

2020 Federal Poverty Guidelines

48 Contiguous States and DC (Except Alaska and Hawaii)

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

Household Size	100%	138%	150%	200%	250%	300%	400%
1	\$12,490	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$30,170	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$34,590	\$47,734	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$39,010	\$53,834	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$43,430	\$59,933	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720
Add \$4,420 for each person in household over 8 persons							

Source: Calculations by Families USA based on data from the U.S. Department of Health and Human Services

Premium Limits by Income as a Percent of the Federal Poverty Level		Coverage of Out-of-Pocket Costs by Income as a Percent of the Federal Poverty Level	
Income	Premium Spending Limit	Income Level	Plan coverage
Up to 138% of poverty	2% of income		
133 - 150% of poverty	3-4% of income		
150 - 200% of poverty	4-6.3% of income	100-150% of poverty	Plan covers 94% of costs
200 - 250% of poverty	6.3 - 8.05% of income	150-200% of poverty	Plan covers 87% of costs
250 - 300% of poverty	8.05 - 9.50% of income	200-250% of poverty	Plan covers 73% of costs
300 - 400% of poverty	9.5% of income	250-400% of poverty	Plan covers 70% of costs

Example how to read the chart

Household size:	3 members
Income level:	200% (income: \$41,560)
Premium spending limit:	6.30%
Plan coverage:	73% of medical cost