2026 Individual Health Update

Quick Facts

- 2026 Open enrollment runs November 1, 2024 through January 15, 2025

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: Medicaid Cap (in 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.						