

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 Hawai'i 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>

TAX YEAR 2019

TAX FILING THRESHOLDS (TAX YEAR 2019)

| 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 | \$12,200 | \$18,350 | \$24,400 | Must file if had gross income of any kind | \$24,400 |
| 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 | \$1,050 | \$12,200 | \$1,050 OR Earned income (up to \$11,850) + \$350 | | |

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2019 (required to file if gross income is more than the standard deduction).
 Source: <https://www.irs.gov/pub/irs-drop/rp-18-57.pdf>

REPAYMENT LIMITS ON APTC (TAX YEAR 2019)

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

Source: <https://www.irs.gov/pub/irs-drop/rp-18-57.pdf>

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 |

Note: Eligibility for premium tax credits in coverage year 2019 is based on poverty guidelines for 2018. FPL = federal poverty line.
 Source (plus 8+ households, and Hawai'i and Alaska guidelines): <https://aspe.hhs.gov/2018-poverty-guidelines>