

## Coverage Year 2022

### 2021 Federal Poverty Guidelines (Coverage Year 2022)

| # in Household | 100% FPL | 138% FPL | 150% FPL | 200% FPL | 250% FPL  | 300% FPL  | 400% FPL  |
|----------------|----------|----------|----------|----------|-----------|-----------|-----------|
| 1              | \$12,880 | \$17,774 | \$19,320 | \$25,760 | \$32,200  | \$38,640  | \$51,520  |
| 2              | \$17,420 | \$24,039 | \$26,130 | \$34,840 | \$43,550  | \$52,260  | \$69,680  |
| 3              | \$21,960 | \$30,304 | \$32,940 | \$43,920 | \$54,900  | \$65,880  | \$87,840  |
| 4              | \$26,500 | \$36,570 | \$39,750 | \$53,000 | \$66,250  | \$79,500  | \$106,000 |
| 5              | \$31,040 | \$42,835 | \$46,560 | \$62,080 | \$77,600  | \$93,120  | \$124,160 |
| 6              | \$35,580 | \$49,100 | \$53,370 | \$71,160 | \$88,950  | \$106,740 | \$142,320 |
| 7              | \$40,120 | \$55,365 | \$60,180 | \$80,240 | \$100,300 | \$120,360 | \$160,480 |
| 8              | \$44,660 | \$61,630 | \$66,990 | \$89,320 | \$111,650 | \$133,980 | \$178,640 |

For households with more than 8, add \$4,540 for each additional person.

Eligibility for premium tax credits in coverage year 2021 is based on 2020 poverty guidelines.

FPL = federal poverty line. Source (plus Hawai'i and Alaska guidelines): [aspe.hhs.gov/poverty-guidelines](https://aspe.hhs.gov/poverty-guidelines)

### Expected Premium Contribution (Coverage Year 2022)

| Annual Household Income (% of FPL)          | Up to 150% FPL | 200% FPL | 250% FPL | 300% FPL | 400% FPL & Above |
|---|----------------|----------|----------|----------|------------------|
| Expected Premium Contribution (% of Income) | 0%             | 2%       | 4%       | 6%       | 8.5%             |

Source: American Rescue Plan Act Public Law No: 117-2

### Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2022)

| 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: |
| 9.61%   | Cost of employee-only coverage                  |

Source: [https://www.irs.gov/irb/2021-35\\_IRB](https://www.irs.gov/irb/2021-35_IRB)

### Out-Of-Pocket Maximum (Coverage Year 2022)

| Plan Type                           | Income Level          | Out-of-Pocket Maximum |          |
|-------------------------------------|-----------------------|-----------------------|----------|
|                                     |                       | Individual            | Family   |
| All plans <sup>1</sup>              | All income levels     | \$8,700               | \$17,400 |
| CSR Silver Plan 73% AV <sup>2</sup> | Between 201%-250% FPL | \$6,950               | \$13,900 |
| CSR Silver Plan 87% AV <sup>2</sup> | Between 151%-200% FPL | \$2,900               | \$5,800  |
| CSR Silver Plan 94% AV <sup>2</sup> | Up to 150% FPL        | \$2,900               | \$5,800  |

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

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

Source: [federalregister.gov/documents/2021/05/05/2021-09102/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2022](https://federalregister.gov/documents/2021/05/05/2021-09102/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2022)

### Affordability Exemption Threshold (Coverage Year 2022)

| 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: | 8.09% of income |

Source: [federalregister.gov/documents/2021/05/05/2021-09102/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2022](https://federalregister.gov/documents/2021/05/05/2021-09102/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2022)

## Tax Year 2021

### Tax Filing Thresholds (Tax Year 2021)

| Tax Filing Status                            | Single                    | Head of Household       | Married Filing Jointly                            | Married Filing Separately                 | Qualifying Widow(er) w/ Qualifying Child |
|--|---------------------------|-------------------------|---|---|--|
| Tax Filing Threshold for People Under Age 65 | \$12,550                  | \$18,800                | \$25,100  | Must file if had gross income of any kind | \$25,100                                 |
| Tax Dependent Filing Requirement             |                           |                         |   |   |  |
| Aged and/or Blind?                           | Unearned income was over: | Earned income was over: | Taxable gross income was more than the larger of: |   |  |
| Under 65 AND <b>not</b> blind                | \$1,100                   | \$12,550                | \$1,100 OR Earned income (up to \$12,200) + \$350 |   |  |

Note: Tax filing thresholds calculated using the standard deduction for taxpayers for 2021 (required to file if gross income is more than the standard deduction).  
 Source: <https://www.irs.gov/pub/irs-drop/rp-20-45.pdf>

### Repayment Limits on APTC (Tax Year 2021)

| Income (% FPL) | SINGLE Taxpayers | OTHER Taxpayers |
|----------------|------------------|-----------------|
| Under 200%     | \$325            | \$650           |
| 200% – 300%    | \$800            | \$1,600         |
| 300% – 400%    | \$1,350          | \$2,700         |
| 400% and above | None             | None            |

Source: <https://www.irs.gov/pub/irs-drop/rp-20-45.pdf>

### 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.

Eligibility for premium tax credits in coverage year 2021 is based on 2020 poverty guidelines.

FPL = federal poverty line. Source (plus Hawai'i and Alaska guidelines): [aspe.hhs.gov/2020-poverty-guidelines](https://aspe.hhs.gov/2020-poverty-guidelines)