



## OPERATIONAL MEMO

---

<b>Title:</b> 2025 Increase to Income Limits - Medicare Savings Programs and Low-Income Subsidy	<b>Topic:</b> Eligibility Policy
<b>Audience:</b> Eligibility Sites, Eligibility Technicians and Supervisors, County Departments of Human/Social Services	<b>Sub-Topic:</b> Income & Resource Eligibility
<b>Supersedes Number:</b> HCPF OM 23-014	<b>Division:</b> Eligibility Policy
<b>Effective Date:</b> April 01, 2025	<b>Office:</b> Medicaid Operations Office
<b>Expiration Date:</b> April 01, 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> Federal Register, Vol 90, No. 11, pages 5917-5918	
<b>Memo Author:</b> Nancy Brenes	
<b>Operational Memo Number:</b> HCPF OM 25-013	
<b>Issue Date:</b> March 10, 2025	
<b>Approved By:</b> Marivel Klueckman	

---

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) 2025 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 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 2025 guidelines were published on January 17, 2025 (Federal Register, Vol 90, No. 11, pages 5917-5918).

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.

		2024	2025
QMB 100% FPL	Individual	\$1,275	\$1,325
	Couple	\$1,724	\$1,783
QI-1 135% FPL	Individual	\$1,715	\$1,781
	Couple	\$2,320	\$2,400
LIS 150% FPL	Individual	\$1,883	\$1,957
	Couple	\$2,555	\$2,644
SLMB 120% FBL	Individual	\$1,526	\$1,585
	Couple	\$2,064	\$2,135
QDWI 200% FPL	Individual	\$2,510	\$2,629
	Couple	\$3,407	\$3,545

### Action To Be Taken:

Effective April 1, 2025, the Colorado Benefits Management System (CBMS) will be 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.

**Attachment(s):**

None

**HCPF Contact:**

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