



2026 Medicare Savings Program (MSP) and Extra Help Limited Income Subsidy (LIS) fact sheet

Medicare Savings Program (MSP): State help with federal support. Includes \$20 disregard.

Limited Income Subsidy (LIS): Federal help to pay for Medicare Part D prescription drug coverage.

Type of help	Program and monthly gross income limits	Asset test	Part B premium paid	Retroactive 90 days from eligibility date	Covers medical deductibles, co-insurance, and co-pays	Prescription drug costs with Extra Help
MSP	Qualified Medicare Beneficiary (QMB) Single: \$1,350 Couple: \$1,824	No	Yes	No	Yes	<ul style="list-style-type: none"> • No deductible • Drug co-pays: \$5.10 generic / \$12.65 brand for up to 90-day fills • No Coverage Gap • No Catastrophic co-pay • Rx premium \$0 if enrolled in a benchmark PDP • 2026 premium benchmark is \$10.46
MSP	Specified Low-Income Medicare Beneficiary (SMB/SLMB) Single: \$1,616 Couple: \$2,184	No	Yes	Yes	No	
MSP	Qualifying Individual /Supplemental Medicare Full (QI/SMF) Single: \$1,816 Couple: \$2,455	No	Yes	Yes	No	
LIS	“Extra Help” only Single: Less than \$2,015 Couple: Less than \$2,725 Asset test limits (includes savings, investments, 401k etc.): Single: \$18,090 Couple: \$36,100	Yes	No	No	No	