

## Core Benefits Cheat Sheet for 2026

Extra Help/Medicare Part D Low-Income Subsidy (LIS)		
	Federal	State
<b>Sets Eligibility Criteria</b>	<b>Yes</b>  <b>Income Limits:</b> Up to 150% FPL + \$20 monthly income disregard (\$2,015/mo. for individuals and \$2,725/mo. for married couples)  <b>Resource/Asset Limits:</b> Up to \$18,090 for singles Up to \$36,100 for married couples	<b>No</b>  <b>Caveat:</b> 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.
<b>Makes Eligibility Determinations</b>	<b>Yes</b>	<b>No</b>  <b>Caveat:</b> The <a href="#">Medicare Modernization Act</a> requires state Medicaid agencies to accept applications and determine eligibility for LIS, but there has been no federal enforcement.
<b>Delivers the Benefit</b>	<b>Yes</b> , through subsidies paid to Part D plans	<b>No</b> , but some states supplement LIS via <a href="#">State Pharmaceutical Assistance Program</a> (SPAP) coverage of premiums or cost-sharing.
<b>Funds the Benefit</b>	<b>Yes</b>	<b>No</b>
<b>How to Apply:</b> Applicants must apply directly through Social Security—either <a href="#">online</a> at <a href="http://www.ssa.gov">www.ssa.gov</a> , 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)**

	<b>Federal</b>	<b>State</b>
<b>Sets Eligibility Criteria</b>	<b>Yes</b> <b>Income Limits</b> <sup>1</sup> : <b>QMB:</b> 100% FPL + \$20 monthly income disregard (\$1,350/mo. for single people, \$1,824/mo. for married couples)  <b>SLMB:</b> 120% FPL + \$20 monthly income disregard (\$1,616/mo. for single people, \$2,184/mo. for married couples)  <b>QI:</b> 135% FPL + \$20 monthly income disregard (\$1,816/mo. for single people, \$2,455 for married couples)  <b>Resource/Asset Limits</b> <sup>2</sup> : \$9,950 for single people \$14,910 for married couples	<b>Yes</b> , 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
<b>Makes Eligibility Determinations</b>	<b>No</b>	<b>Yes</b>
<b>Delivers the Benefit</b>	<b>Yes</b> , it pays Medicare premiums and pays increased SSA benefits accordingly.	<b>Yes</b> , 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).
<b>Funds the Benefit</b>	<b>Yes</b> , through the <a href="#">FMAP (Federal Medical Assistance Percentages)</a> for QMB and SLMB, and fully for QI.	<b>Yes</b> , through state share for QMB and SLMB, nothing for QI.
<b>How to Apply:</b> Applicants must apply through their <a href="#">local Medicaid office</a> .		

<sup>1</sup> 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.

<sup>2</sup> 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](#).

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Low Income Home Energy Assistance Program (LIHEAP)		
	Federal	State
<b>Sets Eligibility Criteria</b>	<b>Yes</b> , 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.	<b>Yes</b> , they can set specific criteria and priorities within federal parameters.  Missouri, Montana, and Puerto Rico have set an asset test <sup>3</sup> for FY26.
<b>Makes Eligibility Determinations</b>	<b>No</b>	<b>Yes</b> , generally through local/county agencies (e.g., Community Action Agencies).
<b>Delivers the Benefit</b>	<b>No</b>	<b>Yes</b> , often through vouchers to private heating/cooling suppliers.
<b>Funds the Benefit</b>	<b>Yes</b>	<b>Yes</b> , federal funding incentives to states that raise local funding.
<b>How to Apply:</b> LIHEAP applications are accepted through <a href="#">county/local level low-income energy offices</a> (typically Community Action Agencies), usually for short window application periods each season.		

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

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

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

<sup>4</sup> 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>	<b>Yes</b>	<b>No</b> , except for state supplements
<i>Makes Eligibility Determinations</i>	<b>Yes</b> , through SSA	<b>No</b> , except for state supplements
<i>Delivers the Benefit</i>	<b>Yes</b>	Some states allow SSA to deliver their state supplements; others deliver the state supplements separately.
<i>Funds the Benefit</i>	<b>Yes</b> , except for state supplements	<b>No</b> , except for state supplements
<i>How to apply:</i> Applicants must apply directly through <a href="#">Social Security</a> by calling 1-800- 772-1213 or visiting their local Social Security office. The application/appointment process can be started <a href="#">online at ssa.gov</a> .		

## 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

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