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 ½ of the remaining earned income.
      
      Countable earned income ($200 - $65) ÷ 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 ÷ 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 ÷ 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.