

Important Income and Resource Exclusions: ABD ≤80% FPL and Medicare Savings Programs (MSP)

Exclusion	Applicable Covered Group(s)	Rule
Earned Income Exclusion	ABD ≤80% FPL, all MSPs	Subtract \$65 from earned income (<i>in addition to the \$20 disregard</i>), and divide the remainder in half.
General Excluded Income	ABD ≤80% FPL, all MSPs	<ul style="list-style-type: none"> • Supplemental Security Income (SSI) • Auxiliary Grant (AG) payments • Temporary Assistance for Needy Families (TANF) • Foster Care Maintenance payments • Virginia Fuel Assistance Program payments • Income Tax Refunds • Earned Income Tax Credit (EITC)
Blind or Impairment-Related Work Expenses, or income used to fulfill a Plan to Achieve Self-Support (PASS) (<i>Income Deductions</i>)	ABD ≤80% FPL, all MSPs	<p>Blind Work Expenses (BWE) include transportation, meals, and a service animal's expenses, among others.</p> <p>Impairment-Related Work Expenses (IRWE) include home modifications, attendant care, and prosthetics, among others.</p> <p>Income used to fulfill work goals such as education, vocational training, or to purchase work-related equipment, or to start a business can be deducted if part of a PASS.</p>
Home Exclusion (<i>Resource</i>)	ABD ≤80% FPL, all MSPs	<p>Home is excluded so long as it is occupied by a spouse or dependent relative, and/or a reasonable effort is being made to sell it. Home may become countable if none of the above, and applicant has been institutionalized for 6+ months.</p> <p>ABD ≤80% FPL excludes the home so long as the applicant intends to return.</p>
Contiguous Property Exclusion (<i>Resource</i>)	ABD ≤80% FPL, all MSPs	Contiguous property adjacent to the home is excluded from countable resources.
Primary Vehicle Exclusion (<i>Resource</i>)	ABD ≤80% FPL, MSPs except QDWI	QDWI excludes the primary vehicle if it is primarily used for either work-related or medical-related transportation.

*Note: While some resources and income are excluded from being counted for these covered groups, they **should still be included** on an application for Medicaid, if requested.*