



Minimum Federal Eligibility Requirements For Medicare Savings Programs and Part D Extra Help In 2026

If you have limited income and resources, you can get help from your state paying some or all of your Medicare premiums, deductibles, and coinsurance. If you have income from working, you still may qualify for these 5 programs even if your income is higher than the income limits listed below.

Medicare Savings Program	Individual Monthly Income Limits	Married Couple Monthly Income Limits	Helps Pay Your
<i>Qualified Medicare Beneficiary (QMB) Program</i>	\$1,350	\$1,824	<ul style="list-style-type: none"> • Part A premiums • Part B premiums • Deductibles, coinsurance, And copayments
<i>Specified Low-Income Medicare Beneficiary (SLMB) Program</i>	\$1,616	\$2,184	Part B premiums only
<i>Qualifying Individual (QI) Program</i>	\$1,816	\$2,455	Part B premiums only
<i>Qualified Disabled & Working Individuals (QDWI) Program*</i>	\$5,405	\$7,299	Part A premiums only
<i>LIS Extra Help for Prescription Coverage</i>	\$1,995	\$2,705	Part D Copays/Coinsurance

*This includes a \$20 general income exclusion

Resource limits for QMB, SLMB, and QI are \$9,950 for an individual and \$14,910 for a married couple. Resource limits for QDWI are \$4,000 for an individual and \$6,000 for a married couple. Resource Limits for Low-Income Subsidy (LIS) are \$17,600 for an individual and \$35,130 for a married couple.

NOTE: If you qualify for QMB, SLMB, or QI, you automatically qualify to get Extra Help paying for Medicare prescription drug coverage.

This chart isn't applicable to Hawaii and Alaska (because they have higher limits). States have flexibility in determining income and resource limits for aged, blind or disabled applying for Medicare Savings Programs. They can disregard or have less restrictive limits for income and resources for these groups. However, they can't be more restrictive, or have higher limits for these groups when determining eligibility.

VISIT: <http://www.insconsumerbenefits.com> to talk to a Local Agent that specialized in Medicare about your state's program.

SOURCE: For annual updates, visit <https://www.medicare.gov/basics/costs/help/medicare-savings-programs>