

2024 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/abe/access/>

| Program Name | 2024 Monthly Income Limits | Resource/ Asset Limits | Program Pays | Effective Date |
|--|--|---------------------------------------|---|--|
| Qualified Medicare Beneficiary (QMB) | 100% FPL \$1,255 Individual \$1,704 Couple | \$9,430 Individual \$14,130 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 \$1,506 Individual \$2,044 Couple | \$9,430 Individual \$14,130 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 \$1,695 Individual \$2,300 Couple | \$9,430 Individual \$14,130 Couple | Medicare Part B Premiums | Part B premium paid for application month & may be backdated an additional 3 months. |

Note: Asset Limits do not include an addition \$1,500 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>

Reference: HHS.gov Federal 2024 Poverty Level Guidelines: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

FPL Chart <https://aspe.hhs.gov/sites/default/files/documents/7240229f28375f54435c5b83a3764cd1/detailed-guidelines-2024.pdf>

| Medicare Savings Program (2024) | Monthly Income with \$25 added |
|---|--|
| Qualified Medicare Beneficiary (QMB) | \$1,280 - Individual \$1,729 - Couple |
| Specified Low-Income Medicare Beneficiary (SLMB/SLIB) | \$1,531 - Individual \$2,069 - Couple |
| Qualified Individual (QI) | \$1,720 - Individual \$2,325 - Couple |

