2026 Extra Help Low Income Subsidy (LIS) Program
Eligibility & Cost Assistance Job Aid

Eligibility Guidelines

Income limits based on 150% FPL: 2026 Federal Poverty Limit Guidelines
Asset limits calculated based on annual Consumer Price Index (CPI): CY 2026 Resource and Cost-Sharing Limits for LIS

	Income (monthly)	Income (annually)	Assets
Individual • Single • Divorced • Separated • Widowed • Married but not living in same household	$1,995	$23,940	$18,090
Couple • Married AND living in same household	$2,705	$32,460	$36,100

What Counts as income?

- Alimony
- Annuities
- Earnings from self-employment
- Pensions
- Railroad Retirement Board (RRB) benefits
- Rental income
- Social Security benefits
- Veterans benefits
- Wages
- Worker's compensation

What counts as an asset?

- Money in a checking, savings, or retirement account
- Stocks
- Bonds

More Information can be found here: https://www.medicare.gov/basics/costs/help/drug-costs

Beneficiary Cost Assistance Amounts

Premium Subsidy Amount Subsidy amount drug plans receive towards premiums for eligible beneficiaries	$8.75
Annual Deductible Amount	$0 (eliminates drug plan deductible if applicable)
Part D Late Enrollment Penalty	$0 (eliminates late enrollment penalties if applicable)
Dual-Eligible individuals in an institutional setting Ex. Someone residing in a nursing home setting receiving Medicaid benefits to pay for their care	$0 (No cost sharing for beneficiary)
Dual-Eligible individuals enrolled in Home & Community Based Services (HCBS) Ex. Someone enrolled in Medicaid Waiver or PACE programs	$0 (No cost sharing for beneficiary)
Dual-Eligible: Up to 100% FPL	Up to $1.60 for generic Up to $4.90 for brand name
Extra Help (LIS) eligible only	Up to $5.10 for generic Up to $12.65 for brand name

Applying for Help

If someone is receiving Medicaid, Medicare Savings Program (MSP), or Supplemental Security Income benefits they are automatically enrolled in Extra Help and do not need to apply.

Applications are submitted through the Social Security Administration online at www.ssa.gov or by contacting 1-800-772-1213 to set up an appointment with an SSA representative.

Once someone is approved for Extra Help:

- They will receive a letter notifying them of their approval
- If they do not already have a Medicare drug plan, they will be automatically enrolled in one

Future notices they may receive:

- They no longer qualify for Extra Help
    - If no notice is received, they will continue Extra Help for the next year
- They are being moved to a different drug plan for the next year
    - If no notice is received, they will remain on the same plan unless they choose another one.