

Non-MAGI (SSI Related) Medicaid Income Training
May 2018

CASE EXAMPLES

Single childless adult with a disability -- “Dave”

Dave has unearned income \$1,100/month SSDI, and SNAP
 earned income of \$200/month

1. Determine countable unearned income –
 - a. Don’t count unearned “income” *excluded* by federal law, e.g. SNAP
Deduct the \$20 *general income disregard*

Countable unearned income $\$1,100 - \$20 = \$1,080$.

2. Determine countable earned income --
 - a. Deduct the \$65 *earned income disregard*
 - b. Deduct $\frac{1}{2}$ of the remaining earned income.

Countable earned income $(\$200 - \$65) \div 2 = \$68$

3. Add countable income $\$1,080$ unearned + $\$68$ earned = $\$1,148$.

Is countable income less than the FPL for an individual? ($\$1011.67$ in 2018) No. **Not eligible.**

Married applicant with a disability, “Susan,” and her non-applicant spouse “Stuart”

Susan has unearned income \$850 SSDI

Stuart has earned income \$1000

1. Add Stuart’s unearned income (\$0) and earned income (\$1000), and subtract any *excluded* income. $(\$0 + \$1000) - \$0 = \1000 .
2. Calculate an allocation for each ineligible child. No children = \$0 allocation.
3. If Stuart’s remaining income is less than or equal to the “difference between” (\$375), there is no income to deem.
4. Because Stuart’s income is more than \$375, Stuart and Susan are treated as an eligible couple:
 - a. Add the couple’s unearned income $\$850 + \$0 = \$850$
Subtract the *general income disregard* $\$850 - \$20 = \$830$
 - b. Add the couple’s earned income $\$0 + \$1000 = \$1000$
Subtract the *earned income disregard* $\$1000 - \$65 = \$935$

Half the remaining earned income $\$935 \div 2 = \468
 - c. Add the countable income \$830 unearned and \$468 earned = \$1298

Is the countable income is *less than* the \$1371.67 MA standard for 2 (100% FPL for 2)? Yes.
Susan is **eligible**.

“Susan and Stuart” (as above) and their 17 year old son, “Sam”

Susan has unearned income \$850 SSDI

Stuart has earned income \$1000

Sam has earned income of \$500

1. Add Stuart’s unearned income (\$0) and earned income (\$1000), and subtract any excluded income. $(\$0 + \$1000) - \$0 = \1000 .
2. Calculate an allocation for each ineligible child.
 - a. The allocation is the “difference between” the FBR for a couple and the FBR for an individual = \$375.
 - b. Subtract any of Sam’s “countable income” from \$375. Sam is a student under 22 years, who earns less than \$1780 monthly, so he can use the Student Earned Income Exclusion. His income of \$500 is less than \$1820 month (\$7350 per year), so it is not countable income.
 - c. The \$375 allocation to Sam is subtracted from Stuart’s \$1000 earned income, so that Stuart’s countable income for deeming is \$625.
3. If Stuart’s remaining income is less than or equal to the “difference between,” (\$375), there is no income to deem.
4. Because Stuart’s income is more than \$375, Stuart and Susan are treated as an eligible couple:
 - a. Add the couple’s *unearned* income $\$850 + \$0 = \$850$
Subtract the general income disregard $\$850 - \$20 = \$830$
 - b. Add the couple’s *earned* income $\$0 + \$625 = \$632$
Subtract the earned income disregard $\$625 - \$65 = \$560$

Half the remaining earned income $\$560 \div 2 = \280
 - c. Add the countable income \$830 unearned and \$280 earned = \$1110

Is the countable income less than 100% of FPL (\$1371.67/month for a couple)? Yes. Susan is **eligible**.