

# 2015 ACA Percentages in Real Numbers

What income levels qualify for a Individual health premium tax subsidy?

FPL: Federal Poverty Limit

FPL Amount	Household Size					
	1			4		
138%-150%	\$16,105	to	\$17,505	\$32,913	to	\$35,775
150%-200%	\$17,505	to	\$23,340	\$35,775	to	\$47,700
200%-250%	\$23,340	to	\$29,175	\$47,700	to	\$59,625
250%-300%	\$29,175	to	\$35,010	\$59,625	to	\$71,550
300%-400%	\$35,010	to	\$46,680	\$71,550	to	\$95,400

Individuals whose income falls between these levels can purchase insurance on the Marketplace and may receive a Premium Tax Subsidy

What is the premium subsidy?

FPL Amount	Premium Cap (as percent of Annual Income)
138%-150%	3%-4%
150%-200%	4%-6.3%
200%-250%	6.3%-8.05%
250%-300%	8.05%-9.50%
300%-400%	9.50%

Premium Tax Subsidy caps the amount of premium as a percentage of annual household income.  
What it looks like in real dollar amounts:

What is the premium cap in dollar amounts?

FPL Amount	Household size											
	1						4					
	Monthly Premium Cap						Annual Premium Cap					
138%-150%	\$40	to	\$58	\$82	to	\$119	\$480	to	\$696	\$984	to	\$1,428
150%-200%	\$58	to	\$123	\$119	to	\$250	\$696	to	\$1,476	\$1,428	to	\$3,000
200%-250%	\$123	to	\$196	\$250	to	\$400	\$1,476	to	\$2,352	\$3,000	to	\$4,800
250%-300%	\$196	to	\$277	\$400	to	\$566	\$2,352	to	\$3,324	\$4,800	to	\$6,792
300%-400%	\$277	to	\$370	\$566	to	\$755	\$3,324	to	\$4,440	\$6,792	to	\$9,060

What is the most an employee can contribute to their premium and still have it be considered "affordable"?

Employees are only eligible for the premium tax credit on the Marketplace if their employer does not offer "affordable" coverage through the workplace.

Affordable Coverage is defined as the employee-only portion of premium for the lowest cost offered plan not exceeding 9.56% of the employee's total household income.

This chart shows what 9.56% of different incomes is in dollar amounts.

Annual Household Income	EE Only Portion of Premium Can't Exceed	
	Annually EE Max Contribution	Monthly EE Max Contribution
\$10,000	\$956.00	\$79.67
\$13,000	\$1,242.00	\$103.56
\$15,000	\$1,434.00	\$119.50
\$20,000	\$1,912.00	\$159.33
\$25,000	\$2,390.00	\$199.16
\$30,000	\$2,868.00	\$239.00
\$35,000	\$3,346.00	\$278.83
\$40,000	\$3,824.00	\$318.66
\$45,000	\$4,302.00	\$358.50
\$50,000	\$4,780.00	\$398.33
\$55,000	\$5,258.00	\$438.16
\$60,000	\$5,736.00	\$478.00
\$65,000	\$6,214.00	\$517.83
\$70,000	\$6,692.00	\$557.66
\$75,000	\$7,170.00	\$597.50
\$80,000	\$7,648.00	\$637.33
\$90,000	\$8,604.00	\$717.00
\$100,000	\$9,560.00	\$796.67
\$110,000	\$10,516.00	\$876.83
\$120,000	\$11,472.00	\$956.00

\*\*Based on 2014 FPL Guidelines. For illustration purposes only. Information could change at any time. Please consult lawyer and/or accountant for final guidance.\*\*