

2025 Income Limits: Medicaid, Marketplace, SNAP (current as of October 22nd, 2024)

MONTHLY AMOUNTS														Marketplace 2025 coverage year uses 2024 FPL rate			
Non-MAGI Federal Poverty Level (FPL) Rates and Medicaid MAGI Equivalent Rates update at beginning of calendar year. *Unless otherwise indicated, FPLs are updated January of each year.																	
NON-MAGI Benefit Programs									MAGI (Modified Adjusted Gross Income) Programs								
# in unit	HBWD	SLIB	QI-1	SNAP	SNAP QM*	TANF		AABD & Health Benefits for Immigrant Seniors (HBIS)	Family Care/ ACA Adults & Health Benefits Immigrant Adults (HBIA)	Family Planning (& FPPE)	All Kids Assist	Moms & Babies (&MPE)	Family Health Spenddown	CSR	APTC		
	350% FPL	Over 100% to \$1 less than 120% FPL	120% to \$1 less than 135% FPL	165% FPL	200% FPL	Pmt Levels Rates update October 1 each year		QMB 100% FPL	ADULTS 138% FPL	213% FPL	Up to 318% FPL	213% FPL	INCLUDE UNBORN CHILD (REN)	INCLUDE UNBORN CHILD (REN)	CHILDREN	CHILDREN AND PREGNANT WOMEN ONLY	Cost Sharing Reduction
Rates update October 1 each year			Adult + Child	Child Only			250% FPL	400% FPL**									
1	4,393	1,256 – 1,504	1,505-1,692	2,071	2,510	439	329	1,255	1,732	-----	3,991	-----	283	37,650	60,240		
2	5,962	1,704 - 2,042	2,043 - 2,298	2,811	3,406	596	447	1,703	2,351	\$3,628	5,417	\$3,628	375	51,100	81,760		
3	7,531	N/A	N/A	3,551	4,303	753	565	2,152	2,969	-----	6,842	4,583	508	64,550	103,280		
4	9,100	N/A	N/A	4,290	5,200	910	683	2,600	3,588	-----	8,268	5,538	558	78,000	124,800		
5	10,669	N/A	N/A	5,030	6,096	1,067	800	3,048	4,207	-----	9,694	6,493	650	91,450	146,320		
6	12,238	N/A	N/A	5,770	6,993	1,224	918	3,497	4,825	-----	11,119	7,448	733	104,900	167,840		
Each add'l.	+1,569	N/A	N/A	+740	+897	-	-	+448	+619	-----	+1,426	+955	+67	+5,380	+5,380		
Resource / Asset Limit	25,000	9,430 (1) 14,130 (2)		*see below		N/A		17,500 QMB (Follows SLIB & QI-1)	Resources Not a Factor (MAGI Budgeted Programs)					Resources Not a Factor ** Through the end of the 2025 coverage year, there is no maximum income limit for the premium tax credit (i.e., eligibility goes beyond 400% FPL)			

Compiled by DuPage Federation on Human Services Reform (revised October 22, 2024)

Thank you for utilizing this desk aid. Please help us keep it up-to-date. Contact us at training@dupagefederation.org if you notice information that needs to be updated.

***SNAP Resource Limits**

Categorically Eligible SNAP Households

SNAP asset limits do not apply to categorically eligible households **unless the household receives substantial lottery or gambling winnings as a cash prize of more than \$4,500**, see [PM 07-04-21](#).

Noncategorically Eligible SNAP Households

The asset limits for noncategorically eligible SNAP households are:

- \$4,500 if at least one member in the household is a qualifying member (see [PM 05-06-01](#)); or
- \$3,000 for all other SNAP households without a qualifying member; or
- \$4,500 for lottery or gambling winnings, see [PM 07-04-21](#).

Medicaid – MAGI Programs: Resources are not a factor for MAGI Budgeted Programs. However, if the applicant needs nursing home care (long term care, long term services and supports), they will need to provide information about resources.

For more information about MAGI Budgeting:

PM 08-03-00 - <https://www.dhs.state.il.us/page.aspx?item=15475>

MR 15.19 - <https://www.dhs.state.il.us/page.aspx?item=74663>

MR 16.10 - <https://www.dhs.state.il.us/page.aspx?item=84511>

References

Illinois Department of Human Services:

- WAG 25-03-02: Program Standards and Allowances Chart - https://www.dhs.state.il.us/page.aspx?item=21741#a_toc1
- Manual Release #22.28 Family Planning: <https://www.dhs.state.il.us/page.aspx?item=146077>
- MR#24.19 October 2024 SNAP Adjustments due to COLA <https://www.dhs.state.il.us/page.aspx?item=165139>
- MR #24.18 TANF Payment Level and Initial Employment Deduction Increase <https://www.dhs.state.il.us/page.aspx?item=166611>
- New Health Benefit Coverage for Immigrant Seniors <https://www.dhs.state.il.us/page.aspx?item=130020>

Illinois Department of Healthcare and Family Services

- Health Benefits for Immigrant adults: <https://hfs.illinois.gov/medicalclients/coverageforimmigrantseniors/healthbenefitsforimmigrants.html>
- Health Benefits for Immigrant Seniors <https://hfs.illinois.gov/medicalclients/coverageforimmigrantseniors.html>

HHS Poverty Guidelines for 2024 <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

