MAGI for Navigators

Sam Salganik
Rhode Island Parent Information Network
401-270-0101
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About RIPIN: *Helping Families*

- Founded 27 years ago (1991) by parents of children with disabilities
- Statewide nonprofit, serving tens of thousands of Rhode Islanders every year
- Support for navigating healthcare and education systems
- 100 employees, about half stationed at community sites
- Peer-to-peer model. Most staff are parents of kids with special needs
- Call Center (RIREACH) helping any Rhode Islander solve any health insurance problem
RIPIN Resources Webpage

www.ripin.org/resources
Agenda

• What’s a MAGI?
• Households
• Income – Counted and Excluded
• Current Income vs. Projected Annual Income
• Reading Paystubs: Where’s the MAGI?
• Self-Employment Income
• Immigration Status (briefly, if time permits)
• Putting It All Together
## Eligibility Factors for HSRI Programs

<table>
<thead>
<tr>
<th>MAGI Medicaid</th>
<th>QHP / APTC / CSR</th>
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<tbody>
<tr>
<td>Income</td>
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<tr>
<td>RI Residence</td>
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<tr>
<td>Categorical (e.g. under 65, not receiving Medicare)</td>
<td>Not incarcerated</td>
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<td>No access to other affordable coverage</td>
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# Income Limits for HSRI Programs

<table>
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<tr>
<th>Household Size</th>
<th>Non-MAGI Medicaid &amp; QMB</th>
<th>Medicaid - Childless Adults</th>
<th>Medicaid - Parents</th>
<th>CSRs - HSRI</th>
<th>Medicaid - Pregnant</th>
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Determining Household Income

In determining a household’s income, we need to answer two questions:

(1) Who is in the household?
   - Tells you what income limits apply (which row on chart)
   - Tells you *whose* income needs to be counted

(2) What countable income does the household have?
Who is in the household?

HOUSEHOLDS
Generally, it’s the **TAX HOUSEHOLD**

Based on **expected** filing stats for **current** tax year, not necessarily last year.
Tax Applicant Information

Does anyone in your household plan to file a federal tax return with the IRS next year?  
- Yes  
- No

Please indicate who will be filing taxes next year.
- Strawberrytest Shortcake1est

What will be Strawberrytest Shortcake1est's filing status next year?  
- Single filing taxes

Will Strawberrytest Shortcake1est claim any dependents?  
- Yes  
- No
Tax Household – Minor Twists

**Tax Household Twists - Medicaid**

1. Pregnant woman counts as herself, plus number of children expected.
2. Married couples living together are always counted in the same household, even if they file taxes separately.

**Tax Household Twist – APTCs/CSRs**

1. Married couples **must** file jointly to be eligible for APTCs/CSRs.
Kanye and Kim are married and file tax jointly. They have two children (North and Saint) and claim them as tax dependents. Kim’s mother Kris also lives with them, but she files taxes on her own, without any dependents.

*Kanye, Kim, North, and Saint are part of tax household of four. Kris is a tax household of one.*

Same as above, but now Kim is pregnant, expecting twins.

*For Medicaid purposes – Kim, Kanye, North, and Saint are part of a household of six.*
*For QHP/APTC/CSR purposes – They are a household of four.*
*Kris is still a household of one.*
Four Tax HH Exceptions - Medicaid

For Medicaid, use relationship-based household rather than tax household if:

1. The applicant is not a tax filer, and is not expected to be claimed by any other tax filer.
   - “We are very low income and we don’t file taxes.”

2. The applicant is expected to be claimed by someone other than a parent or spouse.
   - “My grandma takes care of me and claims me as a tax dependent.”

3. The applicant is a child, living with both parents, the parents do not file jointly (or are not married), and one parent will claim the child.
   - “I live with both mom and dad, but they aren’t married. Mom claims me.”
   - Or: “I live with both mom and dad and they are married, but they file taxes separately. Dad claims me.”

4. The applicant is a child, expected to be claimed by a non-custodial parent.
   - “I live with mom, but dad will claim me for taxes this year.”
Relationship-Based Households

Relationship-based household includes the following people, if living with the applicant:

1. The applicant’s spouse.
2. The applicant’s children (under age 19).
3. For child applicants, the applicant’s parents and siblings (under 19).

If these relatives are not living with the applicant, then they do not count in the applicant’s relationship-based household.

The words “parent” and “sibling” for these rules include natural, adopted, and step parents and siblings (and half-siblings).
Tax Applicant Information

Does anyone in your household plan to file a federal tax return with the I.R.S. next year?  

Yes  No

Will anyone in the household be a dependent on someone else’s return (who is not included in this application)?

Yes  No
Relationship-Based Households
Example 1

Khloe and Tristan are married with one child, True. They all live together. They do not file taxes and they are not claimed as dependents by any other tax filer.

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<td>Yes</td>
</tr>
<tr>
<td>Khloe</td>
<td>Yes</td>
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Khloe and Tristan are married with one child, True. They all live together. They do not file taxes and they are not claimed as dependents by any other tax filer.

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HH Size: 3
Relationship-Based Households
Example 2

North and Saint are children, and they live with their 55-year-old grandma Kris. Kris claims them (and nobody else) on her taxes.

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<td></td>
<td>North</td>
</tr>
<tr>
<td>North</td>
<td>Yes</td>
</tr>
<tr>
<td>Saint</td>
<td></td>
</tr>
<tr>
<td>Kris</td>
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Relationship-Based Households

Example 2 Answer

North and Saint are children, and they live with their 55-year-old grandma Kris. Kris claims them (and nobody else) on her taxes.

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<td>Kris</td>
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What about the for the purposes of QHP/APTC/CSR eligibility?

For those purposes, they are all part of a household of 3 (based on tax household), and Kris’s income would count against North and Saint.
Brad and Angelina live separately and file taxes separately, but they are still legally married. They have only one child, a son named Maddox. Maddox lives with Angelina (Angelina has primary physical custody), but Brad and Angelina alternate years for who gets to claim him on taxes. For their 2018 tax returns, Brad expects only to claim Maddox, and Angelina will have no dependents.

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Household Size - Recap

**Household Size**

USE TAX HOUSEHOLD!!!!!! Unless....

For MAGI Medicaid:
1. Pregnant women count as 1 plus the number of babies expected.
2. Married couples living together always in same HH, even if filing separately.

For MAGI Medicaid, use "relationship-based" household when (four exceptions):
1. Applicant is not a tax filer, not expected to be claimed by anyone
2. Applicant expected to be claimed by someone other than parent or spouse
3. Applicant is child, living with both parents, parents do not file jointly, one will claim the child
4. Applicant is child, expected to be claimed by non-custodial parent

"Relationship-Based" Household includes the following IF LIVING WITH THE APPLICANT:
1. Applicant's Spouse
2. Applicant's Children (under 19)
3. For children, applicant's parents and siblings (under 19)
What income is counted and not counted?

MAGI INCOME
Whose Income Counts?

Count the income of every member of the household, except dependents who are not required to file tax returns.

- Very roughly, child dependents must file their own returns if they earn more than $12,000, or cross other thresholds.
- Child dependents whose only income is social security are not required to file their own returns, and therefore their income is not part of the household’s MAGI.

- Everyone’s income should be entered into the HSRI application. The system should know whose income to disregard. (Though system mistakes with regard to children’s income are not uncommon.)
What Income Counts?

**Modified Adjusted Gross Income**

![财税表单](image-url)
What Income Counts?

- Wages & Tips (gross, after pre-tax deductions like 401K, health insurance)
- Unemployment
- Self-employment income (net, taxable)
- Social Security Disability (SSD) and Retirement (incl. untaxed)
- IRA Distributions
- Interest (including untaxed)
- Alimony
- Capital Gains, Dividends
- Rental Income
- Temporary Caregivers Insurance (TCI)
- Any income not excluded from taxation (1040 lines 7-21)
Income for Sunflower Seed

Fill out the information for any of the income earned by Sunflower Seed.

Do not count the following as income: child support, gifts, Supplemental Security Income (SSI), Veterans disability payments, workers compensation, proceeds from loans (such as student loans, home equity loans, or bank loans), or scholarships for classes (do count the portion of scholarships, awards, or fellowship grants used for living expenses as income).

Do you have employment income (wages/salaries/tips)?

- Yes
- No

Self-Employment income

- Yes
- No

Unemployment income

- Yes
- No

Unemployment income

$690

Frequency

Weekly

Add Unemployment Income

Social Security Benefits

- Yes
- No

Additional Income (Capital gains/Investment, Rent or Royalty, Retirement)

- Yes
- No
What Income Doesn’t Count?

- SSI (Supplemental Security Income)
- Temporary Disability Insurance (TDI)
- Child Support Received
- RI Works
- SNAP / Food Stamps
- Workers Compensation
- Other income excluded from taxation
Fill out the information for any of the income earned by Strawberrytest Shortcaketest

Do not count the following as income: child support, gifts, Supplemental Security Income (SSI), Veterans disability payments, workers compensation, proceeds from loans (such as student loans, home equity loans, or bank loans), or scholarships for classes (do count the portion of scholarships, awards, or fellowship grants used for living expenses as income).

Do you have employment income (wages/salaries/tips)?

- Yes
- No

Self-Employment income

- Yes
- No

Unemployment income

- Yes
- No

Social Security Benefits

- Yes
- No

Additional Income (Capital gains/Investment, Rent or Royalty, Retirement Income (401K or Pensions), etc.)

- Yes
- No
What Deductions Can Be Subtracted?

• Alimony Paid
• Student Loan Interest Deduction
• IRA Contributions (“traditional”)
• IRS form 1040, lines 23-35 (“above-the-line” tax deductions)
**Tax Deductions for Strawberrytest Shortcaketest**

Fill out the information for any of Strawberrytest Shortcaketest's expenses that may be claimed as deductions.

**Deduction:** The purpose of a tax deduction is to reduce your taxable income. For HealthSource RI's purposes, if you pay for any of these expenses, that means your income is lower and you might be able to receive a larger tax credit to help lower your insurance costs.

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### Household Income - Tips

1. Multiply weekly income by 4.33 to get monthly
   - (and monthly by 12 to get annual)

2. Count income of everyone in the household
   - Rules for counting dependents’ income can be tricky.
   - Dependent child’s income counts if they are expected to earn more than $12,000 in tax year.
   - If dependent child’s only income is social security, it doesn’t count.

3. Make sure to get GROSS income (before tax)

4. For Medicaid, what matters is current income. For QHP/APTC/CSRs, what matters is projected annual income. (More on this later.)
## HSRI & MAGI Medicaid - HH Income Cheat Sheet

### 2018 FPLs

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### Counted in MAGI
- Wages & Tips
- Unemployment
- Self-employment income (net, taxable)
- Social Security Retirement and SSD (incl. untaxed)
- IRA Distributions
- Interest (incl. untaxed)
- Alimony
- Capital Gains, Dividends
- Rental Income
- Temporary Caregivers Insurance (TCI)
- Any other income not excluded from taxation

### Not Counted in MAGI
- SSI
- TDI
- Child Support Received
- RI Works
- SNAP
- Workers Compensation
- Other income excluded from taxation

### Household Size

**USE TAX HOUSEHOLD!!!!!** Unless:

**For MAGI Medicaid:**
1. Pregnant women count as 1 plus the number of babies expected.
2. Married couples living together always in same HRI, even if filing separately.

**For MAGI Medicaid, use “relationship-based” household when (four exceptions):**
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1. Applicant's Spouse
2. Applicant's Children (under 19)
3. For children, applicant's parents and siblings (under 19)
Household Income – Example 1

Back to Kanye and Kim (married, filing jointly), and their two kids North and Saint. Kanye is working and earns $20/hour and works 40 hours/week. Kim is out of work and has no income. What is their household income? For what programs are they eligible?

*Household income is $41,600 per year (or $3,466 per month). As a household of four, this makes the kids eligible for Medicaid and the parents eligible for a QHP with APTCs and CSRs.*

Same as above, but now Kim out on TDI, earning $800 per month.

*Same answer. TDI is excluded from MAGI.*
Strawberry Shortcake receives SSD of $1,000 per month, but only $600 of it is taxable. She does not have Medicare yet. She also receives child support (for her son) of $500 per month. What income does she need to report on her HSRI application?

SSD of 1,000 per month.

(Child support not included.)
Back to Kanye and Kim (married, filing jointly), and their two kids North and Saint. Kanye is working and earns $20/hour and works 40 hours/week. Now Kim receives $1,000/month in Alimony (from Kris), and she is also collecting $250/week in unemployment. What is their household income? For what programs are they eligible?

*Kanye’s income is $41,600 per year (or $3,466 per month). Kim’s income is $25,000 per year (or $2,083 per month). Unemployment and alimony both count. Together, that’s a total of $66,600 per year (or $5,550 per month). As a household of four, this makes the kids eligible for Medicaid and the parents eligible for a QHP with APTCs, but not CSRs.*
Finding MAGI on the Tax Return

MAGI is Modified Adjusted Gross Income (or Modified AGI). AGI is:

- Line 37 on the 1040 (bottom of first page)
- Line 4 on the 1040EZ
- Line 21 on the 1040A

Three modifications to add:
1. **Untaxed social security income** (1040 line 20b minus 20a)
2. Tax-exempt interest (1040 line 8b)
3. Foreign earned income
Finding MAGI on the Tax Return

Line 20b - Line 20a = 
+ Line 37 = MAGI

(for the 99.9% of applicants with no foreign-source income and no tax-free interest.)
MAGI Income - Recap

**Counted in MAGI**
- Wages & Tips
- Unemployment
- Self-employment income (net, taxable)
- Social Security Retirement and SSD (incl. untaxed)
- IRA Distributions
- Interest (incl. untaxed)
- Alimony
- Capital Gains, Dividends
- Rental Income
- Temporary Caregivers Insurance (TCI)
- Any other income not excluded from taxation

**Not Counted in MAGI**
- SSI
- TDI
- Child Support Received
- RI Works
- SNAP
- Workers Compensation
- Other income excluded from taxation

**Deductions from MAGI**
- Alimony Paid
- IRA Contributions ("traditional")
- IRS Form 1040, lines 23 through 35
It’s Time For A Break
Current income vs. projected annual income

MAGI INCOME
Current Income vs. Projected Annual Income

**Medicaid**: Eligibility based on current monthly income.

**APTC/CSRs**: Eligibility based on projected annual income.

APTC recipients have to reconcile with the IRS based on final end-of-year income.
This screen is for **CURRENT** income.
This screen is for **PROJECTED ANNUAL** income.
Back to Khloe, Tristan, and their baby True. They live together and file taxes together. Tristan was playing pro basketball and earned $100,000 between January and June, but then he lost his job. From July 1, he started collecting unemployment of $300/week, and he expects to be on unemployment all year. Khloe has never worked and has no income. What is the family’s current income? What is their projected income for 2018? For what are they eligible?

Current income is $1,299/month. As a household of three, they are all eligible for Medicaid.

Projected annual income is $107,794. Six months with $100k total, then six months at $1,299/month.
Current vs. Projected Income – Example 2

Exactly the same as the prior example, but now Khloe is working and has been working all year. She has a steady income of $900/week. Now what’s their current income? Projected annual income? Now what are they eligible for?

Khloe’s current income is $3,897/month. Add that to Tristan’s $1,299/month, and the total is $5,196/month. As a household of three, that’s above the Medicaid limit for all of them.

Projected annual income is $154,594 (Tristan’s $107,794 plus Khloe’s $46,800). That’s above the limit for APTCs.
WHERE'S THE MAGI?
Finding MAGI on Paystubs

See Handout.

**Step 1** - Identify frequency of pay.

**Step 2a** – Does the stub list “federal taxable income”?

**Step 2b** – Does the stub clearly list pre-tax deductions?

**Step 2c** – Is the stub unclear as to taxable income or pre-tax deductions?

**Step 3** – Is this a “typical” paystub for the applicant?
Pay this amount: Three hundred fifty-one dollars and thirty-three cents

To the order of:

Sheppard Allerdycy
833 Cornice Pl
Apt 2C
Hunters Creek, FL 32837

Train37
610 72 3 9530

Train37

Authorized Signature

Benjamin Cal

The Garner Group

Earnings Statement

<table>
<thead>
<tr>
<th>Earnings</th>
<th>Rate</th>
<th>Hours</th>
<th>Amount</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer P</td>
<td>0.00</td>
<td>125.00</td>
<td>625.00</td>
<td></td>
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<tr>
<td>HOLIDAY</td>
<td></td>
<td>96.00</td>
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<td></td>
</tr>
<tr>
<td>OVERTIM</td>
<td>18.00</td>
<td>5.00</td>
<td>90.00</td>
<td>90.00</td>
</tr>
<tr>
<td>REGULAR</td>
<td>12.00</td>
<td>16.00</td>
<td>192.00</td>
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<td>16.00</td>
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<td>SICK</td>
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</tr>
<tr>
<td>Gross Earnings</td>
<td>45.00</td>
<td>639.76</td>
<td>2,751.76</td>
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</table>

Deductions

<table>
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<tr>
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<tbody>
<tr>
<td>Child Support</td>
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<tr>
<td>Deductions</td>
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Direct Deposits Type

No Direct Deposits

Time Off

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<tr>
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<th>Taken</th>
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<tr>
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Taxes

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<td>Medicare</td>
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<td>OASDI</td>
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<tr>
<td>Taxes</td>
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<td>287.06</td>
</tr>
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</table>
The Garner Group  
3850 N Wilke Rd  
ARLINGTON HEIGHTS, IL 60004

Pay this amount: Three hundred fifty-one dollars and thirty-three cents

To the order of Sheppard Allerdycy  
833 Cornice Pl  
Apt 2C  
Hunters Creek, FL 32837

Train37

 Authorized Signature

Benjamín Cal

PAYROLL CHECK

Check Date  
February 1, 2013

Check Number  
3

Payroll Check

The Garner Group

Sheppard Allerdycy

<table>
<thead>
<tr>
<th>Employee ID</th>
<th>Location</th>
<th>Hourly</th>
<th>Fed Taxable Income</th>
<th>Fed Filing Status</th>
<th>State Filing Status</th>
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<tbody>
<tr>
<td>89</td>
<td>300-401-550</td>
<td>$12.00</td>
<td>502.20</td>
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The Garner Group  
707 E. Golf Rd  
ARLINGTON HEIGHTS, IL 60005  
708.527.3100  
www.thegarner-group.com  
herentgroup.com

Check Date  
February 1, 2013

Check Number  
3

Payroll Check

Sheppard Allerdycy  
833 Cornice Pl  
Apt 2C  
Hunters Creek, FL 32837

Authorized Signature

Benjamín Cal

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<td></td>
</tr>
<tr>
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<td>160.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>
ACME SUPPLIES CORP,
475 KNAPP AVENUE
ANYTOWN, USA 10101

Taxable Marital Status: Married
Exemptions/Allowances:
  Federal: 3, $25 Additional Tax
  State: 2
  Local: 2

Earnings Statement

Period ending: 8/21/2008
Pay date: 8/26/2008

JANE HARPER
101 MAIN STREET
ANYTOWN, USA 12345

Earnings

<table>
<thead>
<tr>
<th>Rate</th>
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<tr>
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<td>34.18</td>
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<tr>
<td>Holiday</td>
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</tr>
<tr>
<td>Vacation</td>
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<td>607.68</td>
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<td>Bonus</td>
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<tr>
<td>Float</td>
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</table>

Gross Pay: $1,249.54

Year to date: 19,961.89

Deductions

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<tbody>
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<td>Social Security Tax</td>
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<td>742.56</td>
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<tr>
<td>Anytown Local Tax</td>
<td>465.63</td>
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</table>

Other

| 401(k) | 212.50 |
| FSA    | 85.00  |
| Commuter Trip | -119.00 |

Net Pay: $979.49

* Excluded from federal taxable wages

Important Notes

EFFECTIVE THIS PAY PERIOD YOUR REGULAR HOURLY RATE HAS BEEN CHANGED FROM $14.102 TO $15.192 PER HOUR.

WE WILL BE STARTING OUR UNITED WAY FUND DRIVE SOON AND LOOK FORWARD TO YOUR PARTICIPATION.
ACME SUPPLIES CORP,
475 KNAPP AVENUE
ANYTOWN, USA 10101

Taxable Marital Status: Married
Exemptions/Allowances:
  Federal: 3, $25 Additional Tax
  State: 2
  Local: 2

Period ending: 8/21/2008
Pay date: 8/26/2008

JANE HARPER
101 MAIN STREET
ANYTOWN, USA 12345

Gross Pay $1,249.54

Important Notes

EFFECTIVE THIS PAY PERIOD YOUR REGULAR
HOURLY RATE HAS BEEN CHANGED FROM $14.102
TO $15.192 PER HOUR.

WE WILL BE STARTING OUR UNITED WAY FUND
DRIVE SOON AND LOOK FORWARD TO YOUR
PARTICIPATION.

* Excluded from federal taxable wages
Self-employment income

MAGI INCOME
Self-Employment Income
What’s in MAGI?

• Only **taxable** self-employment income counts in MAGI.
  ✓ Line 31 on Schedule C;
  ✓ Line 12 on 1040.

• Many deductible business expenses, including:
  ✓ Office expenses;
  ✓ Travel and meals;
  ✓ Advertising;
  ✓ Legal and professional services;
  ✓ Etc.

• Self-employment losses also reduce MAGI.

• Follow tax rules!
<table>
<thead>
<tr>
<th>Part I</th>
<th>Income</th>
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<tbody>
<tr>
<td>12</td>
<td>Business income or loss. Attach Schedule C or O-EZ</td>
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</table>

**Adjusted Gross Income**

**Net profit or (loss).** Subtract line 30 from line 29.

- **If a profit, enter on both Form 1040, line 12 (or Form 1040NR, line 13) and on Schedule SE, line 2.**
  - If you checked the box on line 1 (see instructions). Estates and trusts, enter on Form 1041, line 3.
- **If a loss, you must go to line 32.**
  - If you have a loss, check the box that describes your investment in this activity (see instructions).
  - If you checked 32a, enter the loss on both Form 1040, line 12 (or Form 1040NR, line 13) and on Schedule SE, line 2 (if you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on Form 1041, line 3.
  - If you checked 32b, you must attach Form 6198. Your loss may be limited.
Self-Employment Income Example

Brad and Angelina are married filing jointly, with one dependent son, Maddox. Brad is a stay-at-home dad with no income. Angelina is an actress. A local theater pays her $4,000/month (on a 1099, not an employee). She spends about $10,000 per year on costumes, transportation, make-up, head shots, and other business expenses.

The household’s income is $38,000 per year ($48k gross minus $10k in deductible expenses). As a household of 3, that makes Maddox eligible for Medicaid, and Brangelina eligible for a QHP with APTCs and CSRs.
Quick Overview

IMMIGRATION STATUS
## Eligibility Factors for HSRI Programs

<table>
<thead>
<tr>
<th>MAGI Medicaid</th>
<th>QHP / APTC / CSR</th>
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<tbody>
<tr>
<td>Income</td>
<td>Income</td>
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<tr>
<td>Citizenship / Immigration Status</td>
<td>Citizenship / Immigration Status</td>
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<tr>
<td>RI Residence</td>
<td>RI Residence</td>
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<tr>
<td>Categorical (e.g. under 65, not receiving Medicare)</td>
<td>Not incarcerated</td>
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<tr>
<td></td>
<td>No access to other affordable coverage</td>
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# Immigration Status

<table>
<thead>
<tr>
<th>Category</th>
<th>Eligibility</th>
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<tbody>
<tr>
<td>QHP/APTC/CSR</td>
<td>Must be “lawfully present” Pretty much anyone not undocumented</td>
</tr>
<tr>
<td>Medicaid</td>
<td></td>
</tr>
<tr>
<td>Pregnant Women</td>
<td>Eligible regardless of immigration status Can even be undocumented</td>
</tr>
<tr>
<td>Children (u 19)</td>
<td>Must be “lawfully present” Pretty much anyone not undocumented</td>
</tr>
<tr>
<td>Non-pregnant Adults</td>
<td>Many have 5-year bar (e.g. LPRs) Some have no 5-year bar (e.g. refugees) Some legal immigrants never eligible</td>
</tr>
</tbody>
</table>

Details at: [www.ripin.org/resources/access-to-coverage-for-immigrants/](http://www.ripin.org/resources/access-to-coverage-for-immigrants/)
Citizenship Information

Are you a US citizen or a national? (Provide this information only if the person is applying for benefits. If you are applying for Child Care Assistance or Katie Beckett only, answer this question for the child only.)

Did you live in the United States prior to August 22, 1996?

Do you have immigration documents?

Please choose the immigration document you have from the list below. You will be asked to share that document with DHS or HSRI later, either by uploading it, sending it in, or dropping it off at a DHS Family Center.

Document Type (Ex: Green Card, Refugee Travel Document, Naturalization Certificate)

Please note that if you are not able to provide information regarding your immigration documents now, you will be asked to submit this information before receiving health coverage or benefits.

My name is different on this document.

Add Another Document
David and his pregnant wife Vanessa have a 5-year-old daughter Autumn. Their annual MAGI is less than $15,000. They all immigrated from London together last year. Vanessa and her daughter Autumn are both undocumented, but David is a legal permanent resident.

For what types of coverage are they eligible?

David is an LPR with less than 5 years, so he’s eligible for QHP, but not Medicaid. Vanessa is pregnant, so she is eligible for Medicaid, even though undocumented. Autumn is undocumented, so not eligible for anything, even though she is a child.
More examples

PUTTING IT ALL TOGETHER
# HSRI & MAGI Medicaid – HH Income Cheat Sheet

2018 FPLs

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<thead>
<tr>
<th>Household Size</th>
<th>100%</th>
<th>138%</th>
<th>141%</th>
<th>250%</th>
<th>258%</th>
<th>266%</th>
<th>400%</th>
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<tbody>
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<td>$1,396</td>
<td>$1,426</td>
<td>$2,529</td>
<td>--</td>
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<th>Household Size</th>
<th>100%</th>
<th>138%</th>
<th>141%</th>
<th>250%</th>
<th>258%</th>
<th>266%</th>
<th>400%</th>
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**Counted in MAGI**

- Wages & Tips
- Unemployment
- Self-employment income (net, taxable)
- Social Security Retirement and SSD (incl. untaxed)
- IRA Distributions
- Interest (incl. untaxed)
- Alimony
- Capital Gains, Dividends
- Rental Income
- Temporary Caregivers Insurance (TCI)
- Any other income not excluded from taxation

**Not Counted in MAGI**

- SSI
- TDI
- Child Support Received
- RI Works
- SNAP
- Workers Compensation
- Other income excluded from taxation
- IRA Contributions ("traditional")
- IRS Form 1040, lines 23 through 35

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**Household Size**

USE TAX HOUSEHOLD!!!!!! Unless....

For MAGI Medicaid:
1. Pregnant women count as 1 plus the number of babies expected.
2. Married couples living together always in same HHI, even if filing separately.

For MAGI Medicaid, use "relationship-based" household when [four exceptions]:
1. Applicant is not a tax filer, not expected to be claimed by anyone
2. Applicant expected to be claimed by someone other than parent or spouse
3. Applicant is child, living with both parents, parents do not file jointly, one will claim the child
4. Applicant is child, expected to be claimed by non-custodial parent

"Relationship-Based" Household includes the following IF LIVING WITH THE APPLICANT:
1. Applicant’s Spouse
2. Applicant’s Children (under 19)
3. For children, applicant’s parents and siblings (under 19)
Do not count the following as income: child support, gifts, Supplemental Security Income (SSI), Veterans disability payments, workers compensation, proceeds from loans (such as student loans, home equity loans, or bank loans), or scholarships for classes (do count the portion of scholarships, awards, or fellowship grants used for living expenses as income).

Do you have employment income (wages/salaries/tips)?

- Yes
- No

Self-Employment income

- Yes
- No

Unemployment income

- Yes
- No

Social Security Benefits

- Yes
- No

Additional Income (Capital gains/Investment, Rent or Royalty, Retirement Income (401K or Pensions), etc.)

- Yes
- No
Tax Deductions for Strawberrytest Shortcaketest

Fill out the information for any of Strawberrytest Shortcaketest's expenses that may be claimed as deductions.

**Deduction:** The purpose of a tax deduction is to reduce your taxable income. For HealthSource RI's purposes, if you pay for any of these expenses, that means your income is lower and you might be able to receive a larger tax credit to help lower your insurance costs.

- **Alimony**
  - Yes
  - No

- **Student Loan Interest**
  - Yes
  - No

- **Tuition and Fees**
  - Yes
  - No

- **Health Savings Account (HSA)**
  - Yes
  - No

- **Additional Expenses**
  - Yes
  - No
Putting It All Together

Example 1

Jay and Beyonce are married filing jointly. They also take care of their granddaughter Blue Ivy and claim her on their tax return. They come to see you during June after losing coverage through Jay’s job. All are citizens. Jay was working from January to March, earning $4,000 per month. Then he went out on TDI of $400 per week. He applied for SSDI and expects to be approved for $1,200 per month, starting in October. Beyonce is self-employed. She brings her Schedule C from last year, and expects this year to be the same. Line 7 (Gross income) says $48,000. Line 31 (Net profit) says $36,000.

Starting with Blue Ivy, then Jay and Beyonce – What is the right household size and current/projected income? For what are they eligible?
Putting It All Together
Example 1 - Answer

Blue Ivy is claimed by someone other than her parents, so she fits into the relationship-based household rules. She will be a household of 1, eligible for Medicaid.

Jay and Beyonce do not fit into the relationship-based exception, and will be a tax household of 3.

Current income – Jay’s current MAGI is zero. TDI is excluded. Beyonce’s current income is $3,000/month. Together, that puts them over income for Medicaid. (Limit for parent/caretakers, HH of 3, is $2,442/month.)

Projected Annual Income – Beyonce’s is $36,000. Jay’s is $15,600 ($12,000 from Jan-Mar in wages, plus expected $3,600 Oct-Dec in SSDI). Together that’s $51,600, making them eligible for CSRs (barely) and APTCs.
Putting It All Together

Example 2

Back to Kim and Kanye, married filing jointly and claiming their two kids, North and Saint. Now Kim is pregnant, expecting one boy (Chi). They all immigrated together from France two years ago. Kanye and North have green cards. Saint was born here and is a citizen. Kim never got her green card and is undocumented. Kanye works and now earns $20/hour, working 40 hours/week. From Jan. to June of this year, he was only earning $15/hour. Kim has no income.

What’s their current household income? Projected annual income? Household size?

For what programs are they eligible?
Putting It All Together

Example 2 – Answer

- Current income is $3,464/month.
- Projected annual income is $36,372 ($15,588 from Jan-June + $20,784 from July-Dec).
- Household size is 5 for Medicaid, but 4 for APTCs/CSRs. (Kim pregnant)
- Kim – Eligible for Medicaid. Well below Medicaid income limit for HH of 5 for pregnant applicant. She is undocumented, but she is pregnant.
- Kanye – Just above Medicaid income limit for a parent. (Also not eligible for Medicaid based on 5-year bar for LPRs.) Eligible for APTCs/CSRs, based on projected annual income of $36,372.
- Saint and North – Both eligible for Medicaid. Below income limit for kids for HH of 5. Saint is citizen. North is lawfully present. (No 5-year bar for kids.)
THANK YOU!!!!

Question in the Future?
Call us at 401-270-0101