



## OPERATIONAL MEMO

---

<b>TITLE:</b>	<b>MEDICAL ASSISTANCE - MEDICARE SAVINGS PROGRAM AND LOW-INCOME SUBSIDY</b>
<b>SUPERSEDES NUMBER:</b>	N/A
<b>EFFECTIVE DATE:</b>	<b>APRIL 01, 2023</b>
<b>DIVISION AND OFFICE:</b>	<b>MEDICAID OPERATIONS OFFICE</b>
<b>PROGRAM AREA:</b>	<b>ELIGIBILITY</b>
<b>KEY WORDS:</b>	<b>2023 INCOME LIMITS, MEDICARE SAVINGS PROGRAM, LOW-INCOME SUBSIDY</b>
<b>OPERATIONAL MEMO NUMBER: HCPF OM 23-014</b>	
<b>ISSUE DATE: MARCH 1, 2023</b>	
<b>APPROVED BY: MARIVEL KLUECKMAN</b>	

---

*HCPF Memo Series can be accessed online: <https://www.colorado.gov/hcpf/memo-series>*

### **Purpose and Audience:**

The purpose of this memo is to advise eligibility sites of the Medicare Savings Program (MSP) and Low-Income Subsidy (LIS) income limits. MSP Categories include: Qualified Medicare Beneficiaries (QMB), Specified Low-income Medicare Beneficiaries (SLMB), Qualified Individuals (QI-1), and Qualified Disabled Working Individuals (QDWI). Please share this memo letter with anyone who works with these programs.

### **Information:**

The income limits for the QMB, SLMB, QI-1, QDWI and LIS programs are based on federal poverty level (FPL) guidelines that are updated annually. The 2023 guidelines were published on January 19, 2023 (Federal Register, Vol 88, No. 12, pages 3424-3425).

The MSP income limits listed below include the \$20 unearned income disregard. The QDWI program does not include the earned income disregard, as this is already programmed in CBMS when earned income is entered.

		2022	2023			2022	2023
<b>QMB</b> <b>100% FPL</b>	Individual	\$1,153	\$1,235	<b>SLMB</b> <b>120% FPL</b>	Individual	\$1,379	\$1,478
	Couple	\$1,546	\$1,663		Couple	\$1,762	\$1,992
<b>QI-1</b> <b>135% FPL</b>	Individual	\$1,549	\$1,660	<b>QDWI</b> <b>200% FPL</b>	Individual	\$2,285	\$2,450
	Couple	\$2,080	\$2,239		Couple	\$3,072	\$3,306
<b>LIS</b> <b>150% FPL</b>	Individual	\$1,699	\$1,823				
	Couple	\$2,289	\$2,465				

**Attachment(s):**

None

**Department Contact:**

[hcpf\\_medicaid.eligibility@state.co.us](mailto:hcpf_medicaid.eligibility@state.co.us)