

Coverage Year 2020

Federal Poverty Guidelines (Coverage Year 2020)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,760	\$17,608	\$19,140	\$25,520	\$31,900	\$38,280	\$51,040
2	\$17,240	\$23,791	\$25,860	\$34,480	\$43,100	\$51,720	\$68,960
3	\$21,720	\$29,973	\$32,580	\$43,440	\$54,300	\$65,160	\$86,880
4	\$26,200	\$36,156	\$39,300	\$52,400	\$65,500	\$78,600	\$104,800
5	\$30,680	\$42,338	\$46,020	\$61,360	\$76,700	\$92,040	\$122,720
6	\$35,160	\$48,520	\$52,740	\$70,320	\$87,900	\$105,480	\$140,640
7	\$39,640	\$54,703	\$59,460	\$79,280	\$99,100	\$118,920	\$158,560
8	\$44,120	\$60,885	\$66,180	\$88,240	\$110,300	\$132,360	\$176,480

For households with more than 8, add \$4,480 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2020 is based on poverty guidelines for 2019. FPL = federal poverty line.

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

Expected Premium Contribution (Coverage Year 2020)

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)	2.06%	3.09%	3.39%	4.12%	6.49%	8.29%	9.78%	n/a

Source: www.irs.gov/pub/irs-drop/rp-19-29.pdf

Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2020)

Eligibility 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 9.78% of household income	Cost of employee-only coverage	Includes non-taxed social security income

Source: www.irs.gov/pub/irs-drop/rp-19-29.pdf

Out-Of-Pocket Maximum (Coverage Year 2020)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$8,150	\$16,300
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$6,500	\$13,000
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$2,700	\$5,400
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$2,700	\$5,400

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/2019/04/25/2019-08017/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2020

Affordability Exemption Threshold (Coverage Year 2020)

Eligibility for Catastrophic Coverage for Individuals Age 30 and Older	
Coverage considered unaffordable if premium for marketplace coverage (after APTC) or employer coverage costs more than:	8.24% of income

Source: [federalregister.gov/documents/2019/04/25/2019-08017/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2020](https://www.federalregister.gov/documents/2019/04/25/2019-08017/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2020)

Tax Year 2019

Tax Filing Thresholds (Tax Year 2019)

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	\$12,200	\$18,350	\$24,400	Must file if had gross income of any kind	\$24,400
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	\$1,100	\$12,200	\$1,100 OR Earned income (up to \$11,850) + \$350		

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2019 (required to file if gross income is more than the standard deduction).
 Source: <https://www.irs.gov/pub/irs-drop/rp-18-57.pdf>

Repayment Limits on APTC (Tax Year 2019)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$300	\$600
200% – 300%	\$800	\$1,600
300% – 400%	\$1,325	\$2,650
400% and above	None	None

Source: <https://www.irs.gov/pub/irs-drop/rp-18-57.pdf>

2019 Federal Poverty Guidelines

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,490	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$30,170	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$34,170	\$47,734	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$39,010	\$53,834	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$43,430	\$59,933	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720

Note: Eligibility for premium tax credits in coverage year 2020 is based on poverty guidelines for 2019. FPL = federal poverty line.
 Source (plus 8+ households, and Hawai'i and Alaska guidelines): aspe.hhs.gov/2019-poverty-guidelines