



Insurance Affordability Programs (IAPs) Income and Asset Guidelines

Prog.	Effective 7/1/24 – 6/30/25								Effective 1/1/25 – 12/31/25	
	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
	133% FPG		275% FPG		278% FPG		283% FPG		200% FPG	Above 200% FPG
Family Size	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	Annually	Annually
1	\$1,669	\$20,029	\$3,451	\$41,415	NA		\$3,551	\$42,619	\$30,120	\$30,121 or more
2	\$2,265	\$27,185	\$4,684	\$56,210	\$4,735	\$56,823	\$4,820	\$57,845	\$40,880	\$40,881 or more
3	\$2,861	\$34,340	\$5,917	\$71,005	\$5,981	\$71,779	\$6,089	\$73,070	\$51,640	\$51,641 or more
4	\$3,458	\$41,496	\$7,150	\$85,800	\$7,228	\$86,736	\$7,358	\$88,296	\$62,400	\$62,401 or more
5	\$4,054	\$48,651	\$8,382	\$100,595	\$8,474	\$101,692	\$8,626	\$103,521	\$73,160	\$73,161 or more
6	\$4,650	\$55,806	\$9,615	\$115,390	\$9,720	\$116,648	\$9,895	\$118,746	\$83,920	\$83,921 or more
7	\$5,246	\$62,962	\$10,848	\$130,185	\$10,967	\$131,605	\$11,164	\$133,972	\$94,680	\$94,681 or more
8	\$5,843	\$70,117	\$12,081	\$144,980	\$12,213	\$146,561	\$12,433	\$149,197	\$105,440	\$105,441 or more
Add'l	\$596	\$7,155	\$1,232	\$14,795	\$1,246	\$14,956	\$1,268	\$15,225	\$10,760	\$10,760
Asset Test	No Asset Test		No Asset Test		No Asset Test		No Asset Test		No Asset Test	No Asset Test

Note: “MA” stands for Medical Assistance.

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													
	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	
Family Size	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	• \$3,000 for a single person • \$6,000 for household of two, plus \$200 for each dependent		• \$3,000 for a single person • \$6,000 for household of two, plus \$200 for each dependent		• \$10,000 for a single person • \$18,000 for household of two		• \$10,000 for a single person • \$18,000 for household of two		• \$10,000 for a single person • \$18,000 for household of two		• \$4,000 for a single person • \$6,000 for household of two		None	

Note: “MA” stands for Medical Assistance.

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)

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