



# Health Care Reform in Indian Country

Self-Governance Communication & Education

Self-Governance Tribes Striving Towards Excellence in Health Care

## Federal Poverty Levels for Medicaid, Marketplace, and Medicare Savings Program Enrollment in 2024 and 2025<sup>1</sup>

May 27, 2024

This Tribal Self-Governance Advisory Committee (TSGAC) brief seeks to provide guidance to Tribes on the federal poverty levels (FPLs) applied when determining eligibility for Medicaid and federal financial assistance through the Marketplace during the remainder of the 2024 coverage year and during the 2025 open enrollment period and coverage year. In addition, this brief outlines the 2024 monthly income and asset eligibility limits for Medicare Savings Programs.

### FPL Levels Applicable to Marketplace for 2024 and 2025 Coverage Years

On January 17, 2024, HHS issued the 2024 Federal Poverty Guidelines (2024 FPL). When determining eligibility for premium tax credits (PTCs) and cost-sharing reductions (CSRs) through a Marketplace for the 2025 coverage year, the 2024 FPL will apply throughout the 2025 coverage year, including for eligibility determinations made during the open enrollment period for 2025 and during monthly special enrollment periods for enrolled Tribal members and their families conducted throughout 2025. **For the remainder of the 2024 coverage year, the 2023 FPL will continue to apply for Marketplace enrollment.**

### FPL Levels Applicable to Medicaid for 2024 and Early 2025

**For Medicaid eligibility determinations, the 2024 FPL will apply for the remainder of 2024 and early 2025.** After HHS issues the 2025 Federal Poverty Guidelines (2025 FPL) early next year, the 2025 FPL will apply when determining Medicaid eligibility through the remainder of 2025.

### FPL Levels Applicable to Medicare Savings Programs for 2024

About 12.5 million individuals across the United States are enrolled in both Medicare and Medicaid, and Medicare beneficiaries with limited income and assets might qualify for a Medicare Savings Program that helps cover their premiums and out-of-pocket medical expenses. (Enrollment for Medicare Savings Programs is conducted through state Medicaid programs.) In early 2024, HHS released the federal monthly income and asset limits for Medicare Savings Programs for calendar year 2024, based on the 2024 FPL.<sup>2</sup>

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<sup>1</sup> This brief is for informational purposes only and is not intended as legal advice.

<sup>2</sup> States can apply more liberal income and asset requirements.

Shown below in Tables A, A.1, and A.2 are the FPL figures and the Marketplace and Medicaid eligibility figures applicable to the 48 contiguous states and the District of Columbia.

48 Contiguous States and the District of Columbia				
TABLE A: HHS Poverty Guidelines for Use in Calendar Years 2024-2025				
48 Contiguous States and the District of Columbia				
	2023 FPL	2024 FPL	Change (2023 to 2024)	% Change (2023 to 2024)
Persons in Household	Use with <b>Marketplace</b> (PTC/CSR) Eligibility for Remainder of 2024 Coverage Year	Use with <b>Medicaid</b> Eligibility as of January 17, 2024, into Early 2025 & Use with <b>Marketplace</b> (PTC/CSR) Eligibility for All of 2025 Coverage Year		
1	\$14,580	\$15,060	\$480	3.3%
2	\$19,720	\$20,440	\$720	3.7%
3	\$24,860	\$25,820	\$960	3.9%
4	\$30,000	\$31,200	\$1,200	4.0%
5	\$35,140	\$36,580	\$1,440	4.1%
6	\$40,280	\$41,960	\$1,680	4.2%
7	\$45,420	\$47,340	\$1,920	4.2%
8	\$50,560	\$52,720	\$2,160	4.3%
Each Additional	\$5,140	\$5,380	\$240	4.7%

Source (2023 FPL): HHS/ASPE (<https://www.federalregister.gov/documents/2023/01/19/2023-00885/annual-update-of-the-hhs-poverty-guidelines>)

Source (2024 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>)

**TABLE A.1: 2023 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2024**

48 Contiguous States and the District of Columbia					
2023 FPL Level (Effective for All of the 2024 Coverage Year)					
Persons in Household	100%	138%	250%	300%	400%
1	\$14,580	\$20,120	\$36,450	\$43,740	\$58,320
2	\$19,720	\$27,214	\$49,300	\$59,160	\$78,880
3	\$24,860	\$34,307	\$62,150	\$74,580	\$99,440
4	\$30,000	\$41,400	\$75,000	\$90,000	\$120,000
5	\$35,140	\$48,493	\$87,850	\$105,420	\$140,560
6	\$40,280	\$55,586	\$100,700	\$120,840	\$161,120
7	\$45,420	\$62,680	\$113,550	\$136,260	\$181,680
8	\$50,560	\$69,773	\$126,400	\$151,680	\$202,240

**TABLE A.2: 2024 FPL for Use with (1) Medicaid Eligibility Determinations in 2024 & Early 2025 and (2) Marketplace (PTC/CSR) Eligibility Determinations for All of 2025**

48 Contiguous States and the District of Columbia					
2024 FPL Level (Effective January 17, 2024, Until New Guidelines Issued in Early 2025)					
Persons in Household	100%	138%	250%	300%	400%
1	\$15,060	\$20,783	\$37,650	\$45,180	\$60,240
2	\$20,440	\$28,207	\$51,100	\$61,320	\$81,760
3	\$25,820	\$35,632	\$64,550	\$77,460	\$103,280
4	\$31,200	\$43,056	\$78,000	\$93,600	\$124,800
5	\$36,580	\$50,480	\$91,450	\$109,740	\$146,320
6	\$41,960	\$57,905	\$104,900	\$125,880	\$167,840
7	\$47,340	\$65,329	\$118,350	\$142,020	\$189,360
8	\$52,720	\$72,754	\$131,800	\$158,160	\$210,880

Shown below in Tables B, B.1, and B.2 are the FPL figures and the Marketplace and Medicaid eligibility figures applicable to the State of Alaska.

State of Alaska				
TABLE B: HHS Poverty Guidelines for Use in Calendar Years 2024-2025				
State of Alaska				
	2023 FPL	2024 FPL	Change (2023 to 2024)	% Change (2023 to 2024)
Persons in Household	Use with <b>Marketplace</b> (PTC/CSR) Eligibility for Remainder of 2024 Coverage Year	Use with <b>Medicaid</b> Eligibility as of January 17, 2024, into Early 2025 & Use with <b>Marketplace</b> (PTC/CSR) Eligibility for All of 2025 Coverage Year		
1	\$18,210	\$18,810	\$600	3.3%
2	\$24,640	\$25,540	\$900	3.7%
3	\$31,070	\$32,270	\$1,200	3.9%
4	\$37,500	\$39,000	\$1,500	4.0%
5	\$43,930	\$45,730	\$1,800	4.1%
6	\$50,360	\$52,460	\$2,100	4.2%
7	\$56,790	\$59,190	\$2,400	4.2%
8	\$63,220	\$65,920	\$2,700	4.3%
Each Additional	\$6,430	\$6,730	\$300	4.7%

Source (2023 FPL): HHS/ASPE (<https://www.federalregister.gov/documents/2023/01/19/2023-00885/annual-update-of-the-hhs-poverty-guidelines>)

Source (2024 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>)

**TABLE B.1: 2023 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2024**

State of Alaska					
Persons in Household	2023 FPL Level (Effective for All of the 2024 Coverage Year)				
	100%	138%	250%	300%	400%
1	\$18,210	\$25,130	\$45,525	\$54,630	\$72,840
2	\$24,640	\$34,003	\$61,600	\$73,920	\$98,560
3	\$31,070	\$42,877	\$77,675	\$93,210	\$124,280
4	\$37,500	\$51,750	\$93,750	\$112,500	\$150,000
5	\$43,930	\$60,623	\$109,825	\$131,790	\$175,720
6	\$50,360	\$69,497	\$125,900	\$151,080	\$201,440
7	\$56,790	\$78,370	\$141,975	\$170,370	\$227,160
8	\$63,220	\$87,244	\$158,050	\$189,660	\$252,880

**TABLE B.2: 2024 FPL for Use with (1) Medicaid Eligibility Determinations in 2024 & Early 2025 and (2) Marketplace (PTC/CSR) Eligibility Determinations for All of 2025**

State of Alaska					
Persons in Household	2024 FPL Level (Effective January 17, 2024, Until New Guidelines Issued in Early 2025)				
	100%	138%	250%	300%	400%
1	\$18,810	\$25,958	\$47,025	\$56,430	\$75,240
2	\$25,540	\$35,245	\$63,850	\$76,620	\$102,160
3	\$32,270	\$44,533	\$80,675	\$96,810	\$129,080
4	\$39,000	\$53,820	\$97,500	\$117,000	\$156,000
5	\$45,730	\$63,107	\$114,325	\$137,190	\$182,920
6	\$52,460	\$72,395	\$131,150	\$157,380	\$209,840
7	\$59,190	\$81,682	\$147,975	\$177,570	\$236,760
8	\$65,920	\$90,970	\$164,800	\$197,760	\$263,680

Shown below in Tables C, C.1, and C.2 are the FPL figures and the Marketplace and Medicaid eligibility figures applicable to the State of Hawaii.

State of Hawaii				
TABLE C: HHS Poverty Guidelines for Use in Calendar Years 2024-2025				
State of Hawaii				
	2023 FPL	2024 FPL	Change (2023 to 2024)	% Change (2023 to 2024)
Persons in Household	Use with <b>Marketplace</b> (PTC/CSR) Eligibility for Remainder of 2024 Coverage Year	Use with <b>Medicaid</b> Eligibility as of January 17, 2024, into Early 2025 & Use with <b>Marketplace</b> (PTC/CSR) Eligibility for All of 2025 Coverage Year		
1	\$16,770	\$17,310	\$540	3.2%
2	\$22,680	\$23,500	\$820	3.6%
3	\$28,590	\$29,690	\$1,100	3.8%
4	\$34,500	\$35,880	\$1,380	4.0%
5	\$40,410	\$42,070	\$1,660	4.1%
6	\$46,320	\$48,260	\$1,940	4.2%
7	\$52,230	\$54,450	\$2,220	4.3%
8	\$58,140	\$60,640	\$2,500	4.3%
Each Additional	\$5,910	\$6,190	\$280	4.7%

Source (2023 FPL): HHS/ASPE (<https://www.federalregister.gov/documents/2023/01/19/2023-00885/annual-update-of-the-hhs-poverty-guidelines>)  
 Source (2024 FPL): HHS/ASPE (<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>)

**TABLE C.1: 2023 FPL for Use with Marketplace (PTC/CSR) Eligibility Determinations for 2024**

State of Hawaii					
Persons in Household	2023 FPL Level (Effective for All of the 2024 Coverage Year)				
	100%	138%	250%	300%	400%
1	\$16,770	\$23,143	\$41,925	\$50,310	\$67,080
2	\$22,680	\$31,298	\$56,700	\$68,040	\$90,720
3	\$28,590	\$39,454	\$71,475	\$85,770	\$114,360
4	\$34,500	\$47,610	\$86,250	\$103,500	\$138,000
5	\$40,410	\$55,766	\$101,025	\$121,230	\$161,640
6	\$46,320	\$63,922	\$115,800	\$138,960	\$185,280
7	\$52,230	\$72,077	\$130,575	\$156,690	\$208,920
8	\$58,140	\$80,233	\$145,350	\$174,420	\$232,560

**TABLE C.2: 2024 FPL for Use with (1) Medicaid Eligibility Determinations in 2024 & Early 2025 and (2) Marketplace (PTC/CSR) Eligibility Determinations for All of 2025**

State of Hawaii					
Persons in Household	2024 FPL Level (Effective January 17, 2024, Until New Guidelines Issued in Early 2025)				
	100%	138%	250%	300%	400%
1	\$17,310	\$23,888	\$43,275	\$51,930	\$69,240
2	\$23,500	\$32,430	\$58,750	\$70,500	\$94,000
3	\$29,690	\$40,972	\$74,225	\$89,070	\$118,760
4	\$35,880	\$49,514	\$89,700	\$107,640	\$143,520
5	\$42,070	\$58,057	\$105,175	\$126,210	\$168,280
6	\$48,260	\$66,599	\$120,650	\$144,780	\$193,040
7	\$54,450	\$75,141	\$136,125	\$163,350	\$217,800
8	\$60,640	\$83,683	\$151,600	\$181,920	\$242,560

Shown below in Tables D.1, D.2, and D.3 are the Medicare Savings Program eligibility figures applicable to the 48 contiguous states and the District of Columbia, the State of Alaska, and the State of Hawaii, respectively, for calendar year 2024. HHS will issue Medicare Savings Program eligibility figures for calendar year 2025 in early 2025.

**TABLE D.1: Dual Eligible Standards for Medicare Savings Programs for 2024 (Based on 2024 FPL)**

48 Contiguous States and the District of Columbia					
Medicare Savings Program	Monthly Income Limits			Asset Limits	
	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,275	\$1,724	\$9,430	\$14,130
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,526	\$2,064	\$9,430	\$14,130
Qualifying Individual (QI)	135% + \$20*	\$1,715	\$2,320	\$9,430	\$14,130
Qualified Disabled Working Individual (QDWI)	400% + \$85**	\$5,105	\$6,899	\$4,000	\$6,000

\* \$20 = amount of the monthly SSI income disregard

\*\* \$85 = amount of the monthly SSI income disregard plus an additional income disregard

**TABLE D.2: Dual Eligible Standards for Medicare Savings Programs for 2024 (Based on 2024 FPL)**

State of Alaska					
Medicare Savings Program	Monthly Income Limits			Asset Limits	
	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,588	\$2,149	\$9,430	\$14,130
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,901	\$2,574	\$9,430	\$14,130
Qualifying Individual (QI)	135% + \$20*	\$2,137	\$2,894	\$9,430	\$14,130
Qualified Disabled Working Individual (QDWI)	400% + \$85**	\$6,355	\$8,599	\$4,000	\$6,000

\* \$20 = amount of the monthly SSI income disregard

\*\* \$85 = amount of the monthly SSI income disregard plus an additional income disregard

**TABLE D.3: Dual Eligible Standards for Medicare Savings Programs for 2024 (Based on 2024 FPL)**

State of Hawaii					
Medicare Savings Program	Monthly Income Limits			Asset Limits	
	% FPL	Individual	Couple	Individual	Couple
Qualified Medicare Beneficiary (QMB)	100% + \$20*	\$1,463	\$1,978	\$9,430	\$14,130
Specified Low-Income Medicare Beneficiary (SLMB)	120% + \$20*	\$1,751	\$2,370	\$9,430	\$14,130
Qualifying Individual (QI)	135% + \$20*	\$1,968	\$2,664	\$9,430	\$14,130
Qualified Disabled Working Individual (QDWI)	400% + \$85**	\$5,855	\$7,919	\$4,000	\$6,000

\* \$20 = amount of the monthly SSI income disregard

\*\* \$85 = amount of the monthly SSI income disregard plus an additional income disregard