



2016 American Indian and Alaska Native Federal Poverty Level for Medicaid and CHIP

Why does household income matter for Medicaid and Children's Health Insurance Program?

When you fill out a Marketplace application, you may learn that you and your family qualify for coverage through Medicaid or the Children's Health Insurance Program (CHIP). Eligibility is based on your household size, income, and other factors, like age and disability. Each year, the Department of Health and Human Services releases new Federal Poverty Level (FPL) amounts. Your income compared to the FPL is used to determine whether you qualify for Medicaid and CHIP. Automatic renewal means most will not have to complete an application to renew Medicaid.

Use the **2016 Federal Poverty Levels** to see if you may be eligible for Medicaid and the CHIP.

Did you know?

You can apply for and enroll in Medicaid or CHIP any time of the year. There's no limited enrollment period for either Medicaid or CHIP. If you qualify, your coverage can begin immediately. American Indians and Alaska Natives (AI/ANs) may qualify for Medicaid and CHIP more easily. You have special protections for Medicaid and CHIP that make it easier to qualify for these programs.

To learn more, visit your Indian health care provider, or go to www.healthcare.gov/tribal.

Questions?

Call 1-800-318-2596

2016 Federal Poverty Guidelines for 48 Contiguous States and the District of Columbia

Number of People in Your Household	100% FPL (*1 & *4) In household	133% FPL (*2) Medicaid Expansion	200% FPL (*3) CHIP	300 % FPL (*4) Zero/Limited Cost Sharing	400% FPL (*1) APTC
1	\$11,880	\$15,800	\$23,760	\$35,640	\$47,520
2	\$16,020	\$21,307	\$32,040	\$48,060	\$64,080
3	\$20,160	\$26,813	\$40,320	\$60,480	\$80,640
4	\$24,300	\$32,319	\$48,600	\$72,900	\$97,200
5	\$28,440	\$37,826	\$56,880	\$85,320	\$113,760
6	\$32,580	\$43,332	\$65,164	\$97,755	\$130,340
7	\$36,730	\$48,851	\$73,460	\$110,190	\$146,920
8	\$40,890	\$54,384	\$81,780	\$122,670	\$163,560
More than 8 in your household	Add \$4,160 for each person				

(*1) AI/ANs earning between 100% FPL and 400% FPL may be eligible for **APTC** that lower monthly premiums right away. Others may be eligible for free or low-cost coverage on the Marketplace.

(*2) Many AI/ANs will be newly eligible for **Medicaid** under the Affordable Care Act. In states that have expanded Medicaid coverage to include individuals with family incomes at or below 133% FPL, this number will be used to determine whether you're eligible for Medicaid. Check with your State to see if it expanded its Medicaid program. For more information about your State's Medicaid program, visit www.medicaid.gov.

(*3) **CHIP** income standard is up to 200% FPL. In more than half the states, the income eligibility for children can be even higher than 200%. It is important to note that Medicaid and CHIP use the 2016 FPL guidelines to determine eligibility.

(*4) Members of a federally recognized tribe and Alaska Native shareholders with income between 100% and 300% FPL who enroll on the Health Insurance Marketplace will have to pay premiums, but may have a **Zero Cost Sharing plan**, which means no copays, deductibles, or coinsurance. Those with incomes below 100% and above 300% FPL may be eligible for a **Limited Cost Sharing plan**.

American Indian and Alaska Native Protections for Medicaid and CHIP

If you're eligible for services from the Indian Health Service, tribal programs, or urban Indian programs (known as I/T/Us), including Purchased/Referred Care (Contract Health Services):

- You don't have to pay Medicaid premiums or enrollment fees.
- You don't have to pay out-of-pocket costs like enrollment fees.
- You don't have to pay out-of-pocket costs like copayments, coinsurance, and deductibles for Medicaid services.
- In CHIP, you don't have any out-of-pocket costs.
- Certain Indian trust income and resources aren't counted for Medicaid and CHIP eligibility, making it easier for some people to qualify.

You can continue to get services through an I/T/U even if the I/T/U is not a provider in your program's managed care network and that program will be paid for services they provide.

Glossary

- **Children's Health Insurance Program (CHIP)** provides low-cost health coverage to children in families that earn too much money to qualify for Medicaid. In some states, CHIP covers parents and pregnant women.
- **Federal Poverty Level (FPL)** is the measure of income level issued annually by the Department of Health and Human Services. FPL are used to determine your eligibility for certain programs and benefits.
- **Medicaid** is a joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid also offers benefits not normally covered by Medicare, like nursing home care and personal care services, and in most states dental care for children and, less often, for adults.

2016 Federal Poverty Guidelines for Alaska and Hawaii		
Number of People in Your Household	100% FPL Alaska	100% FPL Hawaii
1	\$14,840	\$13,670
2	\$20,020	\$18,430
3	\$25,200	\$23,190
4	\$30,380	\$27,950
5	\$35,560	\$32,710
6	\$40,740	\$37,470
7	\$45,920	\$42,230
8	\$51,120	\$47,010
More than 8 in your household	Add \$5,200 for each person	Add \$4,780 for each person

