

Income Limits: Medicaid, Marketplace, SNAP (current as of October 31st, 2025)

MONTHLY AMOUNTS															Marketplace 2026 coverage year uses 2025 FPL rate	
Non-MAGI Federal Poverty Level (FPL) Rates and Medicaid MAGI Equivalent Rates update at beginning of calendar year.															ANNUAL AMOUNTS	
*Unless otherwise indicated, FPLs are updated January of each year.																
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	SNAP QM*	TANF		AABD & Health Benefits for Immigrant Seniors (HBIS)	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% FPL**	
				165% FPL	200% FPL	Pmt Levels Rates update October 1 each year		QMB 100% FPL								
				Rates update October 1 each year		Adult + Child	Child Only									
1	4,564	1,304 – 1,564	1,565 – 1,759	2,152	2,608	456	342	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	617	463	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	777	583	2,220	3,064	-----	7,062	4,730	508	66,625	106,600	
4	9,377	N/A	N/A	4,421	5,358	938	704	2,679	3,697	-----	8,519	5,706	558	80,375	128,600	
5	10,981	N/A	N/A	5,177	6,275	1,098	824	3,137	4,329	-----	9,977	6,682	650	94,125	150,600	
6	12,585	N/A	N/A	5,934	7,191	1,259	944	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		
Compiled by DuPage Federation on Human Services Reform (revised October 31 st , 2025)																

Compiled by DuPage Federation on Human Services Reform (revised October 31st, 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 [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 #25.33 October 2025 SNAP Adjustments due to COLA <https://www.dhs.state.il.us/page.aspx?item=171481>
- MR #25.39 2025 TANF Payment Level and Initial Employment Deduction October Change <https://www.dhs.state.il.us/page.aspx?item=174142>
- 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 2025 <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

