

Low-Income Subsidy (LIS)/Extra Help (2026) - 48 STATES + DC

Beneficiary Group	Annual Income Eligibility Requirement	Monthly Income Eligibility Requirement	Asset Eligibility Requirement	Need to apply for LIS?	Monthly Premium	Annual Deductible	Copay/Coinsurance Plan's Formulary Drugs
Full-Benefits Duals: Institutionalized or receiving Home and Community-based Services	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	No, receive it automatically	No	No	None
Full-Benefit Duals: income ≤ 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	<i>Copay: \$1.60 generic /\$4.90 brand</i> <i>Catastrophic Copay: \$0</i>
Full-Benefit Duals: income > 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	<i>Copay: \$5.10 generic /\$12.65 brand</i> <i>Catastrophic Copay: \$0</i>
Non duals with income between ≤ 150% FPL	Single: \$24,180* Couple: \$32,700*	Single: \$2,015* Couple: \$2,725*	Single: \$16,590 / \$18,090** Couple: \$33,100 / \$36,100**	Yes	No	No	<i>Coinsurance: 0%</i> <i>Copay: \$5.10 generic /\$12.65 brand</i> <i>Catastrophic Copay: \$0</i>

* Income amounts reflect threshold with the \$20 monthly income disregard (annually = \$240); income is rounded to the nearest whole dollar.

** Asset limits include amount with \$1,500/person burial allowance.

Income Levels Source: <https://aspe.hhs.gov/poverty-guidelines>

Asset/Resource Levels: <https://www.cms.gov/about-cms/contact/newsroom>

Part D Cost-Sharing Source: <https://www.cms.gov/files/document/2026-announcement.pdf>

Updated Feb 2026 | ncoa.org

Low-Income Subsidy (LIS)/Extra Help (2026) - ALASKA

Beneficiary Group	Income Eligibility Requirement*	Monthly Income Eligibility Requirement*	Asset Eligibility Requirement**	Need to apply for LIS?	Monthly Premium	Annual Deductible	Copay/Coinsurance Plan's Formulary Drugs
Full-Benefits Duals: Institutionalized or receiving Home and Community-based Services	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	No, receive it automatically	No	No	None
Full-Benefit Duals: income ≤ 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	Copay: \$1.60 generic /\$4.90 brand Catastrophic Copay: \$0
Full-Benefit Duals: income > 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	Copay: \$5.10 generic /\$12.65 brand Catastrophic Copay: \$0
Non duals with income between ≤ 150% PL	Single: \$30,165* Couple: \$40,815*	Single: \$2,514* Couple: \$3,401*	Single: \$18,090** Couple: \$36,100**	Yes	No	No	Coinsurance: 0% Copay: \$5.10 generic /\$12.65 brand Catastrophic Copay: \$0

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** Asset limits include amount /with \$1,500/person burial allowance.

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Low-Income Subsidy (LIS)/Extra Help (2026) - HAWAII

Beneficiary Group	Income Eligibility Requirement	Monthly Income Eligibility Requirement	Asset Eligibility Requirement	Need to apply for LIS?	Monthly Premium	Annual Deductible	Monthly Income Eligibility Requirement*
Full-Benefits Duals: Institutionalized or receiving Home and Community-based Services	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	No, receive it automatically	No	No	None
Full-Benefit Duals: income ≤ 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	Copay: \$1.60 generic /\$4.90 brand Catastrophic Copay: \$0
Full-Benefit Duals: income > 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	Copay: \$5.10 generic /\$12.65 brand Catastrophic Copay: \$0
Non duals with income between ≤ 150% FPL	Single: \$27,780* Couple: \$37,575*	Single: \$2,315* Couple: \$3,131*	Single: \$18,090** Couple: \$36,100**	Yes	No	No	Coinsurance: 0% Copay: \$5.10 generic /\$12.65 brand Catastrophic Copay: \$0

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