

TJC Coverage Cheat Sheet

Note: The 2016 federal poverty level guidelines were published in the spring of 2016.

Federal Poverty Level Guidelines 2016 (Monthly Income)

| Potential Coverage Categories | FPL | Household size of... 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|------|------------------------|------|------|------|------|--------|--------|
| Parent/Caretaker Relatives* | n/a | \$1018 | 1329 | 1611 | 1867 | 2102 | 2320 | 2524 |
| Minimum Income to Qualify for Premium Tax Credits | 100% | \$990 | 1335 | 1680 | 2025 | 2370 | 2715 | 3061 |
| Child age 6-18** | 138% | \$1367 | 1843 | 2319 | 2795 | 3271 | 3747 | 4224 |
| Child age 1-5** | 147% | \$1456 | 1963 | 2470 | 2977 | 3484 | 3992 | 4500 |
| Cost-Sharing Reductions at 94% | 150% | \$1485 | 2003 | 2520 | 3038 | 3555 | 4073 | 4592 |
| Pregnant, Child <1**; Cost Sharing Reductions at 87% | 200% | \$1980 | 2670 | 3360 | 4050 | 4740 | 5430 | 6122 |
| Cost Sharing Reductions at 73% | 250% | \$2475 | 3338 | 4200 | 5063 | 5925 | 6788 | 7652 |
| CoverKids** | 255% | \$2525 | 3405 | 4284 | 5164 | 6044 | 6924 | 7806 |
| Maximum Income for Premium Tax Credits | 400% | \$3960 | 5340 | 6720 | 8100 | 9480 | 10,860 | 12,244 |

*According to TennCare, the Federally Facilitated Marketplace (FFM) could not program TennCare Caretaker Relative dollar figure thresholds into its eligibility processing functionality. The numbers above are contained within the TennCare State Plan. While applications are being processed through the FFM, the income standard for Caretaker Relatives is 103% of the Federal Poverty Level, beginning April 1st, 2016, until the income standard is revised in 2017.

**Includes 5% FPL disregard.

Note on who is a "child": to qualify for TennCare as a...

- Parent/Caretaker Relative, the child being cared for must be **under 18 OR 18 and a full-time student living in the house with the parent/caretaker-relative.**
- Child (through TennCare MAGI categories, TennCare Standard, or CoverKids) the child must be **under 19**
- Child through Medically Needy Spend Down, the child must be **under 21**

Medicare Savings Programs

| Program | Income Limit | Assets | What It Pays |
|---|---|------------------------------------|---|
| QMB (Qualified Medicare Beneficiary) | 100% FPL or lower (with \$20 disregard) \$1,010/single \$1,355/couple | \$7,280/single \$10,930/couple | <ul style="list-style-type: none"> • Part A, B premiums • Part A, B deductibles • Full extra help for Part D • 20% coinsurance • Cost-share for Medicare Advantage |
| SLMB (Specified Low-Income Medicare Beneficiary) | 120% FPL or lower (with \$20 disregard) \$1,208/single \$1,622/couple | \$7,280/single \$10,930/couple | <ul style="list-style-type: none"> • Part B premium • Full extra help for Part D |
| QI (Qualified Individual) | 135% FPL or lower (with \$20 disregard) \$1,357/single \$1,823/couple | \$7,280/single \$10,930/couple | <ul style="list-style-type: none"> • Part B premium • Full extra help for Part D |
| QDWI (Qualified Disabled and Working Individual) | 200% FPL or lower (with \$20 disregard) \$1,980/ single \$2,670/ couple | \$4,000/ single \$6,000/ couple | <ul style="list-style-type: none"> • Part A premium |



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