

Delaware Medicaid Income Limits 2026



A simple guide to who qualifies and how income limits work in 2026.



What's New in 2026?



Updated Income Limits:

Annual adjustments to the Federal Poverty Level (FPL) mean higher income thresholds, allowing more people to qualify.



Retroactive Coverage Available:

Coverage can apply to medical bills for up to three months *before* your application date, provided you were eligible during that time.



Long-Term Care Structure Unchanged:

The income cap for nursing home and community care remains, with the Miller Trust still being the primary tool for those over the limit.

Who Can Qualify in Delaware?



**Parents & Caretaker
Relatives**



Pregnant Women



Infants (Under Age 1)



Children (Ages 1–5 and 6–18)



Adults (Ages 19–64)



**Delaware Healthy Children
Program (DHCP)**

Different groups have different income limits. Find yours on the next slide.

2026 Monthly Income Limits at a Glance



Pregnant Women, Infants, & DHCP

212% FPL

Household of 1: \$2,764/mo



Children (Ages 1-5)

142% FPL

Household of 1: \$1,852/mo



Adults (19-64) & Children (6-18)

133% FPL

Household of 1: \$1,735/mo



Parents & Caretaker Relatives

87% FPL

Household of 1: \$1,134/mo

Figures are illustrative for 2026, based on 2025 limits. Official 2026 limits are set by the Division of Medicaid & Medical Assistance (DMMA).

Detailed Monthly Income Limits by Household Size

Household Size	Parents/ Caretakers (87% FPL)	Adults & Children 6-18 (133% FPL)	Children 1-5 (142% FPL)	Pregnant Women, Infants, DHCP (212% FPL)
1	\$1,134	\$1,735	\$1,852	\$2,764
2	\$1,534	\$2,345	\$2,503	\$3,738
3	\$1,932	\$2,954	\$3,154	\$4,709
4	\$2,331	\$3,563	\$3,804	\$5,679

**Income limits are based on 2025 Federal Poverty Levels and are subject to change for 2026. 'Countable income' is the amount left after allowable deductions.*

Long-Term Care (LTC) Medicaid

\$2,417.50 / month



2026 Income Limit
(Single Applicant)

\$2,000



Individual Asset Limit

Up to \$157,920



Community Spouse
Asset Protection

The Solution for High Income: A Miller Trust



Problem

Your monthly income is above the \$2,417.50 limit for Long-Term Care.



Action

Create a legal tool called a Qualified Income Trust (also known as a Miller Trust).



Process

Each month, deposit all income over the limit into the designated trust account.



Result

Medicaid eligibility for Long-Term Care is restored.

Help with Medicare Costs

Medicare Savings Programs (MSPs) can help pay your Medicare premiums, deductibles, and other costs.



QMB (Qualified Medicare Beneficiary): For income up to **100% FPL**.



SLMB (Specified Low-Income Medicare Beneficiary): For income between **100% - 120% FPL**.



QI-1 (Qualifying Individual-1): For income between **120% - 135% FPL**.



QDWI (Qualified Disabled and Working Individual): For working individuals with a disability, with income up to **200% FPL**.

Ready to Apply?

- ✓ Gather your documents (proof of income, ID, residency).
- ✓ Apply online through the **Delaware ASSIST** portal.
- ✓ Submit any requested verification documents promptly to avoid delays.
- ✓ Receive an eligibility decision, typically within 45 days.

Need help? Call the Division of Medicaid & Medical Assistance (DMMA) or visit a local service office for assistance.

