

# Program Eligibility by Federal Poverty Level for 2023

Your financial help and whether you qualify for various Covered California or Medi-Cal programs depends on your income, based on the Federal Poverty Level (FPL).

		Federal Premium Tax Credit*											
		Tax credit continues beyond 400%											
		SEE NOTE BELOW FOR INCOMES IN THIS RANGE			American Indian / Alaska Native (AIAN) Zero Cost Sharing (100%-300%)						AIAN Limited Cost Sharing (over 300%)		
					Silver 94 (100%-150%)	Silver 87 (>150%-200%)	Silver 73 (>200%-250%)						
% FPL		0%	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%*	
Household Size	1	\$0	\$13,590	\$18,755	\$20,385	\$27,180	\$28,947	\$33,975	\$36,150	\$40,770	\$43,760	\$54,360	
	2	\$0	\$18,310	\$25,268	\$27,465	\$36,620	\$39,001	\$45,775	\$48,705	\$54,930	\$58,959	\$73,240	
	3	\$0	\$23,030	\$31,782	\$34,545	\$46,060	\$49,054	\$57,575	\$61,260	\$69,090	\$74,157	\$92,120	
	4	\$0	\$27,750	\$38,295	\$41,625	\$55,500	\$59,108	\$69,375	\$73,815	\$83,250	\$89,355	\$111,000	
	5	\$0	\$32,470	\$44,809	\$48,705	\$64,940	\$69,162	\$81,175	\$86,371	\$97,410	\$104,554	\$129,880	
	6	\$0	\$37,190	\$51,323	\$55,785	\$74,380	\$79,215	\$92,975	\$98,926	\$111,570	\$119,752	\$148,760	
	7	\$0	\$41,910	\$57,836	\$62,865	\$83,820	\$89,269	\$104,775	\$111,481	\$125,730	\$134,951	\$167,640	
	8	\$0	\$46,630	\$64,350	\$69,945	\$93,260	\$99,322	\$116,575	\$124,036	\$139,890	\$150,149	\$186,520	
	add'l, add	\$0	\$4,720	\$6,514	\$7,080	\$9,440	\$10,054	\$11,800	\$12,556	\$14,160	\$15,199	\$18,880	
		Medi-Cal for Adults			Medi-Cal for Pregnant Women			Medi-Cal Access Program (for Pregnant Women)					
		Medi-Cal for Kids (0-18 Yrs.)						CCHIP (San Francisco, San Mateo, and Santa Clara county residents)					

**Note:** Most consumers up to 138% FPL will be eligible for Medi-Cal. If ineligible for Medi-Cal, consumers may qualify for a Covered California health plan with financial help including: federal premium tax credit, Silver (94, 87, 73) plans and Zero Cost Sharing and Limited Cost Sharing AIAN plans.

**Silver 94, 87 and 73 plans** provide lower deductibles, co-pays, and out-of-pocket maximum costs.

\* Consumers at 400% FPL or higher may receive a federal premium tax credit to lower their premium to a maximum of 8.5 percent of their income based on the second-lowest-cost Silver plan in their area. See the chart on page 2 for more information.

The cost of your Covered California premium is based on your household's Federal Poverty Level percentage and the cost of the plans available where you live.

<b>Percentage of income paid for premiums, based on household FPL</b> <i>Based on second-lowest-cost Silver plan</i>	
<b>Household FPL Percentage</b>	<b>Percent of Income</b>
<b>0-150% FPL</b>	<b>0% household income</b>
<b>150-200% FPL</b>	<b>0-2% household income</b>
<b>200-250% FPL</b>	<b>2-4% household income</b>
<b>250-300% FPL</b>	<b>4-6% household income</b>
<b>300-400% FPL</b>	<b>6-8.5% household income</b>
<b>400+% FPL</b>	<b>8.5% household income</b>



## Covered California Programs

**The unshaded column headings are associated with eligibility ranges for Covered California programs and financial help:**

Covered California uses FPL limits from the previous year to determine eligibility for its programs.

Federal Premium Tax Credit	100%–400%+ FPL
Silver 94	100%–150% FPL
Silver 87	over 150%–200% FPL
Silver 73	over 200%–250% FPL
AIAN Zero Cost Sharing	100%–300% FPL
AIAN Limited Cost Sharing	over 300% FPL



## Medi-Cal Programs

**The column headings shaded in purple are associated with eligibility ranges for Medi-Cal programs:**

Medi-Cal uses FPL limits for the current year, [as calculated by the Department of Health Care Services](#), to determine eligibility for its programs.

Medi-Cal for Adults	up to 138% FPL
Medi-Cal for Children	up to 266% FPL
Medi-Cal for Pregnant Women	up to 213% FPL
MCAP (for Pregnant Individuals)	over 213%–322% FPL
CCHIP (for Children in San Mateo, San Francisco, and Santa Clara counties)	over 266%–322% FPL