



## OPERATIONAL MEMO

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<b>Title:</b> 2025 Increase to resource limits - Medicare Savings Programs and Low-Income Subsidy	<b>Topic:</b> Eligibility Policy
<b>Audience:</b> Eligibility Site Staff	<b>Sub-Topic:</b> Income & Resource Eligibility
<b>Supersedes Number:</b> HCPF OM 23-078	<b>Division:</b> Eligibility Policy
<b>Effective Date:</b> Jan. 1, 2025	<b>Office:</b> Medicaid Operations Office
<b>Expiration Date:</b> Jan. 1, 2026	<b>Program Area:</b> Eligibility
<b>Key Words:</b> 2025, Increase, Resource Limits, Medicare Savings Programs, Qualified Medicare Beneficiaries, Specified Low-Income Beneficiaries, Qualified Individuals-1, Qualified Disabled and Working Individuals, Low Income Subsidy	
<b>Legal Authority:</b> CMCS Informational Bulletin - November 15, 2024	
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<b>Approved By:</b> Marivel Klueckman	

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### Purpose and Audience:

The purpose of this operational memo is to advise eligibility sites of the increased resource limits for Qualified Medicare Beneficiaries (QMB), Specified Low-Income Medicare Beneficiaries (SLMB), Qualified Individuals (QI-1), and Low-Income Subsidy (LIS) resource limits.

### Information:

Section 112 of the Medicare Improvements for Patients and Providers Act (MIPPA), signed into law on July 15, 2008, amended Section 1905(p)(1)(C) of the Social Security Act to make the resource limit for QMB, SLMB, and QI-1 conform to the resource limit for individuals who qualify for the full subsidy Medicare Part D LIS. The resource limit does not apply for the Qualified Disabled Working Individuals (QDWI) program. The resource test was increased effective January 1, 2025, for QMB, SLMB, QI-1 and LIS and is listed below.

QMB			SLMB		
	2024	2025		2024	2025
Individual	\$10,930	\$11,160	Individual	\$10,930	\$11,160
Couple	\$17,130	\$17,470	Couple	\$17,130	\$17,470

QI-1			QDWI		
	2024	2025		2024	2025
Individual	\$10,930	\$11,160	Individual	\$4,000	\$4,000
Couple	\$17,130	\$17,470	Couple	\$6,000	\$6,000

(MSP Resource limits include \$1,500 burial expenses for individuals and \$3,000 burial expenses for couples)

Low-Income Subsidy		
	2024	2025
Individual	\$17,010	\$17,600
Couple	\$33,950	\$35,130

**Action To Be Taken:**

Eligibility Sites should ensure these updated resource limits are being applied in calculations to make an accurate eligibility determination.

**Attachment(s):**

None

**HCPF Contact:**

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