

# 2026 Income and Resource Limits for Medicaid and Other Health Programs

Public benefit programs (such as Medicaid or “Medical Assistance” as it is called in Pennsylvania) use the federal poverty income guidelines to determine who qualifies for coverage. The 2026 guidelines were published January 15, 2026. The effective date of the limits listed below varies and may not take effect until March for some of the programs.

**Not all income and resources count toward the limits below.** Please see the Resource Library at [www.phlp.org](http://www.phlp.org) for more details about qualifying for the programs listed below, including income and resource disregards that may apply.

Category	Description	Monthly Income Limit	2026 Resource Limit
<b>Medicaid for Adults Ages 19-64 (MAGI)</b>	Full Medicaid coverage for adults ages 19 through 64. People on Medicare are <b>not</b> eligible for this category.	\$1,836 (household of 1) \$2,489 (household of 2) \$3,142 (household of 3) \$3,795 (household of 4)	Resources not counted
<b>Healthy Horizons (QMB Plus)</b>	Full Medicaid coverage for people ages 65 and older and people with disabilities. Includes payment of the Medicare Part A* and Part B monthly premiums.	\$1,330 single \$1,804 married	\$2,000 single \$3,000 married
<b>Qualified Medicare Beneficiary (QMB)</b>	Covers Medicare Part A* and B monthly premiums and cost-sharing.	\$1,330 single \$1,804 married	\$9,950 single \$14,910 married
<b>Specified Low-Income Medicare Beneficiary (SLMB)</b>	Pays the monthly Medicare Part B premium.	\$1,596 single \$2,164 married	\$9,950 single \$14,910 married
<b>Qualified Individual (QI-1)</b>	Pays the monthly Medicare Part B premium.	\$1,796 single \$2,435 married	\$9,950 single \$14,910 married

*\*Most people get Medicare Part A for free; however, some people may have a partial or full premium depending on their work history.*

Category	Description	Monthly Income Limit	2026 Resource Limit
<b>Medical Assistance for Workers with Disabilities (MAWD)</b>	Full Medicaid coverage for individuals ages 16 through 64 with a disability who work.	\$3,325 single \$4,509 married	\$10,000 for single and married individuals
<b>Workers with Job Success (WJS)</b>	For people on MAWD for 12 consecutive months and who still qualify but for income.	\$7,980 single \$10,820 married	\$10,000 for single and married individuals to get into WJS. Once enrolled, resources are not counted for WJS or if move back to MAWD.
<b>Home and Community-Based Services (HCBS) Waivers</b>	Older adults and people with disabilities can get support services to remain living as independently as possible. Includes full Medicaid coverage. Must meet level of care <b>and</b> financial requirements.	\$2,982 (only applicant's income is counted)	\$8,000 (higher if married using spousal impoverishment rules)
<b>Medicaid for Children and Pregnant People (MAGI)</b>	<p>Full Medicaid coverage is available to children from birth through age 18 and pregnant people.</p> <p>The pregnant person counts as 2 people or more depending on how many babies are expected.</p> <p><i>Note: Many children with severe disabilities can qualify for Medicaid in the PH-95 category regardless of parental income.</i></p>	<p><b>Pregnant People and children &lt; 1:</b> \$3,968 (household of 2) \$5,009 (household of 3) \$6,050 (household of 4)</p> <p><b>Children age 1-5:</b> \$2,922 (household of 2) \$3,689 (household of 3) \$4,455 (household of 4)</p> <p><b>Children age 6-18:</b> \$2,489 (household of 2) \$3,142 (household of 3) \$3,795 (household of 4)</p>	Resources not counted

Category	Description	2026 Monthly Income Limit	2026 Resource Limit
<b>Medicare Part D Extra Help (Low Income Subsidy or LIS)</b>	Helps Medicare beneficiaries with their Part D (prescription drug) costs. Individuals who do <b>not</b> qualify for Medicaid must meet the income and resource limits shown here.	\$1,995 single \$2,705 married	\$18,090 single \$36,100 married  (includes a \$1500 per person disregard given to people who expect to use resources for funeral/burial costs)
<b>Children's Health Insurance Program (CHIP)</b>	<p>Children who are not eligible for Medicaid and who do not have any other insurance can qualify for CHIP.</p> <p>Individuals who don't qualify for free or low-cost CHIP can buy CHIP and pay the full premium cost.</p>	<b>Free CHIP:</b> \$2,833 (household of 1) \$3,842 (household of 2) \$4,850 (household of 3) \$5,858 (household of 4)  <b>Low-Cost CHIP:</b> \$4,243 (household of 1) \$5,753 (household of 2) \$7,263 (household of 3) \$8,773 (household of 4)	Resources not counted
<b>Pennie</b>	<p>Pennie is Pennsylvania's health insurance marketplace where people without any other health insurance can buy coverage.</p> <p>People can get help with the costs of the health insurance they buy through Pennie – this help includes Advanced Premium Tax Credits (APTC) and/or Cost Sharing Reduction (CSR) subsidies.</p> <p><i>When determining eligibility for financial help, Pennie looks at <u>expected yearly income</u>. To get the CSR subsidies, people must meet income limits <u>and</u> be in a Silver Plan.</i></p>	<b>NOTE: <u>Yearly</u> income limits apply for Pennie</b>  <b>Premium Tax Credit:</b> \$62,600 (household of 1) \$84,600 (household of 2) \$106,600 (household of 3) \$128,600 (household of 4)  <b>Cost Sharing Subsidy:</b> \$39,125 (household of 1) \$52,875 (household of 2) \$66,625 (household of 3) \$80,375 (household of 4)	Resources not counted