



Insurance Affordability Programs (IAPs) Income and Asset Guidelines

		Effective 7/1/24 – 6/30/25						Effective 1/1/24 – 12/31/24		
Prog.	MA Parents, Caretaker Relative, Children 19–20 Years Old, Adults without Children	MA Children 2–18 Years Old		MA Pregnant Women		MA Infants under Age 2		MinnesotaCare	Advanced Premium Tax Credit	
Family Size	133% FPG		275% FPG		278% FPG		283% FPG		200% FPG	Above 200% FPG
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Annually	Annually
1	\$1,669	\$20,029	\$3,451	\$41,415	NA		\$3,551	\$42,619	\$29,160	\$29,161 or more
2	\$2,265	\$27,185	\$4,684	\$56,210	\$4,735	\$56,823	\$4,820	\$57,845	\$39,440	\$39,441 or more
3	\$2,861	\$34,340	\$5,917	\$71,005	\$5,981	\$71,779	\$6,089	\$73,070	\$49,720	\$49,721 or more
4	\$3,458	\$41,496	\$7,150	\$85,800	\$7,228	\$86,736	\$7,358	\$88,296	\$60,000	\$60,001 or more
5	\$4,054	\$48,651	\$8,382	\$100,595	\$8,474	\$101,692	\$8,626	\$103,521	\$70,280	\$70,281 or more
6	\$4,650	\$55,806	\$9,615	\$115,390	\$9,720	\$116,648	\$9,895	\$118,746	\$80,560	\$80,561 or more
7	\$5,246	\$62,962	\$10,848	\$130,185	\$10,967	\$131,605	\$11,164	\$133,972	\$90,840	\$90,841 or more
8	\$5,843	\$70,117	\$12,081	\$144,980	\$12,213	\$146,561	\$12,433	\$149,197	\$101,120	\$101,121 or more
Add'l	\$596	\$7,155	\$1,232	\$14,795	\$1,246	\$14,956	\$1,268	\$15,225	\$10,280	\$10,280
Asset Test	No Asset Test		No Asset Test		No Asset Test		No Asset Test		No Asset Test	No Asset Test

Note: “FPG” stands for federal poverty guideline.

Note: Income guidelines are approximations only. Use this chart for general reference only.

Effective 7/1/24 – 6/30/25

Family Size	MA Elderly, Blind, Disabled (with a spenddown)		MA Elderly, Blind, Disabled (no spenddown)		*MA Qualified Medicare Beneficiaries (QMB)		*MA Service Limited Medicare Beneficiaries (SLMB)		*MA Qualifying Individuals (QI)		*MA Qualified Working Disabled Individuals (QWD)		Minnesota Family Planning Program	
	100% FPG		100% FPG		100% FPG		120% FPG		135% FPG		200% FPG		200% FPG	
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually
1	\$1,255	\$15,060	\$1,255	\$15,060	\$1,275	\$15,300	\$1,526	\$18,312	\$1,715	\$20,580	\$2,530	\$30,360	\$2,510	\$30,120
2	\$1,704	\$20,448	\$1,704	\$20,448	\$1,724	\$20,688	\$2,064	\$24,768	\$2,321	\$27,852	\$3,427	\$41,124	\$3,407	\$40,884
3	\$2,153	\$25,836	\$2,153	\$25,836	\$2,173	\$26,076	\$2,602	\$31,224	\$2,927	\$35,124	\$4,324	\$51,888	\$4,304	\$51,648
4	\$2,602	\$31,224	\$2,602	\$31,224	\$2,622	\$31,464	\$3,140	\$37,680	\$3,533	\$42,396	\$5,221	\$62,652	\$5,201	\$62,412
5	\$3,051	\$36,612	\$3,051	\$36,612	\$3,071	\$36,852	\$3,678	\$44,136	\$4,139	\$49,668	\$6,118	\$73,416	\$6,098	\$73,176
6	\$3,500	\$42,000	\$3,500	\$42,000	\$3,520	\$42,240	\$4,216	\$50,592	\$4,745	\$56,940	\$7,015	\$84,180	\$6,995	\$83,940
7	\$3,949	\$47,388	\$3,949	\$47,388	\$3,969	\$47,628	\$4,754	\$57,048	\$5,351	\$64,212	\$7,912	\$94,944	\$7,892	\$94,704
8	\$4,398	\$52,776	\$4,398	\$52,776	\$4,418	\$53,016	\$5,292	\$63,504	\$5,957	\$71,484	\$8,809	\$105,708	\$8,789	\$105,468
Add'l	\$449	\$5,388	\$449	\$5,388	\$449	\$5,388	\$538	\$6,456	\$606	\$7,272	\$897	\$10,764	\$897	\$10,764
Asset Test	<ul style="list-style-type: none"> • \$3,000 for a single person • \$6,000 for household of two, plus \$200 for each dependent 		<ul style="list-style-type: none"> • \$3,000 for a single person • \$6,000 for household of two, plus \$200 for each dependent 		<ul style="list-style-type: none"> • \$10,000 for a single person • \$18,000 for household of two 		<ul style="list-style-type: none"> • \$10,000 for a single person • \$18,000 for household of two 		<ul style="list-style-type: none"> • \$10,000 for a single person • \$18,000 for household of two 		<ul style="list-style-type: none"> • \$4,000 for a single person • \$6,000 for household of two 		None	

MA for Employed Person with Disabilities (MA-EPD)

To qualify for MA-EPD, you must:

- Be certified disabled by the Social Security Administration (SSA) or the State Medical Review Team (SMRT)
- Have monthly earnings of more than \$65 (there is no upper income limit)
- Be employed and have Social Security and Medicare (FICA) taxes withheld or paid from earned income
- Pay a premium and an unearned income obligation, if required

* A \$20 disregard is included in each amount listed.



For accessible formats of this information or assistance with additional equal access to human services, email us at dhs.info@state.mn.us, call 800-657-3739, or use your preferred relay service. ADA1 (3-24)

Note: Income and asset guidelines are approximations only. Use this chart for general reference only.



Insurance Affordability Programs (IAPs) Income and Asset Guidelines

		Effective 7/1/23 – 6/30/24						Effective 1/1/24 – 12/31/24		
Prog.	MA Parents, Caretaker Relative, Children 19–20 Years Old, Adults without Children	MA Children 2–18 Years Old		MA Pregnant Women		MA Infants under Age 2		MinnesotaCare	Advanced Premium Tax Credit	
Family Size	133% FPG		275% FPG		278% FPG		283% FPG		200% FPG	Above 200% FPG
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Annually	Annually
1	\$1,615	\$19,391	\$3,341	\$40,095	NA		\$3,438	\$41,261	\$29,160	\$29,161 or more
2	\$2,185	\$26,227	\$4,519	\$54,230	\$4,568	\$54,821	\$4,650	\$55,807	\$39,440	\$39,441 or more
3	\$2,755	\$33,063	\$5,697	\$68,365	\$5,759	\$69,110	\$5,862	\$70,353	\$49,720	\$49,721 or more
4	\$3,325	\$39,900	\$6,875	\$82,500	\$6,950	\$83,400	\$7,075	\$84,900	\$60,000	\$60,001 or more
5	\$3,894	\$46,736	\$8,052	\$96,635	\$8,140	\$97,689	\$8,287	\$99,446	\$70,280	\$70,281 or more
6	\$4,464	\$53,572	\$9,230	\$110,770	\$9,331	\$111,978	\$9,499	\$113,992	\$80,560	\$80,561 or more
7	\$5,034	\$60,408	\$10,408	\$124,905	\$10,522	\$126,267	\$10,711	\$128,538	\$90,840	\$90,841 or more
8	\$5,603	\$67,244	\$11,586	\$139,040	\$11,713	\$140,556	\$11,923	\$143,084	\$101,120	\$101,121 or more
Add'l	\$569	\$6,836	\$1,177	\$14,135	\$1,190	\$14,289	\$1,212	\$14,546	\$10,280	\$10,280
Asset Test	No Asset Test		No Asset Test		No Asset Test		No Asset Test		No Asset Test	No Asset Test

Note: “FPG” stands for federal poverty guideline.

Note: Income guidelines are approximations only. Use this chart for general reference only.

Effective 7/1/23 – 6/30/24

Family Size	MA Elderly, Blind, Disabled (with a spenddown)		MA Elderly, Blind, Disabled (no spenddown)		*MA Qualified Medicare Beneficiaries (QMB)		*MA Service Limited Medicare Beneficiaries (SLMB)		*MA Qualifying Individuals (QI)		*MA Qualified Working Disabled Individuals (QWD)		Minnesota Family Planning Program	
	100% FPG		100% FPG		100% FPG		120% FPG		135% FPG		200% FPG		200% FPG	
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually
1	\$1,215	\$14,580	\$1,215	\$14,580	\$1,235	\$14,820	\$1,478	\$17,736	\$1,661	\$19,932	\$2,450	\$29,400	\$2,430	\$29,160
2	\$1,644	\$19,728	\$1,644	\$19,728	\$1,664	\$19,968	\$1,992	\$23,904	\$2,240	\$26,880	\$3,307	\$39,684	\$3,287	\$39,444
3	\$2,073	\$24,876	\$2,073	\$24,876	\$2,093	\$25,116	\$2,506	\$30,072	\$2,819	\$33,828	\$4,164	\$49,968	\$4,144	\$49,728
4	\$2,502	\$30,024	\$2,502	\$30,024	\$2,522	\$30,264	\$3,020	\$36,240	\$3,398	\$40,776	\$5,021	\$60,252	\$5,001	\$60,012
5	\$2,931	\$35,172	\$2,931	\$35,172	\$2,951	\$35,412	\$3,534	\$42,408	\$3,977	\$47,724	\$5,878	\$70,536	\$5,858	\$70,296
6	\$3,360	\$40,320	\$3,360	\$40,320	\$3,380	\$40,560	\$4,048	\$48,576	\$4,556	\$54,672	\$6,735	\$80,820	\$6,715	\$80,580
7	\$3,789	\$45,468	\$3,789	\$45,468	\$3,809	\$45,708	\$4,562	\$54,744	\$5,135	\$61,620	\$7,592	\$91,104	\$7,572	\$90,864
8	\$4,218	\$50,616	\$4,218	\$50,616	\$4,238	\$50,856	\$5,076	\$60,912	\$5,714	\$68,568	\$8,449	\$101,388	\$8,429	\$101,148
Add'l	\$429	\$5,148	\$429	\$5,148	\$429	\$5,148	\$514	\$6,168	\$579	\$6,948	\$857	\$10,284	\$857	\$10,284
Asset Test	<ul style="list-style-type: none"> • \$3,000 for a single person • \$6,000 for household of two, plus \$200 for each dependent 		<ul style="list-style-type: none"> • \$3,000 for a single person • \$6,000 for household of two, plus \$200 for each dependent 		<ul style="list-style-type: none"> • \$10,000 for a single person • \$18,000 for household of two 		<ul style="list-style-type: none"> • \$10,000 for a single person • \$18,000 for household of two 		<ul style="list-style-type: none"> • \$10,000 for a single person • \$18,000 for household of two 		<ul style="list-style-type: none"> • \$4,000 for a single person • \$6,000 for household of two 		None	

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