



# Medicare Savings Programs: QMB / SLMB / ALMB

Categories : [Older Adult Programs](#)

All Medicare Savings Programs (also known as MSPs) save the Medicare beneficiary money by paying for the Part B premium. MSPs also pay for Part A premiums. For most people, Part A is free, but if the beneficiary or the beneficiary’s spouse has not worked enough, he or she must pay a Part A premium.

There are three different MSPs; eligibility depends upon income.

These following income limits are effective in March 2021:

QMB (Qualified Medicare Beneficiary):

Pays both Medicare Part A and Part B premiums, deductibles and co-insurances.

QMB income limits (211% FPL):

Single person – \$2,265/month

Married couple – \$3064/month

NO ASSET LIMIT

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SLMB (Special Low-Income Medicare Beneficiary):

Pays Medicare Part B premiums.

SLMB income limits: (231% FPL)

Single person – \$2,480/month

Married couple- \$3,354/month

NO ASSET LIMIT

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ALMB (Additional Low-Income Medicare Beneficiary) – also known as Q4:

Pays Medicare Part B premiums. Note: ALMB is not an entitlement program and the funding is limited. When available funds are exhausted applications will be denied.

ALMB income limits (246% FPL):

Single person – \$2,641 /month

Married couple – \$3,572/month

NO ASSET LIMIT

**To Apply:** an application form in English or Spanish, can be downloaded from the DSS website

(<http://portal.ct.gov/DSS/Health-And-Home-Care/Medicare-Savings-Program/Medicare-Savings-Program>).

Applicants may also apply by going to the Connecticut Department of Social Services office that serves their town.

## To Find Application Sites in Connecticut’s Community Resources Database:

- Search by service term: [Medicare Savings Programs](#)

SOURCE: Connecticut Department of Social Services

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Resource Center

<https://uwc.211ct.org>

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