

2026 Extra Help/Low Income Subsidy (LIS)

Eligibility & Cost Structure Job Aid

		Auto Enrollment in Extra Help			Must Apply for Extra Help at SSA
		AD-Care up to 100% FPL	QMB SLMB ALMB up to 135% FPL	Medicaid Waiver PACE LTC Medicaid 300% FBR***	Full Extra Help 150% FPL
Income	Individual	**\$1,330/month \$15,960/year	**\$1,795.50/month \$21,546/year	\$2,982/month \$35,784/year	**\$1,995/month \$23,940/year
	Couple	**\$1,803.33/month \$21,640/year	**\$2,434.50/month \$29,214/year	N/A	**\$2,705/month \$32,460/year
Assets	Individual	\$9,950	\$11,160*	\$9,950	\$18,090*
	Couple	\$14,910	\$17,470*	N/A	\$36,100*
Monthly Premium Subsidy Percentage 2026 subsidy= \$8.75		100% Subsidy (\$0 Premium)	100% Subsidy (\$0 Premium)	100% Subsidy (\$0 Premium)	100% Subsidy (\$0 Premium)
Annual Deductible		\$0	\$0	\$0	\$0
Prescription Copayments		\$1.60/Generic \$4.90/Brand	\$5.10/Generic \$12.65/Brand	\$0	\$5.10/Generic \$12.65/Brand

Income limits effective as soon as new FPL limits are updated by SSA sometime in January or February (Effective January 15, 2026)

*These resource limits include \$1,500 per person for burial expenses (Effective 10/31/2025)

Monthly income amounts are **GROSS income **BEFORE** the \$20 disregard is deducted. (Do not double the disregard for couples)

***Federal Benefit Rate=Monthly SSI Benefit Payment

^a Out-of-Pocket Threshold (TrOOP) for 2026 = \$2,100

Reference: 2026 Resource and Cost-Sharing Limits for Low-Income Subsidy (LIS) 10/31/2025 and 2026 ASPE Poverty Guidelines 01/15/2026