

REFERENCE CHART

Yearly Guidelines & Thresholds | Coverage Year 2025

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. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines
 Eligibility for premium tax credits in coverage year 2025 is based on 2024 poverty guidelines. FPL = federal poverty line.

Expected Premium Contribution (Coverage Year 2025)

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; Inflation Reduction Act Public Law No: 117-169

Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2025)

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:
9.02%	Cost of family coverage

Source: irs.gov/pub/irs-drop/rp-24-35.pdf

Out-Of-Pocket Maximum (Coverage Year 2025)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$9,200	\$18,400
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$7,350	\$14,700
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$3,050	\$6,100
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$3,050	\$6,100

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: cms.gov/files/document/2025-papi-parameters-guidance-2023-11-15.pdf

Affordability Exemption Threshold (Coverage Year 2025)

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:	7.28% of income

Source: cms.gov/files/document/2025-papi-parameters-guidance-2023-11-15.pdf