

Covered California Income Limits

View Covered California Income Guidelines and See Chart to Calculate Your Health Care Options

The Covered California income limits require consumers to have a household income that ranges from 0% to 400% of the Federal Poverty Level (FPL) in order to qualify for assistance on a government health insurance plan. Based on your household income, you may qualify for up-front tax credits when you enroll in [health insurance in California](#) through the Covered California Health Exchange.

Obamacare Income Guidelines Chart Based on the Federal Poverty Level

According to [Covered California](#) income guidelines and salary restrictions, if an individual makes less than \$47,520 per year or if a family of four earns wages less than \$97,200 per year, then they qualify for government assistance based on their income. If the family has a lower household net income, then a greater amount of government assistance is available to the family. Tax deductions can lower your income level. View the Covered California income limits chart below.

PROGRAM ELIGIBILITY BY FEDERAL POVERTY LEVEL

PLAN YEAR 2017

You may qualify for a Covered California plan with financial assistance, or free or low-cost Medi-Cal, depending on your household income and family size.

COVERED CALIFORNIA		PREMIUM ASSISTANCE											
		AMERICAN INDIAN / ALASKA NATIVE PLANS											
		ENHANCED SILVER PLANS (100%-250%)											
		SILVER 94 (100%-150%)			SILVER 87 (150%-200%)			SILVER 73 (>200%-250%)					
% OF FPL	100%	± 138%	> 138%	150%	200%	> 213%	250%	± 266%	> 266%	300%	± 322%	400%	
HOUSEHOLD SIZE	1	\$11,880	\$16,643	\$16,644	\$17,820	\$23,760	\$25,688	\$29,700	\$32,080	\$32,081	\$35,640	\$38,834	\$47,520
	2	\$16,020	\$22,412	\$22,413	\$24,030	\$32,040	\$34,592	\$40,050	\$43,199	\$43,200	\$48,060	\$52,293	\$64,080
	3	\$20,160	\$28,180	\$28,181	\$30,240	\$40,320	\$43,495	\$50,400	\$54,318	\$54,319	\$60,480	\$65,753	\$80,640
	4	\$24,300	\$33,948	\$33,949	\$36,450	\$48,600	\$52,398	\$60,750	\$65,436	\$65,437	\$72,900	\$79,212	\$97,200
	5	\$28,440	\$39,717	\$39,718	\$42,660	\$56,880	\$61,302	\$71,100	\$76,555	\$76,556	\$85,320	\$92,672	\$113,760
	6	\$32,580	\$45,485	\$45,486	\$48,870	\$65,160	\$70,205	\$81,450	\$87,674	\$87,675	\$97,740	\$106,132	\$130,320
	7	\$36,730	\$51,254	\$51,255	\$55,095	\$73,460	\$79,109	\$91,825	\$98,793	\$98,794	\$110,190	\$119,591	\$146,920
	8	\$40,890	\$57,022	\$57,023	\$61,335	\$81,780	\$88,012	\$102,225	\$10,9912	\$109,913	\$122,670	\$133,051	\$163,560
	each additional person, add	\$4,160	\$5,769	\$5,770	\$6,240	\$8,320	\$8,904	\$10,400	\$11,119	\$11,120	\$12,480	\$13,460	\$16,640
DHCS Department of Health Care Services		MEDI-CAL FOR ADULTS						MEDI-CAL ACCESS PROGRAM (FOR PREGNANT WOMEN)					
		MEDI-CAL FOR KIDS (0-18 yrs.)											
		COUNTY CHILDREN'S HEALTH INITIATIVE PROGRAM											

Government Programs and Assistance Based on Income Ranges

For adults, the following Covered California income restrictions apply:

- 0% – 138% of FPL: You qualify for Medi-Cal.
- > 138% – 400% of FPL: You qualify for a subsidy on a Covered California plan.
 - > 138% to 150%: You also qualify for the Silver Enhanced 94 Plan.
 - > 150% to 200%: You also qualify for the Silver Enhanced 87 Plan.
 - > 200% to 250%: You qualify for the Silver Enhanced 73 Plan.

Parameters for Low Income Females Who Are Expecting a Baby

Pregnant women may qualify for MAGI Medi-Cal if you have household earnings of >138% to 213% according to Covered California income limits. Also, based on wages and the FPL, women who are having a baby may be eligible for the Medi-Cal Access Program (MCAP) if they have a household income of >213% to 322%.

Government Programs for Children: Obamacare Information Guide and Wage Limits

Adults qualify for Medi-Cal with a household income of less than 138% of FPL. However, according to the Covered California income guide, children who enroll on [Obama Care California](#) plans may qualify for Medi-Cal when the family has a household income of 266% or less. The children must be under 19 years of age to qualify. Also, C-CHIP, the County Children's Health Initiative Program, offers health care coverage for children when the family income is greater than 266% up to 322% of FPL.

Proof of Income

Document proofs (including pay stubs, bank statements, etc.) may be required to verify your household income threshold. If you fail to provide proof of income, you may lose your Obamacare subsidy or your health care coverage.

Reporting Mid-Year Changes in Household Earnings

If your wages/salary increases during the year, this may affect what levels of subsidies you qualify for according to Covered California income limits. It also may affect whether or not you, your spouse or your children qualify for certain government assistance programs. If you have a significant income change mid-year, you may be required to report that to Covered California or to Medi-Cal.

Call me anytime with help with enrollment. I will also be working weekends during open enrollment:

John L. Pham (CA Lic. #0649378)

14541 Brookhurst Street, Ste. C1

Westminster, CA 92683 Orange county

Tel.: **1-714-531-3637** - Mobile: **1-714-553-2404**

Email: johnpham@muabaohiem.com