Yearly Guidelines & Thresholds | Coverage Year 2023

2022 Federal Poverty Guidelines (Coverage Year 2023)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	$13,590	$18,754	$20,385	$27,180	$33,975	$40,770	$54,360
2	$18,310	$25,268	$27,465	$36,620	$45,775	$54,930	$73,240
3	$23,030	$31,781	$34,545	$46,060	$57,575	$69,090	$92,120
4	$27,750	$38,295	$41,625	$55,500	$69,375	$83,250	$111,000
5	$32,470	$44,809	$48,705	$64,940	$81,175	$97,410	$129,880
6	$37,190	$51,322	$55,785	$74,380	$92,975	$111,570	$148,760
7	$41,910	$57,836	$62,865	$83,820	$104,775	$125,730	$167,640
8	$46,630	$64,349	$69,945	$93,260	$116,575	$139,890	$186,520

For households with more than 8, add $4,720 for each additional person. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines
Eligibility for premium tax credits in coverage year 2023 is based on 2022 poverty guidelines. FPL = federal poverty line.

Expected Premium Contribution (Coverage Year 2023)

Annual Household Income (% of FPL)	Up to 150% FPL	200% FPL	250% FPL	300% FPL	400% FPL & Above
Expected Premium Contribution (% of income)	0%	2%	4%	6%	8.5%

Source: American Rescue Plan Act Public Law No. 117-2; Inflation Reduction Act of 2022

Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2023)

Eligibility for Premium Tax Credits if Offer of Employer-Sponsored Insurance is Considered Unaffordable	
Considered unaffordable if ESI offer is:	Affordability of family coverage determined by:
9.12%	Cost of employee-only coverage

Source: irs.gov/irb/2022-33_IRB#REV-PROC-2022-34

Out-Of-Pocket Maximum (Coverage Year 2023)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans¹	All income levels	$9,100	$18,200
CSR Silver Plan 73% AV²	Between 201%-250% FPL	$7,250	$14,500
CSR Silver Plan 87% AV²	Between 151%-200% FPL	$3,000	$6,000
CSR Silver Plan 94% AV²	Up to 150% FPL	$3,000	$6,000

¹Applies to all plans in the individual and group market. ²Applies only to silver plans eligible for CSR sold in the Marketplace.
Note: CSR = cost-sharing reductions. AV = actuarial value. Source: cms.gov/files/document/2023-papi-parameters-guidance-v4-final-12-27-21-508.pdf

Affordability Exemption Threshold (Coverage Year 2023)

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:	8.17% of income

Source: cms.gov/files/document/2023-papi-parameters-guidance-v4-final-12-27-21-508.pdf

Beyond the Basics

Guide To Beyond The Basics

Daniel F McAuley

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