Financial Eligibility Guidelines

Counselor Resource

January 2026	Income		Assets	
	Individual	Couple	Individual	Couple
★ ▶ **Low Income Subsidy (LIS) or Extra Help (150% FPL)**	**$1,995**	**$2,705**	**$18,090**	**$36,100**
★ **QMB (100% FPL)** Pays Medicare A & B premium, coinsurance & deductibles only	**$1,330**	**$1,803**	**$9,950**	**$14,910**
★ **SLMB (120% FPL)** Pays for Medicare Part B premium only (PBMO)	**$1,596**	**$2,164**	**$9,950**	**$14,910**
★ **QI1 (135% FPL)** Pays for Medicare Part B premium only (PBMO)	**$1,796**	**$2,435**	**$9,950**	**$14,910**

★ A $20 General Income Disregard applies to these programs. **These income amounts do not include the $20 disregard amount.**

▶ These resource limits include $1,500 per person for burial expenses.

As required by Section 673(2) of the Omnibus Budget Reconciliation Act (OBRA) of 1981 (42 U.S.C. 9902(2)), the Department of Health and Human Services (HHS) updates the poverty guidelines January annually and by law these updates are applied to eligibility criteria for programs such as Medicare Savings Programs through the Department of Children and Families (DCF) and Low-Income Subsidy through Social Security.

The guidelines are rounded and adjusted to standardize the differences between family and household sizes. The guidelines can be found at https://aspe.hhs.gov/poverty-guidelines

Annually in the month of November or December CMS is required by statute to update the Part D resource limits, income standards, and cost-sharing amounts for the low-income subsidies. Click HERE to see the current Resources and Cost-Sharing Limits.

Refer to next page to view the formulas that HHS uses to calculate the numbers used on this form.

For Counselors Only
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How these numbers are calculated:

Low Income Subsidy (LIS) or Extra Help (150% FPL)

Individual: (HHS Poverty amount × 150%) ÷ 12

Couple: (HHS Poverty amount × 150%) ÷ 12

QMB (100% FPL)

Individual: HHS Poverty amount ÷ 12

Couple: HHS Poverty amount ÷ 12

SLMB (120% FPL)

Individual: (HHS Poverty amount × 120%) ÷ 12

Couple: (HHS Poverty amount × 120%) ÷ 12

QI1 (135% FPL)

Individual: (HHS Poverty amount × 135%) ÷ 12

Couple: (HHS Poverty amount × 135%) ÷ 12

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