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Transmittal #: OEP-PT-25-004

Subject/Topic: 2025 Federal Poverty Level Income Standard Updates – MAGI, Non-MAGI, and Self Sufficiency Programs

Primary Audience:  Eligibility  Leadership  
 Family Coach  LTSS Case Management  
 Support  Other:

Effective Date: 3/1/2025

Transmittal Type: Policy

Impacted Area(s):  New/Updated Policy/Rule  Policy Clarification  
 Reference Materials  System(s) ONE and Mainframe  
 Other:

Reference Material(s): OARs 461-155-0180, 461-155-0290, 461-155-0291, 461-155-0295, 461-155-0250, 461-160-0800, 414-175-0050, 410-200-0315, DHS 5530 Combined Standards Form, DHS 415F Application for Services (ERDC reporting requirements), DHS 7476 Employment Related Day Care (ERDC) and Supplemental Nutrition Assistance Program (SNAP) Application (ERDC reporting requirements), DHS 0862 Change Report for Employment Related Day Care, OPEN Chapter 2: Eligibility | Section 5: Financial Eligibility.

Summary:

Effective March 1, 2025, the increase to the Federal Poverty Level (FPL) will increase the adjusted income standards for the following programs:

- [Non-MAGI Medicare Savings Programs](#) (QMBP, SLMB, QSMF)
- [OSIPM for Individuals Receiving/Applying for 1915\(i\) Behavioral Health Services](#)
- [OSIPM - Employed Persons with Disabilities](#)
- [HSD/MAGI Medical Programs](#)

- [SNAP](#): Only the 200% FPL for Broad Based Categorical Eligibility (BBCE) determinations is changing; all other SNAP income standards are adjusted October 1 annually.
- [ERDC](#): Initial income limit (200% FPL) and exit limit (250% FPL or 85% State Median Income (SMI) whichever is higher), and the ERDC copay tiers are also being adjusted to reflect the 2025 FPL.
- [TANF](#): 185%, for the Non-needy caretaker relative countable income limit and 350% for Employment Payments Cash Assistance income limits.
- [JPI](#): income limits follow the SNAP 200% BBCE limit.

**Details:**

**NON-MAGI – Medicare Savings Programs (MSP – QMBP, SLMB, QSMF)**

The new income standards for QMB/SMB/SMF will also be updated on the DHS 5530 Combined Standards Form. The FPL limits increased at a higher rate than the 2025 SSA COLA, so it is possible that some individuals could experience changes in eligibility, including an upgrade from SLMB to QMBP. Updated standards are as follows:

**Table 1: NON-MAGI – Medicare Savings Programs (MSP – QMBP, SLMB, QSMF)**

QMB-BAS		QMB-SMB		QMB-SMF	
Family Size	Income Standard	Family Size	Income standard	Family Size	Income standard
1	1,305	1	1,565	1	1,761
2	1,763	2	2,115	2	2,380
3	2,221	3	2,665	3	2,999
4	2,680	4	3,215	4	3,617
5	3,138	5	3,765	5	4,236
6	3,596	6	4,315	6	4,855
7	4,055	7	4,865	7	5,474
8	4,513	8	5,415	8	6,092
9	4,971	9	5,965	9	6,711
10	5,430	10	6,515	10	7,330
+1	459	+1	550	+1	619

**For cases in ONE** – MSP standards updates in the ONE system are currently scheduled for the February 26, 2025 build. With this build:

- SSB/SSDI income disregards applied to ongoing MSP cases in January will expire February 26, 2025.
- ONE will start using the new MSP standards for March 1, 2025, eligibility evaluations. This means that cases on which eligibility is run after February 26, 2025, will use updated standards for March evaluations.

**NON-MAGI – OSIPM-Behavioral Health 1915i (OSIPMBHI/HOPOSIPBHI)**

Individuals eligible for or receiving 1915i behavioral health services are income eligible for OSIPM if their adjusted income is equal to or below 150% of the FPL. Effective March 1, 2025, the increase to the FPL will modify the 150% FPL adjusted income standard for these individuals.

The new income standard is \$1,957.00 for a need group of one.

- **For cases in Legacy** – Cases are being managed manually by the Central Coordination Team.
- **For cases in ONE** – As part of the February 26, 2025, build:
  - ONE will update the OSIPMBHI standards effective March 1, 2025.
  - ONE will start using the new standards for March 1, 2025, eligibility evaluations. This means that cases on which eligibility is run after February 26, 2025, will use updated standards for March evaluations.

**NON-MAGI - OSIPM-Employed Persons with Disabilities (OSIPM-EPD - OSIPMEPD/HOPOSIEPD)**

Effective March 1, 2025, the increase to the FPL will increase the adjusted income standard for the Oregon Supplemental Income Program Medical - Employed Persons with Disabilities program (OSIPM-EPD). The OSIPM-EPD Participant Fee Standards will also increase effective March 1, 2025.

The OSIPM-EPD adjusted income standard is 250% of the FPL for one person. The OSIPM-EPD adjusted income standard, as of March 1, 2025, will be \$3,261.00.

**Important:** All unearned income is excluded for eligibility determination purposes in OSIPM-EPD. Only earned income is adjusted for comparison to the adjusted income standard. As of March 1, 2025, individuals with countable earned income equal to or less than \$6,607 will meet the adjusted income standard for OSIPM-EPD. The amount could be more if the individual has expenses related to employment.

The increase to the FPL also impacts the OSIPM-EPD Participant Fee standards. Many individuals' OSIPM-EPD Participant Fees are calculated by comparing the individual's combined countable earned **and** unearned income to the income standards listed in the chart below. As of March 1, 2025, the Participant Fee standards will change to the following:

**Table 2: Participant Fee standards**

Countable Income	Participant Fee
Under \$979	\$0
\$979 - \$1,304.99	\$50
\$1,305 - \$3,260.99	\$100
\$3,261 and above	\$150

**Note:** These new standards will be applied to existing OSIPM-EPD participants effective March 1, 2025, and applicants with a Date of Request (DOR) of March 1, 2025, or later. The 2024 standards will be applied when determining eligibility for retroactive months prior to March 2025.

**For cases in ONE** - As part of the February 26, 2025, build:

- ONE will update the OSIPM-EPD standards effective March 1, 2025.
- ONE will start using the new OSIPM-EPD standards for March 1, 2025, eligibility evaluations. This means that cases on which eligibility is run after February 26, 2025, will use updated standards for March evaluations.

**Important:** Some OSIPM-EPD participants who receive services in a community-based facility pay a participant fee based on their service liability calculation if that amount would be less than the fee using the chart above.

### **HSD/MAGI Medical Programs**

Modified Adjusted Gross Income (MAGI) is an IRS term used to describe the method used for counting taxable income. MAGI medical program income standards are based on the FPL and are revised annually. The effective date of the below standards is March 1, 2025.

As part of the February 26, 2025, build, ONE will start using the new standards for March eligibility evaluations.

**Table 3: Monthly Income Standards for MAGI Programs**

Family Size	Parents & Other Caretaker Relatives		MAGI Child (age 1 - under 19) / MAGI Adult / COFA Dental		MAGI Child (under age 1) / MAGI Pregnant Woman	
	2025 Standard	Standard + 5% FPL Disregard	2025 Standard (133%)	Standard + 5% FPL Disregard (138%)	2025 Standard (185%)	Standard + 5% FPL Disregard (190%)
1	\$399	\$465	\$1,735	\$1,800	\$2,413	\$2,478
2	\$515	\$604	\$2,345	\$2,433	\$3,261	\$3,349
3	\$611	\$723	\$2,954	\$3,065	\$4,109	\$4,220
4	\$747	\$881	\$3,564	\$3,698	\$4,957	\$5,091
5	\$872	\$1,029	\$4,173	\$4,330	\$5,805	\$5,962
6	\$998	\$1,178	\$4,783	\$4,963	\$6,653	\$6,833
7	\$1,114	\$1,317	\$5,393	\$5,595	\$7,501	\$7,703
8	\$1,230	\$1,456	\$6,002	\$6,228	\$8,349	\$8,574
+1	\$136	\$159	\$610	\$633	\$848	\$871

**Note:** MAGI Parents & Other Caretaker Relatives (PCR)'s standards are **not** based on the FPL and do not change. Only PCR's disregard changes yearly.

**Table 4: Monthly Income Standards for MAGI Programs Continued**

Family Size	OHP Bridge – Basic Medicaid / Young Adults with Special Health Care Needs	MAGI CHIP		Veteran Dental	
	2025 Standard (200%)	Standard + 5% FPL w/ Disregard (205%)	2025 Standard (300%)	Standard + 5% FPL w/ Disregard (305%)	2025 Standard (400%)
1	\$2,609	\$2,674	\$3,913	\$3,978	\$5,217
2	\$3,525	\$3,614	\$5,288	\$5,376	\$7,050
3	\$4,442	\$4,553	\$6,663	\$6,774	\$8,884
4	\$5,359	\$5,493	\$8,038	\$8,172	\$10,717
5	\$6,275	\$6,432	\$9,413	\$9,570	\$12,550
6	\$7,192	\$7,372	\$10,788	\$10,968	\$14,384
7	\$8,109	\$8,312	\$12,163	\$12,366	\$16,217
8	\$9,025	\$9,251	\$13,538	\$13,764	\$18,050
+1	\$917	\$940	\$1,375	\$1,398	\$1,834

**Table 5: Annual Income Standards for MAGI Programs**

The 100% annual income test may be used in MAGI medical evaluations when individuals are ineligible based on monthly income. The 100% annual income test adheres to tax filing rules, including the requirement to file (i.e., non-filers or tax filers who are married filing separately are not eligible to use the 100% annual income test).

The 200% annual income test applies to OHP Bridge – Basic Health Program ONLY

Family Size	2025 100% Annual Income Threshold (2024 FPL used for 2025 determinations)	2026 100% Annual Income Threshold (2025 FPL used for 2026 determinations)	2025 200% Annual Income Threshold for OHP Bridge – Basic Health Program ONLY
1	\$15,060	\$15,650	\$31,300
2	\$20,440	\$21,150	\$42,300
3	\$25,820	\$26,650	\$53,300
4	\$31,200	\$32,150	\$64,300
5	\$36,580	\$37,650	\$75,300
6	\$41,960	\$43,150	\$86,300
7	\$47,340	\$48,650	\$97,300
8	\$52,720	\$54,150	\$108,300
+1	\$5,380	\$5,500	\$11,000

**Supplemental Nutrition Assistance Program (SNAP)**

Effective March 1, 2025, the increase to the SNAP program 200% FPL standards to determine Broad Based Categorical Eligibility will increase the adjusted income standard as follows:

**Table 6: SNAP Broad Based Categorical Eligibility Limit**

Persons in Filing Group	Categorical Eligibility Limit (200%)
1	\$2,609
2	\$3,525
3	\$4,442
4	\$5,359
5	\$6,275
6	\$7,192
7	\$8,109
8	\$9,025
+1	\$917

## Employment Related Day Care (ERDC)

**Table 7: ERDC Initial Income Limits and Ongoing/Exit Income Limits**

Number in ERDC Group	Initial Income Limit	Ongoing/Exit Income Limit
2	\$3,525	\$5,683
3	\$4,442	\$7,020
4	\$5,359	\$9,306
5	\$6,275	\$9,695
6	\$7,192	\$11,032
7	\$8,109	\$12,564
8 or above	\$9,025	\$12,843

The initial income limit is used for new applicants applying for ERDC, including families who are applying for Categorical ERDC while receiving TANF. Once a family is approved for ERDC, the Ongoing/Exit limit applies to that family.

Family copay amounts are based on the FPL and the number in the ERDC EDG. The [copay charts](#) have been updated with the new income ranges. Some families may see a reduction in their copay amount with these changes.

### Temporary Assistance for Needy Families (TANF)

There are three revisions made for TANF funded programs effective March 1, 2025, based on the new FPL:

- The 185% income limit is used for non-needy caretaker relative cases.
- The 350% is the income limit for Employment Payments Cash Assistance (EPCA) when someone transitions off TANF due to obtaining unsubsidized employment and reporting the change timely.
- The JPI income limit follows SNAP BBCE of 200%. See Table 2 in the SNAP section above.

**Table 8: Non-Needy Caretaker Relative (NNCR) Countable Income Limit (185% FPL)**

Number in Filing Group	NNCR Countable Income
2	\$3,261
3	\$4,109
4	\$4,957
5	\$5,805
6	\$6,653
7	\$7,501
8	\$8,349
9	\$9,197
10	\$10,044
+1	\$848

**Table 9: Employment Payments Cash Assistance (EPCA) Countable Income Limit (350% FPL)**

Number in Filing Group	EPCA Countable Income
2	\$6,169
3	\$7,773
4	\$9,378
5	\$10,982
6	\$12,586
7	\$14,190
8	\$15,794
9	\$17,398
10	\$19,003
+1	\$1,605

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**Questions?**

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