

# 2020 Income Eligibility Guide for OHP and QHPs

## For OHP-certified Community Partner and agent use

Note: Encourage anyone interested in the Oregon Health Plan to apply for it. Use this reference sheet as a general income eligibility guide but not to determine medical program eligibility. Eligibility is based on several criteria beyond the scope of this guide. *Actual medical program eligibility is determined after a client submits an application.*

### Oregon Health Plan (OHP) Programs\* — [www.OHP.Oregon.gov](http://www.OHP.Oregon.gov)

Family size	0–138% FPL	0–190% FPL	0–305% FPL	100% FPL	
	<b>MAGI Parent and Other Caretaker Relative Program</b> (no age limit) Provides: • OHP-Plus • OHP-CAWEM <sup>†</sup> Provides: • OHP-Plus • OHP Plus-Cover All Kids <sup>‡</sup> • OHP-CAWEM <sup>†</sup> • OHP CAWEM-Plus <sup>‡</sup>	<b>MAGI Adult Program</b> (19-64 years old) Provides: • OHP-Plus • OHP-CAWEM <sup>†</sup> <b>MAGI Child Program</b> (1–18 years old) Provides: • OHP-Plus • OHP Plus-Cover All Kids <sup>‡</sup>	<b>MAGI Pregnant Person Program</b> (no age limit) Provides: • OHP-Plus • OHP Plus-Cover All Kids <sup>‡</sup> • OHP-CAWEM <sup>†</sup> • OHP CAWEM-Plus <sup>‡</sup> <b>MAGI Child Program</b> (0–1 year old) Provides: • OHP Plus • OHP Plus-Cover All Kids <sup>‡</sup>	<b>MAGI Children's Health Insurance Program (CHIP)<sup>§</sup></b> (0–18 years old) Provides: • OHP Plus • OHP Plus-Cover All Kids <sup>‡</sup>	Annual income standard
1	\$399	\$1,468	\$2,021	\$3,244	\$12,760
2	\$515	\$1,983	\$2,730	\$4,382	\$17,240
3	\$611	\$2,498	\$3,439	\$5,521	\$21,720
4	\$747	\$3,013	\$4,149	\$6,660	\$26,200
5	\$872	\$3,529	\$4,858	\$7,798	\$30,680
6	\$998	\$4,044	\$5,567	\$8,937	\$35,160



\* OHP reviews income eligibility using 2020 monthly federal poverty level (FPL) standards. If the client is not eligible based on the current month's income, next month's income will be reviewed. If the applicant is not eligible using monthly income standards, the client or the OHP-certified Community Partner can ask OHA to run the annual income test based on the 100 percent FPL annual income standard. Income criteria is based upon modified adjusted gross income (MAGI). If the client is receiving Medicare and has other needs, contact the Aging and Disability Resource Connection of Oregon (ADRC) at 1-855-673-2372 or [www.ADRCoOfOregon.org](http://www.ADRCoOfOregon.org).

† CAWEM is the OHP emergency-only benefit level for non-pregnant adults who do not meet the citizenship/immigration status requirements.

‡ CAWEM-Plus provides plus-level benefits for adults who do not meet the citizenship/immigration status requirements during pregnancy. Benefits continue for two months after the pregnancy ends. Starting Apr. 01, 2018, clients who are income eligible will revert to CAWEM 60 days after pregnancy ends.

§ Children at this level (age 0-1 with income over 190% FPL or age 1-18 with income over 138% FPL) are not eligible if they have other full-coverage insurance.

¶ QHP income based on 2019 annual gross income. Income criteria is modified adjusted gross income (MAGI) based.

‡ OHP Plus-Cover All Kids is OHP Plus-level coverage for children and teens younger than 19, regardless of immigration status.

**For questions, or if you need to report income or other changes:**

**Oregon Health Plan (OHP)**

Call 1-800-699-9075 or go to [www.OHP.Oregon.gov](http://www.OHP.Oregon.gov)

**Qualified Health Plan (QHP)**

Call 1-800-318-2596 or go to [www.OregonHealthCare.gov](http://www.OregonHealthCare.gov)

### Qualified Health Plans (QHPs)<sup>¶</sup> — [www.OregonHealthCare.gov](http://www.OregonHealthCare.gov)

Family size	100–250% FPL	251–400% FPL
	<b>Cost sharing reduction (CSR) and tax credits</b> • Up to 300% FPL for tribal members, any level plan • No lower income limit for CSRs/tax credits for lawful permanent resident (LPR) <5 years	<b>Tax credits only</b>
1	\$12,490–\$31,225	\$31,226–\$49,960
2	\$16,910–\$42,275	\$42,276–\$67,640
3	\$21,330–\$53,325	\$53,326–\$85,320
4	\$25,750–\$64,375	\$64,376–\$103,000
5	\$30,170–\$75,425	\$75,426–\$120,680
6	\$34,590–\$86,475	\$86,476–\$138,360