



2019 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/>

Program Name	2019 Monthly Income Limits	Resource/Asset Limits	Program Pays	Effective Date
Qualified Medicare Beneficiary (QMB)	100% FPL \$1,041 Individual (+ \$25) \$1,410 Couple (+ \$25)	\$7,730 Individual \$11,600 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 (SLIB/SLMB)	120% FPL \$1,249 Individual (+ \$25) \$1,691 Couple (+ \$25)	\$7,730 Individual \$11,600 Couple	Medicare Part B premiums	Part B premium paid for application month & may be backdated an additional 3 months
Qualified Individual-1 (QI-1)	135 % FPL \$1,406 Individual (+ \$25) \$1,903 Couple (+ \$25)	\$7,730 Individual \$11,600 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

Main Reference: SSA.gov POMs <https://secure.ssa.gov/poms.nsf/lnx/0600815023>

Reference: 2019 FPL: 100% FPL = \$12,490 for an individual annually & \$16,910 for a couple annually <https://aspe.hhs.gov/poverty-guidelines>

Note: 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>