



Income Guidelines for Lower Cost Health Insurance in 2024

Federal Poverty Level (FPL)	Coverage Type by Household Members	1	2	3	4	5	6
Income Below 100%	If your income falls below 100% FPL, you probably won't qualify for savings on a Marketplace health insurance plan.	\$14,580	\$19,720	\$24,860	\$30,000	\$35,140	\$40,280
Income Below 138%	Medicaid expansion: If your income is below 138% FPL you qualify for Medicaid based only on your income.	\$20,124	\$27,216	\$34,308	\$41,400	\$48,504	\$55,596
Income at or Below 150%	Marketplace: If your income falls at or below 150% FPL and you're not eligible for Medicaid/CHIP, you may qualify for a special enrollment period if your income is below...	\$21,870	\$29,580	\$37,290	\$45,000	\$52,710	\$60,420
Income 100%-300%	Marketplace: If you are an enrolled member of a federally recognized tribe , you qualify for <u>ZERO out-of-pocket costs</u> on Marketplace health insurance plans if your yearly household income is between...	\$14,580 to \$43,740	\$19,720 to \$59,160	\$24,860 to \$74,580	\$30,000 to \$90,000	\$35,140 to \$105,420	\$40,280 to \$120,840
Income 100% - 400%	Marketplace: You may qualify for <u>lower premiums</u> on Marketplace health insurance plans if your yearly household income is between...	\$14,580 to \$58,320	\$19,720 to \$78,880	\$24,860 to \$99,440	\$30,000 to \$120,000	\$35,140 to \$140,560	\$40,280 to \$161,120
Income above 400%	Marketplace: If your income is above 400% FPL, you may now qualify for premium tax credits that lower your monthly premium.	\$58,320	\$78,880	\$99,440	\$120,000	\$140,560	\$161,120

The Inflation Reduction Act, like the ARPA before it, extends eligibility for premium tax credits to reach people with incomes over 400% FPL. Now these consumers must contribute no more than 8.5% of their income toward the benchmark silver plan. The [KFF subsidy calculator](#) helps people estimate the amount of financial assistance based on their age, income, family size, and zip code.