2025 Income Guidelines:
Medicaid, MADAP, QHP Cost Sharing and APTC, SSA LIS (Extra Help) and SPDAP

Maryland Medicaid - Effective 02/01/2024 (*from published Monthly Income and Asset Guidelines*) — **<138% FPL (2025)[1]**

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Max Monthly (12)	Annual	Maximum Assets
1	$ 415	$ 831	$ 900	*$ 1,800*	$ 21,597	n/a
2	$ 561	$ 1,123	$ 1,216	*$ 2,432*	$ 29,187	n/a
3	$ 707	$ 1,415	$ 1,532	*$ 3,065*	$ 36,777	n/a
4	$ 853	$ 1,706	$ 1,849	*$ 3,697*	$ 44,367	n/a
5	$ 999	$ 1,998	$ 2,165	*$ 4,330*	$ 51,957	n/a
6	$ 1,145	$ 2,290	$ 2,481	*$ 4,962*	$ 59,547	n/a
7	$ 1,291	$ 2,582	$ 2,797	*$ 5,595*	$ 67,137	n/a
8	$ 1,437	$ 2,874	$ 3,114	*$ 6,227*	$ 74,727	n/a
9	$ 1,583	$ 3,166	$ 3,430	*$ 6,860*	$ 82,317	n/a
10	$ 1,729	$ 3,458	$ 3,746	*$ 7,492*	$ 89,907	n/a

Maryland AIDS Drug Assistance Program (MADAP) & MADAP-Plus - Effective 02/01/2025 — **500% FPL (2025)[1]**

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets
1	$ 1,505	$ 3,010	$ 3,260	$ 6,521	$ 78,250	n/a
2	$ 2,034	$ 4,067	$ 4,406	$ 8,813	$ 105,750	n/a
3	$ 2,563	$ 5,125	$ 5,552	$ 11,104	$ 133,250	n/a
4	$ 3,091	$ 6,183	$ 6,698	$ 13,396	$ 160,750	n/a
5	$ 3,620	$ 7,240	$ 7,844	$ 15,688	$ 188,250	n/a
6	$ 4,149	$ 8,298	$ 8,990	$ 17,979	$ 215,750	n/a
7	$ 4,678	$ 9,356	$ 10,135	$ 20,271	$ 243,250	n/a
8	$ 5,207	$ 10,413	$ 11,281	$ 22,563	$ 270,750	n/a
9	$ 5,736	$ 11,471	$ 12,427	$ 24,854	$ 298,250	n/a
10	$ 6,264	$ 12,529	$ 13,573	$ 27,146	$ 325,750	n/a

MADAP: Gross income is used before any adjustments for taxes or other deductions.

For households with more than 10 persons, add $26,900 of annual income ($5,380 x 500%) for each additional person using the 2024 FPL per person factor.

Program Guidelines for Insurance Premium Assistance Determinations for MADAP Plus

♦Note: 8.5% cap on QHP premium contributions for household incomes >400% FPL extended through 2025♦

Maryland Qualified Health Plan (QHP) Cost Sharing and APTC - Effective 01/01/2025 — **138% to 250% FPL (2024)[2]**

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets*
1	$ 724	$ 1,448	$ 1,569	$ 3,138	$ 37,650	n/a
2	$ 983	$ 1,965	$ 2,129	$ 4,258	$ 51,100	n/a
3	$ 1,241	$ 2,483	$ 2,690	$ 5,379	$ 64,550	n/a
4	$ 1,500	$ 3,000	$ 3,250	$ 6,500	$ 78,000	n/a
5	$ 1,759	$ 3,517	$ 3,810	$ 7,621	$ 91,450	n/a
6	$ 2,017	$ 4,035	$ 4,371	$ 8,742	$ 104,900	n/a
7	$ 2,276	$ 4,552	$ 4,931	$ 9,863	$ 118,350	n/a
8	$ 2,535	$ 5,069	$ 5,492	$ 10,983	$ 131,800	n/a

Maryland Qualified Health Plan (QHP) APTC Only - Effective 01/01/2025 — **251% to 400% FPL (2024)[2]**

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets
1	$ 1,158	$ 2,317	$ 2,510	$ 5,020	$ 60,240	n/a
2	$ 1,572	$ 3,145	$ 3,407	$ 6,813	$ 81,760	n/a
3	$ 1,986	$ 3,972	$ 4,303	$ 8,607	$ 103,280	n/a
4	$ 2,400	$ 4,800	$ 5,200	$ 10,400	$ 124,800	n/a
5	$ 2,814	$ 5,628	$ 6,097	$ 12,193	$ 146,320	n/a
6	$ 3,228	$ 6,455	$ 6,993	$ 13,987	$ 167,840	n/a
7	$ 3,642	$ 7,283	$ 7,890	$ 15,780	$ 189,360	n/a
8	$ 4,055	$ 8,111	$ 8,787	$ 17,573	$ 210,880	n/a

SSA Full Subsidy (LIS) 0-150% - Effective 01/01/2025 — **Medicare Btwn 0% & 150% FPL[3]**

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets*
1	$ 451	$ 903	$ 978	$ 1,956	$ 23,475	$17,600
2	$ 610	$ 1,220	$ 1,322	$ 2,644	$ 31,725	$17,600 (Single), $35,130 (Married)
3	$ 769	$ 1,538	$ 1,666	$ 3,331	$ 39,975	
4	$ 927	$ 1,855	$ 2,009	$ 4,019	$ 48,225	
5	$ 1,086	$ 2,172	$ 2,353	$ 4,706	$ 56,475	
6	$ 1,245	$ 2,489	$ 2,697	$ 5,394	$ 64,725	
7	$ 1,403	$ 2,807	$ 3,041	$ 6,081	$ 72,975	
8	$ 1,562	$ 3,124	$ 3,384	$ 6,769	$ 81,225	
9	$ 1,721	$ 3,441	$ 3,728	$ 7,456	$ 89,475	
10		$ 3,759	$ 4,072	$ 8,144	$ 97,725	

Maryland Senior Prescription Drug Assistance Program (SPDAP) Enrollment - Effective 02/01/2025 — **Medicare <300% FPL (w/o Full LIS)[3]**

Household Size	Weekly (52)	Bi-weekly (26)	Semi-monthly (24)	Monthly (12)	Max Annual	Maximum Assets
1	$ 903	$ 1,806	$ 1,956	$ 3,913	$ 46,950	n/a
2	$ 1,220	$ 2,440	$ 2,644	$ 5,288	$ 63,450	n/a
3	$ 1,538	$ 3,075	$ 3,331	$ 6,663	$ 79,950	n/a
4	$ 1,855	$ 3,710	$ 4,019	$ 8,038	$ 96,450	n/a
5	$ 2,172	$ 4,344	$ 4,706	$ 9,413	$ 112,950	n/a
6	$ 2,489	$ 4,979	$ 5,394	$ 10,788	$ 129,450	n/a
7	$ 2,807	$ 5,613	$ 6,081	$ 12,163	$ 145,950	n/a
8	$ 3,124	$ 6,248	$ 6,769	$ 13,538	$ 162,450	n/a
9	$ 3,441	$ 6,883	$ 7,456	$ 14,913	$ 178,950	n/a
10	$ 3,759	$ 7,517	$ 8,144	$ 16,288	$ 195,450	n/a

[2]For households with more than 8 persons, add applicable sum of annual income ($5380 x max ###% FPL) for each additional person using the 2024 FPL per person factor.

[3]For households with more than 10 persons, add applicable sum of annual income ($5,500 x max ###% FPL) for each additional person using the 2025 FPL per person factor.

*The Medicare Low-Income Subsidy (LIS) resource limits include $1,500 per person for burial expenses. Assets include cash or other liquid assets.

Maryland
DEPARTMENT OF HEALTH

2025 Gross Income Guidelines for Client Services

Effective: 02/01/2025

Household Size	Monthly Gross Income		Annual Gross Income*	
	MIN	MAX	MIN	MAX
1	$1,800 – 6,521		$21,597 – $78,250	
2	$2,432 – 8,813		$29,187 – $105,750	
3	$3,065 – 11,104		$36,777 – $133,250	
4	$3,697 – 13,396		$44,367 – $160,750	
5	$4,330 – 15,688		$51,957 – $188,250	
6	$4,962 – 17,979		$59,547 – $215,750	
7	$5,595 – 20,271		$67,137 – $243,250	
8	$6,227 – 22,563		$74,727 – $270,750	
9	$6,860 – 24,854		$82,317 – $298,250	
10	$7,492 – 27,146		$89,907 – $325,750	

*If your Gross household income falls below the minimum annual income listed above, you may be eligible for a Medical Assistance program (Medicaid). If you are enrolled in or your Gross household income makes you eligible for a Medicaid program with prescription coverage, you may not be eligible for the Client Service Program.

For more information or to apply for Medicaid, contact the Maryland Health Connection Statewide Call Center at 1-855-642-8572 or 1-855-642-8573 (TTY) for the deaf or hard of hearing or online at the Maryland Health Connection website. To contact the Medicaid program, call 1-800-492-5231.

For information about other assistance available through Client Services, don't hesitate to contact your case manager at your local Health Department or Agency or call Client Services at 1-800-205-6308.