

2026 Illinois Medicaid Income Standards & Resource Limits

AABD Medical/Medicare Savings Programs & ACA Adult

Main Reference: WAG 25-03-02 (2) Medical FPLs: <https://www.dhs.state.il.us/page.aspx?item=21741>

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

FPL Chart: <https://aspe.hhs.gov/sites/default/files/documents/b1bfa16b20ae9b89d525bc35de7c1643/detailed-guidelines-2026.pdf>

Monthly Gross Income

# In Unit	ACA Adult 138% FPL	AABD 100% FPL	Medicare Savings Programs		
			QMB 100% FPL	SLIB Over 100% to \$1 less than 120%	QI-1 120% to \$1 less than 135% FPL
1	\$1,835	\$ 1,330	\$ 1,330	\$1,331 - 1,596	\$ 1,597 - 1,796
2	\$2,489	\$1,803	\$1,803	\$1,804 – 2,164	\$2,165 – 2,435

Does not include (+25) income disregard on each category

Note: These figures are estimates based on the Federal Poverty Level percentages as posted at HHS.gov. IL DHS determines how to round various multiples of the poverty guidelines and what income is included. DHS posts the exact figures in Early April and can be found at the Main Reference above.

2026 Resources/Assets

Program	One person	2 people	More than 2
AABD Medical	\$17,500	\$17,500	\$17,500
Medicare Savings Programs	\$9,950	\$14,910	\$14,910

Health Benefits for Workers With Disabilities

HBWD (see PM 06-24-05)	HBWD Income Limit Single \$ 4,655 Couple \$6,312	HBWD Family Asset Limit \$ 25,000
--	--	---

Protection Against Spousal Impoverishment

ITEM	2026
Spousal Income Allowance Community Spouse Maintenance Needs Allowance (CSMNA)	\$4,066.50
Spousal Impoverishment Resource Allowance	\$162,660.00
Home Equity Limit	\$752,000

Reference: <https://hfs.illinois.gov/medicalprograms/hbwd.html> and <https://hfs.illinois.gov/medicalprograms/hbwd/about.html> and <https://www.medicaid.gov/federal-policy-guidance/downloads/cib12092025.pdf>