**Premium Credit Table**

Under the Affordable Care Act, you may be able to get help paying for your monthly premium depending on your family size and income. The amount of premium credit will depend on your family size and family income. If your family makes less than the yearly income below, you may qualify.

|  |  |
| --- | --- |
| **Family Size** | **Family Income** |
| 1 | $45,960.00 |
| 2 | $62,040.00 |
| 3 | $78,120.00 |
| 4 | $94,200.00 |
| 5 | $110,280.00 |
| 6 | $126,360.00 |

This chart is used for estimating purposes only.

**Medicaid Kicks in at 133% *BELOW* the Federal Poverty Level (FPL)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Household Size** | **100%** | **133%** | **150%** | **200%**  | **300%** | **400%**  |
| 1 | $11,490 | $15,282 | $17,235 | $22,980 | $34,470 | $45,960 |
| 2 | 15,510 | 20,628 | 23,265 | 31,020 | 46,530 | 62,040 |
| 3 | 19,530 | 25,975 | 29,295 | 39,060 | 58,590 | 78,120 |
| 4 | 23,550 | 31,322 | 35,325 | 47,100 | 70,650 | 94,200 |
| 5 | 27,570 | 36,668 | 41,355 | 55,140 | 82,710 | 110,280 |
| 6 | 31,590 | 42,015 | 47,385 | 63,180 | 94,770 | 126,360 |
| 7 | 35,610 | 47,361 | 53,415 | 71,220 | 106,830 | 142,440 |
| 8 | 39,630 | 52,708 | 59,445 | 79,260 | 118,890 | 158,520 |
| For each additional person, add | $4,020 | $5,347 | $6,030 | $8,040 | $12,060 | $16,080 |

**Coverage Limits of the ACA**

The Out Of Pocket (OOP) Maximum which includes the deductible for an individual is **$6350** and for a family is **$12,700**. All co-payments such as doctor’s office visits now go toward the OOP.

In 2014, the maximum allowable payments to a HSA are $3300 for an individual and $6550 for a family.