

Federal Poverty Levels for 2025 Health Coverage

Here are the Federal Poverty Level (FPL) income ranges used to calculate the amount of financial assistance consumers could obtain for 2025 Marketplace coverage.

Household Size	100% FPL	150% FPL	200% FPL	250% FPL	400% FPL
1	\$15,060	\$22,590	\$30,120	\$37,650	\$60,240
2	\$20,440	\$30,660	\$40,880	\$51,100	\$81,760
3	\$ 25,820	\$38,730	\$51,640	\$64,550	\$103,280
4	\$31,200	\$46,800	\$62,400	\$78,000	\$124,800
Each additional person	\$5,380	\$8,070	\$10,760	\$13,450	\$21,520

- Florida did not expand Medicaid. Therefore, tax credits may be available as listed above for people with incomes above 100% of FPL
- Household incomes below 100% FPL do not qualify for federal financial assistance to obtain health insurance coverage¹
- Household incomes above 100% FPL may qualify for Advance Premium Tax Credits to offset premium costs
- Household incomes between 100 – 250% FPL may also qualify for Silver with Cost-Sharing Reductions (lower out-of-pocket costs)
- Access to Silver Cost Share Reduction plans is not affected by federal decisions to fund the Cost Share Reduction program
- Applicant cannot be enrolled in or eligible for government sponsored Minimum Essential Coverage (e.g. certain Medicaid or Medicare)
- Applicants eligible for employer group health coverage as either an employee or dependent may qualify for financial assistance to obtain Marketplace coverage if the group plan is not affordable or does not meet Minimum Value requirements. As of 2023, affordability for employer group health coverage is determined for both employee self-only coverage and family coverage using the same annual percentage of household income. For 2025, the employer affordability percentage is 9.02%.

For example: Bob is married with two children, and they have a household income of \$48,360 (155% FPL). The family has the opportunity to enroll in group coverage through Bob's job. Bob's self-only coverage from his employer costs \$11,451 annually, or 3% of the household income, so he is ineligible for Marketplace financial assistance. Family coverage costs \$14,508 annually, or 30% of the household income. Since the cost of employer coverage for the family exceeds the affordability threshold of 9.02%, Bob's family may be eligible for financial assistance to obtain Marketplace coverage.