
CMCS Informational Bulletin

DATE: January 16, 2025

FROM: Daniel Tsai, Deputy Administrator and Director
Center for Medicaid and CHIP Services

SUBJECT: 2025 Federal Poverty Level Standards

As required by Section 673(2) of the Omnibus Budget Reconciliation Act (OBRA) of 1981 (42 U.S.C. 9902(2)), the Department of Health and Human Services (HHS) updates the poverty guidelines at least annually and by law these updates are applied to eligibility criteria for programs such as Medicaid and the Children’s Health Insurance Program (CHIP). These annual updates account for the increase in the Census Bureau’s current official poverty thresholds by the relevant percentage change in the Consumer Price Index for All Urban Consumers (CPI–U).

The 2025 guidelines reflect the 2.9 percent price increase between calendar years 2023 and 2024. After this inflation adjustment, the guidelines are rounded and adjusted to standardize the differences between family and household sizes. For a family or household of 4 persons living in one of the 48 contiguous states or the District of Columbia, the poverty guideline for 2025 is \$32,150. Separate poverty guideline figures are developed for Alaska and Hawaii, and different guidelines may apply to the Territories. The guidelines can be found at <https://www.federalregister.gov/public-inspection/2025-01377/annual-update-of-poverty-guidelines>. To determine eligibility for Medicaid and CHIP, states generally use a percentage multiple of the guidelines (for example, 133 percent or 185 percent of the guidelines).

Included with this informational bulletin is the *2025 Dual Eligible Standards* chart that displays the new standards for the Medicare Savings Program categories. These standards are also available on Medicaid.gov at <https://www.medicaid.gov/medicaid/eligibility/seniors-medicare-and-medicaid-enrollees/index.html>. The asset limits are not derived from the poverty guidelines but are instead based on a statutory formula described in section 1905(p)(1)(C) of the Social Security Act (the Act).¹ Please note that the income figures for the Qualified Disabled Working Individual (QDWI) program identified in the chart incorporate earned income disregards, in addition to the \$20 general income disregard. Please update your standards in accordance with this information.

For additional information about this CIB, please contact Marc Steinberg, Acting Director of the Division of Medicaid Eligibility Policy, at 410-786-3508 or marc.steinberg@cms.hhs.gov. States may also submit questions by contacting their Medicaid state lead or CHIP project officer.

Attachment:

¹ For more information on this formula, please see the CMCS Informational Bulletin “2025 SSI, Spousal Impoverishment, and Medicare Savings Program Resources Standards,” available here: <https://www.medicaid.gov/federal-policy-guidance/downloads/cib11152024.pdf>.

2025 Dual Eligible Standards

(Based on Percentage of Federal Poverty Level)

Qualified Medicare Beneficiary (QMB):

Monthly Income Limits: (100% FPL + \$20)*

QMB	Individual	Couple
All States and DC (Except Alaska & Hawaii):	\$ 1,325.00	\$ 1,783.00
Alaska:	\$ 1,650.00	\$ 2,223.00
Hawaii:	\$ 1,520.00	\$ 2,047.00
Asset Limits:	\$ 9,660.00	\$ 14,470.00

Specified Low-Income Medicare Beneficiary (SLMB):

Monthly Income Limits: (120% FPL + \$20)*

SLMB	Individual	Couple
All States and DC (Except Alaska & Hawaii):	\$ 1,585.00	\$ 2,135.00
Alaska:	\$ 1,975.00	\$ 2,663.00
Hawaii:	\$ 1,819.00	\$ 2,452.00
Asset Limits:	\$ 9,660.00	\$ 14,470.00

Qualifying Individual (QI):

Monthly Income Limits: (135% FPL + \$20)*

QI	Individual	Couple
All States and DC (Except Alaska & Hawaii):	\$ 1,781.00	\$ 2,400.00
Alaska:	\$ 2,220.00	\$ 2,994.00
Hawaii:	\$ 2,044.00	\$ 2,756.00
Asset Limits:	\$ 9,660.00	\$ 14,470.00

Qualified Disabled Working Individual (QDWI):

Monthly Income Limits: (200% FPL + \$20)*

(Figures include additional earned income disregards)

QDWI	Individual	Couple
All States and DC (Except Alaska & Hawaii):	\$ 5,302.00	\$ 7,135.00
Alaska:	\$ 6,602.00	\$ 8,895.00
Hawaii:	\$ 6,082.00	\$ 8,192.00
Asset Limits:	\$ 4,000.00	\$ 6,000.00

*\$20 = Amount of the Monthly SSI Income Disregard