

Core Benefits Cheat Sheet for 2025

Extra Help/Medicare Part D Low-Income Subsidy (LIS)		
	Federal	State
Sets Eligibility Criteria	<p>Yes</p> <p>Income Limits: Up to 150% FPL + \$20 monthly income disregard (\$1,976/mo. for individuals and \$2,664/mo. for married couples)</p> <p>Resource/Asset Limits: Up to \$17,600 for singles Up to \$35,130 for married couples</p>	<p>No</p> <p>Caveat: People enrolled in Medicare Savings Programs are automatically deemed eligible for LIS; because states have the flexibility to establish more liberal (than federal) standards for MSPs, people in those states may be deemed for LIS based on those standards.</p>
Makes Eligibility Determinations	<p>Yes</p>	<p>No</p> <p>Caveat: The Medicare Modernization Act requires state Medicaid agencies to accept applications and determine eligibility for LIS, but there has been no federal enforcement.</p>
Delivers the Benefit	<p>Yes, through subsidies paid to Part D plans</p>	<p>No, but some states supplement LIS via State Pharmaceutical Assistance Program (SPAP) coverage of premiums or cost-sharing.</p>
Funds the Benefit	<p>Yes</p>	<p>No</p>
<p>How to Apply: Applicants must apply directly through Social Security—either online at www.ssa.gov, at their local office, or by calling 800-772-1213.</p>		

**Medicare Savings Programs (MSPs):
Qualified Medicare Beneficiary (QMB),
Specified Low-Income Medicare Beneficiary (SLMB), & Qualified Individual (QI)**

	Federal	State
Sets Eligibility Criteria	<p>Yes</p> <p>Income Limits¹ :</p> <p>QMB: 100% FPL + \$20 monthly income disregard (\$1,325/mo. for single people, \$1,783/mo. for married couples)</p> <p>SLMB: 120% FPL + \$20 monthly income disregard (\$1,585/mo. for single people, \$2,135/mo. for married couples)</p> <p>QI: 135% FPL + \$20 monthly income disregard (\$1,781/mo. for single people, \$2,400 for married couples)</p> <p>Resource/Asset Limits² :</p> <p>\$9,660 for single people \$14,470 for married couples</p>	<p>Yes, states can be “less restrictive” than federal criteria. CA, MA, ME, and MN have increased asset limits; AL, AZ, CT, DE, DC, LA, ME, MS, NM, NY, OR, and VT have eliminated asset tests altogether; AK, CT, DC, HI, and ME have higher income limits; IL, ME, and MS have higher standard income disregards</p>
Makes Eligibility Determinations	No	Yes
Delivers the Benefit	Yes , it pays Medicare premiums and pays increased SSA benefits accordingly.	Yes , it pays Medicare copay and coinsurance amounts on behalf of QMBs to health care providers (unless the applicable Medicaid payment rate is less than corresponding Medicare payment rate).
Funds the Benefit	Yes , through the FMAP (Federal Medical Assistance Percentages) for QMB and SLMB, and fully for QI.	Yes , through state share for QMB and SLMB, nothing for QI.
How to Apply: Applicants must apply through their local Medicaid office .		

¹ Rounded to the nearest whole dollar. In Alaska, eligibility for QI is up to \$2,220/\$2,994 and in Hawaii, eligibility for QI is \$2,044/\$2,756. These figures are based on 2025 Federal poverty guidelines. There is a \$20 income disregard factored into these income limits.

² A burial allowance of up to \$1,500 is not counted as part of the resource limit in this chart. States have varying ways of counting this allowance; learn more in this [NCOA fact sheet](#).

Low Income Home Energy Assistance Program (LIHEAP)		
	Federal	State
Sets Eligibility Criteria	Yes , via block grants to states Eligible households must have income between 110% and 150% FPL, or that does not exceed 60% of the state median income.	Yes , they can set specific criteria and priorities within federal parameters. Two states and Puerto Rico have set an asset test ³ for FY25.
Makes Eligibility Determinations	No	Yes , generally through local/county agencies (e.g., Community Action Agencies).
Delivers the Benefit	No	Yes , often through vouchers to private heating/cooling suppliers.
Funds the Benefit	Yes	Yes , federal funding incentives to states that raise local funding.
How to Apply: LIHEAP applications are accepted through county/local level low-income energy offices (typically Community Action Agencies), usually for short window application periods each season.		

Medicaid		
	Federal	State
Sets Eligibility Criteria	Yes , broad minimum criteria	Yes , details must comply with federal law and regulations.
Makes Eligibility Determinations	No	Yes
Delivers the Benefit	No	Yes , through reimbursing health care providers.
Funds the Benefit	Yes , through a federal match called FMAP (Federal Medical Assistance Percentages) ranging from 50% up to 74%.	Yes , subject to FMAP.
How to Apply: Applicants must apply through their local Medicaid office .		

³ See [LIHEAP Heating Assistance Eligibility: Asset Test](#) for more information on each state's limits.

Supplemental Nutrition Assistance Program (SNAP)

	Federal	State
Sets Eligibility Criteria	<p>Yes</p> <p>Income Limits⁴ Gross monthly income of 130% FPL (\$1,632 for single people, \$2,215 for married couples)</p> <p>Net monthly income of 100% FPL (\$1,255 for single people, \$1,704 for married couples)</p> <p>A number of deductions are available for applicants to subtract excess expenses from their income.</p> <p>Resource Limits: \$3,000 for the household, or if one person is over age 60 or disabled \$4,500, unless states have adopted more liberal options</p>	<p>No, but states have an option of setting more liberal income and asset limits, or eliminating asset tests altogether.</p>
Makes Eligibility Determinations	No	Yes , requires interview and documentary verification of eligibility.
Delivers the Benefit	No	Yes , through electronic benefits transfer (EBT) cards.
Funds the Benefit	Yes	No
<p>How to Apply: SNAP applications are submitted to the local SNAP office; most states offer online applications for SNAP, often combined with other programs administered by the same state agency (e.g., Medicaid, TANF).</p>		

⁴ Income eligibility for SNAP takes places on a federal fiscal year calendar, with FY25 figures using 2025 poverty guidelines through Sept. 30, 2025. Income limits are higher in Alaska and Hawaii. [Learn more from the USDA](#). Most households must meet both a gross and net income test, but households with older people (age 60+) and people with disabilities need only meet the net income test.

Supplemental Security Income (SSI)		
	Federal	State
<i>Sets Eligibility Criteria</i>	Yes	No , except for state supplements
<i>Makes Eligibility Determinations</i>	Yes , through SSA	No , except for state supplements
<i>Delivers the Benefit</i>	Yes	Some states allow SSA to deliver their state supplements; others deliver the state supplements separately.
<i>Funds the Benefit</i>	Yes , except for state supplements	No , except for state supplements
<i>How to apply:</i> Applicants must apply directly through Social Security by calling 1-800- 772-1213 or visiting their local Social Security office. The application/appointment process can be started online at ssa.gov .		

Find Out More

[2025 Federal Poverty Guidelines](#)

Extra Help/LIS: [Centers for Medicare & Medicaid Services \(CMS\)](#)

LIHEAP: [Statutes, eligibility guidelines, and funding information](#) from the Administration for Children and Families

Medicaid/Medicare Savings Programs:

- [Federal eligibility guidance](#)
- [Link to states' websites and eligibility guidelines](#) from HealthCare.gov

SNAP:

- [Federal eligibility thresholds](#) from USDA Food and Nutrition Service
- [Link to states' SNAP policy manuals](#) from the Center on Budget and Policy Priorities

SSI: [Social Security Administration guidelines](#) on eligibility, resource limits, and more

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