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Eligibility: Who Makes the Call?

“Screening” for Eligibility

- Seeing if someone *might* qualify
- Anyone can do this
- Cover Virginia, Healthcare.gov, and CommonHelp** screening tools

“Determining” Eligibility

- Deciding if someone *does* qualify
- ONLY** done by:
 - Local Department of Social Services (LDSS)
 - Cover Virginia Central Processing Unit (CPU)
 - Health Insurance Marketplace

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Eligibility Screening Steps

- When screening an individual or family for eligibility for Medicaid/FAMIS, it is important to assess **each household member’s eligibility separately**.
- Follow these three steps **for each** household member when screening for eligibility:
 - Step 1:** Assess person’s **household composition**.
 - Step 2:** Assess the **income** for the person’s household.
 - Step 3:** **Compare** household size and income to the income limits for the program in question.

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Step 1: Assess Household Composition

First, figure out what **type of household member** each person will be.

☛ Individuals will fit into one of three categories:

1. **Tax filer**
(not claimed as a dependent on anyone's taxes)
2. **Tax dependent**
3. **Non-filer** and not claimed as a tax dependent

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Household Composition: Tax Filer

Household =
Tax filer +
Any joint filers +
All dependents



(Note: Married couples living together, who file taxes separately, are considered to be in the same household)

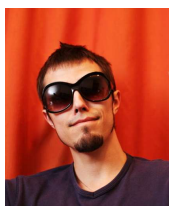
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Example: Single Person

John is a single adult living on his own. He files taxes and is not claimed as anyone else's dependent. He has no dependents of his own.

John's household size = 1



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Household Composition: Tax Dependents

Household is the **same as the tax filer** who claims them as a dependent.



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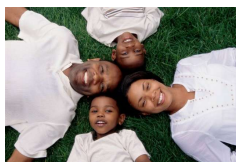
Example: Married Couple with Children

Bob and Jane are married and have two children. They file a joint tax return and claim both of their children as dependents.

Bob's household size = 4
Bob + Jane (joint filer) + 2 children (dependents)

Jane's household size = 4
Jane + Bob (joint filer) + 2 children (dependents)

Each child's household size = 4
Household size = household size of the tax filer claiming them as a dependent



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Example: Young Adult Dependent Living Outside the Home

Claire is an 18-year-old college student at James Madison University. She is claimed as a dependent by her married parents, and has no siblings.

Claire's household size = 3
Self + 2 parents

Each parent's household size = 3
2 parents + Claire



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Example: Young Adult Living Outside the Home

Fast forward to next year. Claire, now age 19, works full-time and goes to school part-time. She'll file her own taxes. She no longer lives at home, and her parents no longer provide her with support. They won't claim her as a tax dependent.



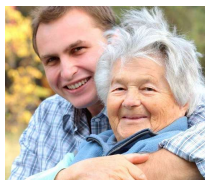
Claire's household size = 1
Just herself

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Household Composition: Tax Dependent Exception #1

If individual is a **tax dependent** who is not a child or spouse of the tax filer, then...



Household =

Individual +

Their spouse (if living with him/her) +

Their children under age 19 (if living with them)

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Example: Multi-Generation Household

Rose lives with and supports her 60-year-old mother, Maria. Rose also has a 9-year-old daughter, Natalie. Rose is the tax filer. She claims her mother and her daughter as dependents.



Rose's household size = 3

Herself + 2 dependents (mom and daughter)

Maria's (Rose's Mother) household size = 1

Only herself (Exception #1 for tax dependents)

Natalie's (Rose's Daughter) household size = 3

Same as the tax filer claiming her (her mother, Rose)

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Household Composition: Tax Dependent Exception #2

If individual is a child living with both parents who are not married, then...

Household =
Child +
Their parents +
Their siblings (under age 19 and living in the home)



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Example: Non-married Parents

Dan and Jen live together with their 2 kids.
They both work and are not married.
They file taxes separately. Dan claims both children.

Dan's household size = 3
Himself + 2 children

Jen's household size = 1
Just herself

Each child's household size = 4
Self + sibling + both parents



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Household Composition: Tax Dependent Exception #3

If individual is a child claimed as a tax dependent by a non-custodial parent, then...

Household =
Child +
Their siblings +
The parent(s) with whom he/she is living
(can be biological, adoptive, or step-parents)



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Example: Child Claimed by a Non-Custodial Parent

Lisa lives with her daughter, Alex. Lisa files her taxes as an individual without dependents. Alex is claimed as a dependent by her father, who she does not live with.

Lisa's household size = 1
Just herself

Alex's household size = 2
Alex and the parent she lives with (Lisa)



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Household Composition: Non-Filer/Non-Dependent

☛ For an **adult** who does not file taxes and is not a tax dependent...

☛ For a **child** (≤18 years old) in a non-filing household...

Household =
Individual +
Their spouse
(if living with them) +
Biological, adoptive or step-children
(if living with them)

Household =
Child +
Their siblings
(biological, adoptive, or step, if living with them) +
Parents
(biological, adoptive, or step, if living with them)

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Warning! Pregnant Person Counts as 2 (or More)

When figuring out household size(s) for a family that includes a **pregnant individual**:

- ☛ The unborn child(ren) **only increases the size of the pregnant person's household**
 - The pregnant person counts as **one** person for determining the eligibility of all other household members.

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Step 2: Assess Household Income

- ☛ Total up the Modified Adjusted Gross Income (MAGI) of all persons **who are included in the applicant's household**.
 - ☛ Eligibility for Medicaid/FAMIS is based on **monthly income for the month prior to application**
 - Income will be verified electronically.
 - If reported monthly income **is** reasonably compatible with income tax records, no income verification is necessary.
- If **not**, LDSS or Cover Virginia will request income verification.

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What Income is Counted?

- ☛ **Taxable income:**
 - Gross earnings from jobs (cash, wages, salaries, commissions/tips)
 - Unemployment
 - Pensions and annuities
 - Rents and royalties received
 - **Self-employment income** (allow for deductions for depreciation and capital losses to determine profit)
 - **Alimony** received*
- ☛ **Social Security income**
- ☛ **Foreign-earned income**
- ☛ **Tax-exempt interest**

Note: a lump-sum payment is included only in the month during which it is received. (exception – lottery/gambling winnings)

*Only for divorce decrees prior to January 1, 2019

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Lottery/Gambling Winnings

(new effective 7/1/24)

- ☛ If **\$80,000 or greater and received in a single payout**, winnings are counted over a period of up to 120 months .
 - \$80,000 - \$90,000 are counted as income over 2 months with equal amounts counted in each month
 - **For every additional \$10,000 one month is added**, total amount divided equally over the number of months
 - **Max period of time is 120 months** (applies to winnings of \$1.26M and above)
 - **Extended time applies only to person receiving the winnings.** For other household members, only counts in first month received.
- ☛ If **received in installments, winnings treated as other types of reoccurring income.**
- ☛ If **less than \$80K, winnings are counted in the month received.**

Medicaid Eligibility Manual section M0440.100 1i.

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What is Not Counted?

- ☛ Supplemental Security Income (SSI) payments
- ☛ Temporary Assistance to Needy Family (TANF) payments
- ☛ Assets or resources (not considered for eligibility)
- ☛ Child Support received
- ☛ Alimony received*
- ☛ Certain Veterans Administration benefits
- ☛ Workers compensation
- ☛ Educational grants, loans, scholarship or fellowship income
- ☛ Gifts and inheritances
- ☛ Certain Native American and Alaska Native payments
- ☛ Income of a dependent**
- ☛ Social Security income of a dependent (except in limited circumstances)

*Only for divorce decrees filed after January 1, 2019

**Unless the dependent has a filing requirement (annual earned income over \$13,850 or unearned income over \$1,250).

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Subtractions from Income

The following things should be **subtracted** from income:

- ☛ **Alimony** paid out*
- ☛ **Student loan interest** paid
- ☛ Any **pre-tax deductions from pay**
 - Flex spending accounts (FSAs) for medical or child care expenses,
 - Health savings account (HSA) contributions, and
 - Retirement account (401K/403B) contributions.

*Only for judgments prior to January 1, 2019

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Converting Income to a Monthly Figure

Apply conversion factors based on pay frequency to calculate monthly income figures.

- ☛ If income is **weekly**, **multiply** the average weekly income **by 4.3**
- ☛ If income is **bi-weekly** (every two weeks), **multiply** the average bi-weekly income **by 2.15**
- ☛ If income is **twice monthly** (on 1st and 15th), **multiply** the average semi-monthly income **by 2**
- ☛ If income is **monthly**, **use the figure reported**
- ☛ If income is irregular, use average income over a 3-month period

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Step 3: Compare to Program Income Guidelines

Once you have determined the **household size** and **income** for each household member, compare it to the income charts to see which of the following insurance programs the person is likely eligible for:

- ☛ Medicaid Expansion for Adults (MedEx) ≤138% FPL*
- ☛ FAMIS Plus or MPW ≤148% FPL*
- ☛ FAMIS or FAMIS MOMS between 149-205% FPL*
- ☛ Plan First between 139-205% FPL*

* 5% FPL standard disregard included in these figures

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2025 Income Guidelines

Household Size	Medicaid Expansion for Adults (MedEx)		FAMIS Plus & Medicaid for Pregnant Women		FAMIS, FAMIS MOMS, FAMIS Prenatal, & Plan First	
	up to 138% FPL*		up to 148% FPL*		up to 205% FPL*	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
1	\$1,800	\$21,597	\$1,931	\$23,162	\$2,674	\$32,083
2	\$2,433	\$29,187	\$2,609	\$31,302	\$3,614	\$43,358
3	\$3,065	\$36,777	\$3,287	\$39,442	\$4,553	\$54,633
4	\$3,698	\$44,367	\$3,966	\$47,582	\$5,493	\$65,908
5	\$4,330	\$51,957	\$4,644	\$55,722	\$6,432	\$77,183
6	\$4,963	\$59,547	\$5,322	\$63,862	\$7,372	\$88,458
7	\$5,595	\$67,137	\$6,001	\$72,002	\$8,312	\$99,733
8	\$6,228	\$74,727	\$6,679	\$80,142	\$9,251	\$111,008
Additional person add	\$633	\$7,590	\$679	\$8,140	\$940	\$11,275

*These figures include the 5% FPL Standard Disregard and are effective as of January 15, 2025.

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LIFC Monthly Income Guidelines

Effective July 1, 2024 – June 30, 2025

Household Size	Group I	Group II	Group III
1	\$370	\$465	\$666
2	\$553	\$660	\$891
3	\$700	\$828	\$1,093
4	\$847	\$990	\$1,286
5	\$999	\$1,164	\$1,519
6	\$1,127	\$1,315	\$1,693
7	\$1,271	\$1,475	\$1,888
8	\$1,423	\$1,633	\$2,088
Additional person add	\$151	\$168	\$197

*These figures include the 5% FPL Standard Disregard

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LIFC Monthly Income Guidelines

Effective July 1, 2025

Household Size	Group I	Group II	Group III
1	\$395	\$495	\$708
2	\$584	\$698	\$948
3	\$744	\$879	\$1,160
4	\$898	\$1,047	\$1,360
5	\$1,053	\$1,232	\$1,609
6	\$1,190	\$1,389	\$1,793
7	\$1,345	\$1,558	\$1,996
8	\$1,502	\$1,736	\$2,209
Additional person add	\$162	\$178	\$211

*These figures include the 5% FPL Standard Disregard

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