REFERENCE CHART

Yearly Guidelines & Thresholds | Coverage Year 2027

2026 Federal Poverty Guidelines (Coverage Year 2027)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	$15,960	$22,025	$23,940	$31,920	$39,900	$47,880	$63,840
2	$21,640	$29,863	$32,460	$43,280	$54,100	$64,920	$86,560
3	$27,320	$37,702	$40,980	$54,640	$68,300	$81,960	$109,280
4	$33,000	$45,540	$49,500	$66,000	$82,500	$99,000	$132,000
5	$38,680	$53,378	$58,020	$77,360	$96,700	$116,040	$154,720
6	$44,360	$61,217	$66,540	$88,720	$110,900	$133,080	$177,440
7	$50,040	$69,055	$75,060	$100,080	$125,100	$150,120	$200,160
8	$55,720	$76,894	$83,580	$111,440	$139,300	$167,160	$222,880

For households with more than 8, add $5,680 for each additional person. 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 2027 is based on 2026 poverty guidelines). FPL = federal poverty level.

Expected Premium Contribution (Coverage Year 2027)

Annual Household Income (% of FPL)	Less than 100% FPL	100% FPL	133% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300-400% FPL	More than 400% FPL
Expected Premium Contribution (% of Income)	Ineligible for PTC	2.15%	3.23%	3.54%	4.30%	6.78%	8.66%	10.22%	Ineligible for PTC

Source: https://www.irs.gov/pub/irs-drop/rp-26-26.pdf

Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2027)

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:
10.22%	Cost of family coverage

Source: https://www.irs.gov/pub/irs-drop/rp-26-26.pdf

Out-Of-Pocket Maximum (Coverage Year 2027)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans[1]	All income levels	$12,000	$24,000
CSR Silver Plan 73% AV[2]	Between 201%-250% FPL	$9,600	$19,200
CSR Silver Plan 87% AV[2]	Between 151%-200% FPL	$4,000	$8,000
CSR Silver Plan 94% AV[2]	Between 100%-150% FPL	$4,000	$8,000

[1]Applies to all plans in the individual and group market. [2]Applies only to silver plans eligible for CSR sold in the marketplace.
Note: CSR = cost-sharing reductions. AV = actuarial value. Source: https://www.cms.gov/files/document/2027-papi-parameters-guidance-2026-01-29.pdf

Affordability Exemption Threshold (Coverage Year 2027)

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:	8.5% of income

Note: People who do not qualify for the affordability exemption may still enroll in catastrophic coverage if they are between the age of 18 and 30 or qualify for the hardship exemption. The 2027 Notice of Payment and Parameters includes a provision that automatically grants a hardship exemption to people who are not eligible for premium tax credits or cost sharing reductions because their annual income is below 100 percent or above 250 percent of the federal poverty level. As of July 2027, a federal court temporarily paused implementation of this provision. See: https://www.healthcare.gov/health-coverage-exemptions/forms-how-to-apply/ for a list of exemptions and https://www.healthreformbeyondthebasics.org/category/new-laws-policies/ for updates on the 2027 NBPP court case.

Source: https://www.cms.gov/files/document/2027-papi-parameters-guidance-2026-01-29.pdf

Beyond the Basics

REFERENCE CHART

Yearly Guidelines & Thresholds | Tax Year 2026

Tax Filing Thresholds (Tax Year 2026)

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	$16,100	$24,150	$32,200	$16,100	$32,200

Tax Dependent Filing Requirement			
	Unearned income was over:	Earned income was over:	Taxable gross income was more than the larger of:
Under 65 AND not blind	$1,350	$16,100	$1,350 OR Earned income (up to $16,100) + $450

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2026 (required to file if gross income is more than the standard deduction).

Source: https://www.irs.gov/pub/irs-drop/rp-25-32.pdf

Repayment Limits on APTC (Tax Year 2026)

There are no repayment caps for tax years after 2025. An enrollee must repay the full amount by which their advance premium tax credit payments exceeded their premium tax credit. People whose actual income would have made them eligible for Medicaid or CHIP do not have to repay excess premium tax credits received.

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 $5,680 for each additional person to get 100% FPL. Source (plus Hawai'i and Alaska guidelines): https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819d10b2fdb70d254f7b/detailed-guidelines-2025.pdf. Eligibility for premium tax credits in 2026 is based on 2025 federal poverty guidelines.
FPL = federal poverty level

Beyond the Basics