1,275 Individual
  - \$1,724 Couple
- Covers Medicare Part A premiums where applicable, Part B premiums, co-insurance and deductibles
- May be eligible for other categories of Medical Assistance
- Referred to as dual eligible
- Eligibility begins the 1st of the month following the date of application
- No retroactive coverage
  - Resource limits for 2025:
  - \$11,160 Individual
  - \$17,470 Couple

## SPECIAL LOW-INCOME MEDICARE BENEFICIARIES (SLMB)

Income limits for 2024:

- 120% FPL + \$20
  - \$1,526 Individual
  - \$2,064 Couple
- Covers Medicare Part B premium only
- Cannot be eligible for other categories of Medical Assistance
- Eligibility begins from the 1st day of the month of application
- Retroactive coverage available
- Resource limits for 2025:
  - \$11,160 Individual
  - \$17,470 Couple

### QUALIFIED INDIVIDUAL (QI-1)

Income limits for 2024:

- 135% FPL + \$20
  - \$1,715 Individual
  - \$2,320 Couple
- Covers Medicare Part B premium only
- Cannot be eligible for other categories of Medical Assistance
- Eligibility begins from the 1st day of the
- month of application
  - Retroactive coverage available
- The federal legislature reallocates funds for this program annually
- Resource limits for 2025:
  - \$11,160- Individual
  - \$17,470- Couple

### QUALIFIED DISABLED WORKING INDIVIDUAL (QDWI)

For individuals who are no longer SSDI eligible due to earnings (work income above the Substantial Gainful Activity limit)

Income limits for 2024:

- 200% FPL + \$20
  - \$2,510 Individual
  - \$3,407 Couple
- Covers Medicare Part A premium
- Cannot be eligible for other categories of Medical Assistance
- Cannot be eligible for Medicare-paid Part A hospital coverage under SSDI
- Eligibility begins from the 1st day of the month of application
  - Retroactive coverage available
- Resource limits for 2025:
  - \$4,000 Individual
  - \$6,000 Couple



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