



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 2022 and 2023¹

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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 2022 coverage year and during the 2023 open enrollment period and coverage year. In addition, this brief outlines the 2022 monthly income and asset eligibility limits for Medicare Savings Programs.

FPL Levels Applicable to Marketplace for 2022 and 2023 Coverage Years

On January 12, 2022, HHS issued the 2022 Federal Poverty Guidelines (2022 FPL). When determining eligibility for premium tax credits (PTCs) and cost-sharing reductions (CSRs) through a Marketplace for the 2023 coverage year, the 2022 FPL will apply throughout the 2023 coverage year, including for eligibility determinations made during the open enrollment period for 2023 and during monthly special enrollment periods for enrolled Tribal members and their families conducted throughout 2023. ***For the remainder of the 2022 coverage year, the 2021 FPL will continue to apply for Marketplace enrollment.***

FPL Levels Applicable to Medicaid for 2022 and Early 2023

For Medicaid eligibility determinations, the 2022 FPL will apply for the remainder of 2022 and early 2023. After HHS issues the 2023 Federal Poverty Guidelines (2023 FPL) early next year, the 2023 FPL will apply when determining Medicaid eligibility through the remainder of 2023.

FPL Levels Applicable to Medicare Savings Programs for 2022

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 2022, HHS released the federal monthly income and asset limits for Medicare Savings Programs for calendar year 2022, based on the 2022 FPL.²

¹ This brief is for informational purposes only and is not intended as legal advice.

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 2022-2023				
48 Contiguous States and the District of Columbia				
	2021 FPL	2022 FPL	Change (2021 to 2022)	% Change (2021 to 2022)
Persons in Household	Use with Marketplace (PTC/CSR) Eligibility for Remainder of 2022 Coverage Year	Use with Medicaid Eligibility as of January 12, 2022, into Early 2023 & Use with Marketplace (PTC/CSR) Eligibility for All of 2023 Coverage Year		
1	\$12,880	\$13,590	\$710	5.5%
2	\$17,420	\$18,310	\$890	5.1%
3	\$21,960	\$23,030	\$1,070	4.9%
4	\$26,500	\$27,750	\$1,250	4.7%
5	\$31,040	\$32,470	\$1,430	4.6%
6	\$35,580	\$37,190	\$1,610	4.5%
7	\$40,120	\$41,910	\$1,790	4.5%
8	\$44,660	\$46,630	\$1,970	4.4%
Each Additional	\$4,540	\$4,720	\$180	4.0%

Source (2021 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines>)

Source (2022 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>)

TABLE A.1: 2021 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2022

48 Contiguous States and the District of Columbia					
2021 FPL Level (Effective for All of the 2022 Coverage Year)					
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

TABLE A.2: 2022 FPL for Use with (1) Medicaid Eligibility Determinations in 2022 & Early 2023 and (2) Marketplace (PTC/CSR) Eligibility Determinations for All of 2023

48 Contiguous States and the District of Columbia					
2022 FPL Level (Effective January 12, 2022, Until New Guidelines Issued in Early 2023)					
Persons in Household	100%	138%	250%	300%	400%
1	\$13,590	\$18,754	\$33,975	\$40,770	\$54,360
2	\$18,310	\$25,268	\$45,775	\$54,930	\$73,240
3	\$23,030	\$31,781	\$57,575	\$69,090	\$92,120
4	\$27,750	\$38,295	\$69,375	\$83,250	\$111,000
5	\$32,470	\$44,809	\$81,175	\$97,410	\$129,880
6	\$37,190	\$51,322	\$92,975	\$111,570	\$148,760
7	\$41,910	\$57,836	\$104,775	\$125,730	\$167,640
8	\$46,630	\$64,349	\$116,575	\$139,890	\$186,520

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 Years 2022-2023				
State of Alaska				
	2021 FPL	2022 FPL	Change (2021 to 2022)	% Change (2021 to 2022)
Persons in Household	Use with Marketplace (PTC/CSR) Eligibility for Remainder of 2022 Coverage Year	Use with Medicaid Eligibility as of January 12, 2022, into Early 2023 & Use with Marketplace (PTC/CSR) Eligibility for All of 2023 Coverage Year		
1	\$16,090	\$16,990	\$900	5.6%
2	\$21,770	\$22,890	\$1,120	5.1%
3	\$27,450	\$28,790	\$1,340	4.9%
4	\$33,130	\$34,690	\$1,560	4.7%
5	\$38,810	\$40,590	\$1,780	4.6%
6	\$44,490	\$46,490	\$2,000	4.5%
7	\$50,170	\$52,390	\$2,220	4.4%
8	\$55,850	\$58,290	\$2,440	4.4%
Each Additional	\$5,680	\$5,900	\$220	3.9%

Source (2021 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines>)

Source (2022 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>)

TABLE B.1: 2021 FPL for Use with **Marketplace (PTC/CSR) Eligibility Determinations for 2022**

State of Alaska					
2021 FPL Level (Effective for All of the 2022 Coverage Year)					
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

TABLE B.2: 2022 FPL for Use with (1) **Medicaid Eligibility Determinations in 2022 & Early 2023 and (2) **Marketplace** (PTC/CSR) Eligibility Determinations for All of 2023**

State of Alaska					
2022 FPL Level (Effective January 12, 2022, Until New Guidelines Issued in Early 2023)					
Persons in Household	100%	138%	250%	300%	400%
1	\$16,990	\$23,446	\$42,475	\$50,970	\$67,960
2	\$22,890	\$31,588	\$57,225	\$68,670	\$91,560
3	\$28,790	\$39,730	\$71,975	\$86,370	\$115,160
4	\$34,690	\$47,872	\$86,725	\$104,070	\$138,760
5	\$40,590	\$56,014	\$101,475	\$121,770	\$162,360
6	\$46,490	\$64,156	\$116,225	\$139,470	\$185,960
7	\$52,390	\$72,298	\$130,975	\$157,170	\$209,560
8	\$58,290	\$80,440	\$145,725	\$174,870	\$233,160

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

State of Hawaii				
TABLE C: HHS Poverty Guidelines for Use in Calendar Years 2022-2023				
State of Hawaii				
	2021 FPL	2022 FPL	Change (2021 to 2022)	% Change (2021 to 2022)
Persons in Household	Use with Marketplace (PTC/CSR) Eligibility for Remainder of 2022 Coverage Year	Use with Medicaid Eligibility as of January 12, 2022, into Early 2023 & Use with Marketplace (PTC/CSR) Eligibility for All of 2023 Coverage Year		
1	\$14,820	\$15,630	\$810	5.5%
2	\$20,040	\$21,060	\$1,020	5.1%
3	\$25,260	\$26,490	\$1,230	4.9%
4	\$30,480	\$31,920	\$1,440	4.7%
5	\$35,700	\$37,350	\$1,650	4.6%
6	\$40,920	\$42,780	\$1,860	4.5%
7	\$46,140	\$48,210	\$2,070	4.5%
8	\$51,360	\$53,640	\$2,280	4.4%
Each Additional	\$5,220	\$5,430	\$210	4.0%

Source (2021 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines>)

Source (2022 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>)

TABLE C.1: 2021 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2022

State of Hawaii					
2021 FPL Level (Effective for All of the 2022 Coverage Year)					
Persons in Household	100%	138%	250%	300%	400%
1	\$14,820	\$20,452	\$37,050	\$44,460	\$59,280
2	\$20,040	\$27,655	\$50,100	\$60,120	\$80,160
3	\$25,260	\$34,859	\$63,150	\$75,780	\$101,040
4	\$30,480	\$42,062	\$76,200	\$91,440	\$121,920
5	\$35,700	\$49,266	\$89,250	\$107,100	\$142,800
6	\$40,920	\$56,470	\$102,300	\$122,760	\$163,680
7	\$46,140	\$63,673	\$115,350	\$138,420	\$184,560
8	\$51,360	\$70,877	\$128,400	\$154,080	\$205,440

TABLE C.2: 2022 FPL for Use with (1) Medicaid Eligibility Determinations in 2022 & Early 2023 and (2) Marketplace (PTC/CSR) Eligibility Determinations for All of 2023

State of Hawaii					
2022 FPL Level (Effective January 12, 2022, Until New Guidelines Issued in Early 2023)					
Persons in Household	100%	138%	250%	300%	400%
1	\$15,630	\$21,569	\$39,075	\$46,890	\$62,520
2	\$21,060	\$29,063	\$52,650	\$63,180	\$84,240
3	\$26,490	\$36,556	\$66,225	\$79,470	\$105,960
4	\$31,920	\$44,050	\$79,800	\$95,760	\$127,680
5	\$37,350	\$51,543	\$93,375	\$112,050	\$149,400
6	\$42,780	\$59,036	\$106,950	\$128,340	\$171,120
7	\$48,210	\$66,530	\$120,525	\$144,630	\$192,840
8	\$53,640	\$74,023	\$134,100	\$160,920	\$214,560

Shown below in Tables D.1, D.2, and D.3 are the Medicare Savings Program eligibility figures applicable to the 48 contiguous states and the District of Columbia, the State of Alaska, and the State of Hawaii, respectively, for calendar year 2022. HHS will issue Medicare Savings Program eligibility figures for calendar year 2023 in early 2023.

TABLE D.1: Dual Eligible Standards for Medicare Savings Programs for 2022 (Based on 2022 FPL)

48 Contiguous States and the District of Columbia					
	Monthly Income Limits			Asset Limits	
Medicare Savings Program	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,153	\$1,546	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,379	\$1,851	\$8,400	\$12,600
Qualifying Individual (QI)	135% + \$20*	\$1,549	\$2,080	\$8,400	\$12,600
Qualified Disabled Working Individual (QDWI)	400% + \$85**	\$4,615	\$6,189	\$4,000	\$6,000

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

** \$85 = amount of the monthly SSI income disregard plus an additional income disregard

TABLE D.2: Dual Eligible Standards for Medicare Savings Programs for 2022 (Based on 2022 FPL)

State of Alaska					
	Monthly Income Limits			Asset Limits	
Medicare Savings Program	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,436	\$1,928	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,719	\$2,309	\$8,400	\$12,600
Qualifying Individual (QI)	135% + \$20*	\$1,932	\$2,596	\$8,400	\$12,600
Qualified Disabled Working Individual (QDWI)	400% + \$85**	\$5,749	\$7,715	\$4,000	\$6,000

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

** \$85 = amount of the monthly SSI income disregard plus an additional income disregard

TABLE D.3: Dual Eligible Standards for Medicare Savings Programs for 2022 (Based on 2022 FPL)

State of Hawaii					
	Monthly Income Limits			Asset Limits	
Medicare Savings Program	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,323	\$1,775	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,583	\$2,126	\$8,400	\$12,600
Qualifying Individual (QI)	135% + \$20*	\$1,779	\$2,390	\$8,400	\$12,600
Qualified Disabled Working Individual (QDWI)	400% + \$85**	\$5,295	\$7,105	\$4,000	\$6,000

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

** \$85 = amount of the monthly SSI income disregard plus an additional income disregard