

2026 Extra Help with Part D Drug Costs

Extra Help (from Social Security) with Medicare prescription drug plan costs.

To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income.

	<u>Medicare & Medicaid</u> Full Benefit Dual Institutionalized or Full Benefit Dual receiving Home & Community Based Services (HCBS) Includes CCP Services	<u>Medicare & Medicaid Medical</u> Full Benefit Dual 100% FPL \$1,330 Individual \$1,803 Couple	<u>Medicare & MSP</u> Medicare Savings Program (QMB, SLMB, QI) Up to 135% FPL \$1,796 Individual \$2,435 Couple	<u>Medicare Only</u> 150% FPL \$1,995 Individual \$2,705 Couple
Resource Limit	Medicaid or HCBS *	Medicaid Medical Resource Limit * \$17,500 Individual \$17,500 Couple	\$9,950 (Individual) \$14,910 (Couple) (Does not include \$1,500/\$3,000 burial allowance deduction)	\$16,590 (Individual) \$33,100 (Couple) (Does not include \$1,500/\$3,000 burial allowance deduction)
Monthly Part D Premium	Full Premium Subsidy \$0	Full Premium Subsidy \$0	Full Premium Subsidy \$0	Full Premium Subsidy \$0
Annual Deductible	\$0	\$0	\$0	\$0
Copay Coinsurance	\$0	\$1.60/\$4.90	\$5.10/\$12.65	\$5.10/\$12.65
Catastrophic Coverage	\$0	\$0	\$0	\$0

*NOTE: Illinois Medicaid income & asset/resource limits may differ from national or other state's amounts

2026 FPL: 100% FPL = \$15,960 for an individual annually & \$21,640 for a couple annually

HHS.gov Federal 2026 Poverty Level Guidelines: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

SSA POMs <https://secure.ssa.gov/apps10/poms.nsf/lnx/0603001005>

Illinois Medicaid Reference: DHS WAG 25-03-02 <https://www.dhs.state.il.us/page.aspx?item=21741>

2026 LIS Resource Limits Memo – dated 10/31/25 - <https://www.cms.gov/files/document/cy2026-lis-resource-limits-memo.pdf>

2026 Low Income Premium Subsidy Amount = \$15.20 <https://www.cms.gov/files/document/regional-rates-and-benchmarks-2026.pdf>

Reference: <https://www.medicare.gov/basics/costs/help/drug-costs>

Reference: <https://www.medicaid.gov/federal-policy-guidance/downloads/cib12092025.pdf>



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