

Core Benefits Cheat Sheet (2021)

Extra Help/Medicare Part D Low-Income Subsidy (LIS)		
	Federal	State
<i>Sets Eligibility Criteria</i>	Yes Income Limits: Up to 150% FPL (\$1,610/mo for individuals and \$2,177.50/mo for married couples) ¹ + \$20 monthly income disregard per household Resource/Asset Limits: Up to \$14,960 for singles Up to \$29,520 for married couples ²	No Caveat: Persons 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, individuals in those states may be deemed for LIS based on those standards
<i>Makes Eligibility Determinations</i>	Yes	No Caveat: The Medicare Modernization Act requires state Medicaid agencies to accept applications and determine eligibility for LIS, but there has been no federal enforcement
<i>Delivers the Benefit</i>	Yes , through subsidies paid to Part D plans	No , but some states supplement LIS via State Pharmaceutical Assistance Program (SPAP) coverage of premiums or cost-sharing
<i>Funds the Benefit</i>	Yes	No
<i>How to Apply:</i> Applicants must apply directly through Social Security—either online at www.socialsecurity.gov , through NCOA's BenefitsCheckUp® data bridge to Social Security, at their local office or by calling 800-772-1213		

¹ Monthly income limits in Alaska for singles/couples are \$2,011.25/\$2,721.25 (+ \$20) and in Hawaii, \$1,852.50/\$2,505 (+ \$20). See our [Part D LIS Eligibility Chart](#) for more information.

² Asset limits are for partial LIS; limits include \$1,500/person burial allowance.

Medicare Savings Programs (MSPs): Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), & Qualified Individual (QI)		
	Federal	State
<i>Sets Eligibility Criteria</i>	Yes Income Limits³: QMB: 100% FPL (\$1,073.33/mo for single people, \$1,451.66/mo for married couples) + \$20 monthly income disregard per household SLMB: 120% FPL (\$1,288/mo for single people, \$1,742/mo for married couples) + \$20 monthly income disregard QI: 135% FPL (\$1,449/mo for single people, \$1,959.75 for married couples) + \$20 monthly income disregard Resource/Asset Limits⁴: \$7,970 for single people \$11,960 for married couples	Yes , states can be “less restrictive” than federal criteria. MA, ME & MN have increased asset limits; AL, AZ, CT, DC, DE, MS, NY, OR & VT have eliminated asset tests altogether; AK, CT, DC, HI, IN, MA & ME have higher income limits; IL, ME & MS have higher standard income disregards * States may have temporarily changed criteria as a response to the COVID-19 public health emergency; check with your state for the most recent guidance
<i>Makes Eligibility Determinations</i>	No	Yes
<i>Delivers the Benefit</i>	Yes , pays Medicare premiums and pays increased SSA benefits accordingly	Yes , pays Medicare copay & coinsurance amounts on behalf of QMBs to health care providers (unless the applicable Medicaid payment rate is less than corresponding Medicare payment rate).
<i>Funds the Benefit</i>	Yes , through the FMAP (Federal Medical Assistance Percentages) for QMB & SLMB, fully for QI	Yes , through state share for QMB & SLMB, nothing for QI
<i>How to Apply:</i> Applicants must apply through their local Medicaid office .		

³ In Alaska eligibility is up to \$1,810.13/\$2,449.13 (+ \$20) and in Hawaii, \$1,667.25/\$2,254.50 (+ \$20). These figures are based on 2021 Federal poverty guidelines.

⁴ 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
<i>Sets Eligibility Criteria</i>	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 , can set specific criteria and priorities within federal parameters 7 states have set an asset test (AR, CT, KY, MO, MT, NC, & OK) ⁵ for FY21
<i>Makes Eligibility Determinations</i>	No	Yes , generally through local/county agencies (e.g., Community Action Agencies)
<i>Delivers the Benefit</i>	No	Yes , often through vouchers to private heating/cooling suppliers
<i>Funds the Benefit</i>	Yes	Yes , federal funding incentives to states that raise local funding
<i>How to Apply:</i> 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
<i>Sets Eligibility Criteria</i>	Yes , broad minimum criteria	Yes , details must comply with federal law and regulations
<i>Makes Eligibility Determinations</i>	No	Yes
<i>Delivers the Benefit</i>	No	Yes , through reimbursing health care providers
<i>Funds the Benefit</i>	Yes , through a federal match called FMAP (Federal Medical Assistance Percentages) ranging from 50% up to 74%	Yes , subject to FMAP
<i>How to Apply:</i> Applicants must apply through their local Medicaid office .		

⁵ See [LIHEAP Heating Assistance Eligibility: Asset Test](#) for more information on each state's limits.

SNAP (formerly known as Food Stamps)		
	Federal	State
<i>Sets Eligibility Criteria</i>	Yes Income Limits⁶: Gross monthly income of 130% FPL (\$1,383 for single people, \$1,868 for married couples) Net monthly income of 100% FPL (\$1,064 for single people, \$1,437 for married couples) A number of deductions are available for applicants to subtract excess expenses from their income Resource Limits: \$2,250 for the household, or if one person is over age 60 or disabled, \$3,500, unless states have adopted more liberal options	No , but states have an option of setting more liberal income and asset limits, or eliminating asset tests altogether
<i>Makes Eligibility Determinations</i>	No	Yes , requires interview and documentary verification of eligibility
<i>Delivers the Benefit</i>	No	Yes , through electronic benefits transfer (EBT) cards
<i>Funds the Benefit</i>	Yes	No
<i>How to Apply:</i> 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).		

⁶ Income eligibility for SNAP takes place on a federal fiscal year calendar, with FY21 figures using 2020 poverty guidelines through Sept. 30, 2021. Income limits are higher in Alaska and Hawaii. [Learn more from the USDA](#). Most households must meet both a gross & net income test, but elderly and disabled persons 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 either online , by calling 1-800-772-1213, or visiting their local Social Security office.		

Find Out More

[2021 Federal Poverty Guidelines](#)

Extra Help/LIS: Centers for Medicare & Medicaid Services (CMS), [Guidance to States on the Low Income Subsidy](#)

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

Medicaid/Medicare Savings Programs:

- [Federal eligibility guidance](#) from CMS
- [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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