DEPARTMENT OF HUMAN SERVICES

Insurance Affordability Programs (IAPs)

Income and Asset Guidelines

	Effective 7/1/24 – 6/30/25								Effective 1/1/25 – 12/31/25	
Prog.	MA Parents, Caretaker Relative, Children 19–20 Years Old, Adults without Children		MA Children 2–18 Years Old		MA Pregnant Women		MA Infants under Age 2		MinnesotaCare	Advanced Premium Tax Credit
Family Size	*133% FPG*		*275% FPG*		*278% FPG*		*283% FPG*		*200% FPG*	*Above 200% FPG*
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Annually	Annually
1	$1,669	$20,029	$3,451	$41,415	NA		$3,551	$42,619	$30,120	$30,121 or more
2	$2,265	$27,185	$4,684	$56,210	$4,735	$56,823	$4,820	$57,845	$40,880	$40,881 or more
3	$2,861	$34,340	$5,917	$71,005	$5,981	$71,779	$6,089	$73,070	$51,640	$51,641 or more
4	$3,458	$41,496	$7,150	$85,800	$7,228	$86,736	$7,358	$88,296	$62,400	$62,401 or more
5	$4,054	$48,651	$8,382	$100,595	$8,474	$101,692	$8,626	$103,521	$73,160	$73,161 or more
6	$4,650	$55,806	$9,615	$115,390	$9,720	$116,648	$9,895	$118,746	$83,920	$83,921 or more
7	$5,246	$62,962	$10,848	$130,185	$10,967	$131,605	$11,164	$133,972	$94,680	$94,681 or more
8	$5,843	$70,117	$12,081	$144,980	$12,213	$146,561	$12,433	$149,197	$105,440	$105,441 or more
Add'l	$596	$7,155	$1,232	$14,795	$1,246	$14,956	$1,268	$15,225	$10,760	$10,760
Asset Test	No Asset Test		No Asset Test		No Asset Test		No Asset Test		No Asset Test	No Asset Test

Note: "MA" stands for Medical Assistance.

Note: "FPG" stands for federal poverty guideline.

Note: Income guidelines are approximations only. Use this chart for general reference only.

Next ➔

	Effective 7/1/24 – 6/30/25													
	MA Elderly, Blind, Disabled (with a spenddown)		MA Elderly, Blind, Disabled (no spenddown)		*MA Qualified Medicare Beneficiaries (QMB)		*MA Service Limited Medicare Beneficiaries (SLMB)		*MA Qualifying Individuals (QI)		*MA Qualified Working Disabled Individuals (QWD)		Minnesota Family Planning Program	
Family Size	*100% FPG*		*100% FPG*		*100% FPG*		*120% FPG*		*135% FPG*		*200% FPG*		*200% FPG*	
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually
1	$1,255	$15,060	$1,255	$15,060	$1,275	$15,300	$1,526	$18,312	$1,715	$20,580	$2,530	$30,360	$2,510	$30,120
2	$1,704	$20,448	$1,704	$20,448	$1,724	$20,688	$2,064	$24,768	$2,321	$27,852	$3,427	$41,124	$3,407	$40,884
3	$2,153	$25,836	$2,153	$25,836	$2,173	$26,076	$2,602	$31,224	$2,927	$35,124	$4,324	$51,888	$4,304	$51,648
4	$2,602	$31,224	$2,602	$31,224	$2,622	$31,464	$3,140	$37,680	$3,533	$42,396	$5,221	$62,652	$5,201	$62,412
5	$3,051	$36,612	$3,051	$36,612	$3,071	$36,852	$3,678	$44,136	$4,139	$49,668	$6,118	$73,416	$6,098	$73,176
6	$3,500	$42,000	$3,500	$42,000	$3,520	$42,240	$4,216	$50,592	$4,745	$56,940	$7,015	$84,180	$6,995	$83,940
7	$3,949	$47,388	$3,949	$47,388	$3,969	$47,628	$4,754	$57,048	$5,351	$64,212	$7,912	$94,944	$7,892	$94,704
8	$4,398	$52,776	$4,398	$52,776	$4,418	$53,016	$5,292	$63,504	$5,957	$71,484	$8,809	$105,708	$8,789	$105,468
Add'l	$449	$5,388	$449	$5,388	$449	$5,388	$538	$6,456	$606	$7,272	$897	$10,764	$897	$10,764
Asset Test	• $3,000 for a single person • $6,000 for household of two, plus $200 for each dependent		• $3,000 for a single person • $6,000 for household of two, plus $200 for each dependent		• $10,000 for a single person • $18,000 for household of two		• $10,000 for a single person • $18,000 for household of two		• $10,000 for a single person • $18,000 for household of two		• $4,000 for a single person • $6,000 for household of two		None	

Note: "MA" stands for Medical Assistance.

MA for Employed Person with Disabilities (MA-EPD)
To qualify for MA-EPD, you must:

- Be certified disabled by the Social Security Administration (SSA) or the State Medical Review Team (SMRT)
- Have monthly earnings of more than $65 (there is no upper income limit)
- Be employed and have Social Security and Medicare (FICA) taxes withheld or paid from earned income
- Pay a premium and an unearned income obligation, if required

*** A $20 disregard is included in each amount listed.**



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Note: Income and asset guidelines are approximations only. Use this chart for general reference only.

DEPARTMENT OF HUMAN SERVICES

Insurance Affordability Programs (IAPs)

Income and Asset Guidelines

	Effective 7/1/23 – 6/30/24								Effective 1/1/24 – 12/31/24	
Prog.	MA Parents, Caretaker Relative, Children 19–20 Years Old, Adults without Children		MA Children 2–18 Years Old		MA Pregnant Women		MA Infants under Age 2		MinnesotaCare	Advanced Premium Tax Credit
Family Size	*133% FPG*		*275% FPG*		*278% FPG*		*283% FPG*		*200% FPG*	*Above 200% FPG*
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Annually	Annually
1	$1,615	$19,391	$3,341	$40,095	NA		$3,438	$41,261	$29,160	$29,161 or more
2	$2,185	$26,227	$4,519	$54,230	$4,568	$54,821	$4,650	$55,807	$39,440	$39,441 or more
3	$2,755	$33,063	$5,697	$68,365	$5,759	$69,110	$5,862	$70,353	$49,720	$49,721 or more
4	$3,325	$39,900	$6,875	$82,500	$6,950	$83,400	$7,075	$84,900	$60,000	$60,001 or more
5	$3,894	$46,736	$8,052	$96,635	$8,140	$97,689	$8,287	$99,446	$70,280	$70,281 or more
6	$4,464	$53,572	$9,230	$110,770	$9,331	$111,978	$9,499	$113,992	$80,560	$80,561 or more
7	$5,034	$60,408	$10,408	$124,905	$10,522	$126,267	$10,711	$128,538	$90,840	$90,841 or more
8	$5,603	$67,244	$11,586	$139,040	$11,713	$140,556	$11,923	$143,084	$101,120	$101,121 or more
Add'l	$569	$6,836	$1,177	$14,135	$1,190	$14,289	$1,212	$14,546	$10,280	$10,280
Asset Test	No Asset Test		No Asset Test		No Asset Test		No Asset Test		No Asset Test	No Asset Test

Note: "FPG" stands for federal poverty guideline.

Note: Income guidelines are approximations only. Use this chart for general reference only.

Next ➔

	Effective 7/1/23 – 6/30/24													
	MA Elderly, Blind, Disabled (with a spenddown)		MA Elderly, Blind, Disabled (no spenddown)		*MA Qualified Medicare Beneficiaries (QMB)		*MA Service Limited Medicare Beneficiaries (SLMB)		*MA Qualifying Individuals (QI)		*MA Qualified Working Disabled Individuals (QWD)		Minnesota Family Planning Program	
Family Size	*100% FPG*		*100% FPG*		*100% FPG*		*120% FPG*		*135% FPG*		*200% FPG*		*200% FPG*	
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually
1	$1,215	$14,580	$1,215	$14,580	$1,235	$14,820	$1,478	$17,736	$1,661	$19,932	$2,450	$29,400	$2,430	$29,160
2	$1,644	$19,728	$1,644	$19,728	$1,664	$19,968	$1,992	$23,904	$2,240	$26,880	$3,307	$39,684	$3,287	$39,444
3	$2,073	$24,876	$2,073	$24,876	$2,093	$25,116	$2,506	$30,072	$2,819	$33,828	$4,164	$49,968	$4,144	$49,728
4	$2,502	$30,024	$2,502	$30,024	$2,522	$30,264	$3,020	$36,240	$3,398	$40,776	$5,021	$60,252	$5,001	$60,012
5	$2,931	$35,172	$2,931	$35,172	$2,951	$35,412	$3,534	$42,408	$3,977	$47,724	$5,878	$70,536	$5,858	$70,296
6	$3,360	$40,320	$3,360	$40,320	$3,380	$40,560	$4,048	$48,576	$4,556	$54,672	$6,735	$80,820	$6,715	$80,580
7	$3,789	$45,468	$3,789	$45,468	$3,809	$45,708	$4,562	$54,744	$5,135	$61,620	$7,592	$91,104	$7,572	$90,864
8	$4,218	$50,616	$4,218	$50,616	$4,238	$50,856	$5,076	$60,912	$5,714	$68,568	$8,449	$101,388	$8,429	$101,148
Add'l	$429	$5,148	$429	$5,148	$429	$5,148	$514	$6,168	$579	$6,948	$857	$10,284	$857	$10,284
Asset Test	• $3,000 for a single person • $6,000 for household of two, plus $200 for each dependent		• $3,000 for a single person • $6,000 for household of two, plus $200 for each dependent		• $10,000 for a single person • $18,000 for household of two		• $10,000 for a single person • $18,000 for household of two		• $10,000 for a single person • $18,000 for household of two		• $4,000 for a single person • $6,000 for household of two		None	

MA for Employed Person with Disabilities (MA-EPD)
To qualify for MA-EPD, you must:

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ADA1 (2-18)

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