

INFORMATION ABOUT FEDERAL POVERTY GUIDELINES

Importance of Poverty Guidelines / What These Numbers Mean

Many state programs that offer financial assistance to elderly or disabled individuals use the Federal Poverty Levels to calculate their annual or monthly income limits for program eligibility. As mentioned above, some states' Medicaid programs also use these limits, or a percentage thereof, to determine eligibility for different constituent groups. (These groups can include the Aged, Blind or Disabled, Children Under 18, or Pregnant Women).

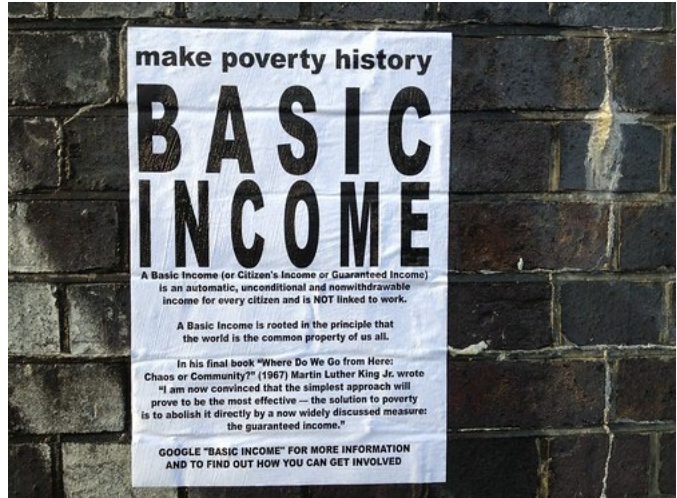
The Department of Health and Human Services publishes this information and updates it each January for the current year. The numbers are based on data collected by the U.S. Census Bureau.

Note that there is little difference between the Federal Poverty Guidelines and the Federal Poverty Levels. Therefore, throughout this article, these terms are used interchangeably. However, these guidelines should not be confused with the Federal Benefit Rate (FBR) / Supplemental Security Income (SSI) Limit. Those numbers are published by the Social Security Office and are [available here](#).

The **Federal Poverty Level (FPL)** is a measurement of the minimum amount of annual income issued every year by the Department of Health and Human Services (HHS), that is needed for individuals and families to pay for essentials, such as room and board, clothes, and transportation. The FPL takes into account the number of people in a household, their income, and the state in which they live. On the other hand, the Federal Benefit Rate, a monthly cash benefit, is the maximum payment that an aged, blind or disabled adult can be paid via Supplemental



Security Income. As a point of reference, at the time of this writing, the annual FPL for a household of one is \$12,880 (\$1,073 / month). And the maximum annual SSI benefit amount for a single individual is \$9,528 (\$794 / month). As with the FPL, many assistance programs use SSI figures to determine if an applicant is income eligible. While a percentage of the FPL is often used to determine income eligibility for categorically aged, blind and disabled Medicaid, a percentage of the FBR is often used to determine if one is income eligible for a Home and Community Based Services (HCBS) Medicaid waiver or nursing home Medicaid.



The 2022 federal poverty level (FPL) income numbers below are used to calculate eligibility for Medicaid and the Children's Health Insurance Program (CHIP). 2021 numbers are slightly lower, and are used to calculate savings on Marketplace insurance plans for 2022.

Federal Poverty Level (FPL)

Family size	2021 income number	2022 income numbers
For individuals	\$12,880	\$13,590
For a family of 2	\$17,420	\$18,310
For a family of 3	\$21,960	\$23,030
For a family of 4	\$26,500	\$27,750
For a family of 5	\$31,040	\$32,470
For a family of 6	\$35,580	\$37,190
For a family of 7	\$40,120	\$41,910
For a family of 8	\$44,660	\$46,630
For a family of 9+	Add \$4,540 for each extra person	

Note: Federal Poverty Level amounts are higher in Alaska and Hawaii. See all HHS poverty guidelines for 2022.

How federal poverty levels are used to determine eligibility for reduced-cost health coverage
Income above 400% FPL:

- If your income is above 400% FPL, you may now qualify for premium tax credits that lower your monthly premium for a 2022 Marketplace health insurance plan.
- Income between 100% and 400% FPL: If your income is in this range, in all states you qualify for premium tax credits that lower your monthly premium for a Marketplace health insurance plan.

- Income at or below 150% FPL: If your income falls at or below 150% FPL in your state and you're not eligible for Medicaid or CHIP, you may qualify to enroll in or change Marketplace coverage through a Special Enrollment Period.
- Income below 138% FPL: If your income is below 138% FPL and your state has expanded Medicaid coverage, you qualify for Medicaid based only on your income.
- Income below 100% FPL: If your income falls below 100% FPL, you probably won't qualify for savings on a Marketplace health insurance plan or for income-based Medicaid.

"Income" above refers to "modified adjusted gross income" (MAGI). For most people, it's the same or very similar to "adjusted gross income" (AGI). MAGI isn't a number on your tax return.