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Covered California Income Limits

View Covered California Income Guidelines and See Chart to Calculate Your Health Care Options

The Covered California income limits require consumers to have a household income that ranges from 0% to 400% of the Federal Poverty Level (FPL) in order to qualify for assistance on a government health insurance plan.

Program Eligibility by Federal Poverty Level for 2020

Medi-Cal and Covered California have various programs with overlapping income limits.

California State Subsidy												
Federal Tax Credit												
American Indian / Alaska Native (AIAN) Zero Cost Share												
AIAN Limited Cost Share												
SEE NOTE BELOW FOR INCOMES IN THIS RANGE												
Silver 94 (100%-150%) Silver 87 (>150%-200%) Silver 73 (>200%-250%)												
% FPL	0%	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%	600%
Household Size	1	\$0	\$12,490	\$17,609	\$18,735	\$24,980	\$27,179	\$31,225	\$33,942	\$37,470	\$41,088	\$49,960
	2	\$0	\$16,910	\$23,792	\$25,365	\$33,820	\$36,722	\$42,275	\$45,859	\$50,730	\$55,513	\$67,640
	3	\$0	\$21,330	\$29,974	\$31,995	\$42,660	\$46,264	\$53,325	\$57,776	\$63,990	\$69,939	\$85,320
	4	\$0	\$25,750	\$36,156	\$38,625	\$51,500	\$55,806	\$64,375	\$69,692	\$77,250	\$84,364	\$103,000
	5	\$0	\$30,170	\$42,339	\$45,255	\$60,340	\$65,349	\$75,425	\$81,609	\$90,510	\$98,790	\$120,680
	6	\$0	\$34,590	\$48,521	\$51,885	\$69,180	\$74,891	\$86,475	\$93,526	\$103,770	\$113,216	\$138,360
	7	\$0	\$39,010	\$54,704	\$58,515	\$78,020	\$84,434	\$97,525	\$105,443	\$117,030	\$127,641	\$156,040
	8	\$0	\$43,430	\$60,886	\$65,145	\$86,860	\$93,976	\$108,575	\$117,360	\$130,290	\$142,067	\$173,720
	add'l add	\$0	\$4,420	\$6,183	\$6,630	\$8,840	\$9,543	\$11,050	\$11,916	\$13,260	\$14,426	\$17,680
DHCS Medi-Cal for Adults Medi-Cal for Pregnant Women Medi-Cal Access Program (for Pregnant Women) Medi-Cal for Kids (0-18 Yrs.) County Children's Health Initiative Program												

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 tax credit, California state subsidy, Enhanced Silver plans and AIAN plans.

Based on your household income, you may qualify for up-front tax credits when you enroll in health insurance in California (<https://www.healthforcalifornia.com/>) through the Covered California Health Exchange.

Obamacare Income Guidelines Chart Based on the Federal Poverty Level



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household net income, then a greater amount of government assistance is available to the family. Tax deductions can lower your income level. View the Covered California income limits chart below.

Government Programs and Assistance Based on Income Ranges

For adults, the following Covered California income restrictions apply:

- 0% – 138% of FPL: You qualify for Medi-Cal.
- > 138% – 400% of FPL: You qualify for a subsidy on a Covered California plan.
 - > 138% to 150%: You also qualify for the Silver Enhanced 94 Plan.
 - > 150% to 200%: You also qualify for the Silver Enhanced 87 Plan.
 - > 200% to 250%: You qualify for the Silver Enhanced 73 Plan.

Parameters for Low Income Females Who Are Expecting a Baby

Pregnant women may qualify for MAGI Medi-Cal if you have household earnings of >138% to 213% according to Covered California income limits. Also, based on wages and the FPL, women who are having a baby may be eligible for the Medi-Cal Access Program (MCAP) if they have a household income of >213% to 322%.

Government Programs for Children: Obamacare Information Guide and Wage Limits

Adults qualify for Medi-Cal with a household income of less than 138% of FPL. However, according to the Covered California income guide, children who enroll on Obama Care California (<https://www.healthforcalifornia.com/obamacare>) plans may qualify for Medi-Cal when the family has a household income of 266% or less. The children must be under 19 years of age to qualify. Also, C-CHIP, the County Children's Health Initiative Program, offers health care coverage for children when the family income is greater than 266% up to 322% of FPL.

Proof of Income

Document proofs (including pay stubs, bank statements, etc.) may be required to verify your household income threshold. If you fail to provide proof of income, you may lose your Obamacare subsidy or your health care coverage.

Reporting Mid-Year Changes in Household Earnings



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