



OPERATIONAL MEMO

Title: Medical Assistance - Medicare Savings Program and Low-Income Subsidy	Topic: Eligibility Policy
Audience: Eligibility Sites, Eligibility Technicians and Supervisors, County Departments of Human/Social Services	Sub-Topic: Income Standards
Supersedes Number: HCPF OM 23-014	Division: Eligibility Policy
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Expiration Date: April 01, 2026	Program Area: Eligibility Policy
Key Words: 2024 INCOME LIMITS, FPL, MEDICARE SAVINGS PROGRAM, LOW-INCOME SUBSIDY, QMB, SLMB, LIS, QI-1, MSP, QDWI	
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Approved By: Marivel Klueckman	

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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 2024 guidelines were published on January 17, 2024 (Federal Register, Vol 89, No. 11, pages 2961-2963).

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.

		2023	2024			2023	2024
QMB 100% FPL	Individual	\$1,235	\$1,275	SLMB 120% FPL	Individual	\$1,478	\$1,526
	Couple	\$1,663	\$1,724		Couple	\$1,992	\$2,064
QI-1 135% FPL	Individual	\$1,660	\$1,715	QDWI 200% FPL	Individual	\$2,450	\$2,510
	Couple	\$2,239	\$2,320		Couple	\$3,306	\$3,407
LIS 150% FPL	Individual	\$1,823	\$1,883				
	Couple	\$2,465	\$2,555				

Action To Be Taken:

Effective April 1, 2024, the Colorado Benefits Management System (CBMS) has been updated to reflect the new income guidelines for Medicare Savings Programs. Eligibility Sites must refer to these updated income guidelines as of April 1st when making an eligibility determination.

Definition(s):

None

Attachment(s):

None

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