



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 2021 and 2022¹

October 6, 2021

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 2021 coverage year and during the 2022 open enrollment period and coverage year. In addition, this brief outlines the 2021 monthly income and asset eligibility limits for Medicare Savings Programs.

FPL Levels Applicable to Marketplace for 2021 and 2022 Coverage Years

On February 1, 2021, HHS issued the 2020 Federal Poverty Guidelines (2021 FPL). When determining eligibility for premium tax credits (PTCs) and cost-sharing reductions (CSRs) through a Marketplace for the 2022 coverage year, the 2021 FPL will apply throughout the 2022 coverage year, including for eligibility determinations made during the open enrollment period for 2022 and during monthly special enrollment periods for enrolled Tribal members and their families conducted throughout 2022. **For the remainder of the 2021 coverage year, the 2020 FPL will continue to apply for Marketplace enrollment.**

FPL Levels Applicable to Medicaid for 2021 and Early 2022

For Medicaid eligibility determinations, the 2021 FPL will apply for the remainder of 2021 and early 2022. After HHS issues the 2022 Federal Poverty Guidelines (2022 FPL) early next year, the 2022 FPL will apply when determining Medicaid eligibility through the remainder of 2022.

FPL Levels Applicable to Medicare Savings Programs for 2021

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 early 2021, HHS released the federal monthly income and asset limits for Medicare Savings Programs for calendar year 2021, based on the 2021 FPL.²

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.

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 Years 2020-2021 | | | | |
| 48 Contiguous States and the District of Columbia | | | | |
| | 2020 FPL | 2021 FPL | Change (2020 to 2021) | % Change (2020 to 2021) |
| Persons in Household | Use with Marketplace (PTC/CSR) Eligibility for Remainder of 2021 Coverage Year | Use with Medicaid Eligibility as of January 13, 2021, into Early 2022 & Use with Marketplace (PTC/CSR) Eligibility for All of 2022 Coverage Year | | |
| 1 | \$12,760 | \$12,880 | \$120 | 0.9% |
| 2 | \$17,240 | \$17,420 | \$180 | 1.0% |
| 3 | \$21,720 | \$21,960 | \$240 | 1.1% |
| 4 | \$26,200 | \$26,500 | \$300 | 1.1% |
| 5 | \$30,680 | \$31,040 | \$360 | 1.2% |
| 6 | \$35,160 | \$35,580 | \$420 | 1.2% |
| 7 | \$39,640 | \$40,120 | \$480 | 1.2% |
| 8 | \$44,120 | \$44,660 | \$540 | 1.2% |
| Each Additional | \$4,480 | \$4,540 | \$60 | 1.3% |

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

Source (2021 FPL): HHS/ASPE (<https://aspe.hhs.gov/2021-poverty-guidelines>)

TABLE A.1: 2020 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2021

| 48 Contiguous States and the District of Columbia | | | | | |
|---|--|----------|-----------|-----------|-----------|
| | 2020 FPL Level (Effective for All of the 2021 Coverage Year) | | | | |
| 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 |

TABLE A.2: 2021 FPL for Use with (1) Medicaid Eligibility Determinations in 2021 & Early 2022 and (2) Marketplace (PTC/CSR) Eligibility Determinations for All of 2022

| 48 Contiguous States and the District of Columbia | | | | | |
|---|--|----------|-----------|-----------|-----------|
| | 2021 FPL Level (Effective January 13, 2021, Until New Guidelines Issued in Early 2022) | | | | |
| Persons in Household | 100% | 138% | 250% | 300% | 400% |
| 1 | \$12,880 | \$17,774 | \$32,200 | \$38,640 | \$51,520 |
| 2 | \$17,420 | \$24,040 | \$43,550 | \$52,260 | \$69,680 |
| 3 | \$21,960 | \$30,305 | \$54,900 | \$65,880 | \$87,840 |
| 4 | \$26,500 | \$36,570 | \$66,250 | \$79,500 | \$106,000 |
| 5 | \$31,040 | \$42,835 | \$77,600 | \$93,120 | \$124,160 |
| 6 | \$35,580 | \$49,100 | \$88,950 | \$106,740 | \$142,320 |
| 7 | \$40,120 | \$55,366 | \$100,300 | \$120,360 | \$160,480 |
| 8 | \$44,660 | \$61,631 | \$111,650 | \$133,980 | \$178,640 |

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 2020-2021 | | | | |
| State of Alaska | | | | |
| | 2020 FPL | 2021 FPL | Change (2020 to 2021) | % Change (2020 to 2021) |
| Persons in Household | Use with Marketplace (PTC/CSR) Eligibility for Remainder of 2021 Coverage Year | Use with Medicaid Eligibility as of January 13, 2021, into Early 2022 & Use with Marketplace (PTC/CSR) Eligibility for All of 2022 Coverage Year | | |
| 1 | \$15,950 | \$16,090 | \$140 | 0.9% |
| 2 | \$21,550 | \$21,770 | \$220 | 1.0% |
| 3 | \$27,150 | \$27,450 | \$300 | 1.1% |
| 4 | \$32,750 | \$33,130 | \$380 | 1.2% |
| 5 | \$38,350 | \$38,810 | \$460 | 1.2% |
| 6 | \$43,950 | \$44,490 | \$540 | 1.2% |
| 7 | \$49,550 | \$50,170 | \$620 | 1.3% |
| 8 | \$55,150 | \$55,850 | \$700 | 1.3% |
| Each Additional | \$5,600 | \$5,680 | \$80 | 1.4% |

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

Source (2021 FPL): HHS/ASPE (<https://aspe.hhs.gov/2021-poverty-guidelines>)

TABLE B.1: 2020 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2021

| State of Alaska | | | | | |
|----------------------|--|----------|-----------|-----------|-----------|
| | 2020 FPL Level (Effective for All of the 2021 Coverage Year) | | | | |
| Persons in Household | 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 |

TABLE B.2: 2021 FPL for Use with (1) Medicaid Eligibility Determinations in 2021 & Early 2022 and (2) Marketplace (PTC/CSR) Eligibility Determinations for All of 2022

| State of Alaska | | | | | |
|----------------------|--|----------|-----------|-----------|-----------|
| | 2021 FPL Level (Effective January 13, 2021, Until New Guidelines Issued in Early 2022) | | | | |
| Persons in Household | 100% | 138% | 250% | 300% | 400% |
| 1 | \$16,090 | \$22,204 | \$40,225 | \$48,270 | \$64,360 |
| 2 | \$21,770 | \$30,043 | \$54,425 | \$65,310 | \$87,080 |
| 3 | \$27,450 | \$37,881 | \$68,625 | \$82,350 | \$109,800 |
| 4 | \$33,130 | \$45,719 | \$82,825 | \$99,390 | \$132,520 |
| 5 | \$38,810 | \$53,558 | \$97,025 | \$116,430 | \$155,240 |
| 6 | \$44,490 | \$61,396 | \$111,225 | \$133,470 | \$177,960 |
| 7 | \$50,170 | \$69,235 | \$125,425 | \$150,510 | \$200,680 |
| 8 | \$55,850 | \$77,073 | \$139,625 | \$167,550 | \$223,400 |

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 2021 (Based on 2021 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* | \$1,094 | \$1,472 | \$7,970 | \$11,960 |
| Specified Low-Income Medicare Beneficiary (SLMB) | 120% + \$20* | \$1,308 | \$1,762 | \$7,970 | \$11,960 |
| Qualifying Individual (QI) | 135% + \$20* | \$1,469 | \$1,980 | \$7,970 | \$11,960 |
| Qualified Disabled Working Individual (QDWI)** | 200% + \$20* | \$4,379 | \$5,892 | \$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 2021 (Based on 2021 FPL)

| State of Alaska | | | | | |
|--|-----------------------|------------|---------|--------------|----------|
| Medicare Savings Program | Monthly Income Limits | | | Asset Limits | |
| | % FPL | Individual | Couple | Individual | Couple |
| Qualified Medicare Beneficiary (QMB) | 100% + \$20* | \$1,361 | \$1,835 | \$7,970 | \$11,960 |
| Specified Low-Income Medicare Beneficiary (SLMB) | 120% + \$20* | \$1,629 | \$2,197 | \$7,970 | \$11,960 |
| Qualifying Individual (QI) | 135% + \$20* | \$1,831 | \$2,470 | \$7,970 | \$11,960 |
| Qualified Disabled Working Individual (QDWI)** | 200% + \$20* | \$5,449 | \$7,342 | \$4,000 | \$6,000 |

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

** Figures include additional earned income disregards