

# 2018 Medicare Savings Programs (QMB, SLIB, QI-1)

The Medicare Savings Program (MSP) is a State Medicaid program that can help to pay Medicare premiums, and possibly deductibles, and coinsurance for Medicare beneficiaries (elderly or disabled) who qualify.

You can apply at: <https://abe.illinois.gov/abe/access/>

Note: Per Illinois DHS, these income limits are effective 01/01/2018: <http://intranet.dhs.illinois.gov/onenet/page.aspx?item=104704>

Program Name	2018 Monthly Income Limits	Resource/Asset Limits	Program Pays	Effective Date
Qualified Medicare Beneficiary  <b>(QMB)</b>	<b>100% FPL</b> \$1,012 Individual (+ \$25) \$1,372 Couple (+ \$25)	\$7,560 Individual  \$11,340 Couple	Part A & B Premiums, deductibles, & coinsurance	Premiums are paid effective the month of QMB eligibility which is (the month after the month of the QMB eligibility determination.
Specified Low-Income Medicare Beneficiary  <b>(SLIB/SLMB)</b>	<b>120% FPL</b> \$1,213 Individual (+ \$25) \$1,645 Couple (+ \$25)	\$7,560 Individual  \$11,340 Couple	Medicare Part B premiums	Part B premium paid for application month & may be backdated an additional 3 months
Qualified Individual-1  <b>(QI-1)</b>	<b>135 % FPL</b> \$1,365 Individual (+ \$25) \$1,851 Couple (+ \$25)	\$7,560 Individual  \$11,340 Couple	Medicare Part B premiums	Part B premium paid for application month & may be backdated an additional 3 months

(+ \$25) = Illinois Medicaid income disregard

**NOTE:** Illinois Medicaid income standards differ from the national amounts

**Reference:** 2/20/2018 Medical Morsel, Revised Income Standards for Medical Programs for 2018. Effective 02/16/18, the revised income standards for medical programs for 2018 have been updated in IES and in ABE. The revised standards are **effective January 1, 2018**. Until the policy manual is updated with the new standards, the standards are listed here by program. <http://intranet.dhs.illinois.gov/onenet/page.aspx?item=104704> **Reference:** Medicare.gov 2018 Income and Resource Limits <https://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html#collapse-2614> **Reference:** <http://intranet.dhs.illinois.gov/onenet/page.aspx?item=21741>  
**2018 FPL: 100% FPL = \$12,140 for an individual annually & \$16,460 for a couple annually**

**Estate recovery is eliminated** for MSP per the Medicare Improvements for Patients and Providers Act of 2008 (MIPPA) <http://www.dhs.state.il.us/page.aspx?item=60004>