

Coverage Year 2022

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.

Eligibility for premium tax credits in coverage year 2021 is based on 2020 poverty guidelines.

FPL = federal poverty line. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines

Expected Premium Contribution (Coverage Year 2022)

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

Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2022)

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:
9.61%	Cost of employee-only coverage

Source: https://www.irs.gov/irb/2021-35_IRB

Out-Of-Pocket Maximum (Coverage Year 2022)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$8,700	\$17,400
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$6,950	\$13,900
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$2,900	\$5,800
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$2,900	\$5,800

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: federalregister.gov/documents/2021/05/05/2021-09102/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2022

Affordability Exemption Threshold (Coverage Year 2022)

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:	8.09% of income

Source: federalregister.gov/documents/2021/05/05/2021-09102/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2022

Tax Year 2021

Tax Filing Thresholds (Tax Year 2021)

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	\$12,550	\$18,800	\$25,100	Must file if had gross income of any kind	\$25,100
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	\$1,100	\$12,550	\$1,100 OR Earned income (up to \$12,200) + \$350		

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2021 (required to file if gross income is more than the standard deduction).
 Source: <https://www.irs.gov/pub/irs-drop/rp-20-45.pdf>

Repayment Limits on APTC (Tax Year 2021)

Income (% FPL)	SINGLE Taxpayers	OTHER Taxpayers
Under 200%	\$325	\$650
200% – 300%	\$800	\$1,600
300% – 400%	\$1,350	\$2,700
400% and above	None	None

Source: <https://www.irs.gov/pub/irs-drop/rp-20-45.pdf>

2020 Federal Poverty Guidelines (Coverage Year 2021)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,760	\$17,608	\$19,140	\$25,520	\$31,900	\$38,280	\$51,040
2	\$17,240	\$23,791	\$25,860	\$34,480	\$43,100	\$51,720	\$68,960
3	\$21,720	\$29,973	\$32,580	\$43,440	\$54,300	\$65,160	\$86,880
4	\$26,200	\$36,156	\$39,300	\$52,400	\$65,500	\$78,600	\$104,800
5	\$30,680	\$42,338	\$46,020	\$61,360	\$76,700	\$92,040	\$122,720
6	\$35,160	\$48,520	\$52,740	\$70,320	\$87,900	\$105,480	\$140,640
7	\$39,640	\$54,703	\$59,460	\$79,280	\$99,100	\$118,920	\$158,560
8	\$44,120	\$60,885	\$66,180	\$88,240	\$110,300	\$132,360	\$176,480

For households with more than 8, add \$4,480 for each additional person.

Eligibility for premium tax credits in coverage year 2021 is based on 2020 poverty guidelines.

FPL = federal poverty line. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/2020-poverty-guidelines