2026-Medicare Savings Program Guidelines

Medicare Savings Program	Individual Monthly Income Limit	Married Couple Monthly Income Limit	MSP Pays for:
Qualified Medicare Beneficiary-QMB	$1,330	$1,804	Part A, Part B, Part D Premiums and Co-payment, deductibles & co-insurance
Low Income Medicare Beneficiary-LMB	$1,596	$2,164	Part B Premium
Expanded Low-Income Medicare Beneficiary-ELMB	$1,796	$2,435	Part B Premium

*The amounts listed above include a standard $20 income disregard.

MSP Asset Guidelines	Single	Married
Asset Guidelines: Includes checking, savings, retirement accounts, IRA's, and CD's	with burial exclusion: $11,450	with burial exclusion: $17,910
	without burial exclusion: $9,950	without burial exclusion: $14,910

2026-Extra Help-Income Guidelines (Low Income Subsidy – LIS)

If not enrolled in Part D, you will have no late enrollment penalty if you receive Extra Help. Pay no premium if enrolled in a benchmark plan, no deductible and fixed, lower copayments (up to $5.10 for generic and $12.65 for brand-name drugs in 2026

Extra Help	Single	Married
Income Includes: Social Security, veterans pensions, work income, and retirement pension	Full: $1,995 $23,940	Full: $2,705 $32,460
Asset Guidelines: Includes checking, savings, retirement accounts, IRA's, and CD's	with burial exclusion: $18,090	with burial exclusion: $36,100
	without burial exclusion: $16,590	without burial exclusion: $33,100

*The amounts listed above include a standard $20 income disregard