

INDIVIDUAL HEALTH INSURANCE

OPEN ENROLLMENT PERIOD - OEP

November 1, 2019 - December 15, 2019

HELPFUL WEBSITE

healthcare.gov

FEDERAL POVERTY GUIDELINES FOR 2019 SUBSIDY ELIGIBILITY

HOUSEHOLD SIZE	100%	133%	150%	200%	250%	300%	400%
1	\$12,490	\$16,612	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$22,490	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$28,369	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$34,248	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$30,170	\$40,126	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$34,590	\$46,005	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$39,010	\$51,883	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$43,430	\$57,762	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720

2020 VS. 2019 HSA CONTRIBUTION LIMITS

CONTRIBUTION AND OUT-OF-POCKET LIMITS FOR HEALTH SAVINGS ACCOUNTS AND HIGH-Deductible HEALTH PLANS		
	2020	2019
HSA CONTRIBUTION LIMIT Employer + Employee	Self-only: \$3,550 Family: \$7,100	Self-only: \$3,500 Family: \$7,000
HSA CATCH-UP CONTRIBUTIONS Age 55 Or Older*	\$1,000	\$1,000
HDHP MINIMUM DEDUCTIBLES	Self-only: \$1,400 Family: \$2,800	Self-only: \$1,350 Family: \$2,700
HDHP MAXIMUM OUT-OF-POCKET AMOUNTS Deductibles, Co-Payments & Other Amounts, But Not Premiums	Self-only: \$6,900 Family: \$13,800	Self-only: \$6,750 Family: \$13,500

*Catch-up contributions can be made any time during the year in which the HSA participant turns 55. Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.