

\*\*\*If your AGI (1040 line 37) exceeds 400% of the 2013 Federal Poverty Levels, you are not eligible for a subsidy under Obamacare

## 1 2013 Federal Poverty Levels (FPL) for 48 Contiguous States and DC

Following are household income levels for various family sizes, from 100% to 400% of 2013 Federal Poverty Level. These are 2013 FPL levels. The government will publish 2014 FPL guidelines in early 2014.

Household Size	100%	133%	150%	200%	250%	300%	400%
1	\$11,490	\$15,282	\$17,235	\$22,980	\$28,725	\$34,470	\$45,960
2	15,510	20,628	23,265	31,020	38,775	46,530	62,040
3	19,530	25,975	29,295	39,060	48,825	58,590	78,120
4	23,550	31,322	35,325	47,100	58,875	70,650	94,200
5	27,570	36,668	41,355	55,140	68,925	82,710	110,280
6	31,590	42,015	47,385	63,180	78,975	94,770	126,360
7	35,610	47,361	53,415	71,220	89,025	106,830	142,440
8	39,630	52,708	59,445	79,260	99,075	118,890	158,520
For each additional person, add	\$4,020	\$5,347	\$6,030	\$8,040	\$10,050	\$12,060	\$16,080

## 2 Member's Maximum Share of Premium for those under 400% of FPL

Below is the maximum premium a members receiving subsidies must pay, based on their percentage of FPL. This table shows a range (like 3.0% to 4.0%), but it is actually graded in increments within that range.

Percent of Federal Poverty Level	Member's Maximum Share of Premium as a percent of household income
100% to 133%	2.0%
133% to 150%	3.0% to 4.0%
150% to 200%	4.0% to 6.3%
200% to 250%	6.3% to 8.1%
250% to 300%	8.1% to 9.5%
300% to 399%	9.5%
400% and over	100% of the premium (no subsidy)

## 3 Subsidy Calculation Premium Subsidies are Advance Premium Tax Credits (APTC)

The subsidy is the difference between this "Member's Maximum Share" and the premium for the Benchmark plan (the 2<sup>nd</sup> lowest cost Silver plan), if the Benchmark plan premium is greater than the Member's Share. (If the Benchmark plan premium is less than the Member's Share, the member pays the actual premium and receives no subsidy.) A member receiving a premium subsidy may use it (similar to a voucher) to buy-up to a more costly plan (for instance, a Gold plan) or to reduce the premium for a less costly plan (such as a Bronze plan).

## 4 Cost Sharing Reduction (CSR) Subsidies for under 250% of FPL

Those with household MAGI income under 250% of FPL, who receive a premium subsidy, may have their Silver Plan benefits upgraded, as a Cost Sharing Reduction. Below are the Actuarial Value upgrades.

Percent of Federal Poverty Level	Actuarial Value of the Silver plan, with Cost Sharing Reductions (CSR) subsidies
100% to 150%	94%
150% to 200%	87%
200% to 250%	73%
Over 250%	70%