

Medicare Savings Programs

Qualified Medicare Beneficiary (QMB, also known as “Quimby”) Program

QMB can pay hundreds of dollars a year in Medicare Part B premiums and possibly thousands of dollars a year in deductibles and copayments. To be eligible for QMB in New York a person must:

- Be currently enrolled in the Medicare program; and
- Have gross monthly countable income up to \$1,064 a month (or \$1,437 for a couple) in 2020 (**2021 figures not yet available**).
- No asset limit for QMB.

Specified Low-Income Medicare Beneficiary (SLMB, also know as “Slimby”) Program.

SLMB pays for the Medicare Part B premium. To be eligible for SLMB a person must:

- Be currently enrolled in the Medicare program; and
- Have gross monthly countable income in up to \$ 1,276 per month (or \$1,724 for a couple) in 2020 (**2021 figures not yet available**).
- No asset limit for SLMB.

Qualified Individual - 1 (QI-1)

QI-1 pays for the Part B premium. To be eligible for QI-1 a person must:

- Be currently enrolled in the Medicare program; and
- Have gross monthly countable income up to \$1,436 per month (or \$1,940 for a couple) in 2020 (**2021 figures not yet available**).
- No asset limit for QI-1.

Countable Income and Resources

If an individual has unearned income, it is reduced by the \$20 general income exclusion. Earned income does not include the first \$65 per month (or \$85 per month if no unearned income), impairment related work expenses, and one-half the remainder when calculating countable gross income (if statutorily blind, blind work expenses are also deducted). These are the rules as applied in New York State.

If you think you or someone you know may be eligible for QMB, SLMB, or QI-1, contact your local Department of Social Services (The Human Resources Agency in NY City) Medicaid office. The State Department of Health also refers to these as “Medicare Premium Payment Programs.” See State Administrative Directive 00 OMM/ADM-7 at https://www.health.ny.gov/health_care/medicaid/publications/docs/adm/00adm7.pdf.

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