

# REFERENCE CHART

## 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 Hawaii and Alaska guidelines): [aspe.hhs.gov/poverty-guidelines](https://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 Public Law No: 117-169

### 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](https://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 plans <sup>1</sup>	All income levels	\$9,100	\$18,200
CSR Silver Plan 73% AV <sup>2</sup>	Between 201%-250% FPL	\$7,250	\$14,500
CSR Silver Plan 87% AV <sup>2</sup>	Between 151%-200% FPL	\$3,000	\$6,000
CSR Silver Plan 94% AV <sup>2</sup>	Up to 150% FPL	\$3,000	\$6,000

<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/2023-papi-parameters-guidance-v4-final-12-27-21-508.pdf](https://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](https://cms.gov/files/document/2023-papi-parameters-guidance-v4-final-12-27-21-508.pdf)

## REFERENCE CHART

# Yearly Guidelines & Thresholds | Tax Year 2022

### Tax Filing Thresholds (Tax Year 2022)

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	\$12,950	\$19,400	\$25,900	Must file if had gross income of any kind	\$25,900
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	\$1,150	\$12,950	\$1,150 OR Earned income (up to \$12,550) + \$400		

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2022 (required to file if gross income is more than the standard deduction).  
Source: [irs.gov/pub/irs-drop/rp-21-45.pdf](https://irs.gov/pub/irs-drop/rp-21-45.pdf)

### Repayment Limits on APTC (Tax Year 2022)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$325	\$650
200% – 300%	\$825	\$1,650
300% – 400%	\$1,400	\$2,800
400% and above	None	None

Source: [irs.gov/pub/irs-drop/rp-21-45.pdf](https://irs.gov/pub/irs-drop/rp-21-45.pdf)

### 2021 Federal Poverty Guidelines (Coverage Year 2022)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,880	\$17,774	\$19,320	\$25,760	\$32,200	\$38,640	\$51,520
2	\$17,420	\$24,039	\$26,130	\$34,840	\$43,550	\$52,260	\$69,680
3	\$21,960	\$30,304	\$32,940	\$43,920	\$54,900	\$65,880	\$87,840
4	\$26,500	\$36,570	\$39,750	\$53,000	\$66,250	\$79,500	\$106,000
5	\$31,040	\$42,835	\$46,560	\$62,080	\$77,600	\$93,120	\$124,160
6	\$35,580	\$49,100	\$53,370	\$71,160	\$88,950	\$106,740	\$142,320
7	\$40,120	\$55,365	\$60,180	\$80,240	\$100,300	\$120,360	\$160,480
8	\$44,660	\$61,630	\$66,990	\$89,320	\$111,650	\$133,980	\$178,640

For households with more than 8, add \$4,540 for each additional person. Source (plus Hawai'i and Alaska guidelines): [aspe.hhs.gov/2021-poverty-guidelines](https://aspe.hhs.gov/2021-poverty-guidelines)  
Eligibility for premium tax credits is based on federal poverty guidelines of the year before (e.g., coverage year 2022 is based on 2021 guidelines). FPL = federal poverty line.