

Program Eligibility by Federal Poverty Level for 2026

		Federal Premium Tax Credit								
		American Indian / Alaska Native (AIAN) Zero Cost Sharing (100%-300%)					AI/AN Limited Cost Sharing (over 300%)			
		94% CSR (138%-150%)		87% CSR (150%-200%)	73% CSR (200%-250%)					
		Medicaid for Adults*		Pregnant Women (Moms & Babies)*			Children under 18 years old (All Kids)*			
% FPL		100%	138% Month / Annual	150%	200%	213% Month / Annual	250%	300%	318% Month / Annual	400%
Household Size	1	\$15,650	\$1,835 / \$22,024	\$23,475	\$31,300	N/A	\$39,125	\$46,950	\$4,229 / \$50,752	\$62,600
	2	\$21,150	\$2,488 / \$29,863	\$31,725	\$42,300	\$3,841 / \$46,093	\$52,875	\$63,450	\$5,734 / \$68,815	\$84,600
	3	\$26,650	\$3,141 / \$37,701	\$39,975	\$53,300	\$4,849 / \$58,191	\$66,625	\$79,950	\$7,239 / \$86,877	\$106,600
	4	\$32,150	\$3,795 / \$45,540	\$48,225	\$64,300	\$5,857 / \$70,290	\$80,375	\$96,450	\$8,745 / \$104,940	\$128,600
	5	\$37,650	\$4,448 / \$53,378	\$56,475	\$75,300	\$6,865 / \$82,388	\$94,125	\$112,950	\$10,250 / \$123,002	\$150,600
	6	\$43,150	\$5,101 / \$61,216	\$64,725	\$86,300	\$7,873 / \$94,486	\$107,875	\$129,450	\$11,755 / \$141,064	\$172,600
	add. person	\$5,500	\$653 / \$7,838	\$8,250	\$11,000	\$1,008 / \$12,098	\$13,750	\$16,500	\$1,505 / \$18,062	\$22,000

*Medicaid for adults: ≤138% • Moms & Babies: ≤213% • All Kids: ≤318%

- Program eligibility depends on your income based on the Federal Poverty Level (FPL).
- Medicaid income limits use 2026 Federal Poverty Levels. Marketplace income limits use 2025 Federal Poverty Levels.
- Premium tax credits for 2026 private health plans through Get Covered Illinois can be estimated using our [cost comparison tool](#). Some customers approaching 400% FPL may be ineligible for premium tax credits because their income exceeds the federal maximum expected contribution threshold.

