# 2025 Income Limits: Medicaid, Marketplace, SNAP (current as of April 17<sup>th</sup>, 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

2025 coverage year uses 2024 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 Only		AABD & Health Benefits for Immigrant Seniors (HBIS)  QMB 100% FPL	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	Moms & Babies (&MPE)  213% FPL	Family Health Spenddown  CHILDREN AND PREGNANT WOMEN ONLY	CSR Cost Sharing Reduction	APTC Premium Tax Credits
				Octo	update ber 1 year						CHILDREN	UNBORN CHILD (REN)		250% FPL	400% FPL**
1	4,564	1,304 – 1,564	1,565 – 1,759	2,071	2,510	439	329	1,304	1,799		4,147		283	37,650	60,240
2	6,168	1,763 – 2,114	2,115 – 2,378	2,811	3,406	596	447	1,762	2,432	3,754	5,604	3,754	375	51,100	81,760
3	7,772	N/A	N/A	3,551	4,303	753	565	2,220	3,064		7,062	4,730	508	64,550	103,280
4	9,377	N/A	N/A	4,290	5,200	910	683	2,679	3,697		8,519	5,706	558	78,000	124,800
5	10,981	N/A	N/A	5,030	6,096	1,067	800	3,137	4,329		9,977	6,682	650	91,450	146,320
6	12,585	N/A	N/A	5,770	6,993	1,224	918	3,595	4,962		11,434	7,659	733	104,900	167,840
Each add'l.	+1,603	N/A	N/A	+740	+897	-	-	+458	+632		+1,456	+975	+67	+5,380	+5,380
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)					** 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)	

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.

<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: <a href="https://www.dhs.state.il.us/page.aspx?item=146077">https://www.dhs.state.il.us/page.aspx?item=146077</a>
- MR#24.19 October 2024 SNAP Adjustments due to COLA <a href="https://www.dhs.state.il.us/page.aspx?item=165139">https://www.dhs.state.il.us/page.aspx?item=165139</a>
- MR #24.18 TANF Payment Level and Initial Employment Deduction Increase <a href="https://www.dhs.state.il.us/page.aspx?item=166611">https://www.dhs.state.il.us/page.aspx?item=166611</a>
- New Health Benefit Coverage for Immigrant Seniors <a href="https://www.dhs.state.il.us/page.aspx?item=130020">https://www.dhs.state.il.us/page.aspx?item=130020</a>

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 <a href="https://hfs.illinois.gov/medicalclients/coverageforimmigrantseniors.html">https://hfs.illinois.gov/medicalclients/coverageforimmigrantseniors.html</a>

