

MassHealth & Other Health Programs: Upper Income Levels, March 1, 2024 to Feb 28, 2025

Population (Program)	Seniors (MassHealth Standard)	Medicare Savings Programs (MSP)*			Adults under 65 (MassHealth Standard or MassHealth CarePlus)	Children & Young Adults under Age 21 (MassHealth Standard). All ages (Full Health Safety Net)	Pregnant individuals & infants (MH Standard); HIV+ individuals (MassHealth Family Assistance)	Children under 19 (MassHealth Family Assistance); All ages (Partial Health Safety Net)				
		QMB	SLMB	QI								
Income method	SSI-based	SSI-Based			Medicaid Modified Adjusted Gross Income (MAGI)							
Percent of federal poverty	100% + \$20	190% + \$20	210% + \$20	225% + \$20	133% + 5%		150% + 5%		200% + 5%		300% + 5%	
Family Size	Monthly	Monthly	Monthly	Monthly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly
1	\$1,275	\$2,405	\$2,656	\$2,844	\$1,731.90	\$399.70	\$1,945.25	\$448.94	\$2,572.75	\$593.76	\$3,827.75	\$883.39
2	\$1,724	\$3,257	\$3,597	\$3,853	\$2,350.60	\$542.49	\$2,640.17	\$609.32	\$3,491.83	\$805.87	\$5,195.17	\$1,198.98
3	\$2,172				\$2,969.30	\$685.28	\$3,335.08	\$769.69	\$4,410.92	\$1,017.98	\$6,562.58	\$1,514.56
4	\$2,620				\$3,588.00	\$828.06	\$4,030.00	\$930.07	\$5,330.00	\$1,230.09	\$7,930.00	\$1,830.14
5	\$3,069				\$4,206.70	\$970.85	\$4,724.92	\$1,090.45	\$6,249.08	\$1,442.21	\$9,297.42	\$2,145.72
6	\$3,517				\$4,825.40	\$1,113.64	\$5,419.83	\$1,250.83	\$7,168.17	\$1,654.32	\$10,664.83	\$2,461.30
7	\$3,965				\$5,444.10	\$1,256.43	\$6,114.75	\$1,411.20	\$8,087.25	\$1,866.43	\$12,032.25	\$2,776.89
8	\$4,414				\$6,062.80	\$1,399.22	\$6,809.67	\$1,571.58	\$9,006.33	\$2,078.54	\$13,399.67	\$3,092.47
Each addtl.	\$469				\$618.70	\$142.79	\$694.92	\$160.38	\$919.08	\$212.11	\$1,367.42	\$315.58

This Table adds \$20 or 5% FPL per mo. standard deductions to the income standards shown in bold and rounds MassHealth MAGI to two decimal places

MassHealth rounding rules are at 130 CMR §§ 520.009(B)(non-MAGI) 506.007(C) (MAGI)

See the MassHealth Desk Guide for income standards without the standard deduction <https://www.mass.gov/lists/masshealth-member-desk-guides>

Add the fetus to the family size of a pregnant family member in MassHealth, CMSP & HSN but not for the Connector

For people with disabilities, CommonHealth charges a monthly premium at income levels over 150% FPL, but has no upper income level.

For Seniors in MassHealth Standard countable assets cannot exceed \$2000/\$3000 for an individual/couple.

For an institutionalized individual the personal needs allowance is \$72.80 per month and the asset test applies.

*As of March 1, 2024, there is no asset test for the Medicare Savings Programs: QMB, SLMB and QI.

Massachusetts Law Reform Institute, www.mlri.org, updated January 30, 2025

MassHealth & Other Health Programs: Upper Income Levels

March 1, 2024 to February 28, 2025		2024 FPLs are used for coverage in Jan - Dec 2025							
		ConnectorCare							
Population/ Program	Persons with breast/ cervical cancer (MassHealth Standard)	Children under 19 (CMSP- subsidized)	Plan Type 1	Plan Type 2A	Plan Type 2B	Plan Type 3A	Plan Type 3B	Plan Type 3C	Plan Type 3D
Percent of federal poverty	250% + 5% (MAGI)	400% + 5% (MAGI)	100%	150%	200%	250%	300%	400%	500%
	Monthly	Monthly	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Family Size									
1	\$3,200.25	\$5,082.75	\$15,060	\$22,590	\$30,120	\$37,650	\$45,180	\$60,240	\$75,300
2	\$4,343.50	\$6,898.50	\$20,440	\$30,660	\$40,880	\$51,100	\$61,320	\$81,760	\$102,200
3	\$5,486.75	\$8,714.25	\$25,820	\$38,730	\$51,640	\$64,550	\$77,460	\$103,280	\$129,100
4	\$6,630.00	\$10,530.00	\$31,200	\$46,800	\$62,400	\$78,000	\$93,600	\$124,800	\$156,000
5	\$7,773.25	\$12,345.75	\$36,580	\$54,870	\$73,160	\$91,450	\$109,740	\$146,320	\$182,900
6	\$8,916.50	\$14,161.50	\$41,960	\$62,940	\$83,920	\$104,900	\$125,880	\$167,840	\$209,800
7	\$10,059.75	\$15,977.25	\$47,340	\$71,010	\$94,680	\$118,350	\$142,020	\$189,360	\$236,700
8	\$11,203.00	\$17,793.00	\$52,720	\$79,080	\$105,440	\$131,800	\$158,160	\$210,880	\$263,600
Each addtl.	\$1,143.25	\$1,815.75	\$5,380	\$8,070	\$10,760	\$13,450	\$16,140	\$21,520	\$26,900

For ConnectorCare: Eligibility is based on expected annual MAGI income with no 5% FPL deduction, and 2024 FPLs are used starting with Nov 1, 2024 open enrollment for coverage in calendar year 2025.

Get an estimate of ConnectorCare premium costs by using this tool:

<https://betterhealthconnector.com/get-an-estimate>

Children with income over 405% of the FPL can buy-in to the Children's Medical Security Plan (CMSP) at full cost.

The upper income level for PACE and home & community-based waiver programs is \$2,901 per month eff. Jan 1-Dec. 31, 2025.

The 2024 federal poverty levels (FPLs) were published in the January 17, 2024 Federal Register 89 FR 2961.

Massachusetts Law Reform Institute, www.mlri.org, updated January 30, 2025