



Core Benefits Cheat Sheet for 2026

| Extra Help/Medicare Part D Low-Income Subsidy (LIS) | | |
|--|---|---|
| | Federal | State |
| Sets Eligibility Criteria | Yes Income Limits: Up to 150% FPL + \$20 monthly income disregard (\$2,015/mo. for individuals and \$2,725/mo. for married couples) Resource/Asset Limits: Up to \$18,090 for singles Up to \$36,100 for married couples | No Caveat: People enrolled in Medicare Savings Programs are automatically deemed eligible for LIS; because states have the flexibility to establish more liberal (than federal) standards for MSPs, people in those states may be deemed for LIS based on those standards. |
| Makes Eligibility Determinations | Yes | No Caveat: The Medicare Modernization Act requires state Medicaid agencies to accept applications and determine eligibility for LIS, but there has been no federal enforcement. |
| Delivers the Benefit | Yes , through subsidies paid to Part D plans | No , but some states supplement LIS via State Pharmaceutical Assistance Program (SPAP) coverage of premiums or cost-sharing. |
| Funds the Benefit | Yes | No |
| How to Apply: Applicants must apply directly through Social Security—either online at www.ssa.gov , at their local office, or by calling 800-772-1213. | | |

**Medicare Savings Programs (MSPs):
Qualified Medicare Beneficiary (QMB),
Specified Low-Income Medicare Beneficiary (SLMB), & Qualified Individual (QI)**

| | Federal | State |
|---|--|---|
| <i>Sets Eligibility Criteria</i> | <p>Yes</p> <p>Income Limits¹: QMB: 100% FPL + \$20 monthly income disregard (\$1,350/mo. for single people, \$1,824/mo. for married couples)</p> <p>SLMB: 120% FPL + \$20 monthly income disregard (\$1,616/mo. for single people, \$2,184/mo. for married couples)</p> <p>QI: 135% FPL + \$20 monthly income disregard (\$1,816/mo. for single people, \$2,455 for married couples)</p> <p>Resource/Asset Limits²: \$9,950 for single people \$14,910 for married couples</p> | <p>Yes, states can be “less restrictive” than federal criteria. CA, MA, ME, and MN have increased asset limits; AL, AZ, CT, DE, DC, LA, ME, MS, NM, NY, OR, and VT have eliminated asset tests altogether; AK, CT, DC, HI, and ME have higher income limits; IL, ME, and MS have higher standard income disregards</p> |
| <i>Makes Eligibility Determinations</i> | No | Yes |
| <i>Delivers the Benefit</i> | Yes , it pays Medicare premiums and pays increased SSA benefits accordingly. | Yes , it pays Medicare copay and coinsurance amounts on behalf of QMBs to health care providers (unless the applicable Medicaid payment rate is less than corresponding Medicare payment rate). |
| <i>Funds the Benefit</i> | Yes , through the FMAP (Federal Medical Assistance Percentages) for QMB and SLMB, and fully for QI. | Yes , through state share for QMB and SLMB, nothing for QI. |
| <i>How to Apply:</i> Applicants must apply through their local Medicaid office . | | |

¹ Rounded to the nearest whole dollar. In Alaska, eligibility for QI is up to \$2,265/\$3,064 and in Hawaii, eligibility for QI is \$2,086/\$2,821. These figures are based on 2026 Federal poverty guidelines. There is a \$20 income disregard factored into these income limits.

² A burial allowance of up to \$1,500 is not counted as part of the resource limit in this chart. States have varying ways of counting this allowance; learn more in this [NCOA fact sheet](#).

Updated January 2026

| Low Income Home Energy Assistance Program (LIHEAP) | | |
|---|--|---|
| | Federal | State |
| Sets Eligibility Criteria | Yes , via block grants to states Eligible households must have income between 110% and 150% FPL, or that does not exceed 60% of the state median income. | Yes , they can set specific criteria and priorities within federal parameters. Missouri, Montana, and Puerto Rico have set an asset test ³ for FY26. |
| Makes Eligibility Determinations | No | Yes , generally through local/county agencies (e.g., Community Action Agencies). |
| Delivers the Benefit | No | Yes , often through vouchers to private heating/cooling suppliers. |
| Funds the Benefit | Yes | Yes , federal funding incentives to states that raise local funding. |
| How to Apply: LIHEAP applications are accepted through county/local level low-income energy offices (typically Community Action Agencies), usually for short window application periods each season. | | |

| Medicaid | | |
|--|---|--|
| | Federal | State |
| Sets Eligibility Criteria | Yes , broad minimum criteria | Yes , details must comply with federal law and regulations. |
| Makes Eligibility Determinations | No | Yes |
| Delivers the Benefit | No | Yes , through reimbursing health care providers. |
| Funds the Benefit | Yes , through a federal match called FMAP (Federal Medical Assistance Percentages) ranging from 50% up to 74%. | Yes , subject to FMAP. |
| How to Apply: Applicants must apply through their local Medicaid office . | | |

³ See [LIHEAP Heating Assistance Eligibility: Asset Test](#) for more information on each state's limits.

| Supplemental Nutrition Assistance Program (SNAP) | | |
|--|---|---|
| | Federal | State |
| Sets Eligibility Criteria | <p>Yes</p> <p>Income Limits⁴: Gross monthly income of 130% FPL (\$1,696 for single people, \$2,292 for married couples)</p> <p>Net monthly income of 100% FPL (\$1,305 for single people, \$1,763 for married couples)</p> <p>A number of <u>deductions</u> are available for applicants to subtract excess expenses from their income.</p> <p>Resource Limits: \$3,000 for the household, or if one person is over age 60 or disabled \$4,500, unless states have adopted more liberal options</p> | No , but states have an option of setting more liberal income and asset limits, or eliminating asset tests altogether. |
| Makes Eligibility Determinations | No | Yes , requires interview and documentary verification of eligibility. |
| Delivers the Benefit | No | Yes , through electronic benefits transfer (EBT) cards. |
| Funds the Benefit | Yes | No |
| <p>How to Apply: SNAP applications are submitted to the local SNAP office; most states offer online applications for SNAP, often combined with other programs administered by the same state agency (e.g., Medicaid, TANF).</p> | | |

⁴ Income eligibility for SNAP takes places on a federal fiscal year calendar, with FY26 figures using 2025 poverty guidelines through Sept. 30, 2026. Income limits are higher in Alaska and Hawaii. [Learn more from the USDA](#). Most households must meet both a gross and net income test, but households with older people (age 60+) and people with disabilities need only meet the net income test.

| Supplemental Security Income (SSI) | | |
|--|---|--|
| | Federal | State |
| <i>Sets Eligibility Criteria</i> | Yes | No , except for state supplements |
| <i>Makes Eligibility Determinations</i> | Yes , through SSA | No , except for state supplements |
| <i>Delivers the Benefit</i> | Yes | Some states allow SSA to deliver their state supplements; others deliver the state supplements separately. |
| <i>Funds the Benefit</i> | Yes , except for state supplements | No , except for state supplements |
| <i>How to apply:</i> Applicants must apply directly through Social Security by calling 1-800-772-1213 or visiting their local Social Security office. The application/appointment process can be started online at ssa.gov . | | |

Find Out More

[2026 Federal Poverty Guidelines](#)

Extra Help/LIS: [Centers for Medicare & Medicaid Services \(CMS\)](#)

LIHEAP: [Statutes, eligibility guidelines, and funding information](#) from the Administration for Children and Families

Medicaid/Medicare Savings Programs:

- [Federal eligibility guidance](#)
- [Link to states' websites and eligibility guidelines](#) from HealthCare.gov

SNAP:

- [Federal eligibility thresholds](#) from USDA Food and Nutrition Service
- [Link to states' SNAP policy manuals](#) from the Center on Budget and Policy Priorities

SSI: [Social Security Administration guidelines](#) on eligibility, resource limits, and more

This resource was supported in part by grant 90M INC0002-03-00 from the U.S. Administration for Community Living (ACL), Department of Health and Human Services. Points of view or opinions do not necessarily represent official ACL policy.

Updated January 2026