

| Tax Family Size | 100% | 138% | 200% | 250% | 300% | 400% |
|-----------------|----------|----------|----------|-----------|-----------|-----------|
| 1 | \$12,760 | \$17,609 | \$25,520 | \$31,900 | \$38,280 | \$51,040 |
| 2 | \$17,240 | \$23,791 | \$34,480 | \$43,100 | \$51,720 | \$68,960 |
| 3 | \$21,720 | \$29,974 | \$43,440 | \$54,300 | \$65,160 | \$86,880 |
| 4 | \$26,200 | \$36,156 | \$52,400 | \$65,500 | \$78,600 | \$104,800 |
| 5 | \$30,680 | \$42,338 | \$61,360 | \$76,700 | \$92,040 | \$122,720 |
| 6 | \$35,160 | \$48,521 | \$70,320 | \$87,900 | \$105,480 | \$140,640 |
| 7 | \$39,640 | \$54,703 | \$79,280 | \$99,100 | \$118,920 | \$158,560 |
| 8 | \$44,120 | \$60,886 | \$88,240 | \$110,300 | \$132,360 | \$176,480 |

If MAGI is less than 138%, you are eligible for Medicaid/NJ FamilyCare. This will be the only option if enrolling through GetCoveredNJ. If you want a standard plan, you must pay full price and go direct to carrier.

Between 138% and 250%, eligible for cost sharing reductions(CSR). Must take a silver plan

MAGI Calculator <https://www.healthcare.gov/income-calculator/>
 You can lower your MAGI by contributing to an H.S.A or traditional IRA.

| | H.S.A Contribution Limits | IRA Contribution Limits |
|---------------|---------------------------------|-------------------------------|
| Single | \$3,600 | \$6,000 |
| Family | \$7,200 | |
| Catch up(55+) | \$1,000 | |
| Catch up(50+) | | \$1,000 |