



OPERATIONAL MEMO

Title: 2026 Increase to Resource Limits - Medicare Savings Programs and Low-Income Subsidy	Topic: Eligibility Policy
Audience: County Departments of Human/Social Services, Medical Assistance (MA) Sites and Eligibility Application Partner (EAP) Sites	Sub-Topic: Income & Resource Eligibility
Supersedes Number: N/A	Division: Eligibility Policy
Effective Date: Jan. 1, 2026	Office: Medicaid Operations Office
Expiration Date: Jan. 1, 2027	Program Area: Eligibility
Key Words: 2026, MSP, QMB, SLMB, LIS, QDWI, QI-1, Increase, Resource Limits, Medicare Savings Programs, Qualified Medicare Beneficiaries, Specified Low-Income Beneficiaries, Qualified Individuals-1, Qualified Disabled and Working Individuals, Low-Income Subsidy	
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Approved By: Marivel Klueckman	

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Purpose and Audience:

The purpose of this memo is to advise Eligibility Sites (county departments of human/social service), Medical Assistance (MA) Sites, and Eligibility Application Partners (EAP)) (referred to in this memo as “agency” or “agencies”) of the increased resource limits for Qualified Medicare Beneficiaries (QMB), Specified Low-Income Medicare Beneficiaries (SLMB), Qualified Individuals (QI-1), and Low-Income Subsidy (LIS) resource limits.

Information:

Section 112 of the Medicare Improvements for Patients and Providers Act (MIPPA), signed into law on July 15, 2008, amended Section 1905(p)(1)(C) of the Social Security

Act to make the resource limit for QMB, SLMB, and QI-1 conform to the resource limit for individuals who qualify for the full subsidy Medicare Part D LIS. The resource limit does not apply for the Qualified Disabled Working Individuals (QDWI) program. The resource test was increased effective January 1, 2026, for QMB, SLMB, QI-1 and LIS and is listed below.

Qualified Medicare Beneficiaries (QMB) Specified Low-Income Medicare Beneficiaries (SLMB) Qualified Individuals (QI-1)		
	2025	2026
Individual	\$11,160	\$11,450
Couple	\$17,470	\$17,910

Qualified Disabled Working Individuals (QDWI)		
	2025	2026
Individual	\$4,000	\$4,000
Couple	\$6,000	\$6,000

(MSP Resource limits in this memo include \$1,500 burial expenses for individuals and \$3,000 burial expenses for couples)

Low-Income Subsidy (LIS)		
	2025	2026
Individual	\$17,600	\$18,090
Couple	\$35,130	\$36,100

Action To Be Taken:

Eligibility Sites should ensure these updated resource limits are being applied in calculations to make an accurate eligibility determination.

Attachment(s):

None

HCPF Contact:

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