

## Federal Poverty Levels for 2021 Health Coverage

This is an outline of the Federal Poverty Level (FPL) income ranges that will qualify for financial assistance for enrollment in 2021 coverage On Marketplace.

Household Size	100% FPL	150% FPL	200% FPL	250% FPL	400% FPL
1	\$12,760	\$19,140	\$25,520	\$31,900	\$51,040
2	\$17,240	\$25,860	\$34,480	\$43,100	\$68,960
3	\$21,720	\$32,580	\$43,440	\$54,300	\$86,880
4	\$26,200	\$39,300	\$52,400	\$65,500	\$104,800
Each additional person	Add \$4,480	Add \$6,720	Add \$8,960	Add \$11,200	Add \$17,920

- Florida did not expand Medicaid. Therefore, tax credits are available as listed above for people with incomes from 100-400% of FPL.
- Household incomes below 100% FPL **do not** qualify for federal financial assistance to obtain health insurance coverage<sup>1</sup>
- Household incomes between 100 – 400% 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 Share 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 group plans through their employer, or through a household family member who is offered employer coverage, may still qualify for a financial assistance on the Marketplace if the group plan is not affordable (the employee's contribution for self-only coverage exceeds 9.86% of the employee's household income) or if the group plan does not meet the Minimum Value requirements.

**For example:** Bob is married with two children, and they have a household income of \$40,000 (155% FPL). They have the opportunity to enroll in group coverage through Bob's job. Bob's self-only coverage from his employer costs \$1,200, or 3% of the household income. However, family coverage costs \$12,000, or 30% of the household income. *Affordability* of employer coverage is based on whether the employee's **self-only coverage costs** are less than 9.78% of the household income. Since this employer coverage satisfies that requirement, Bob and his family would not be eligible for financial assistance on the Marketplace.

<sup>1</sup> Non-citizens who are legally present may qualify for federal financial assistance if their income is between 0% and 400% FPL.