

2024 LIS Levels (most states)

Low-Income Subsidy (LIS)/Extra Help (2024) - 48 STATES + DC							
Beneficiary Group	Annual Income Eligibility Requirement	Monthly Income Eligibility Requirement	Asset Eligibility Requirement	Need to apply for LIS?	Monthly Premium	Annual Deductible	Copay/Coinsurance Plan's Formulary Drugs
Full-Benefits Duals: Institutionalized or receiving Home and Community-based Services	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	Meet State Medicaid financial eligibility	No, receive it automatically	No	No	None
Full-Benefit Duals: income < 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	Copay: \$1.55 generic / \$4.60 brand Catastrophic Copay: \$0
Full-Benefit Duals: income > 100% FPL	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	Meet State Medicaid/MSP financial eligibility	No, receive it automatically	No	No	Copay: \$4.50 generic / \$11.20 brand Catastrophic Copay: \$0
Non-duals: income < 135% FPL	Single: \$20,331/\$20,571* Couple: \$27,594/\$27,834*	Single: \$1,694/\$1,714* Couple: \$2,300/\$2,320*	Single: \$15,720/\$17,220** Couple: \$31,360/\$34,360**	No, if receiving SSI; otherwise, yes	No	No	Copay: \$4.50 generic / \$11.20 brand Catastrophic Copay: \$0
Non duals with income between 135-150% FPL	Single: \$22,590/\$22,830* Couple: \$30,660/\$30,900*	Single: \$1,883/\$1,903* Couple: \$2,555/\$2,575*	Single: \$15,720/\$17,220** Couple: \$31,360/\$34,360**	Yes	No	No	Coinsurance: 0% Catastrophic Copay: \$4.50 generic/\$11.20 brand

Note: you can often find out whether they have LIS by asking how much their copay is for drugs as compared to the chart above (\$1.55, \$4.60, or \$11.20)

Qualified Medicare Beneficiary (QMB)

Gross monthly income limits: 100% Federal Poverty Level, or FPL, + \$20**

Most states: \$1,275 – Individual \$1,724 – Couple
Asset limits: \$9,430 – Individual \$14,130 – Couple

Specified Low-income Medicare Beneficiary (SLMB)

Gross monthly income limits: 120% FPL + \$20

Most states: \$1,526 – Individual \$2,064 – Couple
Asset limits: \$9,430 – Individual \$14,130 – Couple

Qualifying Individual (QI)

Gross monthly income limits: 135% FPL + \$20

Most states: \$1,715 – Individual \$2,320 – Couple
Asset limits: \$9,430 – Individual \$14,130 – Couple

*Income limits, which are based on the FPL, change each year. New limits are typically released in either January or February and take effect January 1.

**The amounts listed above include a standard \$20 income disregard. Your state may disregard other income as well. Contact your local Medicaid office or State Health Insurance Assistance Program (SHIP) for state-specific guidelines and information.

See Next Page for LIS Details -- >

LIS (Extra Help)

Extra Help (LIS) is a **federal** subsidy plan administered by the Social Security Administration.

Beneficiaries can get “extra help” with costs related to a Medicare prescription drug plan, including:

Monthly premiums

Annual deductibles

Pays prescription copays and coinsurance:

Up to \$4.50 for each generic

Up to \$11.20 for each brand name

LIS recipients have an \$8000 total drug cost max for year (including payments made on their behalf). After that, they have zero cost for drugs on formulary.

Part D Late Enrollment Penalty is waived for LIS recipients

LIS recipients can change plans up to once per quarter, under a SEP during the first three quarters, plus the AEP in the last quarter. There are some “regular” (non-DSNP) plans designed

for LIS beneficiaries. **Beneficiaries who have Extra Help but don’t have full Medicaid may not qualify for a D-SNP plan.**

To qualify:

Automatically Qualify

-If they get full Medicaid coverage

-If they get help from the state paying part B premiums through a Medicare Savings Program

-If they receive SSI benefits from Social Security

Wages

For 2024, the income limit is **\$22,590 for a single person** and **\$30,660 for a married couple** living together. This includes gross wages, social security income, other pensions and annuities, other income such as unemployment, private or state disability payments, veterans benefits. Cash support from family members doesn’t count if family members are paying utilities and other bills directly, but does count if they give it to the individual. Things that don’t count as income include food stamps (SNAP), housing assistance, home energy assistance, medical treatment and drugs, disaster assistance, earned income tax payments, victim’s compensation payments. OTC benefits from their MA plans don’t count as income.

Financial Resources

For 2024, the resource limit is **\$17,220 for a single person** and **\$34,360 for a married couple living together**. Resources include real estate **other than their primary residence**, bank accounts, CDs, stocks, bonds, mutual funds, IRAs, and cash. Some resources don’t count, such as primary residence, personal possessions including vehicles, jewelry, furniture, life insurance policies, non-business property essential to self support such as rental properties or agricultural land used for income, interest earned planned for burial expenses, funds set aside for burial expenses, etc. Other money isn’t counted for 9 months, such as retroactive SSI or SS payments, housing assistance, relocation assistance from the state/local government, tax advances and refunds from earned income tax and credits.

See Next Page for Medicaid Levels -- >

Medicaid (Medicare Savings Programs)

While LIS/Extra Help is for Part D drug costs, Medicare Savings Programs (MSPs) are state programs that help with other Medicare costs such as Part B premiums, Part A premiums if any and part A&B deductibles and co-payments. MSP's are a sub-set of Medicaid and are a joint federal **and state** program to help pay medical costs for people with limited income and resources. There are **four “levels”**, or four “MSP programs”, which are generally **sub-sets of Medicaid**:

2024 MSP Levels (outside AK and HI)

QMB helps pay for Part A and/or Part B premiums, deductibles, coinsurance, and copayments.

QMB individuals automatically qualify for extra help without applying.

QMB+ individuals meet QMB eligibility AND meet criteria for full Medicaid coverage in their state.

Typically QMB and QMB+ individuals qualify for D-SNP Plans. Most carriers have lookup tools.

SLMB helps pay for Part B premiums. QMB+ individuals meet QMB eligibility AND meet criteria for full Medicaid coverage in their state. **Typically SLMB+ individuals qualify for D-SNP Plans, but this varies by carrier. Most carriers have lookup tools.**

QI helps pay for Part B premiums. **QI individuals typically don't qualify for D-SNP programs.** They have to apply annually to keep QI.

QDWI Pays the Part A premium for certain people who have disabilities and are working. Usually don't qualify for full Medicaid and do have to apply for Extra Help annually. **Extra Help without full Medicaid usually won't qualify for a D-SNP.**

How to Apply for Medicare Savings Programs / Medicaid: Apply for LIS, or the Through State Medicaid Office

State Medicaid Offices may have other assistance programs available. This varies by state.

Resources:

LIS Guide from SSA: <https://www.ssa.gov/pubs/EN-05-105088.pdf>

Carrier Portals: eligibility checks

Benefits Checkup Site: <https://benefitscheckup.org>