

# Yearly Guidelines & Thresholds | Coverage Year 2026

## 2025 Federal Poverty Guidelines (Coverage Year 2026)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$15,650	\$21,597	\$23,475	\$31,300	\$39,125	\$46,950	\$62,600
2	\$21,150	\$29,187	\$31,725	\$42,300	\$52,875	\$63,450	\$84,600
3	\$26,650	\$36,777	\$39,975	\$53,300	\$66,625	\$79,950	\$106,600
4	\$32,150	\$44,367	\$48,225	\$64,300	\$80,375	\$96,450	\$128,600
5	\$37,650	\$51,957	\$56,475	\$75,300	\$94,125	\$112,950	\$150,600
6	\$43,150	\$59,547	\$64,725	\$86,300	\$107,875	\$129,450	\$172,600
7	\$48,650	\$67,137	\$72,975	\$97,300	\$121,625	\$145,950	\$194,600
8	\$54,150	\$74,727	\$81,225	\$108,300	\$135,375	\$162,450	\$216,600

For households with more than 8, add \$5,500 for each additional person. Source (plus Hawai'i and Alaska guidelines): <u>aspe.hhs.gov/poverty-guidelines</u> Eligibility for premium tax credits in coverage year 2026 is based on 2025 poverty guidelines. FPL = federal poverty level.

## **Expected Premium Contribution (Coverage Year 2026)**

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)	2.10%	3.14%	3.45%	4.19%	6.60%	8.44%	9.96%	Ineligible for PTC

Note: These percentages are higher than for the 2025 coverage year because they do not incorporate premium tax credit enhancements, which are set to expire at the end of 2025 unless Congress acts. Source: https://www.irs.gov/pub/irs-drop/rp-25-25.pdf

### Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2026)

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Eligibility for Premium Tax Credits If Offer of Employer-Sponsored Insurance is Considered Unaffordable						
Considered unaffordable if ESI offer exceeds:	Affordability of family coverage determined by:					
9.96% Cost of family coverage						
Source: https://www.irs.gov/pub/irs-drop/rp-25-25.pdf						

### Out-Of-Pocket Maximum (Coverage Year 2026)

Dlan Tuna	Income Lovel	Out-of-Pocket Maximum			
Plan Type	Income Level	Individual	Family		
All plans <sup>1</sup>	All income levels	\$10,600	\$21,200		
CSR Silver Plan 73% AV <sup>2</sup>	Between 201%-250% FPL	\$8.450	\$16,900		
CSR Silver Plan 87% AV <sup>2</sup> Between 151%-200% FPL		\$3,500	\$7,000		
CSR Silver Plan 94% AV <sup>2</sup> Up to 150% FPL		\$3,500	\$7,000		

'Applies to all plans in the individual and group market. 'Applies only to silver plans eligible for CSR sold in the marketplace.

Note: CSR = cost-sharing reductions. AV = actuarial value. Source: <a href="https://www.federalregister.gov/documents/2025/06/25/2025-11606/patient-protection-and-affordable-care-act-marketplace-integrity-and-affordability">https://www.federalregister.gov/documents/2025/06/25/2025-11606/patient-protection-and-affordable-care-act-marketplace-integrity-and-affordability</a>

#### Affordability Exemption Threshold (Coverage Year 2026)

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:	8.05% of income
Source: https://www.federalregister.gov/documents/2025/06/25/2025-11606/patient-protection-and-affordable-care-act-marketplace-integrity-and-af	fordability





Under 65 AND not blind

# Yearly Guidelines & Thresholds | Tax Year 2025

#### Tax Filing Thresholds (Tax Year 2025)

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	\$15,750	\$23,625	\$31,500	Must file if had gross income of any kind	\$31,500		
Tax Dependent Filing Requirement							
	Jnearned income was	over: Earned in	Earned income was over: Taxable gross income was more th		was more than the larger of:		

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2025 (required to file if gross income is more than the standard deduction). These reflect changes in tax filing thresholds for Tax Year 2025 in P.L. 119-21.

\$15,750

Source: https://www.irs.gov/pub/irs-drop/rp-24-40.pdf and https://www.congress.gov/bill/119th-congress/house-bill/1/text

\$1,350

Repayment Limits on APTC (Tax Year 2025)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers		
Under 200%	\$375	\$750		
200% – 299%	\$975	\$1,950		
300% – 399%	\$1,625	\$3,250		
400% and above	None	None		

Source: https://www.irs.gov/pub/irs-drop/rp-24-40.pdf

Note: PL 119-21 eliminates repayment caps beginning with tax year 2026.

### 2024 Federal Poverty Guidelines (Coverage Year 2025)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$15,060	\$20,783	\$22,590	\$30,120	\$37,650	\$45,180	\$60,240
2	\$20,440	\$28,207	\$30,660	\$40,880	\$51,100	\$61,320	\$81,760
3	\$25,820	\$35,632	\$38,730	\$51,640	\$64,550	\$77,460	\$103,280
4	\$31,200	\$43,056	\$46,800	\$62,400	\$78,000	\$93,600	\$124,800
5	\$36,580	\$50,480	\$54,870	\$73,160	\$91,450	\$109,740	\$146,320
6	\$41,960	\$57,905	\$62,940	\$83,920	\$104,900	\$125,880	\$167,840
7	\$47,340	\$65,329	\$71,010	\$94,680	\$118,350	\$142,020	\$189,360
8	\$52,720	\$72,754	\$79,080	\$105,440	\$131,800	\$158,160	\$210,880

For households with more than 8, add \$5,380 for each additional person to get 100% FPL. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines. Eligibility for premium tax credits is based on federal poverty guidelines of the year before (e.g., coverage year 2025 is based on 2024 guidelines). FPL = federal poverty level.



\$1,350 OR Earned income (up to \$15,300) + \$450