



# California Insurance Affordability Programs Income Levels

(Effective January 1, 2020 to December 31, 2020 for MAGI programs, unless otherwise noted; effective April 1, 2020 to March 31, 2021 for non-MAGI programs, unless otherwise noted)

# Persons	Maintenance Need Level (MNL)		100% FPL*		Non-MAGI Medi-Cal Aged, Blind & Disabled ***	109% FPL (MAGI Medi-Cal Parents and Caretaker Relatives)		138% FPL (MAGI Medi-Cal Expansion Adults)		160% FPL (MAGI Medi-Cal Kids/Targeted Low Income Children's Program - no premium, children up to age 19)		213% FPL (MAGI Medi-Cal Pregnancy-Related Medi-Cal)		250% FPL (Non-MAGI Medi-Cal Working Disabled Program)		250% FPL (MAGI Covered California Cost Sharing Reductions (CSRs)) Through 10/14/20		266% FPL (MAGI Medi-Cal Kids/Targeted Low Income Children's Program - premiums / cost sharing, children up to age 19)		322% FPL (MAGI Medi-Cal Access Program (MCAP) for Infants and Mothers (formerly AIM) 214% - 322%FPL)		400% FPL (MAGI Covered California Premium Tax Credits (PTCs)) Through 10/14/20		600% FPL (MAGI Covered California State-Funded Premium Tax Credits (PTCs)) Through 10/14/20		
	Monthly	Annual	Monthly	Annually		Monthly	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
1	\$600	\$7,200	\$1,064	\$12,760	\$1,294	\$1,160	\$13,909	\$1,468	\$17,609	\$1,702	\$20,416	\$2,265	\$27,179	\$2,659	\$31,900	\$2,603	\$31,236	\$2,829	\$33,942	\$3,424	\$41,088	\$4,254	\$51,040	\$6,381	\$76,560	
2	\$ 750 **	\$9,000	\$1,437	\$17,240	\$1,747	\$1,566	\$18,792	\$1,983	\$23,792	\$2,299	\$27,584	\$3,061	\$36,722	\$3,592	\$43,100	\$3,523	\$42,276	\$3,822	\$45,859	\$4,627	\$55,513	\$5,747	\$68,960	\$8,621	\$103,440	
3	\$934	\$11,208	\$1,810	\$21,720	n/a	\$1,973	\$23,675	\$2,498	\$29,974	\$2,896	\$34,752	\$3,856	\$46,264	\$4,525	\$54,300	\$4,444	\$53,328	\$4,815	\$57,776	\$5,829	\$69,939	\$7,240	\$86,880	\$10,860	\$130,320	
4	\$1,100	\$13,200	\$2,184	\$26,200	n/a	\$2,380	\$28,558	\$3,013	\$36,156	\$3,494	\$41,920	\$4,651	\$55,806	\$5,459	\$65,500	\$5,365	\$64,380	\$5,808	\$69,692	\$7,031	\$84,364	\$8,734	\$104,800	\$13,101	\$157,200	
5	\$1,259	\$15,108	\$2,557	\$30,680	n/a	\$2,787	\$33,442	\$3,529	\$42,339	\$4,091	\$49,088	\$5,446	\$65,349	\$6,392	\$76,700	\$6,286	\$75,432	\$6,801	\$81,609	\$8,233	\$98,790	\$10,227	\$122,720	\$15,341	\$184,080	
6	\$1,417	\$17,004	\$2,930	\$35,160	n/a	\$3,194	\$38,325	\$4,044	\$48,521	\$4,688	\$56,256	\$6,241	\$74,891	\$7,325	\$87,900	\$7,207	\$86,484	\$7,794	\$93,526	\$9,435	\$113,216	\$11,720	\$140,640	\$17,580	\$210,960	

\* The federal government sets the poverty levels every year. The 2020 FPL limits are effective January 1 for the MAGI Medi-Cal programs and April 1 for the non-MAGI Medi-Cal Aged, Blind & Disabled and the Working Disabled Program (ACWDL 20-03). For Covered California, the 2020 FPLs are effective at the beginning of the upcoming open enrollment period; therefore, the FPL limits in effect through October 14, 2020 for Covered California programs and credits are the 2019 income limits used during the most recent open enrollment period that began in 2019. See 10 C.C.R. § 6410.

\*\* Pregnant woman or adult & child: \$750/mo. If 2 adults, MN level is \$934/mo or \$11,208/year.

\*\*\* For a married couple, if both are eligible. This amount is equal to the 100% FPL amount plus \$230 for an individual or plus \$310 for a couple. The countable income in this program for a couple cannot be lower than the SSI/SSP level for a disabled couple. Welf. & Inst. Code § 14005.40(c)(1). Currently, the SSI/SSP couples' rate is the lower amount. **Beginning August 1, 2020 the limit for the Aged, Blind & Disabled Medi-Cal Program will increase to 138 percent FPL.**

- Notes:**
- **Monthly and Annual FPL Levels are rounded up to the next highest dollar.**
  - **Monthly income** is 4.33 times weekly income.
  - For **MSP applicants or recipients** who receive Title II RSDI income, the effective date for the new FPLs is March 1, 2020.
  - The **5% income disregard** has been applied to MAGI income levels where it applies.
  - **For families with more than 6 members:** add \$373.33/month or \$4,480/year to the 100% FPL amount for each additional person.
  - [See ACWDL 20-03 for more information regarding the income levels.](#)