

FEDERAL POVERTY LEVELS (FPL)

48 CONTIGUOUS STATES, 2013



The Federal Poverty Level (FPL) is based on family size and Modified Adjusted Gross Income (MAGI). Use this table to estimate whether you and your family will qualify for government help paying for health insurance.

First determine the number of people in your family that are included in your federal tax return and find that number in the first column. Move across the row to the right of your family size to find the income that is higher than your family's income, then look at the label at the top of that column to see the program that you might qualify for.

The FPL guidelines for Medicaid and Child Health Insurance Programs (CHIP) are estimates, as the FPL to qualify for these programs may vary from state to state. Some states do not have Medicaid Expansion. The last two columns relate to the Marketplace. If your family income is below 300% FPL and you qualify for Indian status, then you could purchase a zero cost sharing plan on the Marketplace. If your family income is below 400% FPL, then you will qualify for tax credits to help pay for premiums.

2013 HHS POVERTY GUIDELINES

Persons in Family	100% FPL (Medicaid)	138% FPL (Medicaid Expansion)	200% FPL (CHIP)	300% FPL (Zero Cost Sharing Plan)	400% FPL (Tax Credits for Premiums)
1	\$11,490	\$15,856	\$22,980	\$34,470	\$45,960
2	15,510	21,404	31,020	46,530	62,040
3	19,530	26,951	39,060	58,590	78,120
4	23,550	32,499	47,100	70,650	94,200
5	27,570	38,047	55,140	82,710	110,280
6	31,590	45,594	63,180	94,770	126,360
7	35,610	49,142	71,220	106,830	142,440
8	39,630	54,689	79,260	118,890	158,520
For each additional person, add	4,020	5,548	8,040	12,060	16,080

SOURCE: Federal Register, Vol. 78, January 24, 2013, pp. 5182-5183

NOTE: Medicaid and CHIP can use a 5 percent disregard of MAGI (effectively raising the FPL cut off rate to 138% for Medicaid Expansion and 205% for CHIP).