

## 2026 Illinois 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/>

Program Name	Monthly Income Limits	Resource/Asset Limits	Program Pays	Effective Date
<b>Qualified Medicare Beneficiary (QMB)</b>	<b>100% FPL</b> \$1,330 Individual \$1,803 Couple	\$9,950 Individual \$14,910 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.
<b>Specified Low-Income Medicare Beneficiary (SLIB/SLMB)</b>	<b>120% FPL</b> \$1,596 Individual \$2,164 Couple	\$9,950 Individual \$14,910 Couple	Medicare Part B Premiums	Part B premium paid for application month & may be backdated an additional 3 months.
<b>Qualified Individual-1 (QI-1)</b>	<b>135 % FPL</b> \$1,796 Individual \$2,435 Couple	\$9,950 Individual \$14,910 Couple	Medicare Part B Premiums	Part B premium paid for application month & may be backdated an additional 3 months.

**Note:** These figures are estimates based on the Federal Poverty Level percentages as posted at HHS.gov. IL DHS determines how to round various multiples of the poverty guidelines and what income is included. DHS posts the exact figures in Early April and can be found at the Main Reference below.

**Note:** Asset Limits do not include an additional \$1,500/\$3000 burial allowance deduction

**Note:** Add \$25 to incomes because Illinois automatically disregards \$25

Main Reference: DHS WAG 25-03-02 <https://www.dhs.state.il.us/page.aspx?item=21741>

HHS.gov Federal 2026 Poverty Level Guidelines: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

FPL Chart <https://aspe.hhs.gov/sites/default/files/documents/b1bfa16b20ae9b89d525bc35de7c1643/detailed-guidelines-2026.pdf>