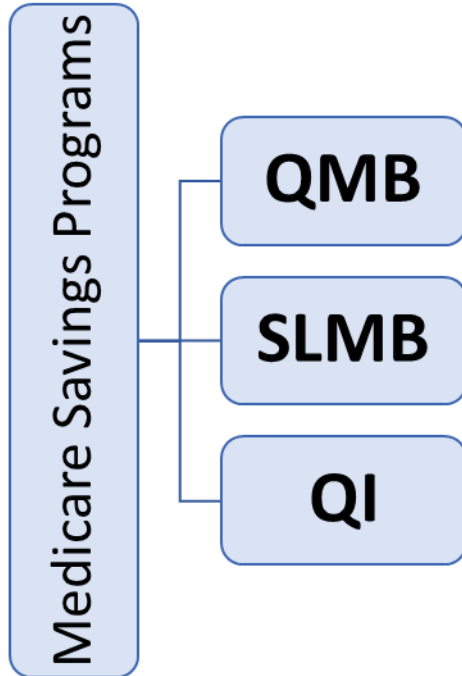




Medicare Advocacy Project

Protecting your medicare rights.

2025 Massachusetts Medicare Savings Programs



What are These Programs?

The Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI) programs are federal Medicare Savings Programs (MSPs) which help low income elders and younger Medicare beneficiaries access Medicare benefits.

Who is Eligible?

If you meet the program income and asset limits below, and meet the MassHealth immigration criteria, you are eligible for these programs. If you are under age 65 and on MassHealth Standard, you may qualify if you meet these income limits, without regard to the asset limit; no separate application is required.

What are the 2025 Program Income Limits?

QMB	<ul style="list-style-type: none">• Individual: \$2,478/month• Married Couple: \$3,349/month• Countable income less than or equal to 190% of the Federal Poverty Level (FPL)
SLMB	<ul style="list-style-type: none">• Individual: \$2,738/month• Married Couple: \$3,701/Month• Countable income greater than 190% and less than or equal to 210% of the FPL
QI	<ul style="list-style-type: none">• Individual: \$2,934/month• Married Couple: \$3,966/Month• Countable income less than or equal to 225% of the FPL

Note: The figures above are for monthly income **before** taxes and any applicable deductions. Program income limits increased as of March 1, 2025.

What is Countable Income?

Countable income is your gross income minus \$20 if your only income is unearned. If you have earned income, deduct \$65 and divide by 2 to reach countable income.

What Are the 2024 Program Resource Limits?

New for 2024: there are **no resource limits** in Massachusetts for Medicare Savings Plans.

What are the 2024 Program Benefits?

All Programs	QMB	SLMB and QI
<ul style="list-style-type: none">• Pays Part B monthly premiums• You will be eligible for a low-income subsidy for Part D, Medicare's drug program	<ul style="list-style-type: none">• Pays Part A monthly premiums where applicable• Pays Part A and Part B deductibles• Pays Part A and Part B co-payments*	<ul style="list-style-type: none">• Three months' retroactive benefits in most cases

*QMB will pay Part A and Part B co-payments for Medicare services even if the services are not covered by MassHealth, as long as payments are to a MassHealth provider.

How Do You Apply?

You may apply for these programs at any time. You may obtain application forms by calling 800-841-2900 or by going online to www.mass.gov/lists/applications-to-become-a-masshealth-member. If you need assistance applying, call SHINE (Serving the Health Insurance Needs of Everyone) at 1-800-243-4636. MassHealth has 45 days from receipt of the completed application to process it.

Questions? Need Legal Help?

Call the Medicare Advocacy Project to Apply for Free Legal Assistance:

Greater Boston Legal Services	<ul style="list-style-type: none">• 800-323-3205• Serving Essex, Middlesex, Norfolk, and Suffolk Counties
Community Legal Aid	<ul style="list-style-type: none">• 855-252-5342• Serving Berkshire, Franklin, Hampden, Hampshire, and Worcester Counties
South Coastal Counties Legal Services	<ul style="list-style-type: none">• 800-244-8393• Serving Barnstable, Bristol, Dukes, Nantucket, and Plymouth Counties