2026 Individual Health Update

Quick Facts

• 2026 Open enrollment runs November 1, 2025 through January 15, 2026

Obamacare Eligibility Chart

The following is a 2026 ObamaCare eligibility chart.

Types of Cost Assistance For 2025	Individual Annual Income	Family of Four Annual Income
Medicaid health coverage (if your state decides to offer it)	Up to \$21,597 Michigan	Up to \$44,367 Michigan
Help to pay your premium (if you buy in the Federal or your state's online marketplace)	Between \$21,597-\$62,600	Between \$44,367-\$128,600
Subsidies for out-of-pocket costs (if you buy a Silver plan)	Between \$23,475-\$39,125	Between \$\$48,225-\$80,375

NOTE: Medicaid/CHIP eligibility will be updated when the new Federal Poverty level data is published in early 2026. MiChild or CHIP is in place until age 19 up to 217% of Federal Poverty Level with a \$10 per month premium. Healthy Kids is up to 195% of Federal Poverty Level.

2025 Poverty Level for 2026 Subsides

2025 Poverty Guidelines For 48 Contiguous States and the District of Columbia. Used for 2026 Subsidies									
Family Size	100% FPL: Minimum to Qualify for ACA Assistance	138% FPL: Medi caid Cap (i n States that Expanded)	- 150% Silver 94 CSR	- 200% Silver 87 CSR	201% - 250% Silver 73 CSR		400% FPL: Previous Tax Credit Cap		
1	\$15,650	\$21,597	\$23,475	\$31,300	\$31,457	\$39,125	\$62,600		
2	\$21,150	\$29,187	\$31,725	\$42,300	\$42,512	\$52,875	\$84,600		
3	\$26,650	\$36,777	\$39,975	\$53,300	\$53,567	\$66,625	\$106,600		
4	\$32,150	\$44,367	\$48,225	\$64,300	\$64,622	\$80,375	\$128,600		
5	\$37,650	\$51,957	\$56,475	\$75,300	\$75,677	\$94,125	\$150,600		
6	\$43,150	\$59,547	\$64,725	\$86,300	\$86,732	\$107,875	\$172,600		
7	\$48,650	\$67,137	\$72,975	\$97,300	\$97,787	\$121,625	\$194,600		
8	\$54,150	\$74,727	\$81,225	\$108,300	\$108,842	\$135,375	\$216,600		
+1	For families/households with more than 8 persons, add \$5,500 for each additional person.								