

Medicare Premium Payment (MPP) Program

Rhode Island Fact Sheet (March 2025 through February 2026)

What is Medicare Premium Payment (MPP) Program?

The MPP is also known as the Medicare Savings Program (MSP). This program is designed to help lower the cost of Medicare insurance coverage. The MPP program is always combined with Medicare and does not offer any additional coverage or services that Medicare does not provide.

What are the three MPP programs?

- Qualified Medicare Beneficiary (QMB)
- Specified Low-Income Medicare Beneficiary (SLMB)
- Qualifying Individual (QI)

MPP Benefits

A person's level of benefits depends on their monthly income. The below eligibility must be met:

Qualified Medicare Beneficiary (QMB):

- Age 65 or older, or adult with disabilities
- receiving Medicare
- monthly income is at or below \$1,304 (\$1,763 for couples)

Specified Low-Income Medicare Beneficiary (SLMB)

- Age 65 or older, or adult with disabilities
- receiving Medicare
- monthly income is at or below \$1,565 (2,115 for couples)

Qualifying Individual (QI)

- Age 65 or older, or adult with disabilities
- receiving Medicare
- monthly income less than or equal to \$1,761 (\$2,380 for couples)

Benefits	QMB	SLMB	QI
Pays the Medicare Part A premium	yes	no	no
Pays the Medicare Part B premium	yes	yes	yes
Pays all costs of Medicare Part A and Part B covered services, (Medicare deductibles, coinsurance, copays)	yes	no	no
Helps with prescription drug costs/enrolling in Medicare Part D Extra Help automatically	yes	yes	yes

Note: The MPP Programs have an individual resource limit of \$9,660 and a couple's resource limit of \$14,470.

Note: Funds for this program are limited, and eligibility is on a first come, first served basis.

For additional information: [Medicare Premium Payment Program | Executive Office of Health and Human Services](#)

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Benefits Counseling
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workwithoutlimits.org