



# 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 2020 and 2021<sup>1</sup>

February 20, 2020 (revised)

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 2020 coverage year and during the 2021 open enrollment period and coverage year. In addition, this brief outlines the 2019 monthly income and asset eligibility limits for Medicare Savings Programs.

### FPL Levels Applicable to Marketplace for 2020 and 2021 Coverage Years

On January 17, 2020, HHS issued the 2020 Federal Poverty Guidelines (2020 FPL). When determining eligibility for premium tax credits (PTCs) and cost-sharing reductions (CSRs) through a Marketplace for the 2021 coverage year, the 2020 FPL will apply throughout the 2021 coverage year, including for eligibility determinations made during the open enrollment period for 2021 and during monthly special enrollment periods for enrolled Tribal members and their families conducted throughout 2021. **For the remainder of the 2020 coverage year, the 2019 FPL will continue to apply for Marketplace enrollment.**

### FPL Levels Applicable to Medicaid for 2020 and Early 2021

**For Medicaid eligibility determinations, the 2020 FPL will apply for the remainder of 2020 and early 2021.** After HHS issues the 2021 Federal Poverty Guidelines (2021 FPL) early next year, the 2021 FPL will apply when determining Medicaid eligibility through the remainder of 2021.

### FPL Levels Applicable to Medicare Savings Programs for 2020

About 12 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 February 2020, HHS released the federal monthly income and asset limits for Medicare Savings Programs for calendar year 2020, based on the 2020 FPL.<sup>2</sup>

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<sup>1</sup> 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](mailto:DonegMcD@Outlook.com).

<sup>2</sup> States can apply more liberal income and asset requirements.

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.

<b>48 Contiguous States and the District of Columbia</b>				
TABLE A: HHS Poverty Guidelines for Use in Calendar Years 2019-2020				
<b>48 Contiguous States and the District of Columbia</b>				
	2019 FPL	2020 FPL	Change (2019 to 2020)	% Change (2019 to 2020)
Persons in Household	Use with <b>Marketplace</b> (PTC/CSR) Eligibility for Remainder of 2020 Coverage Year	Use with <b>Medicaid</b> Eligibility as of January 15, 2020, into Early 2021 & Use with <b>Marketplace</b> (PTC/CSR) Eligibility for All of 2021 Coverage Year		
1	\$12,490	\$12,760	\$270	2.2%
2	\$16,910	\$17,240	\$330	2.0%
3	\$21,330	\$21,720	\$390	1.8%
4	\$25,750	\$26,200	\$450	1.7%
5	\$30,170	\$30,680	\$510	1.7%
6	\$34,590	\$35,160	\$570	1.6%
7	\$39,010	\$39,640	\$630	1.6%
8	\$43,430	\$44,120	\$690	1.6%
Each Additional	\$4,420	\$4,480	\$60	1.4%

Source (2019 FPL): HHS/ASPE (<https://aspe.hhs.gov/2019-poverty-guidelines>)

Source (2020 FPL): HHS/ASPE (<https://aspe.hhs.gov/poverty-guidelines>)

**TABLE A.1: 2019 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2020**

<b>48 Contiguous States and the District of Columbia</b>					
2019 FPL Level (Effective for All of the 2020 Coverage Year)					
Persons in Household	100%	138%	250%	300%	400%
1	\$12,490	\$17,236	\$31,225	\$37,470	\$49,960
2	\$16,910	\$23,336	\$42,275	\$50,730	\$67,640
3	\$21,330	\$29,435	\$53,325	\$63,990	\$85,320
4	\$25,750	\$35,535	\$64,375	\$77,250	\$103,000
5	\$30,170	\$41,635	\$75,425	\$90,510	\$120,680
6	\$34,590	\$47,734	\$86,475	\$103,770	\$138,360
7	\$39,010	\$53,834	\$97,525	\$117,030	\$156,040
8	\$43,430	\$59,933	\$108,575	\$130,290	\$173,720

**TABLE A.2: 2020 FPL for Use with (1) Medicaid Eligibility Determinations in 2020 & Early 2021 and (2) Marketplace (PTC/CSR) Eligibility Determinations for All of 2021**

<b>48 Contiguous States and the District of Columbia</b>					
2020 FPL Level (Effective January 15, 2020, Until New Guidelines Issued in Early 2021)					
Persons in Household	100%	138%	250%	300%	400%
1	\$12,760	\$17,609	\$31,900	\$38,280	\$51,040
2	\$17,240	\$23,791	\$43,100	\$51,720	\$68,960
3	\$21,720	\$29,974	\$54,300	\$65,160	\$86,880
4	\$26,200	\$36,156	\$65,500	\$78,600	\$104,800
5	\$30,680	\$42,338	\$76,700	\$92,040	\$122,720
6	\$35,160	\$48,521	\$87,900	\$105,480	\$140,640
7	\$39,640	\$54,703	\$99,100	\$118,920	\$158,560
8	\$44,120	\$60,886	\$110,300	\$132,360	\$176,480

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 Years 2019-2020				
State of Alaska				
	2019 FPL	2020 FPL	Change (2019 to 2020)	% Change (2019 to 2020)
Persons in Household	Use with <b>Marketplace</b> (PTC/CSR) Eligibility for Remainder of 2020 Coverage Year	Use with <b>Medicaid</b> Eligibility as of January 15, 2020, into Early 2021 & Use with <b>Marketplace</b> (PTC/CSR) Eligibility for All of 2021 Coverage Year		
1	\$15,600	\$15,950	\$350	2.2%
2	\$21,130	\$21,550	\$420	2.0%
3	\$26,660	\$27,150	\$490	1.8%
4	\$32,190	\$32,750	\$560	1.7%
5	\$37,720	\$38,350	\$630	1.7%
6	\$43,250	\$43,950	\$700	1.6%
7	\$48,780	\$49,550	\$770	1.6%
8	\$54,310	\$55,150	\$840	1.5%
Each Additional	\$5,530	\$5,600	\$70	1.3%

Source (2019 FPL): HHS/ASPE (<https://aspe.hhs.gov/2019-poverty-guidelines>)

Source (2020 FPL): HHS/ASPE (<https://aspe.hhs.gov/poverty-guidelines>)

**TABLE B.1: 2019 FPL for Use with **Marketplace** (PTC/CSR) Eligibility Determinations for 2020**

State of Alaska					
Persons in Household	2019 FPL Level (Effective for All of the 2020 Coverage Year)				
	100%	138%	250%	300%	400%
1	\$15,600	\$21,528	\$39,000	\$46,800	\$62,400
2	\$21,130	\$29,159	\$52,825	\$63,390	\$84,520
3	\$26,660	\$36,791	\$66,650	\$79,980	\$106,640
4	\$32,190	\$44,422	\$80,475	\$96,570	\$128,760
5	\$37,720	\$52,054	\$94,300	\$113,160	\$150,880
6	\$43,250	\$59,685	\$108,125	\$129,750	\$173,000
7	\$48,780	\$67,316	\$121,950	\$146,340	\$195,120
8	\$54,310	\$74,948	\$135,775	\$162,930	\$217,240

**TABLE B.2: 2020 FPL for Use with (1) **Medicaid** Eligibility Determinations in 2020 & Early 2021 and (2) **Marketplace** (PTC/CSR) Eligibility Determinations for All of 2021**

State of Alaska					
Persons in Household	2020 FPL Level (Effective January 15, 2020, Until New Guidelines Issued in Early 2021)				
	100%	138%	250%	300%	400%
1	\$15,950	\$22,011	\$39,875	\$47,850	\$63,800
2	\$21,550	\$29,739	\$53,875	\$64,650	\$86,200
3	\$27,150	\$37,467	\$67,875	\$81,450	\$108,600
4	\$32,750	\$45,195	\$81,875	\$98,250	\$131,000
5	\$38,350	\$52,923	\$95,875	\$115,050	\$153,400
6	\$43,950	\$60,651	\$109,875	\$131,850	\$175,800
7	\$49,550	\$68,379	\$123,875	\$148,650	\$198,200
8	\$55,150	\$76,107	\$137,875	\$165,450	\$220,600

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 2020 (Based on 2020 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*	\$1,083	\$1,457	\$7,860	\$11,800
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,296	\$1,744	\$7,860	\$11,800
Qualifying Individual (QI)	135% + \$20*	\$1,456	\$1,960	\$7,860	\$11,800
Qualified Disabled Working Individual (QDWI)**	200% + \$20*	\$4,338	\$5,832	\$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 2020 (Based on 2020 FPL)**

State of Alaska					
Medicare Savings Program	Monthly Income Limits			Asset Limits	
	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,349	\$1,816	\$7,860	\$11,800
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,615	\$2,175	\$7,860	\$11,800
Qualifying Individual (QI)	135% + \$20*	\$1,814	\$2,445	\$7,860	\$11,800
Qualified Disabled Working Individual (QDWI)**	200% + \$20*	\$5,401	\$7,269	\$4,000	\$6,000

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

\*\* Figures include additional earned income disregards