2026 Medicare Savings Program
Eligibility & Cost Assistance Job Aid

Medicare Savings Programs Categories

QMB: Qualified Medicare Beneficiary, also known as full-coverage QMB

SLMB: Specified Low-Income Medicare Beneficiary also known as limited-coverage QMB

ALMB: Additional Low-Income Medicare Beneficiary also know as QI

NMB: Non-Categorically Eligibility Michigan Beneficiaries. These individuals have income and assets above the allowed ALMB limits but have full Medicaid and Medicare with Part A/B entitlement.

Eligibility Guidelines

Income limits based on FPL: 2026 Federal Poverty Limit Guidelines
Bridges Eligibility Manual BEM 165: BEM 165: Medicare Savings Programs
Bridges Eligibility Manual BEM 400: BEM 400: Assets
AD-Care and Medicare Savings Program Income Limits: RFT 242

AD-CARE & QMB 100% FPL + $20 disregard	**Income (monthly)**	**Assets**
Individual	$1,350 or less	$9,950
Married Couple	$1,824 or less	$14,910
SLMB 120% FPL + $20 disregard		
Individual	$1,350.01-$1,616.00	$9,950
Married Couple	$1,824.01-$2,184.00	$14,910
ALMB 135% FPL + $20 disregard		
Individual	$1,616.01-$1,816.00	$9,950
Married Couple	$2,184.01-$2,455.00	$14,910

Note: Medicare Savings Program Income/asset limits change annually on April 1. The limits listed above are in effect for 4/1/2026-3/31/2027. Once 2027 FPLs are released in January 2027, eligibility should not be cancelled due to COLA increases for January, February or March.

What Counts as income?

- Employment wages
- Alimony payments
- Pension payments
- Social Security income
- IRA withdrawals
- Stock dividends

What counts as an asset?

- Cash
- Stocks
- Bonds
- Investments
- Bank accounts
- Cryptocurrency
- Non-primary residence real estate

More Information can be found here: *BEM 400: Assets*

Medicaid Deductible

- Also known as Medicaid Spend-Down or the Medically Needy Pathway.
- Some people who are over the income limits but have high medical expenses and meet the asset requirements.
- The MDHHS caseworker will calculate a spend-down amount based on that individual or couples income.
- To activate Medicaid benefits, these individuals will need to submit proof (DHS-114A Deductible Report) of medical expenses to meet the deductible amount.
- Once the deductible amount has been met, Medicaid benefits will be active for the remainder of the month.

MSP Level	Benefits Provided	Option for Retroactive
QMB	• Medicare Part A Premium (if applicable) • Medicare Part B Premium • Medicare Coinsurances • Medicare Deductibles	No
SLMB	• Medicare Part B Premiums	Yes- up to 3 months
ALMB	• Medicare Part B Premiums if funding is available	Yes- up to 3 months but only in the same calendar year as the determination
NMB	• Medicare Part A Premiums (if applicable) • Medicare Part B Premiums	Yes- up to 3 months

Buy-in Process: The buy-in is usually processed at the end of the calendar month that a case is opened in Bridges. It takes SSA about 120 days after that to adjust the client's RSDI check. The client will receive a refund for premiums paid while the buy-in was being processed **BAM 810**

Applying for Help

Online Application:

Beneficiaries can use MI Bridges for online application submission. This can be done with or without a login; to create a login you must have an email address.

Paper Application:

Beneficiaries can also apply using the DCH-1426 Application for Health Coverage & Help Paying Costs form found here: Apply for Healthcare Assistance.

Submitting Proofs:

The beneficiary will receive a verification checklist. If they have a MI Bridges account, documents can be submitted there, if they do not or wish to submit paper copies, they can be mailed in.

Redeterminations:

The beneficiary will receive an annual renewal packet to reverify their eligibility for Medicaid benefits to help pay for their Medicare expenses. It is important that they fill out & return the information or they could lose their benefits.