

**COVERAGE YEAR 2019**

**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

For households with more than 8, add \$4,320 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2019 is based on poverty guidelines for 2018. FPL = federal poverty line.

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

**EXPECTED PREMIUM CONTRIBUTION (COVERAGE YEAR 2019)**

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)	2.08%	3.11%	3.42%	4.15%	6.54%	8.36%	9.86%	n/a

Source: [www.irs.gov/pub/irs-drop/rp-18-34.pdf](https://www.irs.gov/pub/irs-drop/rp-18-34.pdf)

**EMPLOYER-SPONSORED INSURANCE AFFORDABILITY THRESHOLD (COVERAGE YEAR 2019)**

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 9.86% of household income	Cost of employee-only coverage	Includes non-taxed social security income

Source: [www.irs.gov/pub/irs-drop/rp-18-34.pdf](https://www.irs.gov/pub/irs-drop/rp-18-34.pdf)

**OUT-OF-POCKET MAXIMUM (COVERAGE YEAR 2019)**

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans <sup>1</sup>	All income levels	\$7,900	\$15,800
CSR Silver Plan 73% AV <sup>2</sup>	Between 201%-250% FPL	\$6,300	\$12,600
CSR Silver Plan 87% AV <sup>2</sup>	Between 151%-200% FPL	\$2,600	\$5,200
CSR Silver Plan 94% AV <sup>2</sup>	Up to 150% FPL	\$2,600	\$5,200

<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: [www.federalregister.gov/documents/2018/04/17/2018-07355/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2019](https://www.federalregister.gov/documents/2018/04/17/2018-07355/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2019)