

Medicare, Medicaid & SNAP Changes That Matter for 2026

Special Focus: Special Needs Adult Children, SNAP Households & Dual-Eligible Families

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Several significant changes to Medicare, Medicaid, and SNAP take effect in 2026 that directly affect families caring for adult children with disabilities at home. This handout summarizes the key changes and the steps families should take to protect their benefits.

1 MEDICARE & D-SNP CHANGES

End of Extra Benefits (VBID Program)

The federal Value-Based Insurance Design (VBID) pilot program has ended. Dual Special Needs Plans (D-SNPs) and Medicare Advantage plans may no longer offer extra non-medical credits unless tied to a verified chronic condition. Benefits that may be reduced or eliminated include:

BENEFITS THAT MAY BE REDUCED OR ELIMINATED

- Zero-dollar copays on all prescriptions (may now apply only to specific chronic conditions)
- Monthly grocery or healthy food purchase credits
- Utility bill assistance credits
- Non-emergency transportation credits
- Over-the-counter product allowances

What to do: Watch for your Annual Notice of Change (ANOC) letter each September. It lists every benefit change for the coming plan year.

New Care Coordination Requirements

D-SNPs must now complete a health risk assessment for new members within **90 days of enrollment**. If your plan does not reach out within the first two months, call them and request the assessment by name. It can trigger care plans and additional support services.

Medicare Part B Cost Increases (2026)

Part B Monthly Premium	Approximately \$206.50 per month
Part B Annual Deductible	Approximately \$288 per year
Dual-Eligible Note	If your family member also has Medicaid, some or all of these costs may be covered — verify with your state Medicaid agency.

2 MEDICAID & ASSET LIMIT CHANGES

California: Medi-Cal Asset Limit Reinstated

Effective **January 1, 2026**, California is reinstating an asset limit for disabled Medi-Cal recipients. This limit was previously eliminated. It is now back.

CALIFORNIA MEDI-CAL ASSET LIMITS — EFFECTIVE JANUARY 1, 2026

- Countable assets must be under \$130,000 for an individual
- An additional \$65,000 is allowed for each additional household member
- Assets must be documented at the first Medi-Cal renewal in 2026
- Missing or incomplete documentation at renewal may result in loss of coverage

Note: Primary homes, one vehicle, personal property, and some retirement accounts are typically exempt. Consult a benefits counselor before your renewal date if you are unsure whether your assets fall within the limit.

Medicaid Buy-In Programs (Available in 47 States)

Working adults with disabilities whose income exceeds standard Medicaid limits may still qualify through a Medicaid Buy-In program. These programs allow eligible individuals to pay a premium and remain enrolled in Medicaid. This option is underused because many families are unaware it exists. Search for your state's **Medicaid for Workers with Disabilities (MWD)** program.

3 SNAP CHANGES & HOUSEHOLD RULES

Work Requirements — Disability Exemptions Remain

SNAP has implemented stricter work requirements for non-disabled recipients ages 18 to 54. However, **disability exemptions are preserved**. An adult child with a qualifying disability who receives SSDI or SSI is exempt. Ensure that disability documentation on file with your SNAP agency is current and includes a physician's statement if required.

Household Composition for Adult Children Over 22

If a disabled adult child over age 22 lives at home with parents, their SNAP eligibility may be assessed as a **separate household** if they purchase and prepare their own food independently. A separate determination is based on their income alone, which may increase their benefit amount. Consult your SNAP caseworker to understand how your household is currently categorized.

SNAP Income Reference (Fiscal Year 2026)

2-Member Household	Net monthly income limit: approximately \$1,763 (100% federal poverty level)
Disability Deduction	\$35/month standard medical deduction for disabled recipients; additional costs above that threshold may also be deducted

4 SPECIAL NEEDS ADULT CHILDREN (DAC / CDB)

Rule / Threshold	2026 Detail
Medicare Eligibility (DAC)	Eligible after 24 months of SSDI benefits. Enroll in Part B during your enrollment window to avoid permanent late penalties.
Substantial Gainful Activity (SGA)	Maximum monthly earnings to maintain SSDI: \$1,690. A separate higher limit applies for blindness.
Trial Work Period	SSDI recipients may earn above SGA for up to 9 months in a rolling 60-month period without immediately losing benefits.
ABLE Account Expansion	As of January 1, 2026, ABLE accounts are available to individuals whose disability began before age 46 (previously age 26).

ABLE ACCOUNTS: A KEY PROTECTION TOOL

- Save up to \$18,000 per year without affecting Medicaid or SNAP eligibility
- Account balance up to \$100,000 does not affect SSI eligibility
- Funds can be used for disability-related expenses including housing, transportation, and health
- Eligibility now extends to individuals whose disability began before age 46
- Visit ABLEnc.org to compare state programs

✓ ACTION CHECKLIST FOR FAMILIES

■ Review the ANOC letter	Check your Medicare Advantage or D-SNP Annual Notice of Change (arriving September 2026) for any reduction in supplemental benefit credits.
■ Verify Medi-Cal assets (California)	If in California, confirm countable assets are under \$130,000 before your first Medi-Cal renewal date in 2026.
■ Confirm Medicare enrollment (DAC)	If your adult child is approaching the 24-month SSDI milestone, confirm the Medicare Part B enrollment window with SSA.
■ Request the health risk assessment	If newly enrolled in a D-SNP, request the required initial health risk assessment if the plan has not contacted you.
■ Open an ABLE account	If your family member is newly eligible (disability began before age 46), open an ABLE account in 2026 to protect savings.
■ Check SNAP household status	If an adult child over 22 prepares meals independently, ask your caseworker whether a separate household determination applies.
■ Update disability documentation	Confirm that all disability records on file with SNAP and Medicaid are current and medically verified.

★ WHERE TO GET HELP

Medicare information	Medicare.gov 1-800-MEDICARE (1-800-633-4227)
Medicaid / state programs	Medicaid.gov Contact your state Medicaid agency
Social Security Administration	SSA.gov 1-800-772-1213
SNAP benefits	FNS.USDA.gov Contact your local SNAP office
ABLE accounts	ABLEnrc.org (ABLE National Resource Center)
Benefits counseling	BenefitsCheckUp.org (NCOA) Your state SHIP program
Disability rights / legal aid	Contact your state's Protection & Advocacy organization

Disclaimer: Federal and state benefit program rules are subject to ongoing change. Always verify current rules directly with the relevant agency before making benefit decisions. This handout is provided for general informational purposes only and does not constitute legal or financial advice.

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