



# California Insurance Affordability Programs Income Levels

(Effective January 1, 2025 to December 31, 2025 for MAGI programs, unless otherwise noted; effective April 1, 2025 to March 31, 2026 for non-MAGI programs, unless otherwise noted)

(Updated February 6, 2025)

# 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, 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 10/31/25*		266% FPL (MAGI Medi-Cal Kids/Targeted Low Income Children's Program, 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 10/31/25**	
	Monthly	Annual	Monthly	Annually	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
1	\$600	\$7,200	\$1,305	\$15,650	\$1,423	\$17,059	\$1,801	\$21,597	\$2,088	\$25,040	\$2,780	\$33,335	\$3,263	\$39,125	\$3,138	\$37,650	\$3,472	\$41,629	\$4,203	\$50,393	\$5,020	\$60,240
2	\$ 750 **	\$9,000	\$1,763	\$21,150	\$1,922	\$23,054	\$2,433	\$29,187	\$2,821	\$33,840	\$3,756	\$45,050	\$4,408	\$52,875	\$4,259	\$51,100	\$4,690	\$56,259	\$5,677	\$68,103	\$6,814	\$81,760
3	\$934	\$11,208	\$2,221	\$26,650	\$2,421	\$29,049	\$3,065	\$36,777	\$3,554	\$42,640	\$4,731	\$56,765	\$5,553	\$66,625	\$5,380	\$64,550	\$5,908	\$70,889	\$7,152	\$85,813	\$8,607	\$103,280
4	\$1,100	\$13,200	\$2,680	\$32,150	\$2,922	\$35,044	\$3,699	\$44,367	\$4,288	\$51,440	\$5,709	\$68,480	\$6,700	\$80,375	\$6,500	\$78,000	\$7,129	\$85,519	\$8,630	\$103,523	\$10,400	\$124,800
5	\$1,259	\$15,108	\$3,138	\$37,650	\$3,421	\$41,039	\$4,331	\$50,481	\$5,021	\$60,240	\$6,684	\$80,195	\$7,845	\$94,125	\$7,621	\$91,450	\$8,348	\$100,149	\$10,105	\$121,233	\$12,194	\$146,320
6	\$1,417	\$17,004	\$3,596	\$43,150	\$3,920	\$47,034	\$4,963	\$59,547	\$5,754	\$69,040	\$7,660	\$91,910	\$8,990	\$107,875	\$8,742	\$104,900	\$9,566	\$114,779	\$11,580	\$138,943	\$13,987	\$167,840

\* The federal government sets the poverty levels every year. The 2025 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 2025 FPLs are effective at the beginning of the upcoming open enrollment period; therefore, the FPL limits in effect through October 31, 2025 for Covered California programs and credits are the 2024 income limits used during the most recent open enrollment period that began November 1, 2024. See 10 C.C.R. § 6410. Before open enrollment begins in November 2025, 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.

^ Consumers at 400% FPL or higher may receive a federal premium tax credit to lower their premium to a maximum of 8.5% of their income based on the second-lowest-cost Silver plan in their area.

**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, 2025.
- The **5% income disregard** has been applied to MAGI income levels where it applies.
- **For families with more than 6 members:** add \$458.33/month or \$5,500/year to the 100% FPL amount for each additional person and then round up.