

# REFERENCE CHART

## Yearly Guidelines & Thresholds | Coverage Year 2024

### 2023 Federal Poverty Guidelines (Coverage Year 2024)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$14,580	\$20,120	\$21,870	\$29,160	\$36,450	\$43,740	\$58,320
2	\$19,720	\$27,214	\$29,580	\$39,440	\$49,300	\$59,160	\$78,880
3	\$24,860	\$34,307	\$37,290	\$49,720	\$62,150	\$74,580	\$99,440
4	\$30,000	\$41,400	\$45,000	\$60,000	\$75,000	\$90,000	\$120,000
5	\$35,140	\$48,493	\$52,710	\$70,280	\$87,850	\$105,420	\$140,560
6	\$40,280	\$55,586	\$60,420	\$80,560	\$100,700	\$120,840	\$161,120
7	\$45,420	\$62,680	\$68,130	\$90,840	\$113,550	\$136,260	\$181,680
8	\$50,560	\$69,773	\$75,840	\$101,120	\$126,400	\$151,680	\$202,240

For households with more than 8, add \$5,140 for each additional person. Source (plus Hawai'i and Alaska guidelines): [aspe.hhs.gov/poverty-guidelines](https://aspe.hhs.gov/poverty-guidelines). Eligibility for premium tax credits in coverage year 2024 is based on 2023 poverty guidelines. FPL = federal poverty line.

### Expected Premium Contribution (Coverage Year 2024)

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 Public Law No: 117-169

### Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2024)

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:
8.39%	Cost of family coverage

Source: [irs.gov/pub/irs-drop/rp-23-29.pdf](https://irs.gov/pub/irs-drop/rp-23-29.pdf)

### Out-Of-Pocket Maximum (Coverage Year 2024)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans <sup>1</sup>	All income levels	\$9,450	\$18,900
CSR Silver Plan 73% AV <sup>2</sup>	Between 201%-250% FPL	\$7,550	\$15,100
CSR Silver Plan 87% AV <sup>2</sup>	Between 151%-200% FPL	\$3,150	\$6,300
CSR Silver Plan 94% AV <sup>2</sup>	Up to 150% FPL	\$3,150	\$6,300

<sup>1</sup>Applies to all plans in the individual and group market. <sup>2</sup>Applies only to silver plans eligible for CSR sold in the Marketplace.

Note: CSR = cost-sharing reductions. AV = actuarial value. Source: [cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf](https://cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf)

### Affordability Exemption Threshold (Coverage Year 2024)

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:	7.97% of income
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Source: [cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf](https://cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf)

# REFERENCE CHART

## Yearly Guidelines & Thresholds | Tax Year 2023

### Tax Filing Thresholds (Tax Year 2023)

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	\$13,850	\$20,800	\$27,000	Must file if had gross income of any kind	\$27,700
Tax Dependent Filing Requirement					
Aged and/or Blind?	Unearned income was over:	Earned income was over:	Taxable gross income was more than the larger of:		
Under 65 AND <b>not</b> blind	\$1,250	\$13,850	\$1,250 OR Earned income (up to \$13,450) + \$400		

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2023 (required to file if gross income is more than the standard deduction).  
Source: [irs.gov/pub/irs-drop/rp-22-38.pdf](https://irs.gov/pub/irs-drop/rp-22-38.pdf)

### Repayment Limits on APTC (Tax Year 2023)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$350	\$700
200% – 299%	\$900	\$1,800
300% – 399%	\$1,500	\$3,000
400% and above	None	None

Source: [irs.gov/pub/irs-drop/rp-22-38.pdf](https://irs.gov/pub/irs-drop/rp-22-38.pdf)

### 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](https://aspe.hhs.gov/poverty-guidelines). Eligibility for premium tax credits is based on federal poverty guidelines of the year before (e.g., coverage year 2023 is based on 2022 guidelines). FPL = federal poverty line.