

Annual Federal Poverty Level Chart 2014/15

Family Size	100%	138%	139%	185%	190%	200%	250%	305%	400%
1	\$ 11,670	\$ 16,105	\$ 16,221	\$ 21,590	\$ 22,173	\$ 23,340	\$ 29,175	\$ 35,594	\$ 46,680
2	\$ 15,730	\$ 21,707	\$ 21,865	\$ 29,101	\$ 29,887	\$ 31,460	\$ 39,325	\$ 47,977	\$ 62,920
3	\$ 19,790	\$ 27,310	\$ 27,508	\$ 36,612	\$ 37,601	\$ 39,580	\$ 49,475	\$ 60,360	\$ 79,160
4	\$ 23,850	\$ 32,913	\$ 33,152	\$ 44,123	\$ 45,315	\$ 47,700	\$ 59,625	\$ 72,743	\$ 95,400
5	\$ 27,910	\$ 38,516	\$ 38,795	\$ 51,634	\$ 53,029	\$ 55,820	\$ 69,775	\$ 85,126	\$ 111,640
6	\$ 31,970	\$ 44,119	\$ 44,438	\$ 59,145	\$ 60,743	\$ 63,940	\$ 79,925	\$ 97,509	\$ 127,880
For each additional household member, add...	\$ 4,060	\$ 5,603	\$ 5,643	\$ 7,511	\$ 7,714	\$ 8,120	\$ 10,150	\$ 12,383	\$ 16,240

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Income Level as FPL%	Capped at	Individual	Annual Cost	Family of 4	Annual Cost
100% - 138%	2.00%	\$11,670 - \$16,105	\$234 - \$322	\$23,850 - \$32,913	\$472 - \$658
139% - 150%	3.00% - 4.00%	\$16,221 - \$17,505	\$487 - \$700	\$33,152 - \$35,775	\$995 - \$1,431
151% - 200%	4.00% - 6.30%	\$17,622 - \$23,340	\$705 - \$1,470	\$36,014 - \$47,700	\$1,441 - \$3,005
201% - 250%	6.30% - 8.05%	\$23,456 - \$29,175	\$1,478 - \$2,349	\$47,939 - \$59,625	\$3,020 - \$4,800
251% - 300%	8.05% - 9.50%	\$29,292 - \$35,010	\$2,358 - \$3,326	\$59,864 - \$71,550	\$4,819 - \$6,797
301% - 350%	9.50%	\$35,127 - \$40,845	\$3,337 - \$3,880	\$71,789 - \$83,475	\$6,820 - \$7,930
351% - 400%	9.50%	\$40,962 - \$46,680	\$3,891 - \$4,435	\$83,714 - \$95,400	\$7,952 - \$9,063

Eligibility Options at each income level	100%	138%	139%	185%	190%	200%	250%	305%	400%
Medicaid / CAWEM	100%	138%							
SNAP			139%	185%					
Pregnant women - Medicaid/CAWEM+					190%				
Healthy Kids						200%			
Cost sharing (LPR > 5 yrs)							250%		
Tax credits								305%	400%

0% - 138% eligible for Medicaid or CAWEM
0% - 185% eligible for SNAP
0% - 190% pregnant women eligible for Medicaid or CAWEM Plus
0% - 305% of children eligible for Healthy Kids

0% - 250% Legal Permanent Resident (LPR) under the 5 year bar who do not meet the eligibility for Medicaid may be eligible for cost sharing reductions from 0%
139% - 250% Most Oregonians eligible for cost sharing
139% - 400% eligible for tax credits

<p>Cost Sharing Reductions -</p> <ul style="list-style-type: none"> Helps reduce out-of-pocket costs not premium costs. Is only available in Silver Plans (unless you are an Alaskan Native /American Indian). Payments are made directly to the carrier.
<p>Premium Tax Credits -</p> <ul style="list-style-type: none"> Tax credits help subsidize QHP premium costs. Can be received in advance to provide immediate help in paying premiums or can be claimed at the end of the year via taxes. Can be used at any metal tier level IRS reconciles over/under payments of advance premium tax credits when people file taxes.
<p>Advanced Premium Tax Credits (APTC) continued -</p> <ul style="list-style-type: none"> APTC fills the gap between what someone's <u>expected contribution</u> to health insurance is and the cost of a <u>benchmark plan</u>. Expected contribution is set on a sliding scale based on income. It varies from 2% of income at 138% FPL to 9.5% at 400% FPL. The cost of the benchmark plan is the cost of the second lowest cost Silver plan.
<p>Resources</p> <ul style="list-style-type: none"> Medica Reform Resources - https://www.medicarehealthreform.com/access-to-coverage/comparing-premium-tax-credits-to-cost-sharing-reductions/ HealthCare.Gov - https://www.healthcare.gov/lower-costs/save-on-out-of-pocket-costs/ Health Reform: Beyond the Basics - http://www.healthreformbeyondthebasics.org/wp-content/uploads/2014/09/KeyFacts-Cost-Sharing-Reductions_updated2014.pdf



Monthly Federal Poverty Level Chart 2014/15

FPL Chart for Public Medical Programs										
Family Size	100%	138%	139%	185%	190%	200%	250%	305%	400%	
1	\$ 972	\$ 1,341	\$ 1,351	\$ 1,798	\$ 1,847	\$ 1,944	\$ 2,430	\$ 2,965	\$ 3,888	
2	\$ 1,310	\$ 1,808	\$ 1,821	\$ 2,424	\$ 2,489	\$ 2,620	\$ 3,275	\$ 3,996	\$ 5,240	
3	\$ 1,649	\$ 2,276	\$ 2,292	\$ 3,051	\$ 3,133	\$ 3,298	\$ 4,123	\$ 5,029	\$ 6,596	
4	\$ 1,987	\$ 2,742	\$ 2,762	\$ 3,676	\$ 3,775	\$ 47,700	\$ 4,968	\$ 6,060	\$ 7,948	
5	\$ 2,325	\$ 3,209	\$ 3,232	\$ 4,301	\$ 4,418	\$ 4,650	\$ 5,813	\$ 7,091	\$ 9,300	
6	\$ 2,664	\$ 3,676	\$ 3,703	\$ 4,928	\$ 5,062	\$ 5,328	\$ 6,660	\$ 8,125	\$ 10,656	
For each additional household member, add...	\$ 338	\$ 466	\$ 470	\$ 625	\$ 642	\$ 676	\$ 845	\$ 1,031	\$ 1,352	

FPL Chart for Qualified Health Plans										
Family Size	100%	138%	139%	185%	190%	200%	250%	305%	400%	
1	\$ 972	\$ 1,341	\$ 1,351	\$ 1,798	\$ 1,847	\$ 1,944	\$ 2,430	\$ 2,965	\$ 3,888	
2	\$ 1,310	\$ 1,808	\$ 1,821	\$ 2,424	\$ 2,489	\$ 2,620	\$ 3,275	\$ 3,996	\$ 5,240	
3	\$ 1,649	\$ 2,276	\$ 2,292	\$ 3,051	\$ 3,133	\$ 3,298	\$ 4,123	\$ 5,029	\$ 6,596	
4	\$ 1,987	\$ 2,742	\$ 2,762	\$ 3,676	\$ 3,775	\$ 3,974	\$ 4,968	\$ 6,060	\$ 7,948	
5	\$ 2,325	\$ 3,209	\$ 3,232	\$ 4,301	\$ 4,418	\$ 4,650	\$ 5,813	\$ 7,091	\$ 9,300	
6	\$ 2,664	\$ 3,676	\$ 3,703	\$ 4,928	\$ 5,062	\$ 5,328	\$ 6,660	\$ 8,125	\$ 10,656	
For each additional household member, add...	\$ 338	\$ 466	\$ 470	\$ 625	\$ 642	\$ 676	\$ 845	\$ 1,031	\$ 1,352	

Expected Contribution for Premiums Based on Income					
Income Level as FPL%	Capped at	Individual	Monthly Cost	Family of 4	Monthly Cost
100% - 138%	2.00%	\$972 - \$1,341	\$20 - \$27	\$1,987 - \$2,742	\$40 - \$55
139% - 150%	3.00% - 4.00%	\$1,351 - \$1,459	\$41 - \$58	\$2,762 - \$2,981	\$83 - \$119
151% - 200%	4.00% - 6.30%	\$1,469 - \$1,945	\$59 - \$123	\$3,001 - \$3,974	\$120 - \$250
201% - 250%	6.30% - 8.05%	\$1,955 - \$2,431	\$124 - \$196	\$3,995 - \$4,968	\$251 - \$400
251% - 300%	8.05% - 9.50%	\$2,441 - \$2,918	\$197 - \$277	\$4,989 - \$5,963	\$402 - \$566
301% - 350%	9.50%	\$2,927 - \$3,404	\$278 - \$323	\$5,982 - \$6,956	\$568 - \$661
351% - 400%	9.50%	\$3,414 - \$3,890	\$324 - \$370	\$6,976 - \$7,948	\$663 - \$755

A Different Perspective of the Coverage Continuum										
Eligibility Options at each income level	FPL %									
	100	138	139	185	190	200	250	305	400	
Medicaid/CAWEM	[Bar from 100 to 138]									
SNAP	[Bar from 100 to 185]									
Pregnant women - Medicaid/CAWEM Plus	[Bar from 100 to 190]									
Healthy Kids	[Bar from 100 to 305]									
Cost sharing (LPR > 5 yrs)	[Bar from 139 to 200]									
Tax credits	[Bar from 139 to 400]									

Key for Social Services
0% - 138% eligible for Medicaid or CAWEM
0% - 185% eligible for SNAP
0% - 190% pregnant women eligible for Medicaid or CAWEM Plus
0% - 305% of children eligible for Healthy Kids

Key for Financial Assistance for QHPs
0% - 250% Legal Permanent Resident (LPR) under the 5 year bar who do not meet the eligibility for Medicaid may be eligible for cost sharing reductions from 0%
139% - 250% Most Oregonians eligible for cost sharing
139% - 400% eligible for tax credits

Financial Assistance Explained:
Cost Sharing Reductions -
<ul style="list-style-type: none"> Helps reduce out-of-pocket costs not premium costs. Is only available in Silver Plans (unless you are an Alaskan Native /American Indian). Payments are made directly to the carrier.
Premium Tax Credits -
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Advanced Premium Tax Credits (APTC) continued -
<ul style="list-style-type: none"> APTC fills the gap between what someone's <u>expected contribution</u> to health insurance is and the cost of a <u>benchmark plan</u>. Expected contribution is set on a sliding scale based on income. It varies from 2% of income at 138% FPL to 9.5% at 400% FPL. The cost of the benchmark plan is the cost of the second lowest cost Silver plan.
Resources
<ul style="list-style-type: none"> Medica Reform Resources - https://www.medicarehealthreform.com/access-to-coverage/comparing-premium-tax-credits-to-cost-sharing-reductions/ HealthCare.Gov - https://www.healthcare.gov/lower-costs/save-on-out-of-pocket-costs/ Health Reform: Beyond the Basics - http://www.healthreformbeyondthebasics.org/wp-content/uploads/2014/09/KeyFacts-Cost-Sharing-Reductions_updated2014.pdf