

Medicare Savings Program (MSP) eligibility desk aid

MSP programs include QMB (SO3), SLMB (SO5), and QI-1 (SO6).

Glossary

FBR: Federal Benefit Rate. The FBR is the SSI payment amount. $\frac{1}{2}$ FBR is \$484

FPL: Federal Poverty Limit

NAS: Non-applying spouse

MSP: Medicare Savings Program

Resources

[Apple Health income and resource chart](#)

[MSP eligibility manual webpage](#)

Single

Single applicant

Deduct \$20 unearned income disregard. If there is earned income, deduct \$65 + $\frac{1}{2}$ earned income. Compare remainder to 1- person standard. (WAC 182-512-0800)

Single applicant with dependent child(ren)

Deduct \$20 unearned income disregard. If there is earned income, deduct \$65 + $\frac{1}{2}$ earned income. If child(ren) has income $\leq \frac{1}{2}$ FBR, allocate income from parent to bring each child up to $\frac{1}{2}$ FBR. Compare remainder to FPL for household's actual size. If child's income is $> \frac{1}{2}$ FPL, don't count child's income.

Compare parent's remaining income to FPL for actual household size. (WAC 182-512-0820)

Married

Married Married applicant (both spouses applying for MSP)

No children: Deduct \$20 unearned income disregard. If there are earnings, \$65 + $\frac{1}{2}$ income. Compare remainder to 2- person standard.

With child(ren): Deduct \$20 unearned income disregard. If there is earned income, deduct \$65 + $\frac{1}{2}$ earned income.

Compare remainder to FPL for household's actual size. (WAC 182-512-0820)

Married applicant with NAS (spouse's income is $< \frac{1}{2}$ FBR.)

Deduct \$20 unearned income disregard. If there is earned income, deduct \$65 + $\frac{1}{2}$ earned income. Exclude the spouse's income.

Compare remainder to 1-person standard. (WAC 182-512-0920)

Married applicant with NAS (spouse's income is $> \frac{1}{2}$ FBR)

Add both spouses' income together. Deduct \$20 unearned income disregard. If there is earned income, deduct \$65 + $\frac{1}{2}$ earned income.

Compare remainder to 2- person standard. (WAC 182-512-0920)

Married applicant with dependent child(ren) and NAS

Deduct \$20 unearned income disregard. If there is earned income, deduct \$65 + $\frac{1}{2}$ earned income. If child(ren) has income $\leq \frac{1}{2}$ FBR, allocate income from NAS first to each dependent child to bring child's income up to $\frac{1}{2}$ FBR. Compare NAS remaining income to $\frac{1}{2}$ FBR. If $< \frac{1}{2}$ FBR, don't allocate income from NAS to applicant. If $> \frac{1}{2}$ FBR, allocate remaining income to applicant.

Compare applicant's income to FPL for household's actual size. (WAC 182-512-0920)