

Important Change To Family Size Under Florida’s Medicare Savings Programs

What is a Medicare Savings Program (MSP)?

An MSP helps pay Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) premiums. They may also pay Part A and Part B deductibles, coinsurance, and copayments.

What are the different MSPs in Florida?

- Qualified Medicare Beneficiary (QMB): Available to those with a qualified immigration status who are enrolled in Medicare Part A and meet certain income and asset criteria (see below). QMB covers eligible individuals’ Medicare premiums, co-insurance, and deductibles. Providers may not bill QMB enrollees.
- Specified Low-Income Medicare Beneficiary (SLMB): Available to those with a qualified immigration status who are enrolled in Medicare Part A and meet certain income and asset criteria (see below). SLMB covers individuals’ Medicare Part B premiums.
- Qualifying Individual 1 (QI-1): Available to those with a qualified immigration status who are enrolled in Medicare Part A, meet certain income and asset criteria, and do not otherwise qualify for any other full Medicaid benefit.

How is MSP Eligibility Calculated?

To determine MSP eligibility, the Department of Children & Families (DCF) evaluates the countable income (in addition to technical requirements and applicable asset limits) of the MSP applicant and compares that countable income to the applicable limit. The applicant’s family (or household) size determines what applicable income limit will be used.

Below is the interim 2026 chart showing the income limits for each family size. For an applicant with a family size of four (4), the limits are \$2,756 for QMB, \$3,306 for SLMB, and \$3,719 for QI-1.

Family Size	QMB	SLMB	QI1	Asset Limit MSP	LIS	Asset Limit LIS
FPL	100%	120%	135%		150%	
Individual	\$1,342	\$1,609	\$1,811	\$9,950	\$2,012	\$16,590
Couple/2	\$1,813	\$2,175	\$2,447	\$14,910	\$2,719	\$33,100
3	\$2,284	\$2,740	\$3,083		\$3,426	
4	\$2,756	\$3,306	\$3,719		\$4,132	
5	\$3,226	\$3,871	\$4,355		\$4,839	
6	\$3,697	\$4,436	\$4,991		\$5,546	
7	\$4,169	\$5,002	\$5,628		\$6,253	
8	\$4,640	\$5,567	\$6,263		\$6,959	
9	\$5,111	\$6,133	\$6,899		\$7,666	
10	\$5,583	\$6,698	\$7,536		\$8,373	
Additional Person	+\$472	+\$566	+\$637		+\$707	

Note: A \$20 general exclusion applies in each of these programs. Individuals can have up to \$20 more in unearned income and pass the income test. Other income disregards, including for earned income and work expenses, may apply depending on individual circumstances.

> Old Rule

DCF determined the number of individuals in the family (or household) size based only on whose income was being counted for eligibility purposes. Thus, the household size was limited to those whose income was deemed to be the applicant's (spouse to spouse or parent to child).

> New Rule

DCF now uses the total family (or household) size to determine the income limit that will apply to the applicant.

❖ "Family Size" Under New Rule

Family size is now defined as: the applicant, the applicant's spouse (if living with the applicant), and any persons related by blood, marriage, or adoption, who are living with the applicant and spouse and who are dependent on the applicant or spouse for at least one half of their financial support.

As was the case under the old rule, the income and assets of the dependent household members are **not** counted against the applicant.

Example

A 67-year-old applicant is enrolled in Medicare and receives \$1,500 monthly in Social Security Retirement benefits. She lives with her 59-year-old wife, who earns \$1,000 per month, her 21-year-old child, who earns \$500 per month, and her 1-year-old grandchild.

Under the old rule, only the applicant and the wife would be considered in determining the applicant's MSP eligibility, and the applicable income limit (see chart above) would have been \$1,813 for QMB, \$2,175 for SLMB, and \$2,447 for QI-1 for a household size of two (2).

Under the new rule, the household size is four (4) people because everyone is related by blood, and the adult child and grandchild rely on the applicant and her spouse for at least one-half of their financial support. Therefore, the income limit under the new rule is \$2,756 for QMB, \$3,306 for SLMB, and \$3,719 for QI-1 (see chart above).

Importantly, only the applicant's and spouse's incomes will be used to determine the countable income for the household.

Thus, the larger household size increases the applicant's chances of qualifying for an MSP.

You can apply for an MSP through DCF's MyACCESS system. Although DCF offers a separate application for MSP coverage, we do not recommend its use, as it hasn't been updated to include information about all household members according to the new rule.

If you need legal help, you can contact a legal aid program in your area ([this link](#) has program contact information). Or you can submit a request for assistance to the Florida Health Justice Project through our [online intake form](#).