



Benefits Plus Subscribers

Go to [Health Programs, Medicaid, MAGI Medicaid vs. Non-MAGI Medicaid](#), for a complete explanation on eligibility and application for MAGI and Non-MAGI groups.

***Medicaid Financial Eligibility Chart - MAGI**
Effective January 1, 2026

MAGI Group includes:

- Pregnant women and infants up to age 1: 223% FPL. (Note: A pregnant woman's family size begins with the expected number of births.)
- Children 1 through 18: 154% FPL
- Parents/caretaker relatives of children under 19: 138% FPL
- Singles and childless couples 19 through 64: 138% FPL

***These groups are not subject to a resource test.**

Household Size	1	2	3	4	5	6	7	8	Each Add'l
223% FPL	\$2,966	\$4,022	\$5,077	\$6,133	\$7,189	\$8,244	\$9,300	\$10,355	\$1,056
154% FPL	\$2,049	\$2,778	\$3,507	\$4,235	\$4,964	\$5,693	\$6,442	\$7,151	\$729
138% FPL	\$1,836	\$2,489	\$3,142	\$3,795	\$4,449	\$5,102	\$5,775	\$6,407	\$654

Medicaid Financial Eligibility Chart
Non-MAGI
Effective January 1, 2026

Non-MAGI Groups: For adults 65 and older or adults certified blind or disabled. These groups are subject to an asset test for **community-based** Medicaid.

Household Size	1	2
Income 138% FPL	\$1,836	\$2,489
Resources	\$33,038	\$44,796



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Go to [Health Programs, Medicaid Buy-In, Qualifying for the Medicaid Buy-In Program](#), for more information on eligibility.

**Medicaid Buy-In for Working People with Disabilities
Monthly Income and Resource Levels - 2026**

	Individual	Couple
Income (250% FPL)	\$3,325	\$4,509
Resource	\$33,038	\$44,796

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Go to [Health Programs, Affordable Care Act \(ACA\), Plans on the Marketplace & Who Qualifies, The Essential Plan](#), for more information on eligibility.

**NYS Essential Plan
Monthly Income Limits – 2026**

Household Size	250% FPL	200% FPL (Expected July 1, 2026)
1	\$3,325	\$2,660
2	\$4,509	\$3,607
3	\$5,692	\$4,554
4	\$6,875	\$5,500
5	\$8,058	\$6,447
6	\$9,242	\$7,394
7	\$10,425	\$8,340
8	\$11,608	\$9,287

- Income limits for Essential Plan eligibility are expected to be lowered to 200% FPL effective July 1, 2026.
- There is no asset/resource test for the Essential Plan.
- The level at which one qualifies determines cost-sharing responsibilities.



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Go to [Health Programs, Child Health Plus, Qualifying for Child Health Plus](#) for more information on eligibility.

**NYS Child Health Plus
Monthly Income Limits and Premiums
January 1, 2026**

There is no asset/resource test for Child Health Plus.

Income Level	Monthly Premium	1	2	3	4	5	6	7	8	Each additional person
Below 222% FPL, but not Medicaid eligible	No premium	\$2,953	\$4,004	\$5,055	\$6,105	\$7,156	\$8,207	\$9,258	\$10,309	\$1,051
Between 222% & 250% FPL	\$15 per child; family max: \$45 per mo.	\$3,325	\$4,509	\$5,692	\$6,875	\$8,059	\$9,242	\$10,425	\$11,609	\$1,184
Between 250% & 300% FPL	\$30 per child; family max. \$90 per mo.	\$3,990	\$5,410	\$6,830	\$8,250	\$9,670	\$10,090	\$12,510	\$13,930	\$1,420
Between 300% & 350% FPL	\$45 per child; family max: \$135 per mo.	\$4,655	\$6,312	\$7,969	\$9,625	\$11,282	\$12,939	\$14,595	\$16,252	\$1,657
Between 350% & 400% FPL	\$60 per child; family max: \$180 per mo.	\$5,320	\$7,214	\$9,107	\$11,000	\$12,894	\$14,787	\$16,680	\$18,574	\$1,894
Over 400% FPL Full Premium										



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Go to [Health Programs, Medicare-Programs to Assist with Cost Sharing, Medicare Savings Program - QMB and QI](#) for a brief summary of these programs.

Medicare Savings Program Monthly Income Levels – 2026 There are no asset/resource tests for the Medicare Savings Program.		
	Individual	Couple
QMB 138% FPL	\$1,856	\$2,509
QI 138% - 186% FPL	\$2,494	\$3,375

*This includes the \$20 monthly general income disregard.



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Go to [Health Programs, Qualified Health Plans, The Premium Tax Credit](#) and [Health Programs, Qualified Health Plans, The Cost Sharing Reduction](#) for a brief summary of these programs.

Qualified Health Plans Monthly Income Limits Use 2025 FPL until 2026 Open Enrollment Period		
Household Size	Cost Sharing Reduction 250% FPL	Premium Tax Credit 400% FPL
1	\$3,260	\$5,217
2	\$4,406	\$7,050
3	\$5,552	\$8,883
4	\$6,698	\$10,717
5	\$7,844	\$12,550
6	\$8,990	\$14,383
7	\$10,135	\$16,217
8	\$11,281	\$18,050