

NOTE: The Federal Poverty Guidelines will be issued in late February or early March each year

HEALTH CARE RESPONSIBILITY ACT (HCRA)

**SPEND-DOWN PROVISION
INCOME LIMITS**

(150% of the Federal Poverty Level)

Income Limits for Counties Eligible for the Spend-Down Provision

If family unit's gross income is <= the amount shown on the chart for a household of the same size, then the applicant has met the Spend-Down Provision income criterion for the HCRA program and may be eligible to participate.

2025 Federal Poverty Guidelines 150% FPL Effective 1/01/2025		
Size of Family Unit	Annual Income	Monthly Income
1	\$23,475	\$1,956
2	\$31,725	\$2,644
3	\$39,975	\$3,331
4	\$48,225	\$4,019
5	\$56,475	\$4,706
6	\$64,725	\$5,394
7	\$72,975	\$6,081
8	\$81,225	\$6,769
For each additional family unit		
member add:	\$8,250	\$688

Updated 03/01/2025

SOURCE: U.S. Department of Health & Human Services (HHS), Office of The Assistant Secretary for Planning and Evaluation (Poverty Guidelines, Research, and Measurement – issued each year in the **Federal Register** by the HHS)

<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

<https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819d10b2fdb70d254f7b/detailed-guidelines-2025.pdf>