

**2018 Medicare Savings Program Income & Resource Limits**

**Qualified Medicare Beneficiaries (QMB)**

Monthly Gross Income Limits based on 100% of Federal Poverty Levels  
Pays for Part A & Part B premium, Deductibles, coinsurance and copayments

|                      |                  |
|----------------------|------------------|
| \$1,032 – Individual | \$1,392 – Couple |
|----------------------|------------------|

**Specified Low-Income Medicare Beneficiaries (SLMB 120)**

Monthly Gross Income Limits based on 120% of Federal Poverty Levels  
Pays for Part B premium. Can go three months retroactive

|                      |                  |
|----------------------|------------------|
| \$1,234 – Individual | \$1,666 – Couple |
|----------------------|------------------|

**Specified Low-Income Medicare Beneficiaries (SLMB 135)**

Monthly Gross Income Limits based on 135% of Federal Poverty Level  
Pays for Part B premium. Cannot have Medicaid with a spenddown and SLMB 135%, must choose one

|                      |                  |
|----------------------|------------------|
| \$1,386 – Individual | \$1,872 – Couple |
|----------------------|------------------|

**Resource/Asset Limits for all MSP's are:**

|                     |                   |
|---------------------|-------------------|
| \$7,560– Individual | \$11,340 – Couple |
|---------------------|-------------------|

Countable resources include: money in checking or savings accounts, stocks, bonds, CD's, IRA's, cash. They do not include your home, one car, burial plot, up to \$1,500 for burial expenses if you have put that money aside, furniture, jewelry, other household and personal items.

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**2018 Limited Income Subsidy (LIS), also known as "Extra Help" guidelines:**

**Full LIS**

Pays up to the standard National Benchmark premium for Part D (\$34.27). Beneficiary pays up to \$3.35 for generic Rx's and up to \$8.35 for Brand name Rx's.

**Monthly Gross Income:**

|                      |                    |
|----------------------|--------------------|
| \$1,386 – Individual | \$1,872 – Couple   |
| \$9,060 resources    | \$14,340 resources |

**Partial LIS**

Pays 25% - 100% of premium, partial deductible and copays are 15%

**Monthly Gross Income:**

|                      |                    |
|----------------------|--------------------|
| \$1,538 – Individual | \$2,078 – Couple   |
| \$14,100 resources   | \$28,150 resources |

\*figures based on those released by DHHS/SSA 2018 and SS.gov

