

2023 Federal Poverty Levels / Guidelines & How They Determine Medicaid Eligibility

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2023 Federal Poverty Guidelines Chart (Effective Jan. 16, 2023)

We have included multiple percentages in the Federal Poverty Level chart below, as there are several programs, including Medicaid, that use a percentage of the FPL as the income criteria for program participation.

48 Contiguous States

# of Persons in Household	2023 Federal Poverty Level for the 48 Contiguous States (Annual Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$14,580	\$19,391	\$20,120	\$21,870	\$29,160	\$43,740	\$58,320
2	\$19,720	\$26,228	\$27,214	\$29,580	\$39,440	\$59,160	\$78,880
3	\$24,860	\$33,064	\$34,307	\$37,290	\$49,720	\$74,580	\$99,440
4	\$30,000	\$39,900	\$41,400	\$45,000	\$60,000	\$90,000	\$120,000
5	\$35,140	\$46,736	\$48,493	\$52,710	\$70,280	\$105,420	\$140,560
6	\$40,280	\$53,572	\$55,586	\$60,420	\$80,560	\$120,840	\$161,120
7	\$45,420	\$60,409	\$62,680	\$68,130	\$90,840	\$136,260	\$181,680
8	\$50,560	\$67,245	\$69,773	\$75,840	\$101,120	\$151,680	\$202,240
Add \$5,140 for each person in household over 8 persons							

# of Persons in Household	2023 Federal Poverty Level for the 48 Contiguous States (Monthly Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$1,215	\$1,616	\$1,677	\$1,822	\$2,430	\$3,645	\$4,860
2	\$1,643	\$2,187	\$2,268	\$2,465	\$3,287	\$4,928	\$6,510
3	\$2,071	\$2,779	\$2,876	\$3,128	\$4,161	\$6,184	\$8,206
4	\$2,500	\$3,323	\$3,450	\$3,750	\$5,000	\$7,500	\$10,000
5	\$2,929	\$3,910	\$4,054	\$4,384	\$5,847	\$8,670	\$11,493
6	\$3,357	\$4,476	\$4,634	\$5,010	\$6,647	\$9,870	\$13,093
7	\$3,786	\$5,045	\$5,216	\$5,640	\$7,487	\$11,160	\$14,733
8	\$4,214	\$5,593	\$5,773	\$6,240	\$8,327	\$12,480	\$16,633

1	\$1,215	\$1,616	\$1,677	\$1,823	\$2,430	\$3,645	\$4,860
2	\$1,643	\$2,186	\$2,268	\$2,465	\$3,287	\$4,930	\$6,573
3	\$2,072	\$2,755	\$2,859	\$3,108	\$4,143	\$6,215	\$8,287
4	\$2,500	\$3,325	\$3,450	\$3,750	\$5,000	\$7,500	\$10,000
5	\$2,928	\$3,895	\$4,041	\$4,393	\$5,857	\$8,785	\$11,713
6	\$3,357	\$4,464	\$4,632	\$5,035	\$6,713	\$10,070	\$13,427
7	\$3,785	\$5,034	\$5,223	\$5,678	\$7,570	\$11,355	\$15,140
8	\$4,213	\$5,604	\$5,814	\$6,320	\$8,427	\$12,640	\$16,853
Add \$428.33 for each person in household over 8 persons							

Alaska

# of Persons in Household	2023 Federal Poverty Level for Alaska (Annual Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$18,210	\$24,219	\$25,130	\$27,315	\$36,420	\$54,630	\$72,840
2	\$24,640	\$32,771	\$34,003	\$36,960	\$49,280	\$73,920	\$98,560
3	\$31,070	\$41,323	\$42,877	\$46,605	\$62,140	\$93,210	\$124,280
4	\$37,500	\$49,875	\$51,750	\$56,250	\$75,000	\$112,500	\$150,000
5	\$43,930	\$58,427	\$60,623	\$65,895	\$87,860	\$131,790	\$175,720
6	\$50,360	\$66,979	\$69,497	\$75,540	\$100,720	\$151,080	\$201,440
7	\$56,790	\$75,531	\$78,370	\$85,185	\$113,580	\$170,370	\$227,160
8	\$63,220	\$84,083	\$87,244	\$94,830	\$126,440	\$189,660	\$252,880
Add \$6,430 for each person in household over 8 persons							

# of Persons in Household	2023 Federal Poverty Level for Alaska (Monthly Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$1,518	\$2,018	\$2,094	\$2,276	\$3,035	\$4,553	\$6,070
2	\$2,053	\$2,731	\$2,834	\$3,080	\$4,107	\$6,160	\$8,213
3	\$2,589	\$3,444	\$3,573	\$3,884	\$5,178	\$7,768	\$10,357
4	\$3,125	\$4,156	\$4,313	\$4,688	\$6,250	\$9,375	\$12,500
5	\$3,661	\$4,869	\$5,052	\$5,491	\$7,322	\$10,983	\$14,643
6	\$4,197	\$5,582	\$5,791	\$6,295	\$8,393	\$12,590	\$16,787
7	\$4,733	\$6,294	\$6,531	\$7,099	\$9,465	\$14,198	\$18,930
8	\$5,268	\$7,007	\$7,270	\$7,903	\$10,537	\$15,805	\$21,073
Add \$535.83 for each person in household over 8 persons							

Hawaii

# of Persons in Household	2023 Federal Poverty Level for Hawaii (Annual Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$16,770	\$22,304	\$23,143	\$25,155	\$33,540	\$50,310	\$67,080
2	\$22,680	\$30,164	\$31,298	\$34,020	\$45,360	\$68,040	\$90,720
3	\$28,590	\$38,025	\$39,454	\$42,885	\$57,180	\$85,770	\$114,360
4	\$34,500	\$45,885	\$47,610	\$51,750	\$69,000	\$103,500	\$138,000
5	\$40,410	\$53,745	\$55,766	\$60,615	\$80,820	\$121,230	\$161,640
6	\$46,320	\$61,606	\$63,922	\$69,480	\$92,640	\$138,960	\$185,280
7	\$52,230	\$69,466	\$72,077	\$78,345	\$104,460	\$156,690	\$208,920
8	\$58,140	\$77,326	\$80,233	\$87,210	\$116,280	\$174,420	\$232,560
Add \$5,910 for each person in household over 8 persons							

# of Persons in Household	2023 Federal Poverty Level for Hawaii (Monthly Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$1,398	\$1,859	\$1,929	\$2,096	\$2,795	\$4,193	\$5,590
2	\$1,890	\$2,514	\$2,608	\$2,835	\$3,780	\$5,670	\$7,560
3	\$2,383	\$3,169	\$3,288	\$3,574	\$4,765	\$7,148	\$9,530
4	\$2,875	\$3,824	\$3,968	\$4,313	\$5,750	\$8,625	\$11,500
5	\$3,368	\$4,479	\$4,647	\$5,051	\$6,735	\$10,103	\$13,470
6	\$3,860	\$5,134	\$5,327	\$5,790	\$7,720	\$11,580	\$15,440
7	\$4,353	\$5,789	\$6,006	\$6,529	\$8,705	\$13,058	\$17,410
8	\$4,845	\$6,444	\$6,686	\$7,268	\$9,690	\$14,535	\$19,380
Add \$492.50 for each person in household over 8 persons							

What are Federal Poverty Guidelines/Levels (FPL)?

The Federal Poverty Guidelines are federally set “poverty lines” that indicate the minimum amount of annual income that an individual / family needs to pay for essentials, such as housing, utilities, clothing, food, and transportation. These guidelines, also called Federal Poverty Levels (FPLs), are based on the size of a household and the state in which one resides. FPLs are the same in 48 of the 50 states. The two exceptions are Alaska and Hawaii, which have higher Federal Poverty Levels due to the higher cost of living. As an example, in 2023, the annual FPL for an individual in Alaska is \$18,210, in Hawaii it is \$16,770, and in the remainder of the states it is \$14,580.

Many state and federal programs, and even some local ones, use FPLs to determine income eligibility for program benefits. Some examples of programs that use FPLs include Medicaid, the Low-Income Home Energy Assistance Program (LIHEAP), Weatherization Assistance for Low-Income Persons, and the Supplemental Nutrition Assistance Program (SNAP). The exact percentage of the FPL used for

eligibility purposes varies based on the program and the state. For example, many states use 138% of the FPL for Medicaid eligibility.

The Federal Poverty Guidelines are updated each year, generally in mid-late January, by the Department of Health and Human Services (HHS).

! Federal Poverty Guidelines should not be confused with the Federal Poverty Threshold. While both provide federal measures of poverty, the Federal Poverty Threshold is determined by the U.S. Census Bureau and includes statistics on the number of Americans who are living in poverty. It is this report that is used by the Department of Human and Health Services to establish the Federal Poverty Guidelines.

What are Federal Benefit Rates (FBR)?

The Federal Benefit Rate, abbreviated as FBR, is the maximum amount to which an aged, blind or disabled person who qualifies for Supplemental Security Income (SSI) is able to receive in monthly cash benefits. One might also hear the term, "Federal SSI Payment," "SSI Federal Benefit Amount," or "SSI Standard Payment Amount," in place of "Federal Benefit Rate". To clarify, the SSI program is for the elderly, blind, and disabled who have limited financial means.

In 2023, the maximum FBR is \$914 for a single individual and \$1,371 for a married couple. These figures are updated and released by the Social Security Administration (SSA). Generally, they are released at the end of each year and are effective at the beginning of the new year in January.

Importance of FPLs and FBRs to Medicaid Eligibility?

All Medicaid programs have income limits for eligibility purposes. These limits vary based on the state, the program in which one is applying, and one's marital status. That said, at the time of this writing, more than half of the states use 100% of the Federal Poverty Level, or a percentage of it, to determine income eligibility for regular Medicaid (Aged, Blind and Disabled). Some states also use the FPL, or a percentage of it, to determine if one meets the income limit for nursing home Medicaid or a HCBS (Home and Community Based Services) Medicaid waiver. As of 2023, the annual FPL for an individual is \$14,580 (\$1,215 / month), and for a married couple is \$19,720 (\$1,643.33 / month).

Alternatively, some states use the Federal Benefit Rate to determine income eligibility for Medicaid. Furthermore, in many of the states, Medicaid eligibility is automatic if one is eligible for SSI. (Remember the FBR is the maximum monthly cash payment in which a SSI recipient can receive). For nursing home Medicaid and HCBS Medicaid waivers, many states use 300% of the Federal Benefit Rate as the monthly income limit. As of 2023, this figure is \$2,742 ($\$914 \times 3 = \$2,742$) for a single applicant. In many states, if both spouses of a married couple are applying for nursing home Medicaid or a HCBS Medicaid waiver, each spouse is considered as a single applicant for income eligibility.

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