



## **ACA Affordability Safe Harbor**

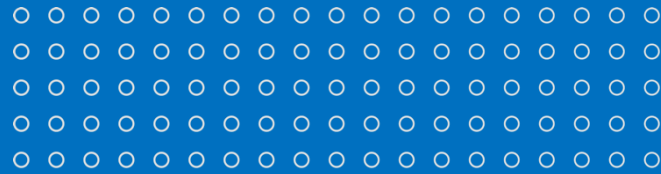
2026

**W2, Rate of Pay, Federal Poverty Line**

# ACA Affordability Safe Harbor

## W2 for 2026

September 2026



The W-2 Safe Harbor is calculated on 9.96% of the employee's total Box 1 income for 2026. The Safe Harbor cannot be calculated based on 2025 W-2 data. Box 1 is taxable income, which is gross income reduced by pre-tax deductions (including total healthcare EE contributions.)

W-2 box 1	Monthly Max EE only cost	EE only cost per paycheck (24 per year)	EE only cost per paycheck (26 per year)	EE only cost per paycheck (52 per year)
\$15,000.00	\$124.50	\$62.25	\$57.46	\$28.73
\$16,000.00	\$132.80	\$66.40	\$61.29	\$30.65
\$17,000.00	\$141.10	\$70.55	\$65.12	\$32.56
\$18,000.00	\$149.40	\$74.70	\$68.95	\$34.48
\$19,000.00	\$157.70	\$78.85	\$72.78	\$36.39
\$20,000.00	\$166.00	\$83.00	\$76.62	\$38.31
\$21,000.00	\$174.30	\$87.15	\$80.45	\$40.22
\$22,000.00	\$182.60	\$91.30	\$84.28	\$42.14
\$23,000.00	\$190.90	\$95.45	\$88.11	\$44.05
\$24,000.00	\$199.20	\$99.60	\$91.94	\$45.97
\$25,000.00	\$207.50	\$103.75	\$95.77	\$47.88
\$26,000.00	\$215.80	\$107.90	\$99.60	\$49.80
\$27,000.00	\$224.10	\$112.05	\$103.43	\$51.72
\$28,000.00	\$232.40	\$116.20	\$107.26	\$53.63
\$29,000.00	\$240.70	\$120.35	\$111.09	\$55.55
\$30,000.00	\$249.00	\$124.50	\$114.92	\$57.46
\$35,000.00	\$290.50	\$145.25	\$134.08	\$67.04
\$40,000.00	\$332.00	\$166.00	\$153.23	\$76.62
\$45,000.00	\$373.50	\$186.75	\$172.38	\$86.19
\$50,000.00	\$415.00	\$207.50	\$191.54	\$95.77
\$55,000.00	\$456.50	\$228.25	\$210.69	\$105.35
\$60,000.00	\$498.00	\$249.00	\$229.85	\$114.92
\$65,000.00	\$539.50	\$269.75	\$249.00	\$124.50
\$70,000.00	\$581.00	\$290.50	\$268.15	\$134.08
\$75,000.00	\$622.50	\$311.25	\$287.31	\$143.65
\$80,000.00	\$664.00	\$332.00	\$306.46	\$153.23
\$85,000.00	\$705.50	\$352.75	\$325.62	\$162.81
\$90,000.00	\$747.00	\$373.50	\$344.77	\$172.38
\$95,000.00	\$788.50	\$394.25	\$363.92	\$181.96
\$100,000.00	\$830.00	\$415.00	\$383.08	\$191.54
\$125,000.00	\$1,037.50	\$518.75	\$478.85	\$239.42
\$150,000.00	\$1,245.00	\$622.50	\$574.62	\$287.31
\$175,000.00	\$1,452.50	\$726.25	\$670.38	\$335.19
\$200,000.00	\$1,660.00	\$830.00	\$766.15	\$383.08

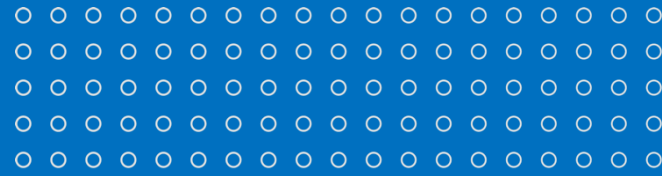
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# ACA Affordability Safe Harbor

## Rate of Pay for 2026

September 2026



The Rate of Pay Safe Harbor is calculated on 9.96% of the employee's lowest rate of pay in the month multiplied by 130 hours per month.

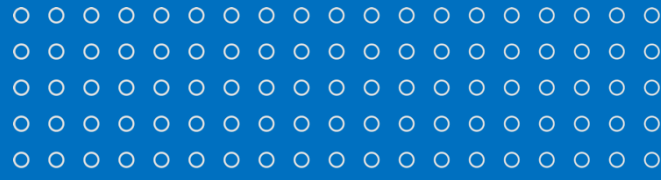
Hourly rate	Monthly Max EE only cost	EE only cost per paycheck (24 per year)	EE only cost per paycheck (26 per year)	EE only cost per paycheck (52 per year)
\$7.25	\$93.87	\$46.94	\$43.33	\$21.66
\$7.50	\$97.11	\$48.56	\$44.82	\$22.41
\$7.75	\$100.35	\$50.17	\$46.31	\$23.16
\$8.00	\$103.58	\$51.79	\$47.81	\$23.90
\$8.25	\$106.82	\$53.41	\$49.30	\$24.65
\$8.50	\$110.06	\$55.03	\$50.80	\$25.40
\$8.75	\$113.30	\$56.65	\$52.29	\$26.15
\$9.00	\$116.53	\$58.27	\$53.78	\$26.89
\$9.25	\$119.77	\$59.88	\$55.28	\$27.64
\$9.50	\$123.01	\$61.50	\$56.77	\$28.39
\$9.66	\$125.08	\$62.54	\$57.73	\$28.86
\$9.75	\$126.24	\$63.12	\$58.27	\$29.13
\$10.00	\$129.48	\$64.74	\$59.76	\$29.88
\$10.25	\$132.72	\$66.36	\$61.25	\$30.63
\$10.50	\$135.95	\$67.98	\$62.75	\$31.37
\$10.75	\$139.19	\$69.60	\$64.24	\$32.12
\$11.00	\$142.43	\$71.21	\$65.74	\$32.87
\$11.25	\$145.67	\$72.83	\$67.23	\$33.62
\$11.50	\$148.90	\$74.45	\$68.72	\$34.36
\$11.75	\$152.14	\$76.07	\$70.22	\$35.11
\$12.00	\$155.38	\$77.69	\$71.71	\$35.86
\$12.25	\$158.61	\$79.31	\$73.21	\$36.60
\$12.50	\$161.85	\$80.93	\$74.70	\$37.35
\$12.75	\$165.09	\$82.54	\$76.19	\$38.10
\$13.00	\$168.32	\$84.16	\$77.69	\$38.84
\$13.25	\$171.56	\$85.78	\$79.18	\$39.59
\$13.50	\$174.80	\$87.40	\$80.68	\$40.34
\$13.75	\$178.04	\$89.02	\$82.17	\$41.09
\$14.00	\$181.27	\$90.64	\$83.66	\$41.83
\$14.25	\$184.51	\$92.25	\$85.16	\$42.58
\$14.50	\$187.75	\$93.87	\$86.65	\$43.33
\$14.75	\$190.98	\$95.49	\$88.15	\$44.07
\$14.84	\$192.15	\$96.07	\$88.68	\$44.34
\$15.00	\$194.22	\$97.11	\$89.64	\$44.82
\$15.25	\$197.46	\$98.73	\$91.13	\$45.57
\$15.50	\$200.69	\$100.35	\$92.63	\$46.31
\$15.75	\$203.93	\$101.97	\$94.12	\$47.06
\$16.00	\$207.17	\$103.58	\$95.62	\$47.81
\$16.25	\$210.41	\$105.20	\$97.11	\$48.56
\$16.50	\$213.64	\$106.82	\$98.60	\$49.30
\$16.75	\$216.88	\$108.44	\$100.10	\$50.05
\$17.00	\$220.12	\$110.06	\$101.59	\$50.80
\$17.25	\$223.35	\$111.68	\$103.09	\$51.54
\$17.50	\$226.59	\$113.30	\$104.58	\$52.29
\$17.75	\$229.83	\$114.91	\$106.07	\$53.04
\$18.00	\$233.06	\$116.53	\$107.57	\$53.78
\$18.25	\$236.30	\$118.15	\$109.06	\$54.53
\$18.50	\$239.54	\$119.77	\$110.56	\$55.28
\$18.75	\$242.78	\$121.39	\$112.05	\$56.03
\$19.00	\$246.01	\$123.01	\$113.54	\$56.77
\$19.25	\$249.25	\$124.62	\$115.04	\$57.52



# ACA Affordability Safe Harbor

## Federal Poverty Line for 2026

September 2026



The Federal Poverty Line Safe Harbor is calculated on the single individual FPL – issued yearly last January.

If a plan year begins January - June, you use the prior year's FPL multiplied by the current years Rate

	Calendar Year Plans and Plans Renewing 6/1 or Before						Plan Renewing 7/1 or Later			
	Federal Poverty Line for an Individual	Rate	Monthly Max EE only cost	EE only cost per paycheck (24 per year)	EE only cost per paycheck (26 per year)	EE only cost per paycheck (52 per year)	Monthly Max EE only cost	EE only cost per paycheck (24 per year)	EE only cost per paycheck (26 per year)	EE only cost per paycheck (52 per year)
2015	\$11,770.00	9.56%					\$93.77	\$46.88	\$43.28	\$21.64
2016	\$11,880.00	9.66%	\$94.75	\$47.37	\$43.73	\$21.87	\$95.63	\$47.82	\$44.14	\$22.07
2017	\$12,060.00	9.69%	\$95.93	\$47.97	\$44.28	\$22.14	\$97.38	\$48.69	\$44.95	\$22.47
2018	\$12,140.00	9.56%	\$96.08	\$48.04	\$44.34	\$22.17	\$96.72	\$48.36	\$44.64	\$22.32
2019	\$12,490.00	9.86%	\$99.75	\$49.88	\$46.04	\$23.02	\$102.63	\$51.31	\$47.37	\$23.68
2020	\$12,760.00	9.78%	\$101.79	\$50.90	\$46.98	\$23.49	\$103.99	\$52.00	\$48.00	\$24.00
2021	\$12,880.00	9.83%	\$104.53	\$52.26	\$48.24	\$24.12	\$105.51	\$52.75	\$48.70	\$24.35
2022	\$13,590.00	9.61%	\$103.15	\$51.57	\$47.61	\$23.80	\$108.83	\$54.42	\$50.23	\$25.12
2023	\$14,580.00	9.12%	\$103.28	\$51.64	\$47.67	\$23.83	\$110.81	\$55.40	\$51.14	\$25.57
2024	\$15,060.00	8.39%	\$101.94	\$50.97	\$47.05	\$23.52	\$105.29	\$52.65	\$48.60	\$24.30
2025	\$15,650.00	9.02%	\$113.20	\$56.60	\$52.25	\$26.12	\$117.64	\$58.82	\$54.29	\$27.15
2026	TBD	9.96%	\$129.90	\$64.95	\$59.95	\$29.98				TBD

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