**Administrative Profile Definitions**

Please see below for definitions of “Uninsured”, “Underinsured” and “Below the Poverty Line”.  United Way is asking agencies to estimate the number of clients in these categories.

Please contact your Funding Manager if you have questions.  Thanks.

**Uninsured:** Not covered by insurance

**Underinsured:** People have some form of health insurance, but lack the financial protection needed to cover out-of-pocket medical care expenses.

A more formal definition of underinsured individuals includes people who are insured all year but have at least one of the following qualifiers:

• Medical expenses greater than 10 percent of annual income

• An annual income less than 200 percent of the federal poverty level and medical expenses greater than 5 percent of annual income

• Health plan deductibles equal to or greater than 5 percent of annual income

**Below the poverty line:** Individuals or families are "poor" if their annual pretax cash income falls below a dollar amount, or poverty threshold, that the Census Bureau determines using a federal measure of poverty that is recalculated each year.

**2018 Federal Poverty Guidelines**: Federally facilitated marketplaces will use the 2018 guidelines to determine eligibility for Medicaid and CHIP.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Household Size** | **100%** | **133%****\*(138%)** | **150%** | **200%** | **250%** | **300%** | **400%** |
| 1 | $12,060 | $16,040(16,642) | $18,090 | $24,120 | $30,150 | $36,180 | $48,240 |
| 2 | $16,240 | 21,599(22,411) | $24,360 | $32,480 | $40,600 | $48,720 | $64,960 |
| 3 | $20,420 | 27,159 (28,179) | $30,630 | $40,840 | $51,050 | $61,260 | $81,680 |
| 4 | $24,600 | 32,718 (33,948) | $36,900 | $49,200 | $61,500 | $73,800 | $98,400 |
| 5 | $28,780 | 38,277(39,716) | $43,170 | $57,560 | $71,950 | $86,340 | $115,120 |
| 6 | $32,960 | 43,837 (45,484) | $49,440 | $65,920 | $82,400 | $98,880 | $131,840 |
| 7 | $37,140 | 49,396 (51,253) | $55,710 | $74,280 | $92,850 | $111,420 | $148,560 |
| 8 | $41,320 | 54,956 (57,021) | $61,980 | $82,640 | $103,300 | $123,960 | $165,280 |

**\* The ACA law text reads 133 percent, but also calls for a new method of calculating income bringing the minimum to 138% and they are choosing to disregard the 5% discrepancy.**

If your family contains more than 8 people, add $4,180 for each additional.

Source: <https://obamacare.net/2018-federal-poverty-level/>