



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 2018 and 2019¹

October 31, 2018

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 2018 coverage year and during the 2019 open enrollment period and coverage year. In addition, this brief outlines the 2018 monthly income and asset eligibility limits for Medicare Savings Programs (government figures not yet updated for 2019).

FPL Levels Applicable to Marketplace for 2018 and 2019 Coverage Years

On January 18, 2018, HHS issued the 2018 Federal Poverty Guidelines (2018 FPL). *When determining eligibility for premium tax credits (PTCs) and cost-sharing reductions (CSRs) through a Marketplace for the 2019 coverage year, the 2018 FPL will apply throughout the 2019 coverage year, including for eligibility determinations made during the open enrollment period for 2019 and during monthly special enrollment periods for Indians and their families conducted throughout 2019.* For the remainder of the 2018 coverage year, the 2017 FPL will continue to apply for Marketplace enrollment.

FPL Levels Applicable to Medicaid for 2018 and Early 2019

For Medicaid eligibility determinations, the 2018 FPL will apply for the remainder of 2018 and early 2019, when HHS will issue the 2019 Federal Poverty Guidelines (2019 FPL). After HHS issues the 2019 FPL early next year, the 2019 FPL will apply when determining Medicaid eligibility through the remainder of 2019.

FPL Levels Applicable to Medicare Savings Programs for 2018

About 9 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.) In March 2018, HHS released the federal monthly income and asset limits for Medicare Savings Programs for calendar year 2018, based on the 2018 FPL.² HHS will release the federal monthly income and asset limits for Medicare Savings Programs for calendar year 2019 in early 2019. As a result, the income eligibility limits have not yet been updated for 2019. These amounts may be slightly higher in 2019.

Shown below in Tables A, A.1, and A.2 are the FPL figures and the Marketplace and Medicaid eligibility

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.

² States can apply more liberal income and asset requirements.

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 2018				
48 Contiguous States and the District of Columbia				
Persons in Household	2017 FPL	2018 FPL	Change (2017 to 2018)	% Change (2017 to 2018)
	Use with Marketplace (PTC/CSR) Eligibility for All of 2018 Coverage Year	Use with Medicaid Eligibility as of January 18, 2018, into Early 2019		
1	\$12,060	\$12,140	\$80	0.7%
2	\$16,240	\$16,460	\$220	1.4%
3	\$20,420	\$20,780	\$360	1.8%
4	\$24,600	\$25,100	\$500	2.0%
5	\$28,780	\$29,420	\$640	2.2%
6	\$32,960	\$33,740	\$780	2.4%
7	\$37,140	\$38,060	\$920	2.5%
8	\$41,320	\$42,380	\$1,060	2.6%
Each Additional	\$4,180	\$4,320	\$140	3.3%

Source (2017 FPL): HHS/ASPE (<https://aspe.hhs.gov/2017-poverty-guidelines>)
 Source (2018 FPL): HHS/ASPE (<https://aspe.hhs.gov/poverty-guidelines>)

TABLE A.1: 2017 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2018

48 Contiguous States and the District of Columbia					
Persons in Household	2017 FPL Level (Effective for All of the 2018 Coverage Year)				
	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

TABLE A.2: 2018 FPL for Use with (1) Medicaid Eligibility Determinations in 2018 & Early 2019 and (2) Marketplace Coverage for All of 2019

48 Contiguous States and the District of Columbia					
Persons in Household	2018 FPL Level (Effective January 18, 2018, Until New Guidelines Issued in Early 2019)				
	100%	138%	250%	300%	400%
1	\$12,140	\$16,753	\$30,350	\$36,420	\$48,560
2	\$16,460	\$22,715	\$41,150	\$49,380	\$65,840
3	\$20,780	\$28,676	\$51,950	\$62,340	\$83,120
4	\$25,100	\$34,638	\$62,750	\$75,300	\$100,400
5	\$29,420	\$40,600	\$73,550	\$88,260	\$117,680
6	\$33,740	\$46,561	\$84,350	\$101,220	\$134,960
7	\$38,060	\$52,523	\$95,150	\$114,180	\$152,240
8	\$42,380	\$58,484	\$105,950	\$127,140	\$169,520

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 2018				
State of Alaska				
	2017 FPL	2018 FPL	Change	% Change
Persons in Household	Use with Marketplace (PTC/CSR) Eligibility for All of 2018 Coverage Year	Use with Medicaid Eligibility as of January 18, 2018, into Early 2019	(2017 to 2018)	(2017 to 2018)
1	\$15,060	\$15,180	\$120	0.8%
2	\$20,290	\$20,580	\$290	1.4%
3	\$25,520	\$25,980	\$460	1.8%
4	\$30,750	\$31,380	\$630	2.0%
5	\$35,980	\$36,780	\$800	2.2%
6	\$41,210	\$42,180	\$970	2.4%
7	\$46,440	\$47,580	\$1,140	2.5%
8	\$51,670	\$52,980	\$1,310	2.5%
Each Additional	\$5,230	\$5,400	\$170	3.3%

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

Source (2018 FPL): HHS/ASPE (<https://aspe.hhs.gov/poverty-guidelines>)

TABLE B.1: 2017 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2018

State of Alaska					
2017 FPL Level (Effective for All of the 2018 Coverage Year)					
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

TABLE B.2: 2018 FPL for Use with (1) Medicaid Eligibility Determinations in 2018 & Early 2019 and (2) Marketplace Coverage for All of 2019

State of Alaska					
2018 FPL Level (Effective January 18, 2018, Until New Guidelines Issued in Early 2019)					
Persons in Household	100%	138%	250%	300%	400%
1	\$15,180	\$20,948	\$37,950	\$45,540	\$60,720
2	\$20,580	\$28,400	\$51,450	\$61,740	\$82,320
3	\$25,980	\$35,852	\$64,950	\$77,940	\$103,920
4	\$31,380	\$43,304	\$78,450	\$94,140	\$125,520
5	\$36,780	\$50,756	\$91,950	\$110,340	\$147,120
6	\$42,180	\$58,208	\$105,450	\$126,540	\$168,720
7	\$47,580	\$65,660	\$118,950	\$142,740	\$190,320
8	\$52,980	\$73,112	\$132,450	\$158,940	\$211,920

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 2018 (Based on 2018 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*	\$1,032	\$1,392	\$7,560	\$11,340
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,234	\$1,666	\$7,560	\$11,340
Qualifying Individual (QI)	135% + \$20*	\$1,386	\$1,872	\$7,560	\$11,340
Qualified Disabled Working Individual (QDWI)**	200% + \$20*	\$4,132	\$5,572	\$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 2018 (Based on 2018 FPL)

Alaska					
Medicare Savings Program	Monthly Income Limits			Asset Limits	
	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,285	\$1,735	\$7,560	\$11,340
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,538	\$2,078	\$7,560	\$11,340
Qualifying Individual (QI)	135% + \$20*	\$1,715	\$2,336	\$7,560	\$11,340
Qualified Disabled Working Individual (QDWI)**	200% + \$20*	\$5,145	\$6,945	\$4,000	\$6,000

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

** Figures include additional earned income disregards