

**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	\$ 1,880	\$ 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	

²For 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.

³For 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.