

COVERAGE YEAR 2020

FEDERAL POVERTY GUIDELINES (COVERAGE YEAR 2020)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,490	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$30,170	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$34,590	\$47,734	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$39,010	\$53,834	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$43,430	\$59,933	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720

For households with more than 8, add \$4,420 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2020 is based on poverty guidelines for 2019. FPL = federal poverty line.

Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines

EXPECTED PREMIUM CONTRIBUTION (COVERAGE YEAR 2020)

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)	2.06%	3.09%	3.39%	4.12%	6.49%	8.29%	9.78%	n/a

Source: <https://www.irs.gov/pub/irs-drop/rp-19-29.pdf>

EMPLOYER-SPONSORED INSURANCE AFFORDABILITY THRESHOLD (COVERAGE YEAR 2020)

Eligible for Premium Tax Credits If Offer of Employer-Sponsored Insurance is Considered Unaffordable

Considered unaffordable if ESI offer is:	Family coverage determined by:	Household income:
Over 9.78% of household income	Cost of employee-only coverage	Includes non-taxed social security income

Source: <https://www.irs.gov/pub/irs-drop/rp-19-29.pdf>

OUT-OF-POCKET MAXIMUM (COVERAGE YEAR 2020)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$8,150	\$16,300
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$6,500	\$13,000
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$2,700	\$5,400
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$2,700	\$5,400

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: <https://www.federalregister.gov/documents/2019/04/25/2019-08017/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2020>

TAX YEAR 2019

TAX FILING THRESHOLDS (TAX YEAR 2019)

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	\$12,200	\$18,350	\$24,400	Must file if had gross income of any kind	\$24,400
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 not blind	\$1,100		\$12,200		\$1,100 OR Earned income (up to \$11,850) + \$350

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2019 (required to file if gross income is more than the standard deduction).
 Source: <https://www.irs.gov/pub/irs-drop/rp-18-57.pdf>

REPAYMENT LIMITS ON APTC (TAX YEAR 2019)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$300	\$600
200% – 300%	\$800	\$1,600
300% – 400%	\$1,325	\$2,650
400% and above	None	None

Source: <https://www.irs.gov/pub/irs-drop/rp-18-57.pdf>

FEDERAL POVERTY GUIDELINES (COVERAGE YEAR 2019)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,140	\$16,753	\$18,210	\$24,280	\$30,350	\$36,420	\$48,560
2	\$16,460	\$22,715	\$24,690	\$32,920	\$41,150	\$49,380	\$65,840
3	\$20,780	\$28,676	\$31,170	\$41,560	\$51,950	\$62,340	\$83,120
4	\$25,100	\$34,638	\$37,650	\$50,200	\$62,750	\$75,300	\$100,400
5	\$29,420	\$40,600	\$44,130	\$58,840	\$73,550	\$88,260	\$117,680
6	\$33,740	\$46,561	\$50,610	\$67,480	\$84,350	\$101,220	\$134,960
7	\$38,060	\$52,523	\$57,090	\$76,120	\$95,150	\$114,180	\$152,240
8	\$42,380	\$58,484	\$63,570	\$84,760	\$105,950	\$127,140	\$169,520

Note: Eligibility for premium tax credits in coverage year 2019 is based on poverty guidelines for 2018. FPL = federal poverty line.
 Source (plus 8+ households, and Hawai'i and Alaska guidelines): <https://aspe.hhs.gov/2018-poverty-guidelines>