



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 2017¹

October 17, 2016

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 2017 open enrollment period and coverage year. In addition, this brief outlines the 2016 monthly income and asset eligibility limits for Medicare Savings Programs.

FPL Levels Applicable to 2017 Coverage Year, Including Open Enrollment Period for 2017

On January 25, 2016, HHS issued the 2016 Federal Poverty Guidelines (2016 FPL). When determining eligibility for premium tax credits (PTCs) and cost-sharing reductions (CSRs) through a *Marketplace* for the 2017 coverage year, the 2016 FPL will apply throughout the 2017 coverage year, including for eligibility determinations made during the open enrollment period for 2017 and during Monthly Special Enrollment Periods for Indians and their families conducted throughout the year. For *Medicaid* eligibility determinations, the 2016 FPL will apply only until HHS issues the 2017 Federal Poverty Guidelines (2017 FPL) in early 2017. After HHS issues the 2017 FPL early next year, the 2017 FPL will apply when determining Medicaid eligibility through the remainder of 2017.

FPL Levels Applicable to 2016 for Medicare Savings Programs

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 are 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.

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 2016				
48 Contiguous States and the District of Columbia				
	2016 FPL	2016 FPL		
Persons in Household	Use with Marketplace (PTC/CSR) Eligibility for All of 2017 Coverage Year	Use with Medicaid Eligibility as of January 25, 2016, into Early 2017		
1	\$11,880	\$11,880		
2	\$16,020	\$16,020		
3	\$20,160	\$20,160		
4	\$24,300	\$24,300		
5	\$28,440	\$28,440		
6	\$32,580	\$32,580		
7	\$36,730	\$36,730		
8	\$40,890	\$40,890		
Each Additional	\$4,160	\$4,160		

Source (2016 FPL): HHS/ASPE (Office of the Assistance Secretary for Planning and Evaluation) <http://aspe.hhs.gov/poverty/16poverty.cfm>

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: 2016 FPL for Use with Medicaid Eligibility Determinations in 2016 & Early 2017

48 Contiguous States and the District of Columbia					
2016 FPL Level (Effective January 25, 2016, Until New Guidelines Issued in Early 2017)					
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

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 2016				
State of Alaska				
	2016 FPL	2016 FPL		
Persons in Household	Use with Marketplace (PTC/CSR) Eligibility for All of 2017 Coverage Year	Use with Medicaid Eligibility as of January 25, 2016, into Early 2017		
1	\$14,840	\$14,840		
2	\$20,020	\$20,020		
3	\$25,200	\$25,200		
4	\$30,380	\$30,380		
5	\$35,560	\$35,560		
6	\$40,740	\$40,740		
7	\$45,920	\$45,920		
8	\$51,120	\$51,120		
Each Additional	\$5,200	\$5,200		

Source (2016 FPL): HHS/ASPE (Office of the Assistance Secretary for Planning and Evaluation) <http://aspe.hhs.gov/poverty/16poverty.cfm>

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

State of Alaska					
	2015 FPL Level (Effective for All of the 2016 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: 2016 FPL for Use with Medicaid Eligibility Determinations in 2016 & Early 2017

State of Alaska					
	2016 FPL Level (Effective January 25, 2016, Until New Guidelines Issued in Early 2017)				
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

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