

COVERAGE YEAR 2019

FEDERAL POVERTY GUIDELINES (COVERAGE YEAR 2019)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,140	\$16,753	\$18,210	\$24,280	\$30,350	\$36,420	\$48,560
2	\$16,460	\$22,715	\$24,690	\$32,920	\$41,150	\$49,380	\$65,840
3	\$20,780	\$28,676	\$31,170	\$41,560	\$51,950	\$62,340	\$83,120
4	\$25,100	\$34,638	\$37,650	\$50,200	\$62,750	\$75,300	\$100,400
5	\$29,420	\$40,600	\$44,130	\$58,840	\$73,550	\$88,260	\$117,680
6	\$33,740	\$46,561	\$50,610	\$67,480	\$84,350	\$101,220	\$134,960
7	\$38,060	\$52,523	\$57,090	\$76,120	\$95,150	\$114,180	\$152,240
8	\$42,380	\$58,484	\$63,570	\$84,760	\$105,950	\$127,140	\$169,520

For households with more than 8, add \$4,320 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2019 is based on poverty guidelines for 2018. FPL = federal poverty line.

Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines

EXPECTED PREMIUM CONTRIBUTION (COVERAGE YEAR 2019)

Annual Household Income (% of FPL)	Less than 133% FPL	133% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300-400% FPL	More than 400% FPL
Expected Premium Contribution (% of Income)	2.08%	3.11%	3.42%	4.15%	6.54%	8.36%	9.86%	n/a

Source: www.irs.gov/pub/irs-drop/rp-18-34.pdf

EMPLOYER-SPONSORED INSURANCE AFFORDABILITY THRESHOLD (COVERAGE YEAR 2019)

Eligible for Premium Tax Credits If Offer of Employer-Sponsored Insurance is Considered Unaffordable

Considered unaffordable if ESI offer is:	Family coverage determined by:	Household income:
Over 9.86% of household income	Cost of employee-only coverage	Includes non-taxed social security income

Source: www.irs.gov/pub/irs-drop/rp-18-34.pdf

OUT-OF-POCKET MAXIMUM (COVERAGE YEAR 2019)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$7,900	\$15,800
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$6,300	\$12,600
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$2,600	\$5,200
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$2,600	\$5,200

¹Applies to all plans in the individual and group market. ²Applies only to silver plans eligible for CSR sold in the Marketplace.

Note: CSR = cost-sharing reductions. AV = actuarial value.

Source: www.federalregister.gov/documents/2018/04/17/2018-07355/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2019

TAX YEAR 2018

TAX FILING THRESHOLDS (TAX YEAR 2018)

Tax Filing Status	Single	Head of Household	Married Filing Jointly	Married Filing Separately	Qualifying Widow(er) w/ Qualifying Child
Tax Filing Threshold for People Under Age 65	\$12,000	\$18,000	\$24,000	Must file if had gross income of any kind	\$24,000
Tax Dependent Filing Requirement					
Aged and/or Blind?	Unearned income was over:	Earned income was over:	Taxable gross income was more than the larger of:		
Under 65 AND not blind	\$1,050	\$12,000	\$1,050 OR Earned income (up to \$11,650) + \$350		

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2018 (required to file if gross income is more than the standard deduction).
Source: www.irs.gov/irb/2018-10_IRB

REPAYMENT LIMITS ON APTC (TAX YEAR 2018)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$300	\$600
200% – 300%	\$775	\$1,550
300% – 400%	\$1,300	\$2,600
400% and above	None	None

Source: www.irs.gov/irb/2017-45_IRB

INDIVIDUAL SHARED RESPONSIBILITY PAYMENT AND AFFORDABILITY EXEMPTION (TAX YEAR 2018)

	Full-year shared responsibility payment is greater of:	
	Percent of Income	Flat Dollar Amount
<i>Penalty:</i>	2.5% of income above tax filing threshold	\$695 per adult, \$347.50 per child
<i>Up to cap:</i>	National average premium of a bronze level plan (\$ amount TBD)	\$2,085
Eligible for IRS Exemption if Coverage is Considered Unaffordable		
Considered unaffordable if:	Family coverage determined by:	Household income:
Over 8.05% of household income	Cost of covering all family members	Does not include non-taxed social security income

Note: Beginning in 2019, the shared responsibility payment will be zero, effectively ending the penalty for not maintaining coverage throughout the year.
Sources: www.irs.gov/affordable-care-act/individuals-and-families/aca-individual-shared-responsibility-provision-calculating-the-payment; www.irs.gov/pub/irs-drop/rp-17-36.pdf

FEDERAL POVERTY GUIDELINES (COVERAGE YEAR 2018)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,060	\$16,643	\$18,090	\$24,120	\$30,150	\$36,180	\$48,240
2	\$16,240	\$22,411	\$24,360	\$32,480	\$40,600	\$48,720	\$64,960
3	\$20,420	\$28,180	\$30,630	\$40,840	\$51,050	\$61,260	\$81,680
4	\$24,600	\$33,948	\$36,900	\$49,200	\$61,500	\$73,800	\$98,400
5	\$28,780	\$39,716	\$43,170	\$57,560	\$71,950	\$86,340	\$115,120
6	\$32,960	\$45,485	\$49,440	\$65,920	\$82,400	\$98,880	\$131,840
7	\$37,140	\$51,253	\$55,710	\$74,280	\$92,850	\$111,420	\$148,560
8	\$41,320	\$57,022	\$61,980	\$82,640	\$103,300	\$123,960	\$165,280

Note: Eligibility for premium tax credits in coverage year 2018 is based on poverty guidelines for 2017. FPL = federal poverty line.
Source (plus 8+ households, and Hawai'i and Alaska guidelines): aspe.hhs.gov/2017-poverty-guidelines