

# Program Eligibility by Federal Poverty Level for 2026

Your financial help and whether you qualify for various Covered California or Medi-Cal programs depends on your income, based on the Federal Poverty Level (FPL).

		California State Subsidy (100%-165%)			Federal Premium Tax Credit*												
		SEE NOTE BELOW FOR INCOMES IN THIS RANGE			American Indian / Alaska Native (AIAN) Zero Cost Sharing (100%-300%)								AIAN Limited Cost Sharing (over 300%)				
					Silver 94 (100%-150%)	Silver 87 (>150%-200%)	Silver 73 (>200%-250%)										
% FPL		100%	138%	DHCS monthly 138%	150%	165%	200%	213%	DHCS monthly 213%	250%	266%	DHCS monthly 266%	300%	322%	DHCS monthly 322%	400%*	
Household Size	1	\$15,650	\$22,025	\$1,836	\$23,475	\$25,823	\$31,300	\$33,995	\$2,833	\$39,125	\$42,454	\$3,538	\$46,950	\$51,392	\$4,283	\$62,600	
	2	\$21,150	\$29,864	\$2,490	\$31,725	\$34,898	\$42,300	\$46,094	\$3,843	\$52,875	\$57,563	\$4,799	\$63,450	\$69,681	\$5,809	\$84,600	
	3	\$26,650	\$37,702	\$3,143	\$39,975	\$43,973	\$53,300	\$58,192	\$4,851	\$66,625	\$72,672	\$6,057	\$79,950	\$87,971	\$7,332	\$106,600	
	4	\$32,150	\$45,540	\$3,795	\$48,225	\$53,048	\$64,300	\$70,290	\$5,858	\$80,375	\$87,780	\$7,315	\$96,450	\$106,260	\$8,855	\$128,600	
	5	\$37,650	\$53,379	\$4,450	\$56,475	\$62,123	\$75,300	\$82,389	\$6,868	\$94,125	\$102,889	\$8,576	\$112,950	\$124,550	\$10,382	\$150,600	
	6	\$43,150	\$61,217	\$5,102	\$64,725	\$71,198	\$86,300	\$94,487	\$7,875	\$107,875	\$117,998	\$9,835	\$129,450	\$142,840	\$11,905	\$172,600	
	7	\$48,650	\$69,056	\$5,755	\$72,975	\$80,273	\$97,300	\$106,586	\$8,883	\$121,625	\$133,107	\$11,093	\$145,950	\$161,129	\$13,428	\$194,600	
	8	\$54,150	\$76,894	\$6,409	\$81,225	\$89,348	\$108,300	\$118,684	\$9,892	\$135,375	\$148,216	\$12,354	\$162,450	\$179,419	\$14,954	\$216,600	
	add'l, add'	\$5,500	\$7,839	\$655	\$8,250	\$9,075	\$11,000	\$12,099	\$1,010	\$13,750	\$15,109	\$1,261	\$16,500	\$18,290	\$1,527	\$22,000	
		Medi-Cal for Adults			Medi-Cal for Pregnant Individuals				Medi-Cal Access Program (for Pregnant Individuals)								
Medi-Cal		Medi-Cal for Kids (0-18 Yrs.)											CCHIP (San Francisco, San Mateo, and Santa Clara county residents)				

**Note:** Most consumers up to 138% FPL will be eligible for Medi-Cal. If ineligible for Medi-Cal, consumers may qualify for a Covered California health plan with financial help including: federal premium tax credit, Enhanced Silver (94, 87, 73) plans and Zero Cost Sharing and Limited Cost Sharing AIAN plans.

**Silver 94, 87 and 73 plans** provide lower deductibles, co-pays, and out-of-pocket maximum costs..

\*Consumers with income above 400% FPL are not eligible for a federal premium tax credit.

Medi-Cal monthly values are provided above, for reference. Source: [DHCS ACWDL 26-01](#)

The cost of your Covered California premium is based on your household's Federal Poverty Level percentage and the cost of the plans available where you live.

<b>Percentage of income paid for premiums, based on household FPL</b> Based on second-lowest-cost Silver plan	
<b>Household FPL Percentage</b>	<b>Percent of Income</b>
<b>Under 138% FPL</b>	<b>0%</b> household income
<b>138%-150% FPL</b>	<b>0%</b> household income
Above <b>150%-165% FPL</b>	<b>3.19%-3.91%</b> household income
Above <b>165% but under 200% FPL</b>	<b>4.91%-6.60%</b> household income
<b>200% but under 250% FPL</b>	<b>6.60%-8.44%</b> household income
<b>250% but under 300% FPL</b>	<b>8.44%-9.96%</b> household income
<b>300%-400% FPL</b>	<b>9.96%</b> household income

## Covered California Programs



**The unshaded column headings are associated with eligibility ranges for Covered California programs and financial help:**

Covered California uses FPL limits from the previous year to determine eligibility for its programs.

Federal Premium Tax Credit	100%–400% FPL
Silver 94	100%–150% FPL
Silver 87	over 150%–200% FPL
Silver 73	over 200%–250% FPL
AIAN Zero Cost Sharing	100%–300% FPL
AIAN Limited Cost Sharing	over 300% FPL
California State Subsidy	100%-165% FPL

## Medi-Cal Programs



**The column headings shaded in orange are associated with eligibility ranges for Medi-Cal programs:**

Medi-Cal uses FPL limits for the current year, [as calculated by the Department of Health Care Services](#), to determine eligibility for its programs.

Medi-Cal for Adults	up to 138% FPL
Medi-Cal for Children	up to 266% FPL
Medi-Cal for Pregnant Individuals	up to 213% FPL
MCAP (for Pregnant Individuals)	over 213%–322% FPL
CCHIP (for Children in San Mateo, San Francisco, and Santa Clara counties)	over 266%–322% FPL