

Federal Poverty Levels for 2023 Health Coverage

This is an outline of the Federal Poverty Level (FPL) income ranges that will qualify for financial assistance for enrollment in 2023 coverage On Marketplace. Updated for rules under the American Rescue Plan.

Household Size	100% FPL	150% FPL	200% FPL	250% FPL	400% FPL
1	\$13,590	\$20,385	\$27,180	\$33,975	\$54,360
2	\$18,310	\$27,465	\$36,620	\$45,775	\$73,240
3	\$23,030	\$34,545	\$46,060	\$57,575	\$92,120
4	\$27,750	\$41,625	\$55,500	\$69,375	\$111,000
Each additional person	\$4,720	\$7,080	\$9,440	\$11,800	\$18,880

- Florida did not expand Medicaid. Therefore, tax credits may be available as listed above for people with incomes above 100% of FPL
- Household incomes below 100% FPL do not qualify for federal financial assistance to obtain health insurance coverage¹
- Household incomes above 100% FPL may qualify for Advance Premium Tax Credits to offset premium costs
- Household incomes between 100 – 250% FPL may also qualify for Silver with Cost-Sharing Reductions (lower out-of-pocket costs)
- Access to Silver Cost Share Reduction plans is not affected by federal decisions to fund the Cost Share Reduction program
- Applicant cannot be enrolled in or eligible for government sponsored Minimum Essential Coverage (e.g. certain Medicaid or Medicare)
- Applicants eligible for group plans through their employer, or through a household family member who is offered employer coverage, may still qualify for a financial assistance on the Marketplace if the group plan is not affordable (the employee’s contribution for coverage exceeds 9.12% of the employee’s household income) or if the group plan does not meet the Minimum Value requirements.

For example: As of Jan. 1, 2023, a fix for the “family glitch” will establish separate affordability tests for the employee (based on the cost of self-only coverage) and dependents (based on the cost of family coverage). These tests will use the same percentage of household income (9.12% in 2023), so it is possible that coverage could be considered affordable for the employee but not for dependents. In that case, the dependents in the same tax household would potentially be eligible for a premium tax credit in the Marketplace, but the employee would not.