

Buy-In Desk Guide

Updated December 12, 2024

Description/Category	Federal Income Limits Effective 1/1/2024	Resource Limits Effective 1/1/2025	Program Status Codes & Benefits
Qualified Medicare Beneficiaries (QMBs) Pure QMBs PG	Equal to or less than 100% 1 person - \$1,255 2 persons - \$1,704	1 person - \$2,000- \$9,660 2 persons - \$3,000- \$14,470	00 – Part A & B Coinsurance/Deductibles
Dual Eligible QMBs A, J, M *	1 person - \$1,255	1 person - \$2,000	00 – NMP/Part A & B Coinsurance/Deductibles
PA, PJ, PM (Special SSI)	1 person - \$1,255	1 person - \$2,000	81, 84, 85 – NMP/Part A & B Coinsurance/Deductibles
PAN, PJN, PMN, PVN	1 person - \$1,255	1 person - \$8,000	80 – NMP/Part A & B Coinsurance/Deductibles
PAW, PJW, PMW	1 person - \$1,255 2 persons - \$1,704	1 person - \$8,000 2 persons - \$14,470	
PH	1 person - \$1,255 2 persons - \$1,704	1 person - \$2,000 2 persons - \$3,000	
PW, PI **	1 person - \$1,255 2 persons - \$1,704	1 person - \$9,660 2 persons - \$10,000	
MNO QMBs TA, TJ	1 person - \$1,255 2 persons - \$1,704	1 person - \$2,400 2 persons - \$3,200	80 – MNO/Part A & B Coinsurance/Deductibles
Specified Low-Income Medicare Beneficiaries (SLMBs) Pure SLMBs TA, TJ	More than 100% but less than 120% 1 person - \$1,255.01-\$1,505.99 2 persons - \$1,704.01-\$2,043.99	1 person - \$9,660 2 persons - \$14,470	65 – Part B Buy-In Only No ACCESS Card
Dual Eligible SLMBs PAN, PJN, PMN, PVN	1 person - \$1,255.01-\$1,505.99	1 person - \$8,000	66 – NMP/Part B
PAW, PJW, PMW	1 person - \$1,255.01-\$1,505.99 2 persons - \$1,704.01-\$2,043.99	1 person - \$8,000 2 persons - \$14,470	
PW, PI	1 person - \$1,255.01-\$1,505.99 2 persons - \$1,704.01-\$2,043.99	1 person - \$9,660 2 persons - \$10,000	
MNO SLMBs TA, TJ	1 person - \$1,255.01-\$1,505.99 2 persons - \$1,704.01-\$2,043.99	1 person - \$2,400 2 persons - \$3,200	66 – MNO/Part B
Qualifying Individuals (QIs) TA, TJ	At least 120% but less than 135% 1 person - \$1,506.01-\$1,694.99 2 persons - \$2,044.01-\$2,299.99	1 person - \$9,660 2 persons - \$14,470	67 – Part B Buy-In Only No ACCESS Card

* SSI recipients with Medicare are enrolled in Buy-In by SSA. If SSA has not enrolled the recipient in Buy-In after three months of Medicare entitlement, process a manual accrete in the Buy-In system using the first month that Medicare began.

** When a MAWD applicant/recipient is living with a spouse, use the 2-person limit. However, if the spouse is receiving HCBS, use the 1-person limit.

NMP and MNO spend-down recipients are eligible for Buy-In, provided that monthly income is within QMB or SLMB eligibility limits prior to any spend-down. Authorize the MA category with PSC 21 or 22 and process a manual accrete.

Space only allows display of 1 and 2-person limits. SSI, Special SSI and LTC categories use 1-person limit only.