



Health Care Reform in Indian Country

Self-Governance Communication & Education

Self-Governance Tribes Striving Towards Excellence in Health Care

Federal Poverty Levels for Medicaid, Marketplace, and Medicare Savings Program Enrollment in 2017 and 2018¹

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This brief seeks to provide guidance to Tribes on the federal poverty levels (FPLs) applied when determining eligibility for Medicaid and federal financial assistance through the Marketplace during the remainder of the 2017 coverage year and during the 2018 open enrollment period and coverage year. In addition, this brief outlines the 2016 monthly income and asset eligibility limits for Medicare Savings Programs (government figures not yet updated for 2017).

FPL Levels Applicable to Marketplace for 2017 and 2018 Coverage Years

On January 31, 2017, HHS issued the 2017 Federal Poverty Guidelines (2017 FPL). When determining eligibility for premium tax credits (PTCs) and cost-sharing reductions (CSRs) through a *Marketplace* for the 2018 coverage year, the 2017 FPL will apply throughout the 2018 coverage year, including for eligibility determinations made during the open enrollment period for 2018 and during Monthly Special Enrollment Periods for Indians and their families conducted throughout 2018. For the remainder of the 2017 coverage year, the 2016 FPL will continue to apply.

FPL Levels Applicable to Medicaid for 2017 and Early 2018

For *Medicaid* eligibility determinations, the 2017 FPL will apply for the remainder of 2017 and early 2018, when HHS will issue the 2018 Federal Poverty Guidelines (2018 FPL). After HHS issues the 2018 FPL early next year, the 2018 FPL will apply when determining Medicaid eligibility through the remainder of 2018.

FPL Levels Applicable to Medicare Savings Programs for 2017

About 8.3 million individuals across the United States are enrolled in both Medicare and Medicaid, and Medicare beneficiaries with limited income and assets might qualify for a Medicare Savings Program that helps cover their premiums and out-of-pocket medical expenses. (Enrollment for Medicare Savings Programs is conducted through state Medicaid programs.) On February 9, 2016, HHS released the monthly income and asset limits for Medicare Savings Programs for 2016, based on the 2016 FPL. HHS will release monthly income and asset limits for Medicare Savings Programs for 2017 in early 2017. As a result, the income eligibility limits have not yet been updated for 2017.

¹ This brief is for informational purposes only and is not intended as legal advice. For questions on this brief, please contact Doneg McDonough, TSGAC Technical Advisor, at DonegMcD@Outlook.com.

Shown below in Tables A, A.1, and A.2 are the FPL figures and the Marketplace and Medicaid eligibility figures applicable to the 48 contiguous states and the District of Columbia.

48 Contiguous States and the District of Columbia				
TABLE A: HHS Poverty Guidelines for Use in Calendar Year 2017				
48 Contiguous States and the District of Columbia				
	2016 FPL	2017 FPL	Change (2016 to 2017)	% Change (2016 to 2017)
Persons in Household	Use with Marketplace (PTC/CSR) Eligibility for All of 2017 Coverage Year	Use with Medicaid Eligibility as of January 31, 2017, into Early 2018		
1	\$11,880	\$12,060	\$180	1.5%
2	\$16,020	\$16,240	\$220	1.4%
3	\$20,160	\$20,420	\$260	1.3%
4	\$24,300	\$24,600	\$300	1.2%
5	\$28,440	\$28,780	\$340	1.2%
6	\$32,580	\$32,960	\$380	1.2%
7	\$36,730	\$37,140	\$410	1.1%
8	\$40,890	\$41,320	\$430	1.1%
Each Additional	\$4,160	\$4,180	\$20	0.5%

Source (2016 FPL): HHS/ASPE (<https://aspe.hhs.gov/computations-2016-poverty-guidelines>)

Source (2017 FPL): HHS/ASPE (<https://aspe.hhs.gov/poverty-guidelines>)

TABLE A.1: 2016 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2017

48 Contiguous States and the District of Columbia					
2016 FPL Level (Effective for All of the 2017 Coverage Year)					
Persons in Household	100%	138%	250%	300%	400%
1	\$11,880	\$16,394	\$29,700	\$35,640	\$47,520
2	\$16,020	\$22,108	\$40,050	\$48,060	\$64,080
3	\$20,160	\$27,821	\$50,400	\$60,480	\$80,640
4	\$24,300	\$33,534	\$60,750	\$72,900	\$97,200
5	\$28,440	\$39,247	\$71,100	\$85,320	\$113,760
6	\$32,580	\$44,960	\$81,450	\$97,740	\$130,320
7	\$36,730	\$50,687	\$91,825	\$110,190	\$146,920
8	\$40,890	\$56,428	\$102,225	\$122,670	\$163,560

TABLE A.2: 2017 FPL for Use with Medicaid Eligibility Determinations in 2017 & Early 2018

48 Contiguous States and the District of Columbia					
2017 FPL Level (Effective January 31, 2017, Until New Guidelines Issued in Early 2018)					
Persons in Household	100%	138%	250%	300%	400%
1	\$12,060	\$16,643	\$30,150	\$36,180	\$48,240
2	\$16,240	\$22,411	\$40,600	\$48,720	\$64,960
3	\$20,420	\$28,180	\$51,050	\$61,260	\$81,680
4	\$24,600	\$33,948	\$61,500	\$73,800	\$98,400
5	\$28,780	\$39,716	\$71,950	\$86,340	\$115,120
6	\$32,960	\$45,485	\$82,400	\$98,880	\$131,840
7	\$37,140	\$51,253	\$92,850	\$111,420	\$148,560
8	\$41,320	\$57,022	\$103,300	\$123,960	\$165,280

Shown below in Tables B, B.1, and B.2 are the FPL figures and the Marketplace and Medicaid eligibility figures applicable to the State of Alaska.

State of Alaska				
TABLE B: HHS Poverty Guidelines for Use in Calendar Year 2017				
State of Alaska				
	2016 FPL	2017 FPL	Change (2016 to 2017)	% Change (2016 to 2017)
Persons in Household	Use with Marketplace (PTC/CSR) Eligibility for All of 2017 Coverage Year	Use with Medicaid Eligibility as of January 31, 2017, into Early 2018		
1	\$14,840	\$15,060	\$220	1.5%
2	\$20,020	\$20,290	\$270	1.3%
3	\$25,200	\$25,520	\$320	1.3%
4	\$30,380	\$30,750	\$370	1.2%
5	\$35,560	\$35,980	\$420	1.2%
6	\$40,740	\$41,210	\$470	1.2%
7	\$45,920	\$46,440	\$520	1.1%
8	\$51,120	\$51,670	\$550	1.1%
Each Additional	\$5,200	\$5,230	\$30	0.6%

Source (2016 FPL): HHS/ASPE (<https://aspe.hhs.gov/computations-2016-poverty-guidelines>)

Source (2017 FPL): HHS/ASPE (<https://aspe.hhs.gov/poverty-guidelines>)

TABLE B.1: 2016 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2017

State of Alaska					
2016 FPL Level (Effective for All of the 2017 Coverage Year)					
Persons in Household	100%	138%	250%	300%	400%
1	\$14,840	\$20,479	\$37,100	\$44,520	\$59,360
2	\$20,020	\$27,628	\$50,050	\$60,060	\$80,080
3	\$25,200	\$34,776	\$63,000	\$75,600	\$100,800
4	\$30,380	\$41,924	\$75,950	\$91,140	\$121,520
5	\$35,560	\$49,073	\$88,900	\$106,680	\$142,240
6	\$40,740	\$56,221	\$101,850	\$122,220	\$162,960
7	\$45,920	\$63,370	\$114,800	\$137,760	\$183,680
8	\$51,120	\$70,546	\$127,800	\$153,360	\$204,480

TABLE B.2: 2017 FPL for Use with Medicaid Eligibility Determinations in 2017 & Early 2018

State of Alaska					
2017 FPL Level (Effective January 31, 2017, Until New Guidelines Issued in Early 2018)					
Persons in Household	100%	138%	250%	300%	400%
1	\$15,060	\$20,783	\$37,650	\$45,180	\$60,240
2	\$20,290	\$28,000	\$50,725	\$60,870	\$81,160
3	\$25,520	\$35,218	\$63,800	\$76,560	\$102,080
4	\$30,750	\$42,435	\$76,875	\$92,250	\$123,000
5	\$35,980	\$49,652	\$89,950	\$107,940	\$143,920
6	\$41,210	\$56,870	\$103,025	\$123,630	\$164,840
7	\$46,440	\$64,087	\$116,100	\$139,320	\$185,760
8	\$51,670	\$71,305	\$129,175	\$155,010	\$206,680

Shown below in Tables C.1 and Table C.2 are the Medicare Savings Program eligibility figures applicable to the 48 contiguous states and the District of Columbia and the State of Alaska, respectively.

TABLE C.1: Dual Eligible Standards for Medicare Savings Programs for 2016 (Based on 2016 FPL)

48 Contiguous States and the District of Columbia					
Medicare Savings Program	Monthly Income Limits			Asset Limits	
	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,010	\$1,355	\$7,280	\$10,930
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,208	\$1,622	\$7,280	\$10,930
Qualifying Individual (QI)	135% + \$20*	\$1,357	\$1,823	\$7,280	\$10,930
Qualified Disabled Working Individual (QDWI)**	200% + \$20*	\$4,045	\$5,425	\$4,000	\$6,000

* \$20 = amount of the monthly SSI income disregard

** Figures include additional earned income disregards

TABLE C.2: Dual Eligible Standards for Medicare Savings Programs for 2016 (Based on 2016 FPL)

Alaska					
Medicare Savings Program	Monthly Income Limits			Asset Limits	
	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,257	\$1,689	\$7,280	\$10,930
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,504	\$2,022	\$7,280	\$10,930
Qualifying Individual (QI)	135% + \$20*	\$1,690	\$2,273	\$7,280	\$10,930
Qualified Disabled Working Individual (QDWI)**	200% + \$20*	\$5,032	\$6,759	\$4,000	\$6,000

* \$20 = amount of the monthly SSI income disregard

** Figures include additional earned income disregards