

REFERENCE CHART

Yearly Guidelines & Thresholds | Coverage Year 2026

2025 Federal Poverty Guidelines (Coverage Year 2026)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$15,650	\$21,597	\$23,475	\$31,300	\$39,125	\$46,950	\$62,600
2	\$21,150	\$29,187	\$31,725	\$42,300	\$52,875	\$63,450	\$84,600
3	\$26,650	\$36,777	\$39,975	\$53,300	\$66,625	\$79,950	\$106,600
4	\$32,150	\$44,367	\$48,225	\$64,300	\$80,375	\$96,450	\$128,600
5	\$37,650	\$51,957	\$56,475	\$75,300	\$94,125	\$112,950	\$150,600
6	\$43,150	\$59,547	\$64,725	\$86,300	\$107,875	\$129,450	\$172,600
7	\$48,650	\$67,137	\$72,975	\$97,300	\$121,625	\$145,950	\$194,600
8	\$54,150	\$74,727	\$81,225	\$108,300	\$135,375	\$162,450	\$216,600

For households with more than 8, add \$5,500 for each additional person. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines
Eligibility for premium tax credits in coverage year 2026 is based on 2025 poverty guidelines. FPL = federal poverty level.

Expected Premium Contribution (Coverage Year 2026)

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)	2.10%	3.14%	3.45%	4.19%	6.60%	8.44%	9.96%	Ineligible for PTC

Note: These percentages are higher than for the 2025 coverage year because they do not incorporate premium tax credit enhancements, which are set to expire at the end of 2025 unless Congress acts. Source: <https://www.irs.gov/pub/irs-drop/rp-25-25.pdf>

Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2026)

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:
9.96%	Cost of family coverage

Source: <https://www.irs.gov/pub/irs-drop/rp-25-25.pdf>

Out-Of-Pocket Maximum (Coverage Year 2026)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$10,600	\$21,200
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$8,450	\$16,900
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$3,500	\$7,000
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$3,500	\$7,000

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: <https://www.federalregister.gov/documents/2025/06/25/2025-11606/patient-protection-and-affordable-care-act-marketplace-integrity-and-affordability>

Affordability Exemption Threshold (Coverage Year 2026)

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:	8.05% of income

Source: <https://www.federalregister.gov/documents/2025/06/25/2025-11606/patient-protection-and-affordable-care-act-marketplace-integrity-and-affordability>

REFERENCE CHART

Yearly Guidelines & Thresholds | Tax Year 2025

Tax Filing Thresholds (Tax Year 2025)

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	\$15,000	\$22,500	\$30,000	Must file if had gross income of any kind	\$30,000
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	\$1,350	\$15,000	\$1,350 OR Earned income (up to \$14,550) + \$450		

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2025 (required to file if gross income is more than the standard deduction).
Source: <https://www.irs.gov/pub/irs-drop/rp-24-40.pdf>

Repayment Limits on APTC (Tax Year 2025)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$375	\$750
200% – 299%	\$975	\$1,950
300% – 399%	\$1,625	\$3,250
400% and above	None	None

Source: <https://www.irs.gov/pub/irs-drop/rp-24-40.pdf>
Note: [PL 119-21](#) eliminates repayment caps beginning with tax year 2026.

2024 Federal Poverty Guidelines (Coverage Year 2025)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$15,060	\$20,783	\$22,590	\$30,120	\$37,650	\$45,180	\$60,240
2	\$20,440	\$28,207	\$30,660	\$40,880	\$51,100	\$61,320	\$81,760
3	\$25,820	\$35,632	\$38,730	\$51,640	\$64,550	\$77,460	\$103,280
4	\$31,200	\$43,056	\$46,800	\$62,400	\$78,000	\$93,600	\$124,800
5	\$36,580	\$50,480	\$54,870	\$73,160	\$91,450	\$109,740	\$146,320
6	\$41,960	\$57,905	\$62,940	\$83,920	\$104,900	\$125,880	\$167,840
7	\$47,340	\$65,329	\$71,010	\$94,680	\$118,350	\$142,020	\$189,360
8	\$52,720	\$72,754	\$79,080	\$105,440	\$131,800	\$158,160	\$210,880

For households with more than 8, add \$5,380 for each additional person to get 100% FPL. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines. Eligibility for premium tax credits is based on federal poverty guidelines of the year before (e.g., coverage year 2025 is based on 2024 guidelines). FPL = federal poverty level.