

Vermont's Medicare Savings Program (MSP) Income Levels

Qualified Medicare Beneficiary (QMB) Level

QMB is the level of Medicare Savings Program that pays an individual's Medicare premiums – Part A (\$505/month) if it is not free and Part B (\$174.70/month). Additionally, QMB covers the out-of-pocket costs associated with Medicare, including deductibles and 20% cost sharing. This reduces a beneficiary's costs to \$0 at the doctor and hospital.

	Federal Poverty Level (FPL)	Household of 1		Household of 2	
		Monthly Income	Yearly Income	Monthly Income	Yearly Income
Current QMB Level	100%	\$1,255	\$15,060	\$1,704	\$20,448
Proposed QMB level in Section 9 of H.721	150%	\$1,883	\$22,596	\$2,555	\$30,660
Possible Amendment	190%	\$2,385	\$28,614	\$3,238	\$38,851

Specified Low Income Beneficiary (SLMB) Level

SLMB is the level of Medicare Savings Program that pays an individual's Medicare Part B premium (\$174.70/month).

	Federal Poverty Level (FPL)	Household of 1		Household of 2	
		Monthly Income	Yearly Income	Monthly Income	Yearly Income
Current SLMB Level	120%	\$1,506	\$18,072	\$2,044	\$24,528
Proposed SLMB level in Section 9 of H.721	N/A (SLMB subsumed by QMB)	N/A	N/A	N/A	N/A

Qualified Individual (QI-1) Level

QI-1 is the level of Medicare Savings Program that pays an individual's Medicare Part B premium (\$174.70/month).

Note: You cannot have QI-1 and Medicaid at the same time, but this situation is uncommon. If someone qualifies for both QI-1 and Medicaid, they can choose which benefit to accept.

	Federal Poverty Level (FPL)	Household of 1		Household of 2	
		Monthly Income	Yearly Income	Monthly Income	Yearly Income
Current QI-1 Level	135%	\$1,695	\$20,340	\$2,300	\$27,600
Proposed QI-1 level in Section 9 of H.721	185%	\$2,322	\$27,861	\$3,152	\$37,829
Possible Amendment	225%	\$2,824	\$33,888	\$3,833	\$45,996