


# 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, based on the Federal Poverty Level (FPL).



**SEE NOTE BELOW  
FOR INCOMES IN  
THIS RANGE**


**Federal Premium Tax Credit\***

Tax credit continues beyond 400%

American Indian / Alaska Native (AIAN) Zero Cost Sharing

AIAN Limited Cost Sharing

		Silver 94 (100%-150%)			Silver 87 (>150%-200%)		Silver 73 (>200%-250%)					
% FPL		0%	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%*
Household Size	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 Access Program  
(for Pregnant Women)

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

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.

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

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



### Covered California Programs

The unshaded column headings are associated with eligibility ranges for Covered California programs and financial help:

Federal Tax Credit	100%–400%+ FPL
Silver 94	100%–150% FPL
Silver 87	over 150%–200% FPL
Silver 73	over 200%–250% FPL
AIAN Zero Cost Sharing	100%–300% FPL
AIAN Limited Cost Sharing	300%+ FPL



### Medi-Cal 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