

Coverage Year 2021

2020 Federal Poverty Guidelines (Coverage Year 2021)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,760	\$17,608	\$19,140	\$25,520	\$31,900	\$38,280	\$51,040
2	\$17,240	\$23,791	\$25,860	\$34,480	\$43,100	\$51,720	\$68,960
3	\$21,720	\$29,973	\$32,580	\$43,440	\$54,300	\$65,160	\$86,880
4	\$26,200	\$36,156	\$39,300	\$52,400	\$65,500	\$78,600	\$104,800
5	\$30,680	\$42,338	\$46,020	\$61,360	\$76,700	\$92,040	\$122,720
6	\$35,160	\$48,520	\$52,740	\$70,320	\$87,900	\$105,480	\$140,640
7	\$39,640	\$54,703	\$59,460	\$79,280	\$99,100	\$118,920	\$158,560
8	\$44,120	\$60,885	\$66,180	\$88,240	\$110,300	\$132,360	\$176,480

For households with more than 8, add \$4,480 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2021 is based on poverty guidelines for 2020. FPL = federal poverty line.

Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines

Expected Premium Contribution (Coverage Year 2021)

Annual Household Income (% of FPL)	Less than 133% FPL	133% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300-400% FPL	More than 400% FPL
Expected Premium Contribution (% of Income)	2.07%	3.10%	3.41%	4.14%	6.52%	8.33%	9.83%	n/a

Source: www.irs.gov/pub/irs-drop/rp-20-36.pdf

Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2021)

Eligibility for Premium Tax Credits If Offer of Employer-Sponsored Insurance is Considered Unaffordable	
Considered unaffordable if ESI offer is:	Affordability of family coverage determined by:
Over 9.83% of household income	Cost of employee-only coverage

Source: www.irs.gov/pub/irs-drop/rp-20-36.pdf

Out-Of-Pocket Maximum (Coverage Year 2021)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans ¹	All income levels	\$8,550	\$17,100
CSR Silver Plan 73% AV ²	Between 201%-250% FPL	\$6,800	\$13,600
CSR Silver Plan 87% AV ²	Between 151%-200% FPL	\$2,850	\$5,700
CSR Silver Plan 94% AV ²	Up to 150% FPL	\$2,850	\$5,700

¹Applies to all plans in the individual and group market. ²Applies only to silver plans eligible for CSR sold in the Marketplace.

Note: CSR = cost-sharing reductions. AV = actuarial value.

Source: federalregister.gov/documents/2020/05/14/2020-10045/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2021

Affordability Exemption Threshold (Coverage Year 2021)

Eligibility for Catastrophic Coverage for Individuals Age 30 and Older	
Coverage considered unaffordable if premium for marketplace coverage (after APTC) or employer coverage costs more than:	8.27% of income

Source: federalregister.gov/documents/2020/05/14/2020-10045/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2021