

Oregon Eligibility Partnership Transmittal

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Transmittal type: Policy

Subject/Topic: 2026 Federal Poverty Level Income Standard Updates - MAGI, Non-MAGI, ERDC, and Self Sufficiency Programs

Primary Audience

☒ Eligibility

☒ Leadership

☒ Family Coach

☐ LTSS Case Management

☐ Support

☐ Other:

Impacted areas

☒ New/Updated Policy/Rule

☐ Policy Clarification

☐ Reference Materials

☒ System(s), ONE, Mainframe

☐ Other:

Summary

Effective March 1, 2026, the Federal Poverty Level (FPL) will increase certain income standards for the following programs:

- SNAP: Only the 200% FPL for Broad Based Categorical Eligibility (BBCE) determination is changing; all other SNAP income standards are adjusted Oct. 1 annually.
- 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: Monthly and annual income standards have been updated for all programs, with the exception of Parent and Caretaker Relative (PCR) programs income limits – which always remain stagnant.
- ERDC: Initial income limit (200% FPL), exit limit (250% FPL or 85% State Median Income (SMI) whichever is higher), and the ERDC copay tiers also

being adjusted to reflect the 2026 FPL.

- TANF: 185%, for the Non-needy caretaker relative countable income limit and 350% for Employment Payments Cash Assistance income limits.
- REFM

Details

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

The new income standards for QMBP/SLMB/QSMF will also be updated on the DHS 5530 Combined Standards Form. The FPL limits increased at a lower rate than the 2026 Social Security Administration (SSA) Cost of Living Adjustment (COLA), so it is possible that some individuals could experience changes in eligibility, including reduction from SLMB to QMBP. Updated standards are as follows:

QMBP		SLMB		QSMF	
Family Size	Income Standard	Family Size	Income standard	Family Size	Income standard
1	1,330	1	1,596	1	1,796
2	1,804	2	2,164	2	2,435
3	2,277	3	2,732	3	3,074
4	2,750	4	3,300	4	3,713
5	3,224	5	3,868	5	4,352
6	3,697	6	4,436	6	4,991
7	4,170	7	5,004	7	5,630
8	4,644	8	5,572	8	6,269
9	5,117	9	6,140	9	6,908
10	5,590	10	6,708	10	7,547
+1	474	+1	568	+1	63

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

For cases in ONE – MSP standards updates in the ONE system are currently scheduled for the Feb. 11, 2026 build. With this build:

- SSB/SSDI income disregards applied to ongoing MSP cases in January will expire Feb. 11, 2026.

- ONE will start using the new MSP standards for March 1, 2026, eligibility evaluations. This means that cases on which eligibility is run after Feb. 11, 2026, 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, 2026, the increase to the FPL will modify the 150% FPL adjusted income standard for these individuals.

The new income standard is \$1,995.00 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 Feb. 11, 2026, build:
 - ONE will update the OSIPMBHI standards effective March 1, 2026.
 - ONE will start using the new standards for March 1, 2026, eligibility evaluations. This means that cases on which eligibility is run after Feb. 11, 2026, will use updated standards for March evaluations.

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

Effective March 1, 2026, 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, 2026.

The OSIPM-EPD adjusted income standard is 250% of the FPL for one person. The OSIPM-EPD adjusted income standard, as of March 1, 2026, will be \$3,325.00.

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, 2026, individuals with countable earned income equal to or less than \$6,735 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, 2026, the Participant Fee standards will change to the following:

Countable Income	Participant Fee
Under \$998	\$0
\$998- \$1,329.99	\$50
\$1,330 - \$3,324.99	\$100
\$3,325 and above	\$150

Note: These new standards will be applied to existing OSIPM-EPD participants effective March 1, 2026, and applicants with a Date of Request (DOR) of March 1, 2026, or later. The 2025 standards will be applied when determining eligibility for retroactive months prior to March 2026.

For cases in ONE - As part of the Feb. 11, 2026, build:

- ONE will update the OSIPM-EPD standards effective March 1, 2026.
- ONE will start using the new OSIPM-EPD standards for March 1, 2026, eligibility evaluations. This means that cases on which eligibility is run after February 11, 2026, 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, 2026.

As part of the Feb. 11, 2026, build, ONE will start using the new standards for March eligibility evaluations.

Table 1: Monthly Income Standards for MAGI Programs

Family Size	Parents & 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	\$466	\$1,769	\$1,836	\$2,461	\$2,527
2	\$515	\$606	\$2,399	\$2,489	\$3,337	\$3,427
3	\$611	\$725	\$3,028	\$3,142	\$4,212	\$4,326
4	\$747	\$885	\$3,658	\$3,795	\$5,088	\$5,225
5	\$872	\$1,034	\$4,288	\$4,449	\$5,964	\$6,125
6	\$998	\$1,183	\$4,917	\$5,102	\$6,839	\$7,024
7	\$1,114	\$1,323	\$5,547	\$5,755	\$7,715	\$7,923
8	\$1,230	\$1,463	\$6,176	\$6,408	\$8,591	\$8,823
+1	\$136	\$160	\$630	\$654	\$876	\$900

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 2: 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	\$2,660	\$2,727	\$3,990	\$4,057	\$5,320
2	\$3,607	\$3,697	\$5,410	\$5,501	\$7,214
3	\$4,554	\$4,668	\$6,830	\$6,944	\$9,107
4	\$5,500	\$5,638	\$8,250	\$8,388	\$11,000
5	\$6,447	\$6,608	\$9,670	\$9,832	\$12,894
6	\$7,394	\$7,579	\$11,090	\$11,275	\$14,787
7	\$8,340	\$8,549	\$12,510	\$12,719	\$16,680
8	\$9,287	\$9,519	\$13,930	\$14,163	\$18,574
+1	\$947	\$971	\$1,420	\$1,444	\$1,894

Table 3: 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 (BHP) *only*. OHP Bridge – BHP uses an income range of 133-200% FPL.

Family Size	2026 100% Annual Income Threshold (2025 FPL used for 2026 determinations)	2027 100% Annual Income Threshold (2026 FPL used for 2027 determinations)	2026 133-200% Annual Income Threshold for OHP Bridge – Basic Health Program ONLY
1	\$15,650	\$15,960	\$21,228 – \$31,920
2	\$21,150	\$21,640	\$28,788 – \$43,280
3	\$26,650	\$27,320	\$36,336 – \$54,640
4	\$32,150	\$33,000	\$43,896 – \$66,000
5	\$37,650	\$38,680	\$51,456 – \$77,360
6	\$43,150	\$44,360	\$59,004 – \$88,720
7	\$48,650	\$50,040	\$66,564 – \$100,080
8	\$54,150	\$55,720	\$74,112 – \$111,440
+1	\$5,500	\$5,680	+ \$7,555 for the lower limit + \$11,360 for the upper limit

Supplemental Nutrition Assistance Program (SNAP)

Effective March 1, 2026, the 200% FPL standards will be increased to the below amounts. This FPL standard is used in the SNAP program to determine Broad Based Categorical Eligibility.

Table 4: SNAP Broad Based Categorical Eligibility Limit

Persons in Filing Group	Categorical Eligibility Limit (200%)
1	\$2,660
2	\$3,607
3	\$4,554
4	\$5,500
5	\$6,447
6	\$7,394

Persons in Filing Group	Categorical Eligibility Limit (200%)
7	\$8,340
8	\$9,287
+1	\$947

Employment Related Day Care (ERDC)

Table 5: ERDC Initial Income Limits and Ongoing/Exit Income Limits

Number in Need Group	Initial Income Limit	Ongoing/Exit Income Limit
2	\$3,607	\$5,926
3	\$4,554	\$7,321
4	\$5,500	\$8,715
5	\$6,447	\$10,109
6	\$7,394	\$11,504
7	\$8,340	\$11,765
8+	\$9,287	\$12,026

The initial income limit is used for new applicants applying for Standard, Categorical, or Expanded Child Welfare ERDC. 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 will be updated with the new income ranges. Some families may see a reduction in their copay amount with these changes.

ERDC Copay Charts are available on the DELC webpage:

<https://www.oregon.gov/delc/programs/pages/copays-billing.aspx>

Temporary Assistance for Needy Families (TANF)

There are two revisions made for TANF funded programs effective March 1, 2026, 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.

Table 6: Non-Needy Caretaker Relative (NNCR) Countable Income Limit (185% FPL)

Number in Filing Group	NNCR Countable Income
2	\$3,337
3	\$4,212
4	\$5,088
5	\$5,964
6	\$6,839
7	\$7,715
8	\$8,591
9	\$9,466
10	\$10,342
+1	\$876

Table 7: Employment Payments Cash Assistance (EPCA) Countable Income Limit (350% FPL)

Number in Filing Group	EPCA Countable Income
2	\$6,312
3	\$7,969
4	\$9,625
5	\$11,282
6	\$12,939
7	\$14,595
8	\$16,252
9	\$17,909
10	\$19,565
+1	\$1,657

Refugee Medical Assistance (REFM)

Effective March 1, 2026, the 200% income limit to determine REFM eligibility is revised as follows based on the 2026 FPL:

Table 8: REFM income Standards

Persons in Need Group	Income Limit - 200% of FPL
1	\$2,660
2	\$3,607
3	\$4,554
4	\$5,500
5	\$6,447
6	\$7,394
7	\$8,340

Persons in Need Group	Income Limit - 200% of FPL
8	\$9,287
+1	\$947

Authorized by

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