

Table 2. CY 2026 Maximum LIS Beneficiary Cost-Sharing Table

LIS Category	Deductible	Copayment up to Out-of-Pocket Threshold ^a	
		Generic	Brand
Full-Benefit Dual Eligible Beneficiaries Institutionalized or Receiving Home and Community-Based Services	\$0	\$0	\$0
Full-Benefit Dual Eligible Beneficiaries with income $\leq$ 100% FPL	\$0	\$1.60	\$4.90
Full-Benefit Dual Eligible Beneficiaries with income between 100% and 150% FPL	\$0	\$5.10	\$12.65
Non-Full Benefit Dual Eligible Beneficiaries Applied or are eligible for Medicare Savings Program (QMB-only, SLMB-only, or QI); or Supplemental Security Income (but not Medicaid)	\$0	\$5.10	\$12.65
Non-Full Benefit Dual Eligible Beneficiaries Applied and with income $\leq$ 150% FPL and resources $\leq$ \$18,090 (\$36,100 if married) ^b	\$0	\$5.10	\$12.65

Notes:

- a. The out-of-pocket threshold is \$2,100 for 2026. Beginning in CY 2024, under section 1860D-2(b)(4)(A)(i) of the Act, as amended by section 11201(a) of the IRA, there is no cost-sharing for covered Part D drugs above the annual out-of-pocket threshold, as defined at section 1860D-2(b)(4)(B) of the Act, for any Part D beneficiaries, including LIS-eligible beneficiaries.
- b. The resource limits displayed include \$1,500 per person for burial expenses. For beneficiaries who did not notify SSA that they expect to use some of their resources for burial expenses, the applicable resource limit is \$16,590 (\$33,100 if married).