

MassHealth & Other Health Programs: Upper Income Levels, March 1, 2022 to Feb 28, 2023

Population (Program)	Seniors (MassHealth Standard)		Adults under 65 (MassHealth Standard or MassHealth CarePlus)		Children & Young Adults under Age 21 (MassHealth Standard). All ages (Full Health Safety Net)		Pregnant women & infants (MH Standard); HIV+ individuals (MassHealth Family Assistance)		Children under 19 (MassHealth Family Assistance); Small Business Premium Assistance; All ages (Partial Health Safety Net)	
	Not MAGI		MAGI		MAGI		MAGI		MAGI	
Percent of federal poverty	100% (plus \$20 mo. disregard)		133%+ 5%		150%+5%		200%+5%		300%+5%	
	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly
Family Size										
1	\$1,153	\$266.10	\$1,564	\$360.95	\$1,756	\$405.26	\$2,322	\$535.89	\$3,455	\$797.37
2	\$1,546	\$356.80	\$2,107	\$486.27	\$2,366	\$546.04	\$3,129	\$722.13	\$4,655	\$1,074.31
3	\$1,940	\$447.73	\$2,649	\$611.35	\$2,975	\$686.59	\$3,935	\$908.15	\$5,854	\$1,351.03
4	\$2,333	\$538.43	\$3,192	\$736.67	\$3,585	\$827.37	\$4,741	\$1,094.16	\$7,054	\$1,627.97
5	\$2,726	\$629.13	\$3,735	\$861.99	\$4,195	\$968.15	\$5,548	\$1,280.41	\$8,254	\$1,904.92
6	\$3,120	\$720.06	\$4,277	\$987.08	\$4,804	\$1,108.70	\$6,354	\$1,466.42	\$9,453	\$2,181.63
7	\$3,513	\$810.75	\$4,821	\$1,112.62	\$5,414	\$1,249.48	\$7,160	\$1,652.43	\$10,653	\$2,458.57
8	\$3,906	\$901.45	\$5,364	\$1,237.94	\$6,024	\$1,390.26	\$7,967	\$1,838.68	\$11,853	\$2,735.52
Each addtl.	\$414	\$95.55	\$544	\$125.55	\$610	\$140.78	\$807	\$186.25	\$1,200	\$276.94

This Table is based on the 2022 MassHealth Desk Guide which shows MAGI and non-MAGI figures rounded up to the next whole dollar, but adds that the rounded figures may not reflect the figures actually used to determine eligibility.

Some of the MAGI monthly figures based on the Desk Guide may be \$1-2 higher than the actual figures used.

For people under 65 in MassHealth, Children's Medical Security Plan (CMSP) & Health Safety Net (HSN), eligibility is based on current monthly Modified Adjusted Gross Income (MAGI) with a 5% of federal poverty level (FPL) income deduction as shown in this table e.g. the 133% upper income standard is shown as 138% of FPL.

Add the fetus to the family size of pregnant women in MassHealth, CMSP & HSN but not for the Connector

For Seniors, eligibility is based on countable monthly income after deductions and there is an asset test.

For Seniors, a \$20 per month standard disregard is added to the 100% FPL standard in this table; the 5% MAGI deduction does not apply.

The Senior deductible income standard is \$522 per mo. for an individual; \$650 per mo. for a couple.

The income standard for an institutionalized individual is \$72.80 per month.

Massachusetts Law Reform Institute, www.mlri.org, March 1, 2022

MassHealth & Other Health Programs: Upper Income Levels

		2021 FPLs are used for coverage in Jan - Dec 2022							Qualified Health Plans with Premium Tax Credits
March 1, 2022 to February 28, 2023		ConnectorCare							
Population/ Program	Persons with breast/ cervical cancer (MassHealth Standard)	Children under 19 (CMSP-subsidized)	Plan Type 1	Plan Type 2A	Plan Type 2B	Plan Type 3A		Plan Type 3B	
Percent of federal poverty	250% +5%	400% + 5%		100%	150%	200%	250%	300%	>300%
	Monthly	Monthly	Weekly	Annual	Annual	Annual	Annual	Annual	Annual
Family Size									
1	\$2,889	\$4,587	\$1,058.62	\$12,880	\$19,320	\$25,760	\$32,200	\$38,640	For 2022 coverage, premium tax credits are available in the amount that would be needed to bring down the cost of the second lowest cost silver plan to no more than 8.5% of family income.* There is no upper income limit in 2022.
2	\$3,892	\$6,181	\$1,426.49	\$17,420	\$26,130	\$34,840	\$43,550	\$52,260	
3	\$4,894	\$7,773	\$1,793.91	\$21,960	\$32,940	\$43,920	\$54,900	\$65,880	
4	\$5,898	\$9,366	\$2,161.55	\$26,500	\$39,750	\$53,000	\$66,250	\$79,500	
5	\$6,901	\$10,960	\$2,529.43	\$31,040	\$46,560	\$62,080	\$77,600	\$93,120	
6	\$7,903	\$12,552	\$2,896.84	\$35,580	\$53,370	\$71,160	\$88,950	\$106,740	
7	\$8,907	\$14,145	\$3,264.48	\$40,120	\$60,180	\$80,240	\$100,300	\$120,360	
8	\$9,910	\$15,739	\$3,632.36	\$44,660	\$66,990	\$89,320	\$111,650	\$133,980	
Each addtl.	\$1,004	\$1,594	\$367.87	\$4,540	\$6,810	\$9,080	\$11,350	\$13,620	

For ConnectorCare & Qualified Health Plans with Premium Tax Credits, eligibility is based on expected annual MAGI income with no 5% of FPL income deduction. 2021 FPLs are used starting with Nov 1, 2021 open enrollment for coverage in 2022.

* Estimate premium costs using this Health Connector tool: <https://www.mahealthconnector.org/get-an-estimate>

Children with income over 405% of the FPL can buy-in to the Children's Medical Security Plan (CMSP) at full cost.

There is no income upper limit or deductible for disabled children or working disabled adults in CommonHealth.

The CommonHealth deductible income standard for nonworking adults is \$542 per mo. for one person & \$670 for a couple

The upper income level for PACE and home & community based waiver programs is \$2523 per month eff. Jan 1, 2022.

The 2021 federal poverty levels (FPLs) were published in the February 1, 2021 Federal Register 86 FR 7732.

The 2022 federal poverty levels (FPLs) were published in the January 21, 2022 Federal Register 87 FR 3315.