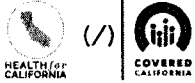


**Enrollment is open!** Apply now for February 1st. [GO \(/individual-and-family-quote\)](#)



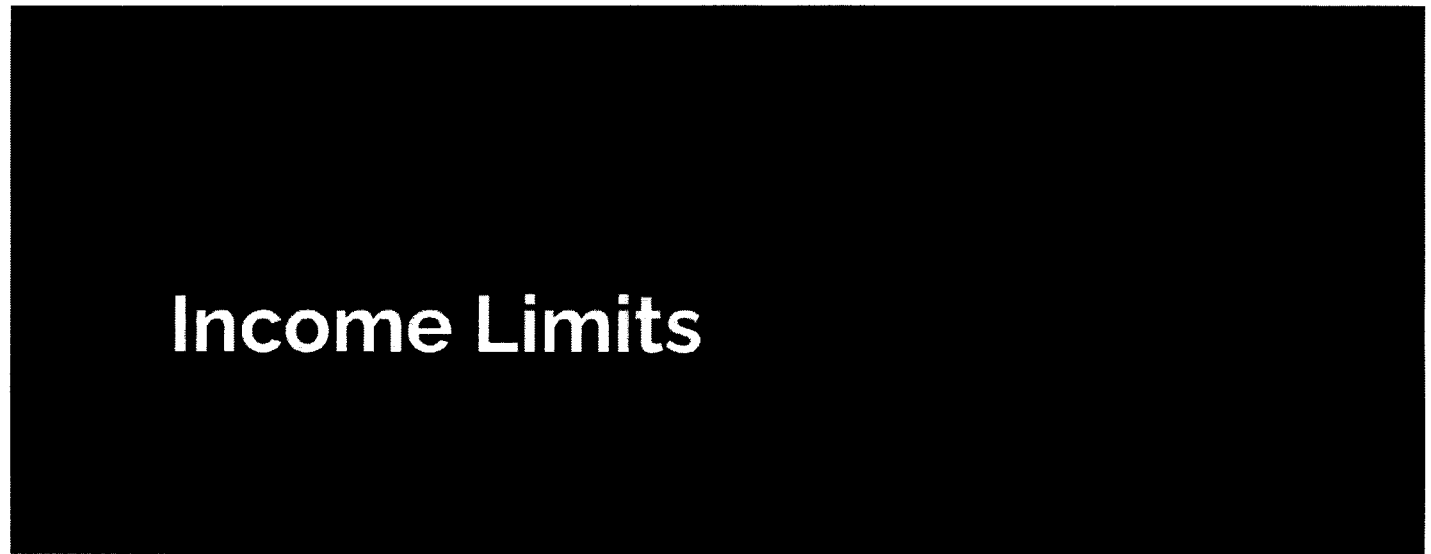
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## Covered California Income Limits

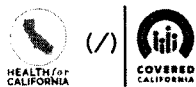


View Covered California Income Guidelines and See Chart to Calculate Your Health Care Options

The Covered California income limits require consumers to have a household income that ranges from 0% to 400% of the Federal Poverty Level (FPL) in order to qualify for assistance on a government health insurance plan.

## Program Eligibility by Federal Poverty Level for 2022

Your financial help and whether you qualify for various Covered California or Medi-Cal programs depends on your income



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% FPL	Silver 94 (100%-150%)			Silver 87 (>150%-200%)			Silver 73 (>200%-250%)				
	0%	100%	150%	200%	250%	300%	350%	400%	450%	500%	
1	\$0	\$12,880	\$17,775	\$19,320	\$25,760	\$27,435	\$32,200	\$34,261	\$38,640	\$41,474	\$51,520
2	\$0	\$17,420	\$24,040	\$26,130	\$34,840	\$37,105	\$43,550	\$46,338	\$52,260	\$56,093	\$69,680
3	\$0	\$21,960	\$30,305	\$32,940	\$43,920	\$46,775	\$54,900	\$58,414	\$65,880	\$70,712	\$87,840
4	\$0	\$26,500	\$36,570	\$39,750	\$53,000	\$56,445	\$66,250	\$70,490	\$79,500	\$85,330	\$106,000
5	\$0	\$31,040	\$42,836	\$46,560	\$62,080	\$66,116	\$77,600	\$82,567	\$93,120	\$99,949	\$124,160
6	\$0	\$35,580	\$49,101	\$53,370	\$71,160	\$75,786	\$88,950	\$94,643	\$106,740	\$114,568	\$142,320
7	\$0	\$40,120	\$55,366	\$60,180	\$80,240	\$85,456	\$100,300	\$106,720	\$120,360	\$129,187	\$160,480
8	\$0	\$44,660	\$61,631	\$66,990	\$89,320	\$95,126	\$111,650	\$118,796	\$133,980	\$143,806	\$178,640
add'l add	\$0	\$4,540	\$6,266	\$6,810	\$9,080	\$9,671	\$11,350	\$12,077	\$13,620	\$14,619	\$18,160

Medi-Cal for Adults

Medi-Cal for Pregnant Women

Medi-Cal for Kids (0-18 Yrs.)

Medi-Cal Access Program (for Pregnant Women)

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.

Based on your household income, you may qualify for up-front tax credits when you enroll in health insurance in California through the Covered California Health Exchange. Be aware that free health insurance (/blog/free-health-insurance) plans will be available starting in 2022.

### Obamacare Income Guidelines Chart Based on the Federal Poverty Level

According to Covered California income guidelines and salary restrictions (<https://www.healthforcalifornia.com/covered-california>), if an individual makes less than \$47,520 per year or if a family of four earns wages less than \$97,200 per year, then they qualify for government assistance based on their income. If the family has a lower household net income, then a greater amount of government assistance is available to the family. Tax deductions can lower your income level. View the Covered California income limits chart below.

### Government Programs and Assistance Based on Income Ranges

For adults, the following Covered California income restrictions apply:



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## Health Insurance Income Limits During Pregnancy

Under the Affordable Care Act, all marketplace and Medicaid plans need to provide coverage for pregnancy and childbirth. You qualify for pregnancy coverage even if you're already pregnant when you apply for coverage. It's important to have health coverage when you're planning on having a baby for the following reasons:

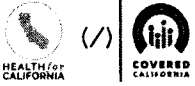
- **It makes it easier to get prenatal care:** Pregnant women should see their doctors regularly throughout the pregnancy to track the progress and detect any issues. Detecting problems with the pregnancy early on helps ensure the health and safety of you and your baby.
- **It makes the delivery affordable:** The U.S. is known for having one of the highest costs for delivery and maternity care globally. While you might have to pay something out-of-pocket, depending on your income and healthcare coverage, having insurance cuts the cost of delivery considerably.
- **It gives you access to emergency care:** Everyone wants a healthy pregnancy, but complications can occur. Getting immediate access to emergency treatment and care can help save you and the baby.



Since having health coverage and getting access to healthcare is **critical during pregnancy**, the income requirements for pregnant people are slightly different.

Since having health coverage and getting access to healthcare is critical during pregnancy, the income requirements for pregnant people are slightly different than those for people who aren't currently expecting a baby. Here's what you might qualify for, depending on your income level:

- **Medi-Cal:** If your earnings fall between 138% and 213% of the poverty level, you may qualify for modified adjusted gross income (MAGI) Medi-Cal during your pregnancy



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application is reviewed. That means you can take advantage of immediate coverage, ensuring you and your baby get the care you need.

## Income Limits for Medi-Cal for Families With Children

Adults qualify for Medi-Cal with a household income of less than 138% of FPL. However, according to the Covered California income guide, children who enroll on Obama Care California (<https://www.healthforcalifornia.com/obamacare>) plans may qualify for Medi-Cal when the family has a household income of 266% or less. The children must be under 19 years of age to qualify. Also, C-CHIP, the County Children's Health Initiative Program, offers health care coverage for children when the family income is greater than 266% and up to 322% of FPL.

## How to Provide Proof of Income

Document proofs (including pay stubs, bank statements, etc.) may be required to verify your household income threshold. If you fail to provide proof of income, you may lose your Obamacare subsidy or your health care coverage.

Acceptable proof can include:

- A pay stub
- A bank statement
- Your W-2
- A tax return

## Reporting Mid-Year Changes in Household Earnings

If your income increases during the year, this may affect what levels of subsidies you qualify for according to Covered California income limits. It also may affect whether or not you, your spouse or your children qualify for certain government assistance programs. If you have a significant income change mid-year, you may be required to report that to Covered California or to Medi-Cal.

## Get a Quote for Covered California Health Insurance