

COVERAGE YEAR 2020

FEDERAL POVERTY GUIDELINES (COVERAGE YEAR 2020)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,490	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$30,170	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$34,590	\$47,734	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$39,010	\$53,834	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$43,430	\$59,933	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720

For households with more than 8, add \$4,420 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2020 is based on poverty guidelines for 2019. FPL = federal poverty line.

Source (plus Hawaii and Alaska guidelines): aspe.hhs.gov/poverty-guidelines

EXPECTED PREMIUM CONTRIBUTION (COVERAGE YEAR 2020)

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)	2.06%	3.09%	3.39%	4.12%	6.49%	8.29%	9.78%	n/a

Source: <https://www.irs.gov/pub/irs-drop/rp-19-29.pdf>

EMPLOYER-SPONSORED INSURANCE AFFORDABILITY THRESHOLD (COVERAGE YEAR 2020)

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 9.78% of household income	Cost of employee-only coverage	Includes non-taxed social security income

Source: <https://www.irs.gov/pub/irs-drop/rp-19-29.pdf>

OUT-OF-POCKET MAXIMUM (COVERAGE YEAR 2020)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$8,150	\$16,300
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$6,500	\$13,000
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$2,700	\$5,400
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$2,700	\$5,400

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/2019/04/25/2019-08017/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2020>