

Coverage Year 2021

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.

Note: Eligibility for premium tax credits in coverage year 2021 is based on poverty guidelines for 2020. FPL = federal poverty line.

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

Expected Premium Contribution (Coverage Year 2021)

Annual Household Income (% of FPL)	Up to 150% FPL	200% FPL	250% FPL	300% FPL	400% FPL and above
Expected Premium Contribution (% of Income)	0%	2%	4%	6%	8.5%

Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2021)

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:
Over 9.83% of household income	Cost of employee-only coverage

Source: www.irs.gov/pub/irs-drop/rp-20-36.pdf

Out-Of-Pocket Maximum (Coverage Year 2021)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$8,550	\$17,100
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$6,800	\$13,600
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$2,850	\$5,700
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$2,850	\$5,700

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/2020/05/14/2020-10045/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2021

Affordability Exemption Threshold (Coverage Year 2021)

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:	8.27% of income

Source: federalregister.gov/documents/2020/05/14/2020-10045/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2021

Tax Year 2020

Tax Filing Thresholds (Tax Year 2020)

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	\$12,400	\$18,650	\$24,800	Must file if had gross income of any kind	\$24,800
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	\$12,400	\$1,100 OR Earned income (up to \$12,050) + \$350		

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2020 (required to file if gross income is more than the standard deduction).
 Source: www.irs.gov/pub/irs-drop/rp-19-44.pdf

Special Treatment of Unemployment Benefits (Tax Year 2020)

Under the American Rescue Plan, the first \$10,200 of unemployment benefits are disregarded. Implementation details are pending.

Repayment Limits on APTC (Tax Year 2020)

Under the American Rescue Plan, APTC repayment for Tax Year 2020 has been forgiven. Implementation details are pending.

2019 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

Note: Eligibility for premium tax credits in coverage year 2020 is based on poverty guidelines for 2019. FPL = federal poverty line.
 Source (plus 8+ households, and Hawai'i and Alaska guidelines): aspe.hhs.gov/2019-poverty-guidelines