

# Income Guidelines for Getting and Using Financial Assistance for Health Insurance

These tables show you how your income affects how much financial assistance you'll get to pay for health insurance.

**Table 1: Income Ranges to Qualify for Financial Assistance**

Use this table to see if you can get financial assistance to help pay your monthly premiums.

Table 1. Income Ranges to Qualify for Financial Assistance	
Family Size	Yearly Household Income
1	\$11,770 - \$47,080
2	\$15,930 - \$63,720
3	\$20,090 - \$80,360
4	\$24,250 - \$97,000

Note: If you have more people in your family, you can get financial assistance if your income is higher than the amounts shown here.

When you are applying for financial assistance, your family income includes wages, income from a business, and unemployment compensation. It also includes some other sources of income, such as the portion of your Social Security benefits that is not taxed, interest you don't pay taxes on, and income you earn while in another country.

Expenses such as self-employment expenses and certain other types of business expenses, student loan interest, education tuition, and money you put in a retirement or health savings account, are subtracted from your income. This is like the adjusted income you pay on your taxes.

continued

**Table 2: Maximum Premiums after Accounting for Financial Assistance**

This table shows the highest amount that most people would pay in monthly premiums to buy a silver plan after their financial assistance is figured in.

Table 2. Maximum Premiums after Accounting for Financial Assistance	
Yearly Household Income	Maximum Monthly Premium
Family of 1	
\$11,770 – \$15,654	\$21 – \$39
\$15,654 – \$17,655	\$39 – \$59
\$17,655 – \$23,540	\$59 – \$124
\$23,540 – \$29,425	\$124 – \$199
\$29,425 – \$35,310	\$199 – \$281
\$35,310 – \$47,080	\$281 – \$375
Family of 2	
\$15,930 – \$21,187	\$28 – \$53
\$21,187 – \$23,895	\$53 – \$80
\$23,895 – \$31,860	\$80 – \$168
\$31,860 – \$39,825	\$168 – \$269
\$39,835 – \$47,790	\$269 – \$381
\$47,790 – \$63,720	\$381 – \$508
Family of 3	
\$20,090 – \$26,720	\$35 – \$67
\$26,720 – \$30,135	\$67 – \$101
\$30,135 – \$40,180	\$101 – \$212
\$40,810 – \$50,225	\$212 – \$339
\$50,225 – \$60,270	\$339 – \$480
\$60,270 – \$80,360	\$480 – \$640
Family of 4	
\$24,250 – \$32,253	\$42 – \$81
\$32,253 – \$36,375	\$81 – \$122
\$36,375 – \$48,500	\$122 – \$256
\$48,500 – \$60,625	\$256 – \$409
\$60,625 – \$72,750	\$409 – \$580
\$72,750 – \$97,000	\$580 – \$773

continued

**Table 3: Maximum Amount of Financial Assistance to Be Repaid**

This table shows the most you would have to pay back when you do your taxes if you got too much financial assistance.

Table 3. Maximum Amount of Financial Assistance to Be Repaid		
Yearly Household Income	Maximum Yearly Repayment (Single Taxpayer)	Maximum Yearly Repayment (Married Filing Jointly)
Family of 1		
Less than \$23,540	\$300	n/a
\$23,540 – \$35,310	\$750	n/a
\$35,310 – \$47,080	\$1,250	n/a
\$47,080 or more	No caps	n/a
Family of 2		
Less than \$31,860	\$300	\$600
\$31,860 – \$47,790	\$750	\$1,500
\$47,790 – \$63,720	\$1,250	\$2,500
\$63,720 or more	No caps	No caps
Family of 3		
Less than \$40,180	\$300	\$600
\$40,810 – \$60,270	\$750	\$1,500
\$60,270 – \$80,360	\$1,250	\$2,500
\$80,360 or more	No caps	No caps
Family of 4		
Less than \$48,500	\$300	\$600
\$48,500 – \$72,750	\$750	\$1,500
\$72,750 – \$97,000	\$1,250	\$2,500
\$97,000 or more	No caps	No caps

These limits are different depending on whether you file your taxes as a single person or jointly with your spouse. For example, a single parent with two kids would have to pay back no more than the limit for a single taxpayer with a family of three, based on her income.

The complete *What You Need to Know about Health Insurance* series:

### **Applying for Health Insurance**

*Answering Questions about Your Family When Applying for Health Insurance*

*Answering Questions about Your Family's Income When Applying for Health Insurance*

*Applying for a Marketplace Plan if You Can Get Health Insurance through Your Job*

*What to Do if You Are Uninsured after February 15, 2015*

### **Getting Financial Assistance**

*Getting Financial Assistance to Pay for Health Insurance*

*Deciding How Much Financial Assistance to Use to Lower Your Monthly Premiums*

*Will I Be Able to Get Financial Help to Pay for Health Insurance?*

*How Getting Financial Assistance to Pay for Health Insurance Affects Your Taxes*

*Getting Extra Financial Assistance to Help Pay Health Care Costs*

### **Choosing a Health Plan**

*Choosing the Health Plan that's Right for You*

*Choosing a Health Plan You Can Afford*

*Understanding the Differences between Platinum, Gold, Silver, and Bronze Plans*

*Understanding Catastrophic Health Insurance*

*Buying Children's Dental Coverage through the Marketplace*

### **Keeping and Using Health Insurance**

*How to Use Your Health Insurance*

*How to Keep Your Marketplace Health Insurance*

*What to Do after You Buy Health Insurance in the Marketplace*

### **Understanding the Requirement to Have Health Insurance**

*Understanding the Requirement to Have Health Insurance*

*Understanding Minimum Essential Coverage*

### **Reference Charts and Graphics**

*Income Guidelines for Getting and Using Financial Assistance for Health Insurance*

*Income Guidelines for Getting Extra Financial Assistance to Pay for Health Care Costs*

*Types of Exemptions from the Requirement to Have Health Insurance*

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