

MAGI for Navigators

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Rhode Island Parent Information Network

401-270-0101

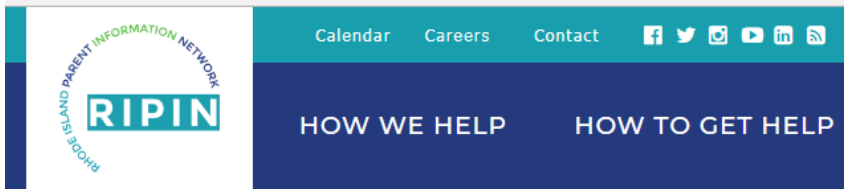
September 2018



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



RESOURCES

SEARCH RESOURCES BY KEYWORD

Search resources... Search

Education Espanol Recursos Family Health Health Insurance

Commercial Coverage

- ACA Consumer Protections
- Appeal Writing Guide - Medical Necessity
- Mental Health Parity

Dual Eligibles

- Balance Billing Protections for Dual Eligibles and Qualified Medicare Beneficiaries
- Integrated Care Initiative - Eligibility and Enrollment
- Integrated Care Initiative - Key Documents
- Integrated Care Initiative - Continuity of Care

Show all articles (6)

Getting Started

- About the Hub
- Affordable Health Coverage - The Basics
- Glossary of Abbreviations
- Healthcare - What You Should Do

Show all articles (2)

HSRI Qualified Health Plans (Individual Market)

- 2016 Taxes and Healthcare
- Access to Coverage for Immigrants
- Appeal Writing Guide - Medical Necessity
- APTC & CSR Eligibility - Income and Household Size

Immigrant Access

- Access to Coverage for Immigrants
- Affordable Health Insurance for Immigrants (English)
- Affordable Health Insurance for Immigrants (Spanish)

MAGI Medicaid

- 2016 Taxes and Healthcare
- Access to Coverage for Immigrants
- Appeal Writing Guide - Medical Necessity
- Integrated Care Initiative - Key Documents

Show all articles (8)

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

MAGI Medicaid	QHP / APTC / CSR
Income	Income
Citizenship / Immigration Status	Citizenship / Immigration Status
RI Residence	RI Residence
Categorical (e.g. under 65, not receiving Medicare)	Not incarcerated
	No access to other affordable coverage

Income Limits for HSRI Programs

	<i>Non-MAGI Medicaid & QMB</i>	<i>Medicaid - Childless Adults</i>	<i>Medicaid - Parents</i>	<i>CSRs - HSRI</i>	<i>Medicaid - Pregnant</i>	<i>Medicaid - Kids (u 19)</i>	<i>APTCs HSRI</i>	
<u>Household Size</u>	<u>100%</u>	<u>138%</u>	<u>141%</u>	<u>250%</u>	<u>258%</u>	<u>266%</u>	<u>400%</u>	
1	\$ 1,012	\$ 1,396	\$ 1,426	\$ 2,529	--	\$ 2,691	\$ 4,047	Monthly
2	\$ 1,372	\$ 1,893	\$ 1,934	\$ 3,429	\$ 3,539	\$ 3,649	\$ 5,487	
3		\$ 2,390	\$ 2,442	\$ 4,329	\$ 4,468	\$ 4,606	\$ 6,927	
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4		\$ 34,638	\$ 35,391	\$ 62,750	\$ 64,758	\$ 66,766	\$ 100,400	
5		\$ 40,600	\$ 41,482	\$ 73,550	\$ 75,904	\$ 78,257	\$ 117,680	
6		\$ 46,561	\$ 47,573	\$ 84,350	\$ 87,049	\$ 89,748	\$ 134,960	

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

Household Composition

Generally, it's the **TAX HOUSEHOLD**

Form 1040		Department of the Treasury—Internal Revenue Service (99)		2017		OMB No. 1545-0074		IRS Use Only—Do not write or staple in this space.	
For the year Jan. 1–Dec. 31, 2017, or other tax year beginning						, 2017, ending		, 20	
Your first name and initial			Last name			See separate instructions.			
If a joint return, spouse's first name and initial			Last name			Your social security number			
Home address (number and street). If you have a P.O. box, see instructions.						Apt. no.		▲ Make sure the SSN(s) above and on line 6c are correct.	
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).						Presidential Election Campaign			
Foreign country name			Foreign province/state/country		Foreign postal code		Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse		
Filing Status		1 <input type="checkbox"/> Single		4 <input type="checkbox"/> Head of household (with qualifying person). (See instructions.)		If the qualifying person is a child but not your dependent, enter this child's name here. ▶			
Check only one box.		2 <input type="checkbox"/> Married filing jointly (even if only one had income)		5 <input type="checkbox"/> Qualifying widow(er) (see instructions)					
Exemptions		6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a		b <input type="checkbox"/> Spouse		Boxes checked on 6a and 6b			
If more than four dependents, see instructions and check here ▶ <input type="checkbox"/>		c Dependents:		(2) Dependent's social security number		(3) Dependent's relationship to you		(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)	
		(1) First name		Last name					
		d Total number of exemptions claimed						No. of children on 6c who: • lived with you • did not live with you due to divorce or separation (see instructions) Dependents on 6c not entered above Add numbers on lines above ▶ <input type="checkbox"/>	

Based on expected filing stats for current tax year, not necessarily last year.



Tax Applicant Information

Required Fields *

Tax Applicant Information

Does anyone in your household plan to file a federal tax return with the I.R.S. next year? * Yes No

Please indicate who will be filing taxes next year:

Strawberrytest Shortcaketest

What will be Strawberrytest Shortcaketest 's filing status next year? *

Single filing taxes

Will Strawberrytest Shortcaketest 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.

Tax Household – Examples

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 applicants 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

Required Fields *

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

Navigation buttons: **BACK** (left arrow), **SAVE & EXIT**, **NEXT** (right arrow)



Mail - ssousa@rihca.org x HealthSource RI | Contact x

Not secure https://trnd12.healthyrhode.ri.gov:8444/HIXWebI3/DisplayJobAndIncome.action

Dolphin guppy

Address

Do you live with the Person?

Yes No

Applicant Relationship

Dolphin is the of guppy *

Primary Caretaker

Who is guppy's primary caretaker? Dolphin Whale

- Select One-
- Husband/wife
- Domestic partner
- Parent
- Stepparent
- Parent's domestic partner
- Son/daughter
- Stepson/stepdaughter
- Child of domestic partner
- Brother/sister
- Uncle/aunt
- Nephew/niece
- First Cousin
- Grandparent
- Grandchild
- Adopted son/daughter
- Foster child
- Son-in-law/daughter-in-law
- Brother-in-law/sister-in-law
- Former spouse
- Select One-

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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.

Household Of:	In the household?			
	Tristan	Khloe	True	HH Size
Tristan	Yes			
Khloe		Yes		
True			Yes	



Relationship-Based Households

Example 1 Answer

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.

Household Of:	In the household?			
	Tristan	Khloe	True	HH Size
Tristan	Yes	Yes	Yes	3
Khloe	Yes	Yes	Yes	3
True	Yes	Yes	Yes	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.

Household Of:	In the household?			
	North	Saint	Kris	HH Size
North	Yes			
Saint		Yes		
Kris			Yes	

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.

Household Of:	In the household?			
	North	Saint	Kris	HH Size
North	Yes	Yes	No	2
Saint	Yes	Yes	No	2
Kris	Yes	Yes	Yes	3 (tax HH)

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.

Relationship-Based Households

Example 3

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.

Household Of:	In the household?			
	Brad	Angelina	Maddox	HH Size
Brad	Yes			
Angelina		Yes		
Maddox			Yes	



Relationship-Based Households

Example 3 - Answer

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.

Household Of:	In the household?			
	Brad	Angelina	Maddox	HH Size
Brad	Yes	No	Yes	2 (tax HH)
Angelina	No	Yes	No	1 (tax HH)
Maddox	No	Yes	Yes	2



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 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
Aadjusted
Gross
Income

Income	7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	
	8a	Taxable interest. Attach Schedule B if required	8a	
	b	Tax-exempt interest. Do not include on line 8a	8b	
	9a	Ordinary dividends. Attach Schedule B if required	9a	
	b	Qualified dividends	9b	
	10	Taxable refunds, credits, or offsets of state and local income taxes	10	
	11	Alimony received	11	
	12	Business income or (loss). Attach Schedule C or C-EZ	12	
	13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13	
	14	Other gains or (losses). Attach Form 4797	14	
	15a	IRA distributions	15a	
	b	Taxable amount	15b	
	16a	Pensions and annuities	16a	
	b	Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17		
18	Farm income or (loss). Attach Schedule F	18		
19	Unemployment compensation	19		
20a	Social security benefits	20a		
b	Taxable amount	20b		
21	Other income. List type and amount	21		
22	Combine the amounts in the far right column for lines 7 through 21. This is your total income	22		
Adjusted Gross Income	23	Educator expenses	23	
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
	25	Health savings account deduction. Attach Form 8889	25	
	26	Moving expenses. Attach Form 3903	26	
	27	Deductible part of self-employment tax. Attach Schedule SE	27	
	28	Self-employed SEP, SIMPLE, and qualified plans	28	
	29	Self-employed health insurance deduction	29	
	30	Penalty on early withdrawal of savings	30	
	31a	Alimony paid b Recipient's SSN	31a	
	32	IRA deduction	32	
	33	Student loan interest deduction	33	
34	Tuition and fees. Attach Form 8917	34		
35	Domestic production activities deduction. Attach Form 8903	35		
36	Add lines 23 through 35	36		
37	Subtract line 36 from line 22. This is your adjusted gross income	37		

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 *	Frequency *
\$ 690	Weekly
<input type="button" value="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

Income for Strawberrytest Shortcaketest

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)

Adjusted Gross Income	23	Educator expenses	23				
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24				
	25	Health savings account deduction. Attach Form 8889	25				
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	33	Student loan interest deduction	33				
	34	Tuition and fees. Attach Form 8917	34				
	35	Domestic production activities deduction. Attach Form 8903	35				
	36	Add lines 23 through 35	36				
37	Subtract line 36 from line 22. This is your adjusted gross income ▶	37					

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

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

	<i>Non-MAGI Medicaid & QMB</i>	<i>Medicaid - Childless Adults</i>	<i>Medicaid - Parents</i>	<i>CSRs - HSRI</i>	<i>Medicaid - Pregnant</i>	<i>Medicaid - Kids (u 19)</i>	<i>APTCs HSRI</i>
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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
Deductions from MAGI
 Alimony Paid
 IRA Contributions ("traditional")
 IRS Form 1040, lines 23 through 35

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)



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.

Household Income – Example 2

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.)

Income for Strawberrytest Shortcaketest

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

Household Income – Example 3

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

Income					
	7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	
	8a	Taxable interest. Attach Schedule B if required		8a	
	b	Tax-exempt interest. Do not include on line 8a	8b		
	9a	Ordinary dividends. Attach Schedule B if required		9a	
	b	Qualified dividends	9b		
	10	Taxable refunds, credits, or offsets of state and local income taxes		10	
	11	Alimony received		11	
	12	Business income or (loss). Attach Schedule C or C-EZ		12	
	13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>		13	
	14	Other gains or (losses). Attach Form 4797		14	
	15a	IRA distributions	15a	b	Taxable amount
	15b			15b	
	16a	Pensions and annuities	16a	b	Taxable amount
	16b			16b	
	17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	
	18	Farm income or (loss). Attach Schedule F		18	
	19	Unemployment compensation		19	
	20a	Social security benefits	20a	b	Taxable amount
	20b			20b	
	21	Other income. List type and amount		21	
	22	Combine the amounts in the far right column for lines 7 through 21. This is your total income		22	
Adjusted Gross Income					
	23	Educator expenses	23		
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
	25	Health savings account deduction. Attach Form 8889	25		
	26	Moving expenses. Attach Form 3903	26		
	27	Deductible part of self-employment tax. Attach Schedule SE	27		
	28	Self-employed SEP, SIMPLE, and qualified plans	28		
	29	Self-employed health insurance deduction	29		
	30	Penalty on early withdrawal of savings	30		
	31a	Alimony paid b Recipient's SSN	31a		
	31b				
	32	IRA deduction	32		
	33	Student loan interest deduction	33		
	34	Tuition and fees. Attach Form 8917	34		
	35	Domestic production activities deduction. Attach Form 8903	35		
	36	Add lines 23 through 35		36	
	37	Subtract line 36 from line 22. This is your adjusted gross income		37	

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

$$\begin{aligned}
 & \text{Line 20b} \\
 & - \text{Line 20a} \\
 & = \boxed{} \\
 & + \text{Line 37} \\
 & = \text{MAGI}
 \end{aligned}$$

(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

Form **8962** **Premium Tax Credit (PTC)** OMB No. 1545-0074
2017
 Department of the Treasury Internal Revenue Service **Attachment Sequence No. 73**
 ▶ Attach to Form 1040, 1040A, or 1040NR.
 ▶ Go to www.irs.gov/Form8962 for instructions and the latest information.

Name shown on your return _____ Your social security number _____

You cannot take the PTC if your filing status is married filing separately unless you qualify for an exception (see instructions). If you qualify, check the box

Part I Annual and Monthly Contribution Amount

1 Tax family size. Enter the number of exemptions from Form 1040 or Form 1040A, line 6d, or Form 1040NR, line 7d	1
2a Modified AGI. Enter your modified AGI (see instructions)	2a
b Enter the total of your dependents' modified AGI (see instructions)	2b
3 Household income. Add the amounts on lines 2a and 2b (see instructions)	3
4 Federal poverty line. Enter the federal poverty line amount from Table 1-1, 1-2, or 1-3 (see instructions). Check the appropriate box for the federal poverty table used. a <input type="checkbox"/> Alaska b <input type="checkbox"/> Hawaii c <input type="checkbox"/> Other 48 states and DC	4
5 Household income as a percentage of federal poverty line (see instructions)	5 %
6 Did you enter 401% on line 5? (See instructions if you entered less than 100%) <input type="checkbox"/> No. Continue to line 7. <input type="checkbox"/> Yes. You are not eligible to take the PTC. If advance payment of the PTC was made, see the instructions for how to report your excess advance PTC repayment amount.	6
7 Applicable Figure. Using your line 5 percentage, locate your "applicable figure" on the table in the instructions	7
8a Annual contribution amount. Multiply line 3 by line 7. Round to nearest whole dollar amount	8a
b Monthly contribution amount. Divide line 8a by 12. Round to nearest whole dollar amount	8b

Part II Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit

9 Are you allocating policy amounts with another taxpayer or do you want to use the alternative calculation for year of marriage (see instructions)?
 Yes. Skip to Part IV, Allocation of Policy Amounts, or Part V, Alternative Calculation for Year of Marriage. No. Continue to line 10.

10 See the instructions to determine if you can use line 11 or must complete lines 12 through 23.
 Yes. Continue to line 11. Compute your annual PTC. Then skip lines 12-23 No. Continue to lines 12-23. Compute your monthly PTC and continue to line 24.

Annual Calculation	(a) Annual enrollment premiums (Form(s) 1095-A, line 33A)	(b) Annual applicable SLCSP premium (Form(s) 1095-A, line 33B)	(c) Annual contribution amount (line 8a)	(d) Annual maximum premium assistance (subtract (c) from (b), if zero or less, enter -0-)	(e) Annual premium tax credit allowed (smaller of (a) or (d))	(f) Annual advance payment of PTC (Form(s) 1095-A, line 33C)
11 Annual Totals						
Monthly Calculation	(a) Monthly enrollment premiums (Form(s) 1095-A, lines 21-32, column A)	(b) Monthly applicable SLCSP premium (Form(s) 1095-A, lines 21-32, column B)	(c) Monthly contribution amount (amount from line 8b or alternative marriage monthly calculation)	(d) Monthly maximum premium assistance (subtract (c) from (b), if zero or less, enter -0-)	(e) Monthly premium tax credit allowed (smaller of (a) or (d))	(f) Monthly advance payment of PTC (Form(s) 1095-A, lines 21-32, column C)
12 January						
13 February						
14 March						
15 April						
16 May						
17 June						
18 July						
19 August						
20 September						
21 October						
22 November						
23 December						
24 Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here						24
25 Advance payment of PTC. Enter the amount from line 11(f) or add lines 12(f) through 23(f) and enter the total here						25
26 Net premium tax credit. If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Form 1040, line 69; Form 1040A, line 45; or Form 1040NR, line 65. If line 24 equals line 25, enter -0-. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27						26

Part III Repayment of Excess Advance Payment of the Premium Tax Credit

27 Excess advance payment of PTC. If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here

28 Repayment limitation (see instructions)

29 Excess advance premium tax credit repayment. Enter the smaller of line 27 or line 28 here and on Form 1040, line 48; Form 1040A, line 29; or Form 1040NR, line 44

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.



Income for Strawberrytest Shortcaketest

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

This screen is for **CURRENT** income.

Mail - ssousa@rihca.org x HealthSource RI | Job An... x

Not secure | https://trnd12.healthyrhode.ri.gov:8444/HIXWebI3/DisplayDisabilityAndAdditionalQuestions.action

Additional Expenses Yes No

Net Annual Income for Strawberrytest Shortcaketest

According to the information you provided, if Strawberrytest Shortcaketest's income remains the same from month to month, Strawberrytest Shortcaketest's net annual income will be \$ 0.00.

Do you believe Strawberrytest Shortcaketest will make \$ 0.00 between January 1 and December 31 of 2018? Yes No

← BACK SAVE & EXIT NEXT →

HOME ABOUT US PARTICIPATING STATE AGENCIES

HealthSourceRI
YOUR HEALTH. YOUR WAY.

98% 10:57 AM
9/10/2018

This screen is for **PROJECTED ANNUAL** income.

Current vs. Projected Income – Example 1

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.



Reading Paystubs

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?

The Garner Group
 3850 N Wilke Rd
 ARLINGTON HEIGHTS, IL 60004

Seventy Sixth Federal Reserve Bank



Check Date
 February 1, 2013

Check Number
 3

PAYROLL CHECK

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

***** 351.33

To the order of **Train37 610 72 3 9530**
Sheppard Allerdyce
 833 Cornice Pl
 Apt 2C
 Hunters Creek, FL 32837

Train37

Non Negotiable - This is not a check - Non Negotiable

Benjamin Cal

Authorized Signature

⑈00000003⑈ ⑆0000000000⑆ 0000000000⑈

The Garner Group

Sheppard Allerdyce

Earnings Statement

Employee ID	89	Fed Taxable Income	502.26	Check Date	February 1, 2013	Check Number	3
Location	300-401-550	Fed Filing Status	M-0	Period Beginning	January 20, 2013	Net Pay	351.33
Hourly	\$12.00	State Filing Status		Period Ending	January 26, 2013	Check Amount	351.33

Earnings	Rate	Hours	Amount	YTD
Employer P		0.00	125.00	625.00
HOLIDAY				96.00
OVERTIM	18.00	5.00	90.00	90.00
REGULAR	12.00	16.00	192.00	2,373.76
REGULAR	13.75	16.00	220.00	
REGULAR	17.22	8.00	137.76	
SICK				192.00
Gross Earnings		45.00	639.76	2,751.76

Deductions	Amount	YTD
Child Support	77.27	386.35
HDHP PPO Medical	62.50	312.50
HSA	75.00	375.00
Deductions	214.77	1,073.85

Direct Deposits Type	Account	Amount
No Direct Deposits		

Taxes	Amount	YTD
Federal Income Tax	35.24	129.12
Florida SITW	0.00	0.00
Medicare	7.28	29.94
OASDI	31.14	128.00
Taxes	73.66	287.06

Time Off	Available	Taken
Sick	-96.00	
Vacation	160.00	0.00

The Garner Group
 3850 N Wilke Rd
 ARLINGTON HEIGHTS, IL 60004

Seventy Sixth Federa



Check Date
 February 1, 2013

Check Number
 3

PAYROLL CHECK

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

***** 351.33

To the order of Train37 610 72 3 9530
Sheppard Allerdyce
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 Apt 2C
 Hunters Creek, FL 32837

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Benjamin Cal

Authorized Signature

⑈000000003⑈ ⑆0000000000⑆ 0000000000⑈

The Garner Group

Sheppard Allerdyce

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Gross Earnings		45.00	639.76	2,751.76

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Deductions	214.77	1,073.85

Direct Deposits Type **Account** **Amount**

No Direct Deposits

Taxes	Amount	YTD
Federal Income Ta	35.24	129.12
Florida SITW	0.00	0.00
Medicare	7.28	29.94
OASDI	31.14	128.00
Taxes	73.66	287.06

Time Off	Available	Taken
Sick	-96.00	
Vacation	160.00	0.00

CO. FILE DEPT. CLOCK NUMBER
ABC 126543 123456 12345 001370

ACME SUPPLIES CORP.
475 KNAPP AVENUE
ANYTOWN, USA 10101

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

<u>Earnings</u>	<u>rate</u>	<u>hours</u>	<u>this period</u>	<u>year to date</u>
Regular	15.192	40.00	607.68	17,324.54
Overtime	22.788	1.50	34.18	649.09
Holiday	—	—	—	478.50
Vacation	15.192	40.00	607.68	945.22
Bonus	—	—	—	20.00
Float	—	—	—	544.54
Gross Pay			\$1,249.54	19,961.89

<u>Deductions</u>	<u>Statutory</u>	<u>year to date</u>
Federal Income Tax	- 79.81	1,356.77
Social Security Tax	- 76.73	1,304.41
Medicare Tax	- 17.94	304.90
Anytown State Income Tax	- 43.68	742.56
Anytown Local Tax	- 27.39	465.63
Other		
401(k)	- 12.50*	212.50
FSA	- 5.00*	85.00
Commuter Trip	- 7.00*	-119.00
Net Pay	\$ 979.49	

* Excluded from federal taxable wages

Earnings Statement

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

JANE HARPER
101 MAIN STREET
ANYTOWN, USA 12345

Important Notes

EFFECTIVE THIS PAY PERIOD YOUR REGULAR
HOURLY RATE HAS BEEN CHANGED FROM \$14.192
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

Earnings Statement

???

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

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

JANE HARPER
 101 MAIN STREET
 ANYTOWN, USA 12345

Earnings	rate	hours	this period	year to date
Regular	15.192	40.00	607.68	17,324.54
Overtime	22.788	1.50	34.18	649.09
Holiday	—	—	—	478.50
Vacation	15.192	40.00	607.68	945.22
Bonus	—	—	—	20.00
Float	—	—	—	544.54
Gross Pay			\$1,249.54	19,961.89

Important Notes

EFFECTIVE THIS PAY PERIOD YOUR REGULAR HOURLY RATE HAS BEEN CHANGED FROM \$14.192 TO \$15.192 PER HOUR.

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

Deductions	Statutory		year to date
	Federal Income Tax	- 79.81	1,356.77
	Social Security Tax	- 76.73	1,304.41
	Medicare Tax	- 17.94	304.90
	Anytown State Income Tax	- 43.68	742.56
	Anytown Local Tax	- 27.39	465.63
	Other		
	401(k)	- 12.50*	212.50
	FSA	- 5.00*	85.00
	Commuter Trip	- 7.00*	-119.00
Net Pay		\$ 979.49	

* 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!



For the year Jan. 1–Dec. 31, 2017, or other tax year beginning . . . , 2017, ending . . . 20

Your first name and initial . . . Last name . . . Your social security number . . .

If a joint return, spouse's first name and initial . . . Last name . . . Spouse's social security number . . .

Home address (number and street), if you have a P.O. box, see instructions. . . Apt. no. . . **▲ Make sure the SSN(s) above and on line 6c are correct.**

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

Foreign country name . . . Foreign province/state/country . . . Foreign postal code . . .

Presidential Election Campaign
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse

Filing Status

1 Single . . . 4 Head of household (with qualifying person). (See instructions.)
2 Married filing jointly (even if only one had income) . . . If the qualifying person is a child but not your dependent, enter this child's name here. ▶
3 Married filing separately. Enter spouse's SSN above and full name here. ▶ . . . 5 Qualifying widow(er) (see instructions)

Check only one box.

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a . . . Boxes checked on 6a and 6b
b Spouse . . . No. of children on 6c who:
• lived with you
• did not live with you due to divorce or separation (see instructions)
c Dependents: . . . Dependents on 6c not entered above
(1) First name . . . Last name . . . (2) Dependent's social security number . . . (3) Dependent's relationship to you . . . (4) If child under age 17 qualifying for child tax credit (see instructions) . . . Add numbers on lines above ▶

If more than four dependents, see instructions and check here ▶

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 . . . 7
8a Taxable interest. Attach Schedule B if required . . . 8a
9a Tax-exempt interest. Do not include on line 8a . . . 9a
9b Ordinary dividends. Attach Schedule B if required . . . 9b
10 Taxable refunds, credits, or offsets of state and local income taxes . . . 10
11 Alimony received . . . 11
12 Business income or (loss). Attach Schedule C or C-EZ . . . 12
13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ . . . 13
14 Other gains or (losses). Attach Form 4797 . . . 14
15a IRA distributions . . . 15a . . . b Taxable amount . . . 15b
16a Pensions and annuities . . . 16a . . . b Taxable amount . . . 16b
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E . . . 17
18 Farm income or (loss). Attach Schedule F . . . 18
19 Unemployment compensation . . . 19
20a Social security benefits . . . 20a . . . b Taxable amount . . . 20b
21 Other income. List type and amount . . . 21
22 Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ▶ . . . 22

Adjusted Gross Income

23 Educator expenses . . . 23
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ . . . 24
25 Health savings account deduction. Attach Form 8889 . . . 25
26 Moving expenses. Attach Form 3903 . . . 26
27 Deductible part of self-employment tax. Attach Schedule SE . . . 27
28 Self-employed SEP, SIMPLE, and qualified plans . . . 28
29 Self-employed health insurance deduction . . . 29
30 Penalty on early withdrawal of savings . . . 30
31a Alimony paid b Recipient's SSN ▶ . . . 31a
32 IRA deduction . . . 32
33 Student loan interest deduction . . . 33
34 Tuition and fees. Attach Form 8917 . . . 34
35 Domestic production activities deduction. Attach Form 8903 . . . 35
36 Add lines 23 through 35 . . . 36
37 Subtract line 36 from line 22. This is your **adjusted gross income** ▶ . . . 37

Department of the Treasury Internal Revenue Service (99) **2017** Attachment Sequence No. **09**

▶ Go to www.irs.gov/ScheduleC for instructions and the latest information.
▶ Attach to Form 1040, 1040NR, or 1041; partnerships generally must file Form 1065.

Name of proprietor . . . Social security number (SSN) . . .

A Principal business or profession, including product or service (see instructions) . . . **B** Enter code from instructions . . .

C Business name. If no separate business name, leave blank. . . **D** Employer ID number (EIN) (see instr.) . . .

E Business address (including suite or room no.) ▶ . . . City, town or post office, state, and ZIP code . . .

F Accounting method: (1) Cash (2) Accrual (3) Other (specify) ▶ . . .

G Did you "materially participate" in the operation of this business during 2017? If "No," see instructions for limit on losses . . . Yes No

H If you started or acquired this business during 2017, check here . . . Yes No

I Did you make any payments in 2017 that would require you to file Form(s) 1099? (see instructions) . . . Yes No

J If "Yes," did you or will you file required Forms 1099? . . . Yes No

Part I Income

1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked . . . ▶ <input type="checkbox"/>	1	
2	Returns and allowances . . .	2	
3	Subtract line 2 from line 1 . . .	3	
4	Cost of goods sold (from line 42) . . .	4	
5	Gross profit. Subtract line 4 from line 3 . . .	5	
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions) . . .	6	
7	Gross income. Add lines 5 and 6 . . . ▶	7	

Part II Expenses. Enter expenses for business use of your home **only** on line 30.

8	Advertising . . .	8		18	Office expense (see instructions)	18	
9	Car and truck expenses (see instructions) . . .	9		19	Pension and profit-sharing plans	19	
10	Commissions and fees . . .	10		20	Rent or lease (see instructions):		
11	Contract labor (see instructions)	11		a	Vehicles, machinery, and equipment	20a	
12	Depletion . . .	12		b	Other business property . . .	20b	
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions) . . .	13		21	Repairs and maintenance . . .	21	
14	Employee benefit programs (other than on line 19) . . .	14		22	Supplies (not included in Part III)	22	
15	Insurance (other than health)	15		23	Taxes and licenses . . .	23	
16	Interest:			24	Travel, meals, and entertainment:		
a	Mortgage (paid to banks, etc.)	16a		a	Travel . . .	24a	
b	Other . . .	16b		b	Deductible meals and entertainment (see instructions)	24b	
17	Legal and professional services	17		25	Utilities . . .	25	
18	Total expenses before expenses for business use of home. Add lines 8 through 27a . . . ▶			26	Wages (less employment credits) . . .	26	
19	Tentative profit or (loss). Subtract line 28 from line 7 . . .			27a	Other expenses (from line 48) . . .	27a	
20	Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method (see instructions). Simplified method filers only: enter the total square footage of: (a) your home: . . . and (b) the part of your home used for business: . . . Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30 . . .			27b	Reserved for future use . . .	27b	

31 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.

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.

32a All investment is at risk.
32b Some investment is not at risk.

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

MAGI Medicaid	QHP / APTC / CSR
Income	Income
Citizenship / Immigration Status	Citizenship / Immigration Status
RI Residence	RI Residence
Categorical (e.g. under 65, not receiving Medicare)	Not incarcerated
	No access to other affordable coverage

Immigration Status

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

Details at: 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.) * ⓘ Yes No

Did you live in the United States prior to August 22, 1996? * Yes No

Do you have immigration documents? * Yes No

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.

Immigration Status - Example

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

	<i>Non-MAGI Medicaid & QMB</i>	<i>Medicaid - Childless Adults</i>	<i>Medicaid - Parents</i>	<i>CSRs - HSRI</i>	<i>Medicaid - Pregnant</i>	<i>Medicaid - Kids (u 19)</i>	<i>APTCs HSRI</i>
Household Size	100%	138%	141%	250%	258%	266%	400%
1	\$ 1,012	\$ 1,396	\$ 1,426	\$ 2,529	--	\$ 2,691	\$ 4,047
2	\$ 1,372	\$ 1,893	\$ 1,934	\$ 3,429	\$ 3,539	\$ 3,649	\$ 5,487
3		\$ 2,390	\$ 2,442	\$ 4,329	\$ 4,468	\$ 4,606	\$ 6,927
4		\$ 2,887	\$ 2,949	\$ 5,229	\$ 5,397	\$ 5,564	\$ 8,367
5		\$ 3,383	\$ 3,457	\$ 6,129	\$ 6,325	\$ 6,521	\$ 9,807
6		\$ 3,880	\$ 3,964	\$ 7,029	\$ 7,254	\$ 7,479	\$ 11,247
Household Size	100%	138%	141%	250%	258%	266%	400%
1	\$ 12,140	\$ 16,753	\$ 17,117	\$ 30,350	--	\$ 32,292	\$ 48,560
2	\$ 16,460	\$ 22,715	\$ 23,209	\$ 41,150	\$ 42,467	\$ 43,784	\$ 65,840
3		\$ 28,676	\$ 29,300	\$ 51,950	\$ 53,612	\$ 55,275	\$ 83,120
4		\$ 34,638	\$ 35,391	\$ 62,750	\$ 64,758	\$ 66,766	\$ 100,400
5		\$ 40,600	\$ 41,482	\$ 73,550	\$ 75,904	\$ 78,257	\$ 117,680
6		\$ 46,561	\$ 47,573	\$ 84,350	\$ 87,049	\$ 89,748	\$ 134,960

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

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)



Income for Strawberrytest Shortcaketest

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

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

