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 (*even if the dependent is not living in the home with the tax filer*)	Parents, including stepparents, living in the home.
Exceptions: • Individuals other than biological, adopted, or step children claimed as tax dependents (*grandparent, older sibling, etc.*) • Children claimed by a noncustodial parent • Children living with both parents who are not expected to file a joint return ***Exceptions follow non-filer household rules →***	Children <u>under age 19</u>, including step and half siblings (*living in the home*) Spouse (*living in the home*)

Notes:
*Married couples are **always** in each other's household, even if filing separately*
Caretakers, foster parents, and legal guardians are not listed as family members, and their income is not counted
Pregnant Individual (counts as at least 2 people, more if multiple birth is expected)
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)

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 child (unless s/he is required to file a tax return, earned income over $14,600/year, unearned over $1,300/year in 2024)

†*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 composition and income for each household member. Note: different family members may have different households!

***Here are the Social Security Income Counting Rules:*
■ *Social Security received by the parent is income for <u>both</u> the parent and the child's eligibility.*
■ *When determining the child's eligibility, <u>if a parent is included in the child's MAGI household the child's Social Security income is not countable</u> unless the child is required to file taxes based on his other earned income.*
■ *<u>If no parent is in the child's MAGI household</u> when determining the child's eligibility, <u>all of the child's Social Security income is counted</u>.*
■ *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.*

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