SHIP
State Health Insurance Assistance Program

MIPPA
MAKING MEDICARE MORE AFFORDABLE

2026-2027 Standard Medicare Drug Benefit Comparison

Benefit Parameters	2026	2027
Deductible	$615	$700
Out-of-Pocket (OOP) Threshold/Cap	$2,100	$2,400
Part D Base Beneficiary Premium (Late Enrollment Penalty)	$38.99	$41.33
Extra Help Parameters		
Low Income Subsidy Amount	$8.75	$6.28
Full Benefit Dual- Institutional	$0	$0
Full Benefit Dual- Home & Community-Based Care	$0	$0
Full Benefit Dual- Up to 100% Federal Poverty Level (AD Care)	$1.60/$4.90	$1.65/$5.00
Full Extra Help	$5.10/$12.65	$5.80/$14.40

Sources:
https://www.cms.gov/files/document/cy2026-lis-resource-limits-memo.pdf
https://www.cms.gov/files/document/july-28-2026-parts-c-d-announcement.pdf

**Please note that income and resource limits for Extra Help (also known as LIS) are updated annually in mid to late January when the Federal Poverty Limit (FPL) is released.