

The March 2021 COVID-19 relief legislation, the **American Rescue Plan Act (ARPA)**, extends eligibility for ACA health insurance subsidies to people buying their own health coverage on the Marketplace who have incomes over 400% of poverty.



2020 Federal Poverty Level (FPL) Guidelines

(The 2020 FPL Numbers are used to calculate Subsidy Eligibility for the 2021 ACA Enrollment)

48 Contiguous States and DC

Note: The 100% column shows the federal poverty level for each family size. The percentage columns that follow, represent income levels that are commonly used as guidelines for other various health programs and benefits.

People with incomes under 150% of poverty, will now pay \$0 for silver plans and have reduced cost sharing. This is down from an average of about \$33/month, prior to ARPA.

400% of FPL was the Maximum Household Income, in order to qualify for a Premium Subsidy, under the ACA law.

600% of FPL is the new high-water-mark to possibly qualify for a Premium Subsidy, under ARPA. And in a FEW rare cases, about 5%, some people with incomes above 600% may still qualify for a slight subsidy, for those close to age 65, or living in high-cost Rural Areas.

Household Size	100%	133%	138%	150%	200%	250%	300%	400%	600%	OVER 600%
1	12,760	16,971	17,609	19,140	25,520	31,900	38,280	51,040	76,560	
2	17,240	22,929	23,791	25,860	34,480	43,100	51,720	68,960	103,440	
3	21,720	28,888	29,974	32,580	43,440	54,300	65,160	86,880	130,320	
4	26,200	34,846	36,156	39,300	52,400	65,500	78,600	104,800	157,200	
5	30,680	40,804	42,338	46,020	61,360	76,700	92,040	122,720	184,080	
6	35,160	46,763	48,521	52,740	70,320	87,900	105,480	140,640	210,960	
7	39,640	52,721	54,703	59,460	79,280	99,100	118,920	158,560	237,840	
8	44,120	58,680	60,886	66,180	88,240	110,300	132,360	176,480	264,720	
For each additional person, add:	4,480	5,958	6,182	6,720	8,960	11,200	13,440	17,920	26,880	

Income, **Below 100% of FPL**, may be Medicaid (Welfare), or CHIPs eligible, and thus, is **NOT eligible for a subsidy** through the Affordable Care Act Health Plan (ACA).

Affordable Care Act (ACA)
Under ACA, Households with incomes below 250% of FPL, may qualify for a **REDUCED Cost-Sharing Subsidy**, which essentially reduces Deductibles.

American Rescue Plan Act (ARPA)
Under ARPA, the lower Income range of 150% are guaranteed \$0 Premium and even lower Cost-Sharing Amounts, like

President Biden's American Rescue Plan Act (ARPA) increased the upper income range whereby a household may qualify for a **PREMIUM SUBSIDY**. Whereas the previous cut-off to qualify for a Subsidy, was at 400% of FPL, it is now expanded to **600% of FPL** and even higher for elderly citizens or those living in high-cost rural areas.