


# Program Eligibility by Federal Poverty Level for 2021

Medi-Cal and Covered California have various programs with overlapping income limits.

		Federal Premium Tax Credit*											
		SEE NOTE BELOW FOR INCOMES IN THIS RANGE			American Indian / Alaska Native (AIAN) Zero Cost Share					AIAN Limited Cost Share			
		Silver 94 (100%-150%)			Silver 87 (>150%-200%)		Silver 73 (>200%-250%)			Tax credit continues beyond 600%			
% FPL		0%	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%*	600% and higher*
Household Size	1	\$0	\$12,760	\$17,775	\$19,140	\$25,520	\$27,435	\$31,900	\$34,261	\$38,280	\$41,474	\$51,040	\$76,560 +
	2	\$0	\$17,240	\$24,040	\$25,860	\$34,480	\$37,105	\$43,100	\$46,338	\$51,720	\$56,093	\$68,960	\$103,440 +
	3	\$0	\$21,720	\$30,305	\$32,580	\$43,440	\$46,775	\$54,300	\$58,414	\$65,160	\$70,712	\$86,880	\$130,320 +
	4	\$0	\$26,200	\$36,570	\$39,300	\$52,400	\$56,445	\$65,500	\$70,490	\$78,600	\$85,330	\$104,800	\$157,200 +
	5	\$0	\$30,680	\$42,836	\$46,020	\$61,360	\$66,116	\$76,700	\$82,567	\$92,040	\$99,949	\$122,720	\$184,080 +
	6	\$0	\$35,160	\$49,101	\$52,740	\$70,320	\$75,786	\$87,900	\$94,643	\$105,480	\$114,568	\$140,640	\$210,960 +
	7	\$0	\$39,640	\$55,366	\$59,460	\$79,280	\$85,456	\$99,100	\$106,720	\$118,920	\$129,187	\$158,560	\$237,840 +
	8	\$0	\$44,120	\$61,631	\$66,180	\$88,240	\$95,126	\$110,300	\$118,796	\$132,360	\$143,806	\$176,480	\$264,720 +
add'l, add		\$0	\$4,480	\$6,266	\$6,720	\$8,960	\$9,671	\$11,200	\$12,077	\$13,440	\$14,619	\$17,920	\$26,880



Medi-Cal for Adults

Medi-Cal for Pregnant Women

Medi-Cal Access Program  
(for Pregnant Women)

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

County Children's  
Health Initiative  
Program

**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 tax credit, Silver (94, 87, 73) plans and AIAN plans.

\* 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.

If you received unemployment benefits anytime in 2021, report this to Covered California. Starting in the Summer of 2021, we will redetermine your eligibility. If eligible, you will receive the same benefits as someone with 138.1% FPL.

The cost of your Covered California premium is based on your household's Federal Poverty Level percentage and the cost of the QHPs available where you live.

Percentage of income paid for premiums, based on household FPL <i>Based on second-lowest-cost Silver plan</i>	
Household FPL Percentage	Percent of Income
0-150% FPL	0% household income
150-200% FPL	0-2% household income
200-250% FPL	2-4% household income
250-300% FPL	4-6% household income
300-400% FPL	6-8.5% household income
400+% FPL	8.5% household income



### Covered California Programs

**Covered California uses FPL limits from the prior year to determine eligibility for its programs as required by regulation.** The unshaded columns are associated with Covered California eligibility ranges:

Federal Tax Credit	100%–600%+ FPL
Silver 94	100%–150% FPL
Silver 87	over 150%–200% FPL
Silver 73	over 200%–250% FPL
AIAN Zero Cost Share	100%–300% FPL
AIAN Limited Cost Share	all income levels

The unshaded columns display 2020 FPL values to determine eligibility for premium tax credits and cost sharing reductions for health plans effective in 2021. The unshaded columns, including the 100% column, display 2020 FPL values as [published by the Department of Health and Human Services](#).



### Medi-Cal Programs

**Medi-Cal uses FPL limits of the current year to determine eligibility for its programs.** The column headings shaded in purple are associated with eligibility ranges for Medi-Cal programs:

Medi-Cal for Adults	up to 138% FPL
Medi-Cal for Children	up to 266% FPL
Medi-Cal for Pregnant Women	up to 213% FPL
MCAP	over 213%–322% FPL
CCHIP	over 266%–322% FPL

The shaded columns display 2021 FPL values [according to the Department of Health Care Services](#) (see annual values on page 5), which administers the Medi-Cal program.