

Vermont Household Income Thresholds for Cost Sharing Reductions (CSR), Vermont Premium Assistance (VPA), and Premium Tax Credits (PTC)

Eligibility for 2025 Benefits Determined Based on 2024 Federal Poverty Level (FPL)

Upper FPL% and annual income limits for:		Silver 94 (94% AV) CSR Tier I	Silver 87 (87% AV) CSR Tier II	Silver 77 ++ (77% AV) CSR Tier III	VPA & Silver 73 ++ (73% AV) CSR Tier IV	PTC - typical threshold	PTC - expanded through 2025 by Inflation Reduction Act			
Household Size**	100% (for reference)	150%	200%	250%	300%	400%	N/A	N/A	N/A	N/A
Coverage Tier		All	All	All	All	All	Single	Couple	Parent and Child(ren)	Family
1	\$15,060	\$22,590	\$30,120	\$37,650	\$45,180	\$60,240	\$180,216	N/A	N/A	N/A
2	\$20,440	\$30,660	\$40,880	\$51,100	\$61,320	\$81,760	\$180,216	\$360,432	\$347,816	N/A
3	\$25,820	\$38,730	\$51,640	\$64,550	\$77,460	\$103,280	\$180,216	\$360,432	\$347,816	\$506,407
4	\$31,200	\$46,800	\$62,400	\$78,000	\$93,600	\$124,800	\$180,216	\$360,432	\$347,816	\$506,407
5	\$36,580	\$54,870	\$73,160	\$91,450	\$109,740	\$146,320	\$180,216	\$360,432	\$347,816	\$506,407
6	\$41,960	\$62,940	\$83,920	\$104,900	\$125,880	\$167,840	\$180,216	\$360,432	\$347,816	\$506,407
7	\$47,340	\$71,010	\$94,680	\$118,350	\$142,020	\$189,360	\$185,107***	\$360,432	\$347,816	\$506,407
8	\$52,720	\$79,080	\$105,440	\$131,800	\$158,160	\$210,880	\$196,242***	\$360,432	\$347,816	\$506,407
For each additional person add	\$5,380	\$8,070	\$10,760	\$13,450	\$16,140	\$21,520	N/A			

**Household size = tax filer + spouse (even if they live apart) + tax filer's dependents. Married couples must file jointly to be eligible for APTC and CSR.

***At this income level, you will qualify for PTC if you enroll in a Couple, Parent and Child(ren), or Family plan, but not a Single plan.

++ Enrollment in these tiers is blocked. The exchange encourages customers to shop for other plans as there is better value in Gold level plans