

HOUSEHOLD/INCOME QUICK REFERENCE GUIDE FOR APPLICATION ASSISTORS

There are two types of Households:
Tax Filer Households and Non-Filer Households.

| TAX FILER HOUSEHOLD | NON-FILER HOUSEHOLD |
|--|---|
| Tax filer and all tax dependents (<i>even if the dependent is not living in the home with the tax filer</i>) | Parents, including stepparents, living in the home. |
| <p><i>Exceptions:</i></p> <ul style="list-style-type: none"> Individuals other than biological, adopted, or step children claimed as tax dependents (<i>grandparent, older sibling, etc.</i>) Children claimed by a noncustodial parent Children living with both parents who are not expected to file a joint return <p>Exceptions follow non-filer household rules →</p> | <p>Children <u>under age 19</u>, including step and half siblings (<i>living in the home</i>)</p> <p>Spouse (<i>living in the home</i>)</p> |
| <p>Notes: Married couples are always in each other's household, even if filing separately</p> | |
| <p>Caretakers, foster parents, and legal guardians are not listed as family members, and their income is not counted</p> | |
| <p>Pregnant Woman (counts as at least 2 people, more if multiple birth is expected)</p> | |
| <p>Pregnant teen (only counts as 1 person, unless found ineligible for FAMIS/FAMIS Plus, then when assessed for Medicaid for Pregnant Women will count as 2 or more)</p> | |

What income counts? What doesn't?

| COUNTS | DOESN'T COUNT |
|--|--|
| Taxable income: gross earnings from jobs, including cash, wages, salary, commissions, and tips | Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF) payments |
| Self-employment income allowing deductions for depreciation and capital losses to determine profit | Educational grants, loans, scholarship and fellowship income |
| Social Security Administration income - Retirement, Disability and Survivor's Benefits* | Social Security income of a child not required to file taxes* |
| Alimony received† | Child support received |
| Unemployment | Workers Compensation |
| Pensions and annuities; Non-taxable interest | Certain Native American and Alaska Native Payments |
| Rents and royalties received | Any veterans' benefits paid under any law, regulation, or administrative practice administered by the VA |
| Foreign earned income | Gifts and inheritances |
| Count lump sum income only in the month it is received | Income of a dependent (unless he/she is required to file a tax return, earned income over \$12,550/year, unearned over \$1,100/year) |

†Alimony **received** will no longer be counted as income, nor will alimony **paid** be deducted from income, for judgments after January 1, 2019. Those with existing judgments may amend them to follow these rules.

Deduct the following expenses:

- Alimony payments made†
- Student loan interest paid
- Any pre-tax deductions from pay: flex spending accounts for medical or child care expenses, HSA contributions, and 401K/403B contributions.

To estimate monthly household income:

| If the family member gets paid... | Then... |
|---|---------------------------------|
| Weekly | Multiply the amount by 4.3 |
| Every 2 weeks (i.e. every other Friday) | Multiply by 2.15 |
| Twice Monthly (i.e. 1st and 15th) | Multiply by 2 |
| Monthly | Use the amount of that paycheck |
| Yearly | Divide annual amount by 12 |

Determine household size and income for each household member. It is entirely possible for the household size to be different for each person.

*Here are the Social Security Income Counting Rules:

- Social Security received by the parent is income for both the parent and the child's eligibility.
- When determining the child's eligibility, if a parent is included in the child's MAGI household the child's Social Security income is not countable unless the child is required to file taxes based on his other earned income.
- If no parent is in the child's MAGI household when determining the child's eligibility, all of the child's Social Security income is counted.
- The income of a child who is also the parent (whether or not he files taxes), is counted for his/her child's eligibility determination.
- The key to counting child's income for the child himself or his parents is whether or not the child is required to file taxes.