INCOME LIMITS FOR AGED, BLIND AND DISABLED (ABD), MEDICARE SAVINGS PROGRAM (MSP), AND LOW-INCOME SUBSIDY (LIS)

Medicare Savings Program (MSP)

effective 4/2025

QMB - 100% FPL

**SLMB - 200% FPL** 

QI-1 - 135% FPL

**QDWI - 200% FPL** 

Individual - \$1,325 Couple - \$1,783 Individual - \$1,585 Couple - \$2,135 Individual - \$1,781 Couple - \$2,400 Individual - \$2,629 Couple - \$3,545

Low-Income Subsidy (LIS)

effective 4/2025

150% FPL

Individual - \$1,957 Couple - \$2,644

In-Kind Support and Maintenance (ISM)

effective 1/2025

\$342

Supplemental Security Income (SSI)
Disabled Adult Child (DAC)

**Pickle** 

Qualified Disabled Widower (QDW)

Individual - \$967

Couple - \$1,450

Note: Income Eligibility for SSI is determined by the Social Security Administration

Old Age Pension (OAP)

effective 1/2025

Individual - \$1,005

Note: There is no couple income limit for OAP

Resources (SSI, DAC, Pickle, QDW, OAP)

effective 1/2025

Individual - \$2,000 Couple - \$3,000

#### Medicare Part B Premium

Physician services, outpatient hospital services, certain home health services and durable medical equipment.

\$185 - Based on Income



INCOME LIMITS FOR AGED, BLIND AND DISABLED (ABD), MEDICARE SAVINGS PROGRAM (MSP), AND LOW-INCOME SUBSIDY (LIS)

Breast and Cervical Cancer Program (BCCP)

effective 4/2025

250% FPL

Individual - \$3,261

Refugee Medical Assistance (RMA)

effective 4/2025

200% FPL

Individual - \$2,609

Working Adults with Disabilities (WAwD)

effective 4/2025

450% FPL

Household of 1 - Up to \$5,869

Children's Buy-In with Disabilities (CBwD)

effective 4/2025

300% FPL

Household of 1 - Up to \$3,913.00

### **Resource Limits**

## Aged, Blind and Disabled (ABD)

effective 1/2025

Individual - \$2,000 Couple - \$3,000

Medicare Savings Program (MSP) QMB, SLMB, QI-1

effective 1/2025

Individual - \$11,160 Couple - \$17,470

### Low-Income Subsidy (LIS)

effective 1/2025

Individual - \$17,600 Couple - \$35,130

## Qualified Working Disabled Individual (QDWI)

effective 1/2025

Individual - \$4,000 Couple - \$6,000



# Long-Term Care (LTC) Limits

300% SSI Limit

effective 1/2025

\$2,901

Nursing Facility	Income	Trust	Gross	Income	Limits

Region 1 Counties Adams, Arapahoe, Boulder, Broomfield, Denver, and Jefferson	Region II Counties Cheyenne, Clear Creek, Douglas, Elbert, Gilpin, Grand, Jackson, Kit Carson, Larimer, Logan Morgan, Park, Phillips, Sedgwick, Summit, Washington, Weld, and Yuma	Region III Counties Alamosa, Baca, Bent, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Kiowa, Lake, Las Animas, Lincoln, Mineral, Otero, Prowers, Pueblo, Rio Grande, Saguache, and Teller	Region IV Counties Archuleta, Delta, Dolores, Eagle, Garfield, Gunnison, Hinsdale, La Plata, Mesa, Moffat, Montezuma, Montrose, Ouray, Pitkin, Rio Blanco, Routt, San Juan, and San Miguel
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\$9,290.77

## **Average Private Pay Rate**

\$10,475.11

\$11,556.20

### **Resource Limits**

effective 1/2025

\$10,655.56

Individual - \$2,000 Couple - \$3,000

Both in NF - Same Room - \$4,000

Community Spouse Resource Allowance (CSRA) - \$157,920 + \$2,000

## Medicare Skilled Nursing Facility Coinsurance

\$10,397.93

\$209.50

#### Personal Needs Allowance

effective 1/2025

\$108.73



# Long-Term Care (LTC) Limits

## **Home Equity**

effective 1/2025

Maximum - \$1,097,000

## **Spousal Protection**

Minimum Monthly Maintenance Needs Allowance (MMMNA)

effective 7/2025

\$2,643.75

#### **MMMNA Maximum**

effective 1/2025

\$3,948.00

#### Home Maintenance Allowance

effective 1/2025

Up to \$1,614.00 per month (up to 6 months)

#### **Excess Shelter**

effective 7/2025

\$793.13

## **Dependent Allowance**

effective 7/2025

\$881.25 (minus Dependent's income)

### **Utility Allowance**

effective 10/2025

\$594 or Actual (whichever is higher)



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