

COVERAGE YEAR 2018

FEDERAL POVERTY GUIDELINES (COVERAGE YEAR 2018)

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

For households with more than 8, add \$4,180 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2018 is based on poverty guidelines for 2017. FPL = federal poverty line.

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

EXPECTED PREMIUM CONTRIBUTION (COVERAGE YEAR 2018)

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)	2.01%	3.02%	3.32%	4.03%	6.34%	8.10%	9.56%	n/a

Source: www.irs.gov/pub/irs-drop/rp-17-36.pdf

EMPLOYER-SPONSORED INSURANCE AFFORDABILITY THRESHOLDS (COVERAGE YEAR 2018)

	Eligibility for Premium Tax Credits <i>Despite offer of employer-sponsored coverage</i>	Eligibility for Affordability Exemption <i>In the Marketplace or on the tax return</i>
Considered unaffordable if over:	9.56% of household income	8.05% of household income
Household income:	Includes non-taxed social security income	Does not include non-taxed social security income
Family coverage determined by cost of:	Employee-only coverage	Covering all family members

Note: For 2017 coverage year exemptions (i.e. tax year 2017), the affordability threshold is 8.16% of household income.

Source: www.irs.gov/pub/irs-drop/rp-17-36.pdf

OUT-OF-POCKET MAXIMUM (COVERAGE YEAR 2018)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$7,350	\$14,700
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$5,850	\$11,700
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$2,450	\$4,900
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$2,450	\$4,900

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/2016/12/22/2016-30433/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2018

TAX YEAR 2017

TAX FILING THRESHOLDS (TAX YEAR 2017)

Tax Filing Status		Tax Filing Threshold for People Under Age 65	
Single		\$10,400	
Head of Household		\$13,400	
Married Filing Jointly		\$20,800	
Married Filing Separately		\$4,050	
Qualifying Widow(er) w/ Qualifying Child		\$16,750	
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	\$6,350	\$1,050 OR Earned income (up to \$6,000) + \$350

Source: www.irs.gov/pub/irs-pdf/p4012.pdf

REPAYMENT LIMITS ON APTC (TAX YEAR 2017)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$300	\$600
200% – 300%	\$750	\$1,500
300% – 400%	\$1,275	\$2,550
400% and above	None	None

Source: www.irs.gov/pub/irs-drop/rp-16-55.pdf

INDIVIDUAL SHARED RESPONSIBILITY PAYMENT (TAX YEAR 2017)

<i>Full-year payment is greater of:</i>		
	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>	\$3,264 per year (\$272 per month) for an individual up to a max of \$16,320 per year (\$1,360 per month) for a family of 5 or more	\$2,085

Source: www.irs.gov/affordable-care-act/individuals-and-families/aca-individual-shared-responsibility-provision-calculating-the-payment; www.irs.gov/pub/irs-drop/rp-17-48.pdf

FEDERAL POVERTY GUIDELINES (COVERAGE YEAR 2017)

# in Household	100% FPL	138% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$11,880	\$16,394	\$23,760	\$29,700	\$35,640	\$47,520
2	\$16,020	\$22,108	\$32,040	\$40,050	\$48,060	\$64,080
3	\$20,160	\$27,821	\$40,320	\$50,400	\$60,480	\$80,640
4	\$24,300	\$33,534	\$48,600	\$60,750	\$72,900	\$97,200
5	\$28,440	\$39,247	\$56,880	\$71,100	\$85,320	\$113,760
6	\$32,580	\$44,960	\$65,160	\$81,450	\$97,740	\$130,320
7	\$36,730	\$50,687	\$73,460	\$91,825	\$110,190	\$146,920
8	\$40,890	\$56,428	\$81,780	\$102,225	\$122,670	\$163,560

For households with more than 8, add \$4,160 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2017 is based on poverty guidelines for 2016. FPL = federal poverty line.

Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/computations-2016-poverty-guidelines