



## Medicare Savings Programs (MSPs)

The Medicare Savings Programs (MSPs) help older adults and people with disabilities pay their Medicare costs. To qualify for the MSPs, someone must have limited income and resources. All of the programs cover the Medicare Part B premium. The program for people with the lowest income also pays the Medicare Part A premium, if any, and covers Part A and Part B deductibles and coinsurance.

The table below lists the income and resource limits for the most common Medicare Savings Programs, and the benefits offered under each.

### 2026 Eligibility Guidelines for MSPs

Table 1: 2026 Income and Resource Limits for Pennsylvania's Medicare Savings Programs (MSPs)

Medicare Savings Program	Income Limit (monthly) <sup>1</sup>	Resource Limit	MSP Benefits
<i>Qualified Medicare Beneficiary (QMB)</i>	< 100% FPL: \$1,330 – single \$1,804 – married	\$9,950 single \$14,910 married	State pays Medicare Parts A <sup>2</sup> and B premiums; ACCESS card covers Parts A & B cost-sharing.
<i>Specified Low-Income Medicare Beneficiary (SLMB)</i>	< 120% FPL: \$1,596 – single \$2,164 – married	\$9,950 single \$14,910 married	State pays Medicare Part B premium
<i>Qualified Individual (QI-1)<sup>3</sup></i>	<135% FPL: \$1,796 – single \$2,435 – married	\$9,950 single \$14,910 married	State pays Medicare Part B premium

<sup>1</sup> Income limits are based on the Federal Poverty Levels (FPLs), updated at the start of each year.

<sup>2</sup> Most people get Medicare Part A for free, but some may pay a premium based on their work history.

<sup>3</sup> Someone cannot qualify for both MSP QI-1 and Medicaid (e.g. through MAWD or HCBS Waiver).

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*The Pennsylvania Health Law Project (PHLP) is a nonprofit legal services organization.*

If someone qualifies for Medicare Part B and meets the income and resource guidelines in the table, they should apply for an MSP. People can apply for MSP even if they are not yet enrolled in Part B.

Please note that individuals can have higher income and resources than the amounts listed in the table above and still qualify for an MSP, because the Department of Human Services (DHS) may not count all their income and resources.

## What income counts?

DHS applies “income disregards” to both earned and unearned income. This means DHS will not count some of a person’s monthly income.

If income is unearned (e.g., Social Security, pensions), DHS will **not** count \$20 of the total monthly gross amount. If income is earned (e.g. wages from a job), DHS will **not** count the first \$65 of monthly gross earnings and then will only count half of the rest for that month. After these disregards are applied, someone’s income must be under the limits on page 1.

### Application Tips

- A person who is married and living with their spouse must report the spouse’s income and resources on the application, even if the spouse is not applying for MSP.
- People with minor children (under age 21) should include them in their household on the application. When the CAO processes the application, they will count the children and any income the child gets only if it helps the applicant qualify for MSP. It can help to include a child in the household because the income limit increases with each additional person in the household.

## What resources count?

Not all resources are counted when the CAO reviews an applicant for MSP. Resources that are **not counted** include the person’s home/primary residence, one car/motor vehicle, burial plots, and prepaid burial accounts (also called irrevocable burial reserves). Also, resources are never counted (regardless of the type of resource) for people with income below 100% FPL and who have minor children living in their home.

Resources that **do count** include checking and savings accounts, cash on hand, certificates of deposit, stocks, bonds, mutual funds, retirement accounts (i.e., IRAs/401ks), life insurance, and real property that is not the applicant's primary residence.

Even if a resource is counted, DHS may not count its entire value. Generally, DHS counts the amount of resources available to someone at the time of application. Please contact PHLP if you have specific questions about how DHS counts resources when determining eligibility for MSP.

## How do I apply?

People can apply for MSPs either using the paper application or online:

1. **Paper application:** Complete the application form [PA 600M](#)<sup>4</sup> and submit it to the local [County Assistance Office](#) by mail or by dropping off in person; **or**
2. **Online:** Visit [www.compass.state.pa.us](http://www.compass.state.pa.us) and click "Apply Now". Please note that the online application is longer than the PA 600M paper application. The online application asks for extra information not asked for on the paper application.

**People who need help applying for MSP should contact the PA MEDI program at 1-800-783-7067.**

DHS requires applicants to prove certain information like income, resources, address, and identification by submitting documentation with their application. The application lists acceptable types of documentation that can be submitted.

### Application Tips

- People can ask for help getting documents (such as bank records, life insurance info or paystubs) by checking a box on the application. The CAO caseworker should then help get the needed information.
- Keep a copy of the completed MSP application and all supporting documentation. Never give the CAO original documents with the application.
- Call the Customer Service Center (see footnote below) a week after the application is mailed or dropped off to make sure it was received and is in process.

<sup>4</sup> You can ask for an application to be mailed to you by calling DHS Customer Service Center at 1-877-395-8930 or your local County Assistance Office (CAO).

Generally, it takes 30 to 45 days for the CAO to process MSP applications. Everyone who applies should receive a letter/notice in the mail telling them if they qualify and when the benefits start. The notice will also include information about how to file an appeal if the MSP application is denied. If it has been more than 30 days and no notice of decision has come in the mail, call the CAO or the Statewide Customer Service Center to check on the status of the application and to see if a decision has been made.

## Getting MSP Benefits

If MSP is approved, the state starts to pay the monthly Medicare premium(s) as of the start date given on the eligibility notice. Some people can get retroactive MSP, which means the MSP start date could go back to 3 months before the date of application.

Once someone is approved for MSP, PA Medicaid shares information with the federal government (the Social Security Administration and the Centers for Medicare & Medicaid Services) to tell them what benefits someone will get and the start date. The Social Security Administration will also send a letter to someone letting them know that PA Medicaid will start to pay the Medicare Part B (and Part A, if applicable) premiums and when.

If someone's Medicare premium usually gets taken out of their Social Security check, this deduction should stop after they are approved for MSP. This means the Social Security monthly check amount someone gets will start to be higher, since the Part B premium will no longer be coming out. If someone has been getting billed for the Medicare premium, they should stop getting those bills after they are approved for MSP.

If the premium continues to be taken out of someone's Social Security check or the person continues to be billed for the premium after they are approved for MSP, there is likely a problem that needs to be corrected. If this happens, someone should call the DHS Statewide Customer Service Center at 877-395-8930 (in Philadelphia, call 215-560-7226) to tell them they are still paying/being charged for the Medicare premiums.

People should be paid back (reimbursed) for any Medicare Part A or Part B premiums they pay after their MSP start date. Reimbursements are often paid in a lump sum and are paid the same way the person receives their monthly Social Security benefits (i.e. usually by direct deposit).

People who have problems with the MSP benefit taking effect or who do not get a reimbursement they are due can contact PHLP's Helpline at 1-800-274-3258 to request free legal help.

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This publication is intended to provide general legal information, not legal advice. Each person's situation is different. If you have questions about how the law applies to your situation, please consult a lawyer or call PHLP's Helpline at 1-800-274-3258.