

ABD≤80% and Medicare Savings Programs (MSPs) January 2026 Income and Resource Guidelines

**Please note: these eligibility guidelines are effective January 13, 2026.*

Program	What is Covered	Income by FPL	Single			Couple			Notes
			Annual Income	Monthly Income	Resources	Annual Income	Monthly Income	Resources	
Aged, Blind, or Disabled with Income ≤80% FPL*	FULL Medicaid Benefits	80%	\$12,768*	\$1,064*	\$2,000	\$17,312*	\$1,443*	\$3,000	
Qualified Medicare Beneficiary (QMB)*	Medicare Premiums, Deductibles, Copays, and Coinsurance	100%	\$15,960*	\$1,330*	\$9,950	\$21,640*	\$1,804*	\$14,910	Must be enrolled in Medicare Part A. (May conditionally enroll in Part A, pending approval for QMB.)
Special Low-Income Medicare Beneficiary (SLMB)*	Medicare Part B Premium	120%	\$19,152*	\$1,596*		\$25,968*	\$2,164*		
Qualifying Individuals (QI)*	Medicare Part B Premium	135%	\$21,546*	\$1,796*		\$29,214*	\$2,435*		Prior to 2022, was available on "first-come, first-served" basis. Now available for all who qualify!
Qualified Disabled and Working Individual (QDWI)*	Medicare Part A Premium	200%	\$31,920*	\$2,660*	\$4,000	\$43,280*	\$3,607*	\$6,000	Lose Medicare Part A eligibility after trial work period (48 months). Will receive termination notice from Social Security.

Other Income: Protected Cases: \$994/month single and \$1,491/month Couple; 300% of SSI - \$2,982/month;
MEDICAID WORKS \$1,836/month single and \$2,489/month couple

****DON'T FORGET: ALL Medicare-Medicaid dual-eligible individuals automatically qualify for the Medicare Part D Low-Income Subsidy (LIS, sometimes called "Extra Help").****

Important Income and Resource Exclusions: ABD ≤80% FPL and Medicare Savings Programs (MSP)

Exclusion	Applicable Covered Group(s)	Rule
Unearned Income Disregard	ABD ≤80% FPL, all MSPs	Subtract \$20 from monthly unearned income.
Earned Income Exclusion	ABD ≤80% FPL, all MSPs	Subtract \$65 from monthly earned income, and divide the remainder in half.
General Excluded Income	ABD ≤80% FPL, all MSPs	• Supplemental Security Income (SSI) • Auxiliary Grant (AG) payments • Temporary Assistance for Needy Families (TANF) • Foster Care Maintenance payments • Virginia Fuel Assistance Program payments • Income Tax Refunds • Earned Income Tax Credit (EITC)
Blind or Impairment-Related Work Expenses, or income used to fulfill a Plan to Achieve Self-Support (PASS) (Income Deductions)	ABD ≤80% FPL, all MSPs	Blind Work Expenses (BWE) include transportation, meals, and a service animal's expenses, among others. Impairment-Related Work Expenses (IRWE) include home modifications, attendant care, and prosthetics, among others. Income used to fulfill work goals such as education, vocational training, or to purchase work-related equipment, or to start a business can be deducted if part of a PASS.
Home Exclusion (Resource)	ABD ≤80% FPL, all MSPs	Home is excluded so long as it is occupied by a spouse or dependent relative, and/or a reasonable effort is being made to sell it. Home may become countable if none of the above, and applicant has been institutionalized for 6+ months. ABD ≤80% FPL excludes the home so long as the applicant intends to return.
Contiguous Property Exclusion (Resource)	ABD ≤80% FPL, all MSPs	Contiguous property adjacent to the home is excluded from countable resources.
Primary Vehicle Exclusion (Resource)	ABD ≤80% FPL, MSPs except QDWI	QDWI excludes the primary vehicle if it is primarily used for either work-related or medical-related transportation.

Note: While some resources and income are excluded from being counted for these covered groups, they should still be included on an application for Medicaid, if requested.



Source: SignUpNow, an initiative of the Virginia Health Care Foundation