



California Insurance Affordability Programs Income Levels

(Effective January 1, 2021 to December 31, 2021 for MAGI programs, unless otherwise noted; effective April 1, 2021 to March 31, 2022 for non-MAGI programs, unless otherwise noted)

# Persons	Maintenance Need Level (MNL)		100% FPL*		109% FPL (MAGI Medi-Cal Parents and Caretaker Relatives)		138% FPL (MAGI Medi-Cal Expansion Adults & Non-MAGI Aged, Blind & Disabled***)		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 10/31/21*		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 10/31/21*		600% FPL (MAGI Covered California State-Funded Premium Tax Credits (PTCs)) Through 10/31/21*	
	Monthly	Annual	Monthly	Annually	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
1	\$600	\$7,200	\$1,074	\$12,880	\$1,170	\$14,040	\$1,482	\$17,775	\$1,718	\$20,608	\$2,287	\$27,435	\$2,684	\$32,200	\$2,659	\$31,900	\$2,856	\$34,261	\$3,457	\$41,474	\$4,254	\$51,040	\$6,380	\$76,560
2	\$ 750 **	\$9,000	\$1,452	\$17,420	\$1,583	\$18,988	\$2,004	\$24,040	\$2,323	\$27,872	\$3,093	\$37,105	\$3,630	\$43,550	\$3,592	\$43,100	\$3,862	\$46,338	\$4,675	\$56,093	\$5,747	\$68,960	\$8,620	\$103,440
3	\$934	\$11,208	\$1,830	\$21,960	\$1,995	\$23,937	\$2,526	\$30,305	\$2,928	\$35,136	\$3,898	\$46,775	\$4,575	\$54,900	\$4,525	\$54,300	\$4,868	\$58,414	\$5,893	\$70,712	\$7,240	\$86,880	\$10,860	\$130,320
4	\$1,100	\$13,200	\$2,209	\$26,500	\$2,407	\$28,885	\$3,048	\$36,570	\$3,534	\$42,400	\$4,704	\$56,445	\$5,521	\$66,250	\$5,459	\$65,500	\$5,875	\$70,490	\$7,111	\$85,330	\$8,734	\$104,800	\$13,100	\$157,200
5	\$1,259	\$15,108	\$2,587	\$31,040	\$2,820	\$33,834	\$3,570	\$42,836	\$4,139	\$49,664	\$5,510	\$66,116	\$6,467	\$77,600	\$6,392	\$76,700	\$6,881	\$82,567	\$8,330	\$99,949	\$10,227	\$122,720	\$15,340	\$184,080
6	\$1,417	\$17,004	\$2,965	\$35,580	\$3,232	\$38,783	\$4,092	\$49,101	\$4,744	\$56,928	\$6,316	\$75,786	\$7,413	\$88,950	\$7,325	\$87,900	\$7,887	\$94,643	\$9,548	\$114,568	\$11,720	\$140,640	\$17,580	\$210,960

* The federal government sets the poverty levels every year. The 2021 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. For Covered California, the 2021 FPLs are effective at the beginning of the upcoming open enrollment period; therefore, the FPL limits in effect through October 31, 2021 for Covered California programs and credits are the 2020 income limits used during the most recent open enrollment period that began November 1, 2020. See 10 C.C.R. § 6410. Before open enrollment begins in November 2021, Covered California will release new limits here: <https://www.coveredca.com/support/financial-help/federal-poverty-level/>.

** Pregnant people or adult & child: \$750/mo. If 2 adults, Maintenance Need Level is \$934/mo or \$11,208/year.

*** Beginning December 1, 2020 the limit for the Aged, Blind & Disabled Medi-Cal Program increased to 138 percent FPL. But because the program's annual FPL updates occur on April 1, until then the limits are the 2020 FPL limits: \$1,468 for an individual, and \$1,983 for a couple.

Notes:

- **Monthly and Annual FPL Levels are rounded up to the next highest dollar.** For example, 1.2 rounds up to 2.
- **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, 2021.
- The **5% income disregard** has been applied to MAGI income levels where it applies.
- **For families with more than 6 members:** add \$378.33/month or \$4,540/year to the 100% FPL amount for each additional person and then round up.
- [See ACWDL 21-01 for more information about these income limits.](#)