

Medicare Savings Program and Extra Help/Low-Income Subsidy Eligibility and Coverage (Effective April 1, 2025)

Medicare Savings Programs (MSP)

All MSP income limits listed include the \$20 unearned income disregard. All MSP resource limits include \$1,500 individual/\$3,000 couple burial inclusion. There are three levels of MSP.

Qualified Medicare Beneficiary (QMB)

Who qualifies? Those at 100% of Federal Poverty Level plus the \$20 disregard qualify.

What is covered? QMB pays the Medicare Part B premium. It takes the place of a Medicare supplement (pays copays, deductibles, and coinsurance) and includes automatic eligibility for Extra Help/Low-Income Subsidy (LIS).

Resource Limits: \$11,160 Individual or \$17,470 Couple

Monthly Income Limits: \$1,325 Individual or \$1,783 Couple

Specified Low-Income Medicare Beneficiary (SLMB)

Who qualifies? Those at 120% Federal Poverty Level plus the \$20 disregard qualify.

What is covered? SLMB pays the Medicare Part B premium. SLMB includes automatic eligibility for Extra Help/LIS.

Resource Limits: \$11,160 Individual or \$17,470 Couple

Monthly Income Limits: \$1,585 Individual or \$2,135 Couple

Qualifying Individual (QI-1)

Who qualifies? Those at 135% Federal Poverty Level plus the \$20 disregard qualify.

What is covered? QI-1 pays the Medicare Part B premium. QI-1 includes automatic eligibility for Extra Help/LIS.

Resource Limits: \$11,160 Individual or \$17,470 Couple

Monthly Income Limits: \$1,781 Individual or \$2,400 Couple

[Apply for MSP online.](#) For application assistance by phone, please call 1-800-221-3943. Contact Boulder County Department of Human Services at 303-441-1000 for local assistance.

Medicare Part D “Extra Help” Program/Low-Income Subsidy (Extra Help/LIS)

All Extra Help/LIS income limits listed include the \$20 unearned income disregard. All Extra Help/LIS resource limits include \$1,500 individual/\$3,000 couple burial inclusion. Income limits for Extra Help/LIS are for screening purposes. Countable assets do not include the home, personal vehicle, burial plots, or personal possessions.

Who qualifies? Those who have full Medicaid coverage, have MSP, or receive Supplemental Security Income payments from Social Security qualify.

What is covered? The Extra Help Program pays Part D premiums up to \$36.78 per month and eliminates prescription deductibles.

Resource Limits: \$17,600 Individual or \$35,130 Couple

Monthly Income Limits: \$1,977 Individual or \$2,664 Couple

Apply for Extra Help/LIS by calling Social Security at 1-800-772-1213 to request a paper application or [apply online](#). The online application takes about 10-15 minutes if you have your Medicare card, income, and bank account records on hand.

Modified Adjusted Gross Income (MAGI) Medicaid Expansion

MAGI Medicaid Expansion covers services for adults without dependent children, ages 19-64 and not on Medicare, with monthly income limits of \$1,735 for an individual or \$2,345 for a couple. [Apply for MAGI Medicaid Expansion online](#). For application assistance by phone, please call 1-800-221-3943. Contact Boulder County Department of Human Services at 303-441-1000 for local assistance.

Questions? Contact Boulder County’s Medicare Counseling Program

This overview is brought to you by Boulder County’s State Health Insurance Assistance Program (SHIP) certified Medicare Counselors. [Visit Boulder County’s Medicare webpage to learn more](#). Please reach out to Boulder County’s Medicare Counselors at medicare@bouldercounty.gov or 303-441-1546 for further assistance.



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