



North Carolina Medicaid – Eligibility & Levels

Medicaid rules differ by state. This page is for North Carolina only. For people on Medicare, the most common help is a Medicare Savings Program (MSP) and sometimes full dual coverage.

Medicare Savings Programs (2026 – Approximate NC Limits)

Program	What It Helps Pay	Income (approx.)	Resources
QMB	Part A/B premiums, deductibles, coinsurance	\$1,350 single \$1,824 couple	\$9,950 single \$14,910 couple
SLMB	Part B premium	\$1,616 single \$2,184 couple	Same limits
QI	Part B premium (limited slots)	\$1,816 single \$2,455 couple	Same limits

- Most MSP enrollees also get Extra Help with Part D drug costs automatically

Full Medicaid & Dual Eligibility (NC)

- Full dual = Medicare + full NC Medicaid benefits (more than premium help alone)
- Aged, Blind, or Disabled (ABD) Medicaid uses stricter income and asset rules
- Adults 19–64 may qualify through NC Medicaid expansion (about 138% FPL; no asset test)
- Turning 65 or enrolling in Medicare can change which pathway applies — recheck eligibility

IMPORTANT – NORTH CAROLINA ONLY

- Limits change and counting rules are detailed — apply even if you are close.
- South Carolina uses different numbers and has not expanded — do not use this sheet for SC.
- Official decision is made by NC DSS / NC Medicaid — HUGS educates, not decides.

How to Apply & Official Contacts

- Apply online: epass.nc.gov (Medical Assistance)
 - NC Medicaid Contact Center: 1-888-245-0179 (TTY 711)
 - Hours: Monday–Friday, 8 a.m. – 5 p.m. | More info: medicaid.ncdhhs.gov
1. Gather monthly income, bank balances, and Medicare card information.
 2. Apply online via ePASS or through your local DSS office.
 3. Ask whether Extra Help with Part D is automatic with your MSP.
 4. Keep approval letters — they affect plan costs and may open a SEP.
 5. After you get your determination letter, call HUGS — we will review it and update your Medicare options.

HOW HUGS CAN HELP

We help you understand QMB, SLMB, QI, and dual options in North Carolina and how approval changes your Medicare costs. At HUGS we have no greater joy than to hear that our clients are walking with confidence.