

Income Guidelines for Getting and Using Financial Assistance for Health Insurance

These tables show you how your income affects how much financial assistance you'll get to pay for health insurance.

Table 1: Income Ranges to Qualify for Financial Assistance

Use this table to see if you can get financial assistance to help pay your monthly premiums.

| Table 1. Income Ranges to Qualify for Financial Assistance | |
|--|-------------------------|
| Family Size | Yearly Household Income |
| 1 | \$11,880 - \$47,520 |
| 2 | \$16,020 - \$64,080 |
| 3 | \$20,160 - \$80,640 |
| 4 | \$24,300 - \$97,200 |

Note: If you have more people in your family, you can get financial assistance if your income is higher than the amounts shown here.

When you are applying for financial assistance, your family income includes wages, income from a business, and unemployment compensation. It also includes some other sources of income, such as the portion of your Social Security benefits that is not taxed, interest you don't pay taxes on, and income you earn while in another country.

Expenses such as self-employment expenses and certain other types of business expenses, student loan interest, education tuition, and money you put in a retirement or health savings account, are subtracted from your income. This is like the adjusted income you pay on your taxes.

continued

Table 2: Maximum Premiums after Accounting for Financial Assistance

This table shows the highest amount that most people would pay in monthly premiums to buy a silver plan after their financial assistance is figured in.

| Table 2. Maximum Premiums after Accounting for Financial Assistance | |
|---|-------------------------|
| Yearly Household Income | Maximum Monthly Premium |
| Family of 1 | |
| \$11,880 – \$15,800 | \$20 – \$27 |
| \$15,800 – \$17,820 | \$40 – \$61 |
| \$17,820 – \$23,760 | \$61 – \$127 |
| \$23,760 – \$29,700 | \$127 – \$203 |
| \$29,700 – \$35,640 | \$203 – \$288 |
| \$35,640 – \$47,520 | \$288 – \$384 |
| Family of 2 | |
| \$16,020 – \$21,307 | \$27 – \$36 |
| \$21,307 – \$24,030 | \$54 – \$82 |
| \$24,030 – \$32,040 | \$82 – \$172 |
| \$32,040 – \$40,050 | \$172 – \$274 |
| \$40,050 – \$48,060 | \$274 – \$388 |
| \$48,060 – \$64,080 | \$388 – \$517 |
| Family of 3 | |
| \$20,160 – \$26,813 | \$34 – \$46 |
| \$26,813 – \$30,240 | \$68 – \$103 |
| \$30,240 – \$40,320 | \$103 – \$216 |
| \$40,320 – \$50,400 | \$216 – \$345 |
| \$50,400 – \$60,480 | \$345 – \$488 |
| \$60,480 – \$80,640 | \$488 – \$651 |
| Family of 4 | |
| \$24,300 – \$32,319 | \$41 – \$55 |
| \$32,319 – \$36,450 | \$82 – \$124 |
| \$36,450 – \$48,600 | \$124 – \$260 |
| \$48,600 – \$60,750 | \$260 – \$416 |
| \$60,750 – \$72,900 | \$416 – \$589 |
| \$72,900 – \$97,200 | \$589 – \$785 |

continued

Table 3: Maximum Amount of Financial Assistance to Be Repaid

This table shows the most you would have to pay back when you do your taxes if you got too much financial assistance.

| Table 3. Maximum Amount of Financial Assistance to Be Repaid | | |
|--|--|---|
| Yearly Household Income | Maximum Yearly Repayment (Single Taxpayer) | Maximum Yearly Repayment (Married Filing Jointly) |
| Family of 1 | | |
| Less than \$23,760 | \$300 | n/a |
| \$23,760 – \$35,640 | \$750 | n/a |
| \$35,640 – \$47,520 | \$1,250 | n/a |
| \$47,520 or more | No caps | n/a |
| Family of 2 | | |
| Less than \$32,040 | \$300 | \$600 |
| \$32,040 – \$48,060 | \$750 | \$1,500 |
| \$48,060 – \$64,080 | \$1,250 | \$2,500 |
| \$64,080 or more | No caps | No caps |
| Family of 3 | | |
| Less than \$40,320 | \$300 | \$600 |
| \$40,320 – \$60,480 | \$750 | \$1,500 |
| \$60,480 – \$80,640 | \$1,250 | \$2,500 |
| \$80,640 or more | No caps | No caps |
| Family of 4 | | |
| Less than \$48,600 | \$300 | \$600 |
| \$48,600 – \$72,900 | \$750 | \$1,500 |
| \$72,900 – \$97,200 | \$1,250 | \$2,500 |
| \$97,200 or more | No caps | No caps |

These limits are different depending on whether you file your taxes as a single person or jointly with your spouse. For example, a single parent with two kids would have to pay back no more than the limit for a single taxpayer with a family of three, based on her income.

The complete *What You Need to Know about Health Insurance* series:

Applying for Health Insurance

Answering Questions about Your Family When Applying for Health Insurance

Answering Questions about Your Family's Income When Applying for Health Insurance

Applying for a Marketplace Plan if You Can Get Health Insurance through Your Job

What to Do if You Are Uninsured after Open Enrollment

Getting Financial Assistance

Getting Financial Assistance to Pay for Health Insurance

Deciding How Much Financial Assistance to Use to Lower Your Monthly Premiums

Will I Be Able to Get Financial Help to Pay for Health Insurance?

How Getting Financial Assistance to Pay for Health Insurance Affects Your Taxes

Getting Extra Financial Assistance to Help Pay Health Care Costs

Choosing a Health Plan

Choosing the Health Plan that's Right for You

Choosing a Health Plan You Can Afford

Understanding the Differences between Platinum, Gold, Silver, and Bronze Plans

Understanding Catastrophic Health Insurance

Buying Children's Dental Coverage through the Marketplace

Keeping and Using Health Insurance

How to Use Your Health Insurance

How to Keep Your Marketplace Health Insurance

What to Do after You Buy Health Insurance in the Marketplace

Understanding the Requirement to Have Health Insurance

Understanding the Requirement to Have Health Insurance

Understanding Minimum Essential Coverage

Reference Charts and Graphics

Income Guidelines for Getting and Using Financial Assistance for Health Insurance

Income Guidelines for Getting Extra Financial Assistance to Pay for Health Care Costs

Types of Exemptions from the Requirement to Have Health Insurance

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