

Medicaid Income Limits for 2026

To qualify for Medicaid through SSI (Supplemental Security Income), the income limit for an aged, blind or disabled individual cannot exceed \$1014 per month or \$1,511 for a couple. In addition, resource limits apply. For an individual, the resources cannot exceed \$2,000 per month or \$3,000 per month for a couple.

Some examples of resources include: cash, money in checking and savings accounts, loans, promissory notes, stocks, bonds, time deposits (certificates of deposit, annuities, etc.), mutual funds, mineral and timber rights, real estate, etc. Individuals must apply with the Social Security Administration for the SSI Program.

Nursing Home (Institutionalized) Medicaid:

The Medicaid income limit for individuals eligible for the Nursing Home (institutional) program is \$2,982 per month. The resource limit is \$2,000 as of the first day of the month.

Home and Community Based Waivers:

The income limits for these waivers are as follows:

Elderly and Disabled Waiver is \$2,982 per month.

Independent Living Waiver is \$2,982 per month.

Persons with Intellectual Disabilities Waiver is \$2,982 per month.

Technology Assisted Waiver for Adults is \$2,982 per month.

The resource limit for these waivers is \$2,000 per month.

Medicare Savings Programs:

QMB or Qualified Medicare Beneficiary (effective February 2026):

Income cannot exceed \$1,350 per month for an individual.

Income cannot exceed \$1,824 per month for a couple.

SLMB or Specified Low Income Medicare Beneficiary (effective February 2026):

Income cannot exceed \$1,616 per month for an individual.

Income cannot exceed \$2,184 per month for a couple.

QI-1 or Qualified Individual (effective February 2026):

Income cannot exceed \$1,816 per month for an individual.

Income cannot exceed \$2,455 per month for a couple.

NOTE: The resource limits do not apply for the Medicare Savings Program. If both spouses are on Medicare, their combined income cannot exceed the couple income limit. If only one spouse has Medicare, then the Medicare spouse who is applying can have income of no more than the individual limit, and the income of both spouses combined can be no more than the couple limit.

Modified Adjusted Gross Income (MAGI) (effective February 2026)

Plan First/Pregnant Women/Children (Ages 0-18):*

Income after deductions cannot exceed \$1,942 per month for a family of 1.

Income after deductions cannot exceed \$2,633 per month for a family of 2.

Income after deductions cannot exceed \$3,324 per month for a family of 3.

Income after deductions cannot exceed \$4,015 per month for a family of 4.

NOTE: The amount above is based on the 146% Federal Poverty Level (The amount includes the 5% FPL disregard)

Parent and Caretaker Relatives:*

Income after deductions cannot exceed \$240 per month for a family of 1.

Income after deductions cannot exceed \$325 per month for a family of 2.

Income after deductions cannot exceed \$410 per month for a family of 3.

Income after deductions cannot exceed \$495 per month for a family of 4.

(Please see the eligibility requirements for Pregnant Women, Plan First, Children and Parents and Other Caretaker Relatives programs (formerly SOBRA and MLIF) Pregnant Women/Children/Parents and Caretaker Relatives) handout for family sizes over 4.)

NOTE: The amount above is based on the 18% Federal Poverty Level (The amount includes the 5% FPL disregard)