

## Insurance Affordability Programs (IAPs) Income and Asset Guidelines

					Effective 1/1/23 – 12/31/23						
Prog.	MA Parents Relative, Childr Old, Adults wi	en 19-20 Years	MA Ch 2–18 Ye		MA Pregna	int Women	MA Infants	under Age 2	MinnesotaCare	Advanced Premium Tax Credit	
Family	133% FPG		275% FPG		278% FPG		283% FPG		200% FPG	Above 200% FPG	
Size	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Annually	Annually	
1	<sup>\$</sup> 1,506	<sup>\$</sup> 18,074	\$3,114	\$37,372	NA		<sup>\$</sup> 3,204	<sup>\$</sup> 38,459	<sup>\$</sup> 27,180	<sup>\$</sup> 27,181 or more	
2	\$2,029	<sup>\$</sup> 24,352	<sup>\$</sup> 4,196	\$50,352	\$4,241 \$50,901		<sup>\$</sup> 4,318	<sup>\$</sup> 51,817	<sup>\$</sup> 36,620	<sup>\$</sup> 36,621 or more	
3	\$2,552	\$30,629	<sup>\$</sup> 5,277	<sup>\$</sup> 63,332	\$5,335 \$64,023		<sup>\$</sup> 5,431	<sup>\$</sup> 65,174	<sup>\$</sup> 46,060	<sup>\$</sup> 46,061 or more	
4	\$3,075	<sup>\$</sup> 36,907	<sup>\$</sup> 6,359	<sup>\$</sup> 76,312	<sup>\$</sup> 6,428 <sup>\$</sup> 77,145		<sup>\$</sup> 6,544	\$78,532	<sup>\$</sup> 55,500	<sup>\$</sup> 55,501 or more	
5	\$3,598	<sup>\$</sup> 43,185	<sup>\$</sup> 7,441	<sup>\$</sup> 89,292	\$7,522 \$90,266		<sup>\$</sup> 7,657	<sup>\$</sup> 91,890	<sup>\$</sup> 64,940	<sup>\$</sup> 64,941 or more	
6	<sup>\$</sup> 4,121	<sup>\$</sup> 49,462	\$8,522	<sup>\$</sup> 102,272	<sup>\$</sup> 8,615	<sup>\$</sup> 103,388	\$8,770	<sup>\$</sup> 105,247	<sup>\$</sup> 74,380	<sup>\$</sup> 74,381 or more	
7	\$4,645	<sup>\$</sup> 55,740	<sup>\$</sup> 9,604	<sup>\$</sup> 115,252	\$9,709 \$116,509		\$9,883	<sup>\$</sup> 118,605	<sup>\$</sup> 83,820	<sup>\$</sup> 83,821 or more	
8	<sup>\$</sup> 5,168	<sup>\$</sup> 62,017	<sup>\$</sup> 10,686	<sup>\$</sup> 128,232	\$10,802 \$129,631		<sup>\$</sup> 10,996	<sup>\$</sup> 131,962	<sup>\$</sup> 93,260	<sup>\$</sup> 93,261 or more	
Add'l	<sup>\$</sup> 523	<sup>\$</sup> 6,277	<sup>\$</sup> 1,081	<sup>\$</sup> 12,980	<sup>\$</sup> 1,093	<sup>\$</sup> 13,121	<sup>\$</sup> 1,113	<sup>\$</sup> 13,357	<sup>\$</sup> 9,440	<sup>\$</sup> 9,440	
Asset Test	No Asset Test		No Ass	et Test	No Ass	et Test	No Ass	et Test	No Asset Test	No Asset Test	

Note: "FPG" stands for federal poverty guideline.

Note: Income guidelines are approximations only. Use this chart for general reference only.

		Effective 7/1/22 – 6/30/23													
	MA Elderly, Blind, Disabled (with a spenddown)		MA Elderly, Blind, Disabled (no spenddown)		*MA Qualified Medicare Beneficiaries (QMB)		*MA Service Limited Medicare Beneficiaries (SLMB)		*MA Qualifying Individuals (QI)		*MA Qualified Working Disabled Individuals (QWD)		Minnesota Family Planning Program		
Family	100% FPG		G 100% FPG		100% FPG		120% FPG		135% FPG		200% FPG		200% FPG		
Size	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	
1	<sup>\$</sup> 1,133	<sup>\$</sup> 13,596	<sup>\$</sup> 1,133	<sup>\$</sup> 13,596	<sup>\$</sup> 1,153	<sup>\$</sup> 13,836	<sup>\$</sup> 1,379	<sup>\$</sup> 16,548	<sup>\$</sup> 1,549	<sup>\$</sup> 18,588	<sup>\$</sup> 2,285	<sup>\$</sup> 27,420	<sup>\$</sup> 2,265	<sup>\$</sup> 27,180	
2	<sup>\$</sup> 1,527	<sup>\$</sup> 18,324	<sup>\$</sup> 1,527	<sup>\$</sup> 18,324	<sup>\$</sup> 1,547	<sup>\$</sup> 18,564	<sup>\$</sup> 1,851	<sup>\$</sup> 22,212	<sup>\$</sup> 2,080	<sup>\$</sup> 24,960	<sup>\$</sup> 3,072	<sup>\$</sup> 36,864	\$3,052	<sup>\$</sup> 36,624	
3	<sup>\$</sup> 1,921	<sup>\$</sup> 23,052	<sup>\$</sup> 1,921	<sup>\$</sup> 23,052	<sup>\$</sup> 1,941	<sup>\$</sup> 23,292	<sup>\$</sup> 2,323	<sup>\$</sup> 27,876	<sup>\$</sup> 2,611	<sup>\$</sup> 31,332	\$3,859	\$46,308	\$3,839	\$46,068	
4	<sup>\$</sup> 2,315	<sup>\$</sup> 27,780	<sup>\$</sup> 2,315	<sup>\$</sup> 27,780	<sup>\$</sup> 2,335	<sup>\$</sup> 28,020	<sup>\$</sup> 2,795	\$33,540	\$3,142	<sup>\$</sup> 37,704	<sup>\$</sup> 4,646	<sup>\$</sup> 55,752	<sup>\$</sup> 4,626	<sup>\$</sup> 55,512	
5	<sup>\$</sup> 2,709	<sup>\$</sup> 32,508	<sup>\$</sup> 2,709	<sup>\$</sup> 32,508	<sup>\$</sup> 2,729	<sup>\$</sup> 32,748	\$3,267	<sup>\$</sup> 39,204	\$3,673	<sup>\$</sup> 44,076	<sup>\$</sup> 5,433	<sup>\$</sup> 65,196	<sup>\$</sup> 5,413	<sup>\$</sup> 64,956	
6	<sup>\$</sup> 3,103	<sup>\$</sup> 37,236	\$3,103	<sup>\$</sup> 37,236	\$3,123	<sup>\$</sup> 37,476	\$3,739	<sup>\$</sup> 44,868	\$4,204	<sup>\$</sup> 50,448	<sup>\$</sup> 6,220	<sup>\$</sup> 74,640	<sup>\$</sup> 6,200	<sup>\$</sup> 74,400	
7	<sup>\$</sup> 3,497	<sup>\$</sup> 41,964	<sup>\$</sup> 3,497	<sup>\$</sup> 41,964	\$3,517	<sup>\$</sup> 42,204	\$4,211	<sup>\$</sup> 50,532	\$4,735	\$56,820	\$7,007	\$84,084	<sup>\$</sup> 6,987	\$83,844	
8	<sup>\$</sup> 3,891	<sup>\$</sup> 46,692	\$3,891	<sup>\$</sup> 46,692	<sup>\$</sup> 3,911	<sup>\$</sup> 46,932	<sup>\$</sup> 4,683	\$56,196	\$5,266	<sup>\$</sup> 63,192	\$7,794	<sup>\$</sup> 93,528	<sup>\$</sup> 7,774	<sup>\$</sup> 93,288	
Add'l	<sup>\$</sup> 394	<sup>\$</sup> 4,728	<sup>\$</sup> 394	<sup>\$</sup> 4,728	<sup>\$</sup> 394	<sup>\$</sup> 4,728	<sup>\$</sup> 472	<sup>\$</sup> 5,664	<sup>\$</sup> 531	<sup>\$</sup> 6,372	<sup>\$</sup> 787	<sup>\$</sup> 9,444	<sup>\$</sup> 787	<sup>\$</sup> 9,444	
Asset Test	<ul> <li>\$3,000 for a single person</li> <li>\$6,000 for household of two, plus \$200 for each dependent</li> </ul>		<ul> <li>\$3,000 for person</li> <li>\$6,000 for of two, plu each depe</li> </ul>	personpersonpersonhousehold•\$18,000 for household•\$18,000 for household•\$18,000 for householdis \$200 forof twoof twoof two		<ul> <li>\$4,000 for a single person</li> <li>\$6,000 for household of two</li> </ul>		None							

MA for Employed Person with Disabilities (MA-EPD)

To qualify for MA-EPD, you must:

• Be certified disabled by the Social Security Administration (SSA) or the State Medical Review Team (SMRT)

- Have monthly earnings of more than \$65 (there is no upper income limit)
- Be employed and have Social Security and Medicare (FICA) taxes withheld or paid from earned income
- Meet the MA-EPD asset limit of \$20,000 per enrollee
- Pay a premium and an unearned income obligation, if required

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\* A \$20 disregard is included in each amount listed.

Note: Income and asset guidelines are approximations only. Use this chart for general reference only.

ADA1 (2-18)



## Insurance Affordability Programs (IAPs) Income and Asset Guidelines

				Effective 7/1/	22 – 6/30/23				Effective 1/	1/22 – 12/31/22
Prog.	Relative, Childr	A Parents, Caretaker ive, Children 19–20 Years MA Children Adults without Children 2–18 Years Old MA Pregnant Women				MA Infants	under Age 2	MinnesotaCare	Advanced Premium Tax Credit	
Family	133% FPG		275% FPG		278% FPG		283% FPG		200% FPG	Above 200% FPG
Size	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Annually	Annually
1	<sup>\$</sup> 1,506	<sup>\$</sup> 18,074	\$3,114	\$37,372	NA		<sup>\$</sup> 3,204	<sup>\$</sup> 38,459	<sup>\$</sup> 25,760	<sup>\$</sup> 25,761 or more
2	\$2,029	<sup>\$</sup> 24,352	<sup>\$</sup> 4,196	\$50,352	\$4,241 \$50,901		<sup>\$</sup> 4,318	<sup>\$</sup> 51,817	<sup>\$</sup> 34,840	<sup>\$</sup> 34,841 or more
3	\$2,552	\$30,629	<sup>\$</sup> 5,277	<sup>\$</sup> 63,332	\$5,335 \$64,023		<sup>\$</sup> 5,431	<sup>\$</sup> 65,174	<sup>\$</sup> 43,920	<sup>\$</sup> 43,921 or more
4	\$3,075	\$36,907	<sup>\$</sup> 6,359	<sup>\$</sup> 76,312	\$6,428 \$77,145		<sup>\$</sup> 6,544	\$78,532	<sup>\$</sup> 53,000	<sup>\$</sup> 53,001 or more
5	\$3,598	<sup>\$</sup> 43,185	\$7,441	\$89,292	\$7,522 \$90,266		<sup>\$</sup> 7,657	<sup>\$</sup> 91,890	<sup>\$</sup> 62,080	<sup>\$</sup> 62,081 or more
6	<sup>\$</sup> 4,121	<sup>\$</sup> 49,462	\$8,522	<sup>\$</sup> 102,272	<sup>\$</sup> 8,615	<sup>\$</sup> 103,388	\$8,770	<sup>\$</sup> 105,247	<sup>\$</sup> 71,160	<sup>\$</sup> 71,161 or more
7	\$4,645	<sup>\$</sup> 55,740	\$9,604	<sup>\$</sup> 115,252	\$9,709 \$116,509		\$9,883	<sup>\$</sup> 118,605	<sup>\$</sup> 80,240	<sup>\$</sup> 80,241 or more
8	\$5,168	<sup>\$</sup> 62,017	<sup>\$</sup> 10,686	<sup>\$</sup> 128,232	\$10,802 \$129,631		<sup>\$</sup> 10,996	<sup>\$</sup> 131,962	<sup>\$</sup> 89,320	<sup>\$</sup> 89,321 or more
Add'l	\$523	<sup>\$</sup> 6,277	<sup>\$</sup> 1,081	<sup>\$</sup> 12,980	<sup>\$</sup> 1,093	<sup>\$</sup> 13,121	<sup>\$</sup> 1,113	<sup>\$</sup> 13,357	\$9,080	\$9,080
Asset Test	No Asset Test		No Ass	et Test	No Ass	et Test	No Ass	et Test	No Asset Test	No Asset Test

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	MA Elderly, Blind, Disabled (with a spenddown)		MA Elderly, Blind, Disabled (no spenddown)		*MA Qualified Medicare Beneficiaries (QMB)		*MA Service Limited Medicare Beneficiaries (SLMB)		*MA Qualifying Individuals (QI)		*MA Qualified Working Disabled Individuals (QWD)		Minnesota Family Planning Program	
Family	100% FPG		100% FPG		100% FPG		120% FPG		135% FPG		200% FPG		200% FPG	
Size	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually
1	<sup>\$</sup> 1,133	<sup>\$</sup> 13,596	<sup>\$</sup> 1,133	<sup>\$</sup> 13,596	<sup>\$</sup> 1,153	<sup>\$</sup> 13,836	<sup>\$</sup> 1,379	<sup>\$</sup> 16,548	<sup>\$</sup> 1,549	<sup>\$</sup> 18,588	<sup>\$</sup> 2,285	<sup>\$</sup> 27,420	<sup>\$</sup> 2,265	<sup>\$</sup> 27,180
2	<sup>\$</sup> 1,527	<sup>\$</sup> 18,324	<sup>\$</sup> 1,527	<sup>\$</sup> 18,324	<sup>\$</sup> 1,547	<sup>\$</sup> 18,564	<sup>\$</sup> 1,851	<sup>\$</sup> 22,212	<sup>\$</sup> 2,080	<sup>\$</sup> 24,960	<sup>\$</sup> 3,072	\$36,864	\$3,052	<sup>\$</sup> 36,624
3	<sup>\$</sup> 1,921	<sup>\$</sup> 23,052	<sup>\$</sup> 1,921	<sup>\$</sup> 23,052	<sup>\$</sup> 1,941	<sup>\$</sup> 23,292	<sup>\$</sup> 2,323	<sup>\$</sup> 27,876	<sup>\$</sup> 2,611	<sup>\$</sup> 31,332	<sup>\$</sup> 3,859	\$46,308	\$3,839	\$46,068
4	<sup>\$</sup> 2,315	<sup>\$</sup> 27,780	\$2,315	<sup>\$</sup> 27,780	\$2,335	<sup>\$</sup> 28,020	<sup>\$</sup> 2,795	<sup>\$</sup> 33,540	\$3,142	<sup>\$</sup> 37,704	<sup>\$</sup> 4,646	<sup>\$</sup> 55,752	<sup>\$</sup> 4,626	<sup>\$</sup> 55,512
5	<sup>\$</sup> 2,709	\$32,508	<sup>\$</sup> 2,709	\$32,508	\$2,729	<sup>\$</sup> 32,748	<sup>\$</sup> 3,267	\$39,204	\$3,673	<sup>\$</sup> 44,076	\$5,433	<sup>\$</sup> 65,196	<sup>\$</sup> 5,413	<sup>\$</sup> 64,956
6	<sup>\$</sup> 3,103	<sup>\$</sup> 37,236	\$3,103	<sup>\$</sup> 37,236	\$3,123	\$37,476	\$3,739	<sup>\$</sup> 44,868	<sup>\$</sup> 4,204	<sup>\$</sup> 50,448	<sup>\$</sup> 6,220	<sup>\$</sup> 74,640	<sup>\$</sup> 6,200	<sup>\$</sup> 74,400
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Add'l	<sup>\$</sup> 394	<sup>\$</sup> 4,728	<sup>\$</sup> 394	<sup>\$</sup> 4,728	<sup>\$</sup> 394	<sup>\$</sup> 4,728	<sup>\$</sup> 472	<sup>\$</sup> 5,664	<sup>\$</sup> 531	<sup>\$</sup> 6,372	<sup>\$</sup> 787	<sup>\$</sup> 9,444	<sup>\$</sup> 787	<sup>\$</sup> 9,444
Asset Test	<ul> <li>\$3,000 for a single person</li> <li>\$6,000 for household of two, plus \$200 for each dependent</li> </ul>		<ul> <li>\$3,000 for person</li> <li>\$6,000 for of two, plu each depe</li> </ul>	household s \$200 for	• \$10,000 fo person • \$18,000 fo of two		• \$10,000 fo person • \$18,000 fo of two	5	• \$10,000 fc person • \$18,000 fc of two	5	• \$4,000 for person • \$6,000 for of two	3	None	

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