Income Limits: Medicaid, Marketplace, SNAP (current as of October 17th, 2025)

MONTHLY AMOUNTS

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.

Marketplace

2026 coverage year uses 2025 FPL rate

ANNUAL AMOUNTS

NON-MAGI Benefit Programs								MAGI (Modified Adjusted Gross Income) Programs							
# in unit	HBWD 350% FPL	SLIB Over 100% to \$1 less than 120% FPL	QI-1 120% to \$1 less than 135% FPL	SNAP 165% FPL	SNAP QM* 200% FPL	Pmt Levels Rates update October 1 each year Adult + Child Child		QMB 100%	Family Care/ ACA Adults & Health Benefits Immigrant Adults (HBIA) ADULTS 138% FPL	Family Planning (& FPPE) 213% FPL INCLUDE UNBORN CHILD (REN)	All Kids Assist Up to 318% FPL CHILDREN	Moms & Babies (&MPE) 213% FPL INCLUDE UNBORN CHILD (REN)	Family Health Spenddown CHILDREN AND PREGNANT WOMEN ONLY	CSR Cost Sharing Reduction 250% FPL	APTC Premium Tax Credits 400%
				Octo	update ber 1 year									250/011 E	FPL**
1	4,564	1,304 – 1,564	1,565 – 1,759	2,152	2,608	439	329	1,304	1,799		4,147		283	39,125	62,600
2	6,168	1,763 – 2,114	2,115 – 2,378	2,909	3,525	596	447	1,762	2,432	3,754	5,604	3,754	375	52,875	84,600
3	7,772	N/A	N/A	3,665	4,441	753	565	2,220	3,064		7,062	4,730	508	66,625	106,600
4	9,377	N/A	N/A	4,421	5,358	910	683	2,679	3,697		8,519	5,706	558	80,375	128,600
5	10,981	N/A	N/A	5,177	6,275	1,067	800	3,137	4,329		9,977	6,682	650	94,125	150,600
6	12,585	N/A	N/A	5,934	7,191	1,224	918	3,595	4,962		11,434	7,659	733	107,875	172,600
Each add	+1,603	N/A	N/A	+757	+917	-	-	+458	+632		+1,456	+975	+67	+5,500	+5,500
Resource / Asset Limit	25,000	9,660 (1) 14,470 (2)		*see below		N/A		17,500 QMB (Follows SLIB & QI-1)	Resources Not a Factor (MAGI Budgeted Programs)					Resources Not a Factor ** Coverage year 2026, those who make more than 400% FPL are no longer eligible for APTC	
					Compile	ed by DuPa	age Feder	ation on Human S	Services Reform (revised October 17 th ,	, 2025)				

Thank you for utilizing this desk aid. Please help us keep it up-to-date. Contact us at PBhelp@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 <u>PM 07-04-21</u>.

<u>Medicaid – MAGI Programs:</u> 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 #25.33 October 2025 SNAP Adjustments due to COLA https://www.dhs.state.il.us/page.aspx?item=171481
- 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

