

E-300 TYPES OF EARNED AND UNEARNED INCOME (not all inclusive)

If income is not identified as excluded, it should be counted.

INCOME TYPE	DESCRIPTION
ACTION PROGRAMS	
1. Earned/Unearned	Payments to volunteers under Chapter 66 of Title 42 of the U.S. Code Domestic Volunteer Services, including:
2. Excluded in Financial	* University Year for Action (UYA)
3. Excluded in Patient Liability	* Special and Demonstration Volunteer Program
4. Non-Taxable	* Senior Companion Program
	Verification: (not all inclusive)
	- Copy of check
	- Documents from the agency paying benefits
ADOPTION SUBSIDIES	
1. Unearned	Payments made to adoptive families to assist in the support of the adoption.
2. Excluded in Financial	Verification:
3. Excluded in Patient Liability	- Copy of check
4. Non-taxable	- Documents from agency paying benefits
ADVANCES	
1. Earned	Advanced income from the employer.
2. Counted in Financial	Verification: (not all inclusive)
3. Counted in Patient Liability	- Form 2074 "Earnings Verification"
4. Taxable	- Copy of paycheck stub
	- Signed and dated statement from employer

INCOME TYPE	DESCRIPTION
AGENT ORANGE SETTLEMENTS	Payments pursuant to Public Law 101-201.
	Verification: (not all inclusive)
1. Unearned	
2. Excluded in Financial	- Copy of check - Documents from the agency paying benefits
3. Excluded in Patient Liability	
4. Non-Taxable	
ALASKA NATIVE CORPORATION	Pursuant to Public Law 100-241, none of the following received from a Native Corporation is counted as income to an Alaska Native or a descendant of an Alaska Native: Cash (including cash dividends on stock) to the extent it does not exceed \$2,000 per individual per year.
1. Earned/Unearned	
2. Excluded in Financial	
3. Excluded in Patient Liability	Verification: (not all inclusive)
4. Non-Taxable	- Copy of check - Documents from the agency paying benefits
ALIMONY	Payments from an ex-spouse.
1. Unearned	Verification: (not all inclusive)
2. Counted in Financial	- Court Ordered Decree - Copy of check or money order
3. Counted in Patient Liability	
4. Taxable	
ANNUAL LEAVE	Income from the employer for annual leave time.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	- Form 2074 "Earnings Verification" - Paycheck stubs
3. Counted in Patient Liability	- Signed and dated statement from employer
4. Taxable	

INCOME TYPE	DESCRIPTION
ANNUITIES	
1. Earned or Unearned	Income from annuities which were purchased with an employee's funds are earned income.
2. Counted in Financial	Other annuities purchased through a bank or insurance company are unearned income. These payments may continue for a fixed period of time or for as long as the individual lives.
3. Counted in Patient Liability	
4. Taxable	Verification: (not all inclusive) <ul style="list-style-type: none"> - Copy of check - Documents from the agency paying benefits
ASSISTANCE BASED ON NEED	
1. Unearned	Any assistance from government agencies which is intended to supplement needs, and is NOT federally funded. Including, but not limited to: Family Preservation Program.
2. Excluded in Financial	
3. Counted in Patient Liability	Verification: (not all inclusive)
4. Non-Taxable	<ul style="list-style-type: none"> - Copy of check - Documents from the agency paying benefits
AUSTRIAN SOCIAL INSURANCE PAYMENTS	
1. Unearned	Austrian Social Insurance payments based, in whole or in part, on wage credits granted under Paragraphs 500-506 of the Austrian General Social Insurance Act.
2. Excluded in Financial	Interest earned on these payments is counted as income.
3. Excluded in Patient Liability	Verification: (not all inclusive)
4. Taxable	

INCOME TYPE	DESCRIPTION
AWARDS	An award is usually something received as the result of a decision by a court, board of arbitration, or the like.
1. Unearned	<p data-bbox="706 369 1429 436">Subtract essential expenses incurred in obtaining the payment, such as legal and medical expenses.</p> <p data-bbox="706 443 1429 730">Deduct from the first and any subsequent amounts of related income until all expenses have been eliminated. Deduct even those verified expenses which the recipient has previously paid, as long as the expenses are essential. If an expense has been incurred but not paid, assume the individual will pay the expense unless you have reason to question the situation.</p> <p data-bbox="706 772 1117 804">Verification: (not all inclusive)</p> <p data-bbox="738 846 1081 877">-Copy of bills or receipts</p>
2. Excluded in Financial	
3. Excluded in Patient Liability	
4. Taxable	
BANK ACCOUNTS	Money deposited to a bank account is considered income in the month it is deposited. (Then considered a resource beginning with the month following the month it is deposited.)
Checking, Savings, Time Certificates, Money Markets Certificates of Deposit (CD)	
1. Earned/Unearned	<p data-bbox="706 1094 1429 1308">Exception: In determining patient liability for spousal impoverishment cases only, income the payor designates as the client's is budgeted. Income of the other joint holder(s) (i.e., the spouse or anyone else) deposited into the account is not considered the client's income.</p>
2. Counted/excluded in Financial or Patient Liability-Varies by income type	
3. Taxable	A. Sole Ownership
Refer to Individual Development Account (IDA) section for consideration of funds deposited and interest earned on funds in an IDA savings account.	The client is designated as owner of the account, ALL the deposits are the client's income.
	Deposits made for another individual for the intent purpose of disbursing those funds on behalf of the individual are not considered income.
	The client must provide proof deposits are made and used on behalf of another individual.

INCOME TYPE	DESCRIPTION
BANK ACCOUNTS (Cont'd)	<p data-bbox="704 222 1292 258">B. Shared Ownership (joint account)</p> <p data-bbox="781 300 1097 331">Account holders are:</p> <ul data-bbox="786 338 1170 405" style="list-style-type: none"> - married couples - parent and minor child <p data-bbox="704 447 1443 625">When deeming applies in determining eligibility for the coverage group (e.g., Public Laws, institutional less than 30 days, etc.), rebutting ownership is NOT REQUIRED because deeming income takes precedence.</p> <p data-bbox="704 667 1081 699">Account holders are not:</p> <ul data-bbox="786 705 1170 772" style="list-style-type: none"> - married couples - parent and minor child <p data-bbox="704 814 1443 993">All deposits to the account will be presumed available to the client unless the client can successfully prove all or part of the funds are not his/hers. Exception: when the client is acting as an agent for the other account holder(s).</p> <p data-bbox="704 1035 1443 1287">If a bank account is owned jointly by more than one TANF/SSI/Medicaid applicant/recipient, any income deposited into the account is considered income to the person who is named payee by the source of payment. If more than one person is named payee, divide the amount equally among those named by the payment source.</p> <p data-bbox="704 1329 1325 1360">Inform the individual: (using Form-2614)</p> <ol data-bbox="704 1367 1443 1591" style="list-style-type: none"> 1. The deposits in the account belong to the applicant/recipient. 2. The implications are: All deposits are countable income when determining Medicaid eligibility. 3. Of his/her right to provide evidence re-butting the ownership if he/she disagrees. <p data-bbox="704 1633 1443 1801">If an account holder is a minor or incompetent, at least one account holder and a third party who has knowledge of the circumstances surrounding the establishment of the joint account must complete the form.</p>

INCOME TYPE	DESCRIPTION
BANK ACCOUNTS (Cont'd)	If the client does not complete and return Form 2614 by the specified date, deny or terminate the case for failure to cooperate.
	C. Court Order Designating Income
	A copy of the order must be sent with a request to the Chief of Eligibility and Payments for a determination of availability.
	When deeming does not apply (e.g., home based waivers, institutionalized at least 30 days, etc.), verify who owns the funds deposited in the account. Once the ownership of funds is known, only the income verified to be the client's is used in determining financial eligibility and patient liability.
	D. Court Order/Written Agreement
	If a written agreement or court order designates ownership of the joint account to either spouse, the account will be considered the resource of that spouse. Deposits made or interest posted will be considered income to that spouse. Disproving ownership does not apply.
	E. Equal Division of Income
	If an equal division of TOTAL community income has been applied, consider only the one-half portion as income to the client in determining financial eligibility. Disproving ownership does not apply.
	F. Client Chooses Not to Disprove Ownership (Form 2614 completed and in Case Record)
	- All deposits are countable income when determining eligibility and patient liability

INCOME TYPE	DESCRIPTION
BANK ACCOUNTS (Cont'd)	<p>G. Disproving Ownership</p> <p>If an individual wishes to disprove ownership, obtain his or her statement on Form 2615:</p> <ul style="list-style-type: none"> • who owns the funds; • why there is a joint account; • who has made deposits to and withdrawals from the account; and • how withdrawals have been spent. <p>A copy of a financial institution record such as a passbook, or bank statements which show the deposits, withdrawals, and interest for the period of time they are rebutting ownership. Proof of deposits, source of deposits, withdrawals, and how withdrawals were spent is required.</p> <p>Any unidentified deposits, deposits identified as the client's income and all withdrawals made by the client in excess of his/her own income, will be considered the client's income in that month.</p> <p>Vendor payments made on behalf of the client by the other account holder and loans made by the account holder to the client are not considered the client's income.</p> <p>The client has successfully disproved ownership when proof from the financial institution shows: 1) the client's name has been removed from the joint account; OR 2) access to the account has been restricted and the funds are not available to the client; OR 3) the account has been changed so only the client's money is in the account.</p> <p>If the client can show they are in the process of removing their name from the account, but the action cannot be completed for a time due to a specified reason, the client has successfully disproved ownership. The case should be future actioned to verify the account was closed/name removed.</p>

INCOME TYPE	DESCRIPTION
BANK ACCOUNTS (Cont'd)	<p>Example: Client applies June 30 and wishes to disprove ownership of a joint checking account. On July 10, the statements made by the account holders report in June and July \$800 of the money in the account was the client's funds. Verification of deposits substantiate their statement and there is proof the joint account is closed. When looking at the withdrawals from this account, however, the client actually used \$1,000 in the month of June. Because the client has shown a portion of the funds were not his in June and has closed the account, he has successfully disproved ownership. However, in the month of June the evidence shows he used \$200 more than his portion of the fund. Therefore, in June, \$200 will be counted as income to the client when determining eligibility and patient liability.</p> <p>In cases where the client did not successfully disprove ownership, notify the client in writing that ownership was not disproved and explain how income and resources are being evaluated.</p> <p>H. Client Does Not Disprove Ownership</p> <p>All deposits are countable income when determining eligibility and patient liability.</p>
BLOOD DONATIONS	Income received from donating blood.
<ol style="list-style-type: none"> 1. Unearned 2. Excluded in Financial (Conditional) 3. Counted in Patient Liability 4. Taxable 	<p>Depending on the circumstance and/or amount of income received, the individual may not be required to claim the income on their taxes. If the individual reports this type of income on their application, then the income is counted in the MAGI budgeting.</p> <p>Verification (not all inclusive)</p> <ul style="list-style-type: none"> - Documents from the source of payment

INCOME TYPE	DESCRIPTION
BONUS	Bonuses paid by the employer.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	- Copy of check
3. Counted in Patient Liability	- Statement from employer
4. Taxable	
CAPITAL GAINS	The profit that results from the sale of an asset when the amount realized from the sale exceeds the purchase price. The gain is the difference between the higher selling price and the lower purchase price.
1. Unearned	
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	
CASH CONTRIBUTIONS	Money received which is NOT determined to be a cash gift for holidays. If the amount is \$20 or less, see INFREQUENT AND IRREGULAR INCOME for possible exclusions.
1. Unearned	
2. Counted in Financial	
3. Counted in Patient Liability	Verification: (not all inclusive)
4. Taxable	- Statement from the source of payment
CENSUS INCOME	Income received from working for the decennial census is exempt from the eligibility and post-eligibility process for all applicants applying for medical assistance.
1. Earned	
2. Excluded in Financial	Verification: (not all inclusive)
3. Excluded in Patient Liability	- Documents from the source of payment
4. Taxable	
CHILD SUPPORT	MAABD Budgeting: Child support paid to or on behalf of a child by an absent parent or stepparent shall be considered income to the child for which it is paid. However, <u>one-third</u> (1/3) of the support will be excluded in financial eligibility only. The full payment will be counted when determining patient liability.
1. Unearned	
2. Excluded in Financial (1/3)	
3. Counted in Patient Liability	
4. Non-Taxable	

INCOME TYPE	DESCRIPTION
<p>CHILD SUPPORT (Cont'd)</p>	<p>Child support arrears paid to the parent after the child turns 18 shall be considered income to the parent. Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of court order or check - Client's statement
<p>CIVIL SERVICE ANNUITIES (CSA)</p> <ol style="list-style-type: none"> 1. Unearned 2. Counted in Financial 3. Counted in Patient Liability 4. Taxable 	<p>If the client has been a federal government employee or is the widow/widower or dependent child (under 18) of a deceased federal employee, Civil Service retirement or disability may be available. Cost-of-living increases usually occur effective March, reflected on April checks.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of award letter - Copy of disallowance letter
<p>CLERGY INCOME</p> <ol style="list-style-type: none"> 1. Unearned 2. Counted in Financial 3. Counted in Patient Liability 4. Taxable 	<p>Offerings and fees received for marriages, baptisms, funerals, masses, etc. in addition to salary, is counted as income. Offerings made directly to the religious institution are non-taxable to the client and not counted as income. Members of a religious organization that give their outside earnings to the organization must still include the earnings in their income.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of paycheck stubs - Copy of ledger sheets receipts and/or income tax records (if self-employed) - Schedule SE (Form 1040 if self-employed) <p>Ministerial Business Expenses as an Employee: The employee must itemize deductions on Schedule A (Form 1040) to claim allowable deductions for ministerial trade or business expenses incurred while working as an employee. Employees must also file Form 2106, Employee Business Expenses (or Form 2106-EZ, Unreimbursed Employee Business Expenses).</p>

INCOME TYPE	DESCRIPTION
CLERGY HOUSING	<p>Include the rental value of the home or the housing allowance as earnings from self-employment on Schedule SE (Form 1040), Self-Employment Tax, if the individual is subject to self-employment tax.</p> <ol style="list-style-type: none"> 1. Earned (if self-employed) 2. Counted in Financial 3. Counted in Patient Liability 4. Taxable (if self-employed) <p>Verification:</p> <ul style="list-style-type: none"> - Copy of ledger sheets receipts and/or income tax records - Schedule SE (form 1040) <p>Note: The rental value of a home (including utilities) or a designated housing allowance is not counted as income if the individual is not self-employed. The exclusion cannot be more than reasonable pay for services and the home or allowance must be provided as compensation for services as an ordained, licensed, or commissioned minister.</p>
COMMUNITY SPOUSE MONTHLY INCOME ALLOWANCE	<p>Income allocated to the community spouse for maintenance as required by the spousal impoverishment provisions. The case manager must advise the community spouse how this additional income allowance will affect other public assistance benefits such as SSI, QMB or SNAP.</p> <ol style="list-style-type: none"> 1. Unearned 2. Counted in Financial 3. Non-Taxable <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Patient liability deduction amount from institutionalized spouse's case
COMPENSATION FOR INJURY OR SICKNESS	<p>Any assignment of a liability to make periodic payments as damages or as compensation on account of personal injury or sickness.</p> <ol style="list-style-type: none"> 1. Unearned 2. Counted in Financial 3. Non-Taxable (Conditional) <p>If the employee paid the entire cost of the accident or health plan, do not include any amounts received from the plan for personal injury as income.</p> <p>MAGI – Payments received for damages as Qualified assignments are non-taxable. Any portion of the payment that is not for damages, including punitive damages, is taxable.</p>

INCOME TYPE	DESCRIPTION
COST OF LIVING ADJUSTMENT “COLA” (RSDI ONLY)	For QMB/SLMB/QDWI coverage, the annual cost-of-living increase for RSDI benefits must be disregarded from January through March each calendar year. Effective April, the RSDI COLA is then compared to the new poverty income limit. The same disregard is applied to a spouse’s RSDI for comparison to the couple limit.
1. Unearned 2. Excluded in Financial 3. Counted in Patient Liability 4. Taxable	Verification: (not all inclusive) - SSA Benefit letter or SOLQ
DEATH BENEFITS	A Death Benefit is money a client receives as the result of another’s death. These benefits include the following:
1. Unearned 2. Counted/Excluded in Financial or Patient Liability Varies by Income Type 3. Non-taxable	<ul style="list-style-type: none"> - Proceeds of life insurance policies received due to the death of the insured; - Lump Sum Death Benefits from Social Security; - Railroad burial benefits; - VA burial benefits; - Cash inheritances; - Cash gifts from relatives, friends, or a community group to “help out” with expenses related to the death.
	<p>NOTE: Recurring survivor benefits such as those received from Social Security, private pension programs, etc., are not death benefits.</p>
	<p>Death benefits received by the client are income to the client in the month received, except for any portion the client verifies was used for the expenses of the deceased person’s last illness and/or burial.</p>
	<p>Last illness and burial expenses include but are not limited to: related hospital and medical expenses, funeral, burial plot, and interment expenses, and other related expenses. Other related expenses include but are not limited to: new clothing to wear to the funeral, food for visiting relatives, taxi fare to and from the hospital and funeral home, etc.</p>
	<p>Any portion of the Death Benefits which is left after deducting these expenses is counted as income in the month of receipt.</p>

INCOME TYPE	DESCRIPTION
DEATH BENEFITS	
(Cont'd)	<ul style="list-style-type: none"> - Copy of life insurance - Award letter from SSA, RR, VA - Copy of Will - Statements from individuals giving money to the client - Bills and/or receipts - Contact with provider
DISABILITY	
1. Unearned	Benefits for disability received from a business, agency or organization.
2. Counted in Financial	Verification: (not all inclusive)
3. Counted in Patient Liability	<ul style="list-style-type: none"> - Statement from agency or business establishment.
4. Taxable	<ul style="list-style-type: none"> - Form 2339
DISMISSAL PAY	
	Final pay from an employer.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	<ul style="list-style-type: none"> - Copy of check
3. Counted in Patient Liability	<ul style="list-style-type: none"> - Statement from the employer, Form 2074
4. Taxable	
EARNINGS	
	Income received through employment and/or tips.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	<ul style="list-style-type: none"> - Copy of check
3. Counted in Patient Liability	<ul style="list-style-type: none"> - Tip records - Statement from employer, Form 2074
4. Taxable	
EARNINGS (workshop)	
	Wages from workshops or work activity centers such as WARC, ALPHA Industries, FAST, Opportunity Village and NAAH.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	
3. Counted in Patient Liability	<ul style="list-style-type: none"> - Copy of check - Statement from employer, Form 2074
4. Taxable	

INCOME TYPE	DESCRIPTION
EDUCATIONAL ASSISTANCE	<p>Educational assistance is provided in many forms i.e., Scholarships, Fellowships, Need-Based Education Grants (Pell Grant and Qualified Tuition Reductions). Student Loans are not included in the definition of Educational Assistance. See loans for treatment of student/educational loans. For Medicaid purposes, treatment will vary depending on the source and the use of the assistance.</p>
1. Earned/Unearned	
2. Excluded in Financial (Conditional)	
3. Excluded in Patient Liability (Conditional)	
4. Non-Taxable (Conditional)	<p>Educational assistance from the following sources are excluded for all medical programs: Bureau of Indian Affairs, Title IV Assistance (Work-study, Pell grant), AmeriCorps State and National and AmeriCorps NCCC.</p> <p>VA Educational benefits are non-taxable and excluded in MAGI budgeting.</p> <p>Other educational assistance used for educational expenses and not for living expenses are excluded from income. Assistance which exceeds the amount of actual Educational Expenses and is used for daily living expenses can be counted as income. Educational expenses include tuition, books, lab fees, student fees, supplies and equipment.</p> <p>Expenses that DO NOT qualify include: room and board, travel, research, clerical help or equipment not required for enrollment or class attendance.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of documents from source of payment. - Receipt of educational expenses.
EMERGENCY ENERGY CONSERVATION SERVICE AND ENERGY CRISIS ASSISTANCE PROGRAM	<p>Energy assistance payments to needy persons.</p>
	<p>Verification: (not all inclusive)</p>
1. Unearned	<ul style="list-style-type: none"> - Statement from the source of payment
2. Excluded in Financial	
3. Counted in Patient Liability	
4. Non-Taxable	

INCOME TYPE	DESCRIPTION
EMPLOYERS INSURANCE COMPANY OF NEVADA (EICON)	Nevada disability program benefits to employees
<ol style="list-style-type: none"> 1. Unearned 2. Counted in Financial 3. Counted in Patient Liability 4. Taxable 	<p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check - Copy of award or denial letter
FAMILY PRESERVATION PROGRAM	See income type "Assistance Based on Need"
FEDERAL EMERGENCY MANAGEMENT ADMIN.	Funds for disaster relief, or comparable assistance provided by states, local governments (FEMA) or private disaster assistance organizations pursuant to Section 312 of the Stafford Act.
<ol style="list-style-type: none"> 1. Unearned 2. Excluded in Financial 3. Counted in Patient Liability 4. Non-Taxable 	<p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Statement from the source of payment
FEDERAL TAX REFUNDS	Funds received December 31, 2009 or later, either as an advance or as a refund regardless of the tax year involved are excluded for a period of 12 months.
<ol style="list-style-type: none"> 1. Excluded in Financial 2. Excluded in Patient Liability 3. Non-Taxable 	<p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check - Copy of client's tax forms
GAMBLING WINNINGS	Income received from gambling winnings.
<ol style="list-style-type: none"> 1. Unearned 2. Excluded in Financial (Conditional) 3. Counted in Patient Liability 4. Taxable 	<p>Depending on the circumstance and/or amount of income received, the individual may not be required to claim the income on their taxes. If the individual reports this type of income on their application, then the income is counted in the MAGI budgeting.</p>
	<p>NON-MAGI: Evaluate gambling winnings under irregular and infrequent income rules. If not irregular or infrequent count in financial.</p>
	<p>MAGI: Gambling winnings are taxable income.</p>

INCOME TYPE	DESCRIPTION
GAMBLING WINNINGS (Cont'd)	Verification: - Client statement - Statement from casino paying proceeds
GENERAL ASSISTANCE	See Assistance Based on Need
GIFTS 1. Unearned 2. Excluded in Financial 3. Counted in Patient Liability 4. Non-Taxable with exception	Money received for holidays (e.g., Christmas, birthdays, anniversary, etc.). MAGI Exceptions: Gifts received by an individual exceeding \$13,000 per year are taxable and therefore countable in the month of receipt. Verification: (not all inclusive) - Statement from the person giving the gift - Form 2506
HOLIDAY PAY 1. Earned 2. Counted in Financial 3. Counted in Patient Liability 4. Taxable	Employer paid holiday pay. Verification: (not all inclusive) - Copy of pay check - Statement from Employer, Form 2074
HOUSING and URBAN DEVELOPMENT (HUD) 1. Unearned 2. Excluded in Financial 3. Counted in Patient Liability 4. Non-Taxable	Subsidized housing assistance. Provided by HUD. Verification: (not all inclusive) - Copy of check - Statement from HUD

INCOME TYPE	DESCRIPTION
<p>INDIAN GENERAL ASSISTANCE (IGA)</p> <p>1. Unearned</p> <p>2. Counted in Financial</p> <p>3. Counted in Patient Liability</p> <p>4. Non-Taxable</p>	<p>Federal payments to needy American Indians.</p> <p>Verification: (not all inclusive)</p> <p style="padding-left: 40px;">- Copy of check or award letter</p>
<p>INDIAN MONIES</p> <p>1. Unearned</p> <p>2. Excluded in Financial</p> <p>3. Counted in Patient Liability</p> <p>4. Non-Taxable</p>	<p>Judgment funds received by members of an Indian tribe and per capita payments made under Public Law.</p> <p>Per capita payment made under Public Law 108-270 "Western Shoshone Claims Distribution Act" is exempt in Patient Liability.</p> <p>Verification: (not all inclusive)</p> <p style="padding-left: 40px;">- Copy of check or award letter</p>
<p>INDIAN TRUSTS OR RESTRICTED LANDS</p> <p>1. Unearned</p> <p>2. Excluded in Financial</p> <p>3. Counted in Patient Liability</p> <p>4. Non-Taxable</p>	<p>This income (often called individual Indian trust or lease income) generally comes from interests in lands that were allotted to individual Indians many years ago.</p> <p>Effective January 1, 1994, up to \$2,000 per year in payments derived from individual interests in Indian trust or restricted lands is excluded from income.</p> <p>MAGI – exclude all income received from interest in Indian lands.</p> <p>Verification: (not all inclusive)</p> <p style="padding-left: 40px;">- Statement from the source of payment</p>

INCOME TYPE	DESCRIPTION
INDIVIDUAL DEVELOPMENT ACCOUNT (IDA)	<p>Intended to improve the economic independence and stability of individuals and families and to promote and support the transition to economic self-sufficiency. An IDA participant can only deposit earned income into an IDA. Federal funds match the amount of earnings low-income working individuals and families deposit into an IDA. IDA savings are to be used for a first home purchase, post-secondary educational expenses, or business capitalization.</p>
1. Earned/Unearned	<p>The Social Security Act provides for State Family Assistance Grant funds (i.e., TANF, WtW) to be used to establish IDA. The Assets for Independence Act (AFIA) provides for IDAs to be established under Head Start, Low Income Home Energy Assistance (LIHEA), and Community Services.</p>
2. Excluded in Financial	<p>Income in an IDA includes:</p>
3. Excluded in Patient Liability	<ul style="list-style-type: none"> - Participant contribution (earned income); - Interest earned on participant earned income contributions; - Matching funds; and - Interest accrued on matching funds.
3. Non-Taxable	<p>Note: Count the participant's gross earned income MINUS the participant's contribution amount. An individual, whose participation in the IDA program has terminated, voluntarily or otherwise, is no longer covered by the income exclusion.</p>

INCOME TYPE	DESCRIPTION
INFREQUENT AND IRREGULAR INCOME	Income excluded which is received either infrequently or irregularly.
1. Earned/Unearned	Irregular income is considered received if an individual cannot reasonably expect to receive it.
2. Excluded in Financial	
3. Counted in Patient Liability	Beginning September 8, 2006, income is considered infrequent if received only once during a calendar quarter from a single source <i>and</i> the individual did not receive it in the month immediately preceding that month or in the month immediately subsequent to that month, regardless of whether or not these payments occur in different calendar quarter.
4. If infrequent or irregular, exclude first \$30 per calendar quarter of earned income; and first \$60 per calendar quarter of unearned income.	
5. \$10 per month of earned income; and \$20 per month of unearned income.	Verification: (not all inclusive) <ul style="list-style-type: none"> - Type, amount, frequency, or predictability of income. - Copy of check - Document from source of payment
6. Non-Taxable	
IN-KIND WAGES	The value of goods or services given to the client for work performed instead of cash payment.
1. Earned	
2. Counted in Financial	Verification: (not all inclusive) <ul style="list-style-type: none"> - Statement from employer
3. Counted in Patient Liability	
4. Non-Taxable	

INCOME TYPE	DESCRIPTION
<p>INTEREST/DIVIDENDS</p> <ol style="list-style-type: none"> 1. Unearned 2. Counted in Financial (Conditional) 3. Counted in Patient Liability (Conditional) 4. Taxable 	<p>Accrued interest and dividend payments are excluded in financial eligibility when posted quarterly, semi-annually or annually from a single source. For example: Insurance is one source; banking is one source; burial is one source; bonds are one source; Reparation payments are one source. Interest is counted as income for patient liability when the amount posted is \$5 or more in any month.</p> <p>Interest and dividends paid monthly are counted in financial eligibility and patient liability.</p> <p>MAGI: Include any tax exempt interest received in assistance unit income.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Current bank statement - Computer printout from bank - Written statement from the bank
<p>IRA WITHDRAW/DISTRIBUTION</p> <ol style="list-style-type: none"> 1. Unearned 2. Counted in Financial 3. Counted in Patient Liability 4. Taxable (Conditional) 	<p>Individuals can receive one time or scheduled distributions from their IRA account. If an early withdrawal is taken, reduce the gross amount by any penalty paid.</p> <p>MAABD – Evaluate the IRA account as an available resource prior to the income determination.</p> <p>Distributions from a regular IRA account are taxable.</p> <p>Distributions from a ROTH IRA are non-taxable income.</p>
<p>JOB CORP</p> <ol style="list-style-type: none"> 1. Earned 2. Counted in Financial 3. Counted in Patient Liability 4. Taxable 	<p>Paid from the Economic Opportunity Act.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check or award letter

INCOME TYPE	DESCRIPTION
JUDGMENTS	
1. Unearned	Any money paid to an employee from a judgment resulting from legal action for wages.
2. Counted in Financial	Verification: (not all inclusive)
3. Counted in Patient Liability	- Copy of Judgment
4. Taxable	
JURY DUTY COMPENSATION	
	Income earned from serving jury duty.
1. Unearned	Depending on the circumstance and/or amount of income received, the individual may not be required to claim the income on their taxes. If the individual reports this type of income on their application, then the income is counted in the MAGI budgeting.
2. Excluded in Financial (Conditional)	
3. Counted in Patient Liability	
4. Taxable	Verification: (not all inclusive)
	- Documents from the source of payment
LEASE/RENTAL INCOME	
	Gross lease income less expenses. Lease expenses may include interest on mortgage, property taxes, maintenance/repair costs, insurance on structure, advertising and utilities when paid by the landlord. Lease expenses do NOT include the amount of a mortgage applied toward the principal balance of the loan.
1. Unearned	
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	Verification: (not all inclusive)
	- Copy of receipt book
	- Copy of check or money order
	- Tenant's statement of payment
	- Proof of operating expenses
LIFE INSURANCE PAYMENTS	
	Accelerated life insurance payments are proceeds paid to a policy holder PRIOR to death. These payments are income in the month received and a resource if retained into the following month.
1. Unearned	
2. Counted in Financial	
3. Counted in Patient Liability	Verification: (not all inclusive)
4. Taxable	- Insurance policy
	- Form 2015 from insurance company
	- Written statement from insurance company

INCOME TYPE	DESCRIPTION
LOANS	
1. Unearned	Money a person borrows or money received as repayment of the principal of a loan is not counted.
2. Excluded in Financial	If a loan is NOT bona fide (not legally valid and made in good faith), the proceeds are counted in the month received. Interest received is also counted the month received.
3. Excluded in Patient Liability	
4. Non-Taxable	Verification: (not all inclusive) <ul style="list-style-type: none"> - Client's statement is acceptable - Form 2506
LONG TERM CARE INSURANCE	
1. Unearned	Long Term Care policies that pay directly to the facility should be considered a third party payment and not counted in financial eligibility or patient liability.
2. Counted in Financial (conditional)	Long Term Care policies that pay directly to the recipient without restriction on use of funds are counted as income in financial eligibility and patient liability.
3. Counted in Patient Liability (conditional)	
4. Non-Taxable	Long Term Care policies that pay directly to the recipient for reimbursement of care already paid for are considered third party payments and not counted in financial eligibility. These payments are counted in patient liability.
LUMP SUM PAYMENTS	
1. Unearned	Lump sum payments are considered income in the month received. Exception: SSI lump sum payments.
2. Counted in Financial	For retroactive Social Security Disability benefits which must be paid in installments due to the Drug Alcohol Addiction (DA&A) law, count the entire lump sum entitlement (sum of all installment payments) amount in the <u>first</u> month an installment payment is made.
3. Counted in Patient Liability (not to exceed actual cost of care)	
4. Taxable	Verification: (not all inclusive) <ul style="list-style-type: none"> - Copy of check or money order - Legal documentation - Client's sworn and dated statement - Documents from public agencies (SSA, SIIS, VA, etc.)

INCOME TYPE	DESCRIPTION
MEDICAL INSURANCE CASH PAYMENTS	REIMBURSEMENT for medical costs paid by the client and medical insurance cash payments the client proves were applied toward medical bills.
1. Unearned	Verification: (not all inclusive)
2. Excluded in Financial	- Explanation of Benefits (EOB) from the insurance company
3. Excluded in Patient Liability	- Receipts for medical payments
4. Non-Taxable	
MEDICARE PREMIUM REIMBURSEMENTS	Medicare reimbursements are exempt ONLY if the client paid the premium.
1. Unearned	Verification: (not all inclusive)
2. Excluded in Financial	- Copy of the check or award letter
3. Excluded in Patient Liability	
4. Non-Taxable	
MILITARY DEPENDENT ALLOTMENTS	Enlisted service individuals may make an allowance for dependents.
1. Unearned	Verification: (not all inclusive)
2. Counted in Financial	- SSA Benefit Record
3. Counted in Patient Liability	- Written statement from Military Allotment Branch
4. Taxable	
MILITARY HOSTILE FIRE PAY	Hostile fire pay is a special type of pay to a service member who is:
1. Unearned	- subject to hostile fire or explosion of hostile mines; or
2. Excluded in Financial	- on duty in an area in which he/she is in imminent danger of being exposed to hostile fire or explosion of hostile mines, AND
3. Counted in Patient Liability	- while on duty in that area, other service members in the same area are subject to hostile fire or explosion of hostile mines; or
4. Taxable	- killed, injured, or wounded by hostile fire, explosion of a hostile mine, or any other hostile action.

INCOME TYPE	DESCRIPTION
MILITARY HOSTILE FIRE PAY (Cont'd)	Verification: (not all inclusive) <ul style="list-style-type: none"> - Copy of check - Documents from the source of payment
OLDER AMERICANS ACT 1. Earned 2. Counted in Financial 3. Counted in Patient Liability 4. Taxable	<p>The Federal Government through the Administration on Aging is involved in a variety of programs for older Americans. The programs may be operated by State or local governments or community organizations. Some program types include health and nutrition services, legal assistance and community service employment.</p> <p>A wage or salary paid under Chapter 35 of Title 42 of the U.S. Code, the Older Americans Act is earned income.</p> <p>Exception: Anything other than a wage or salary is excluded in financial eligibility and patient liability and non-taxable.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check - Documents from the source of payment
PANHANDLING 1. Unearned 2. Excluded in Financial 3. Counted in Patient Liability 4. Taxable	<p>Income received from panhandling.</p> <p>Depending on the circumstance and/or amount of income received, the individual may not be required to claim the income on their taxes. If the individual reports this type of income on their application, then the income is counted in the MAGI budgeting.</p> <p>Verifications: (not all inclusive)</p> <ul style="list-style-type: none"> - Documents from the source of payment
P.A.S.S. 1. Unearned 2. Excluded in Financial 3. Counted in Patient Liability 4. Taxable	<p>Income necessary to fulfill a Plan for Achieving Self-Support for BLIND and DISABLED individuals. The plan must be an individual plan in writing and approved by Social Security.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Award letter from Social Security

INCOME TYPE	DESCRIPTION
PENSIONS	
1. Unearned	Benefits paid to a pensioner following retirement from employment. Any portion of a pension paid directly to the spouse per a divorce settlement is not countable toward the client for financial eligibility or patient liability. (Divorce settlement must have occurred prior to Medicaid application.)
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	
	Verification: (not all inclusive)
	- Copy of check or award letter
	- Form 2339
PROFIT SHARING PLAN	
1. Earned	Profit gained from shares owned in the business of employer.
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	
	Verification: (not all inclusive)
	- Copy of financial statement or check
PROMISSORY NOTES, FORMAL WRITTEN AGREEMENTS AND PROPERTY AGREEMENTS	
1. Unearned	If the note or agreement is determined to be a resource, that portion of any payment received representing payment on the principal is also a resource. The portion of any payment which represents interest on the principal is unearned income. If the note or agreement is determined NOT to be a resource, total payments received, whether principal and/or interest, are unearned income.
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	
	Verification: (not all inclusive)
	- Copy of the Note or Agreement
PUBLIC EMPLOYEES RETIREMENT (PERS)	
1. Unearned	If the client has been a public employee or is the widow/widower or dependent child (under 18) of a deceased public employee, retirement, survivors, or disability benefits may be available.
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	
	Verification: (not all inclusive)
	- Copy of Award letter or Form 2339
	- SSA Benefit Record

INCOME TYPE	DESCRIPTION
<p>PUBLIC LAW 92-336 (1972 RSDI DISREGARD)</p> <p>1. Unearned</p> <p>2. Excluded in Financial</p> <p>3. Counted in Patient Liability</p>	<p>Disregard the amount of the October 1972 twenty percent (20%) RSDI increase.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of Check or Award Letter - Statement from SSA
<p>RADIATION EXPOSURE PAYMENTS</p> <p>1. Unearned</p> <p>2. Excluded in Financial</p> <p>3. Excluded in Patient Liability</p> <p>4. Non-taxable</p>	<p>Payments made under the Radiation Exposure Compensation Act.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Documents from the source payment
<p>RAILROAD RETIREMENT BENEFITS</p> <p>1. Unearned</p> <p>2. Counted in Financial</p> <p>3. Counted in Patient Liability</p> <p>4. Taxable</p>	<p>Persons who may be eligible must apply to the Railroad Retirement Board District Office. Cost-of-living increases usually occur effective December, reflected on January checks.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of Award Letter - SSA Benefit Record - Form 2339
<p>RECYCLING</p> <p>1. Unearned</p> <p>2. Counted in Financial</p> <p>3. Counted in Patient Liability</p> <p>4. Taxable</p>	<p>Income received from collecting recyclable goods.</p> <p>Depending on the circumstance and/or amount of income received, the individual may not be required to claim the income on their taxes. If the individual reports this type of income on their application, then the income is counted in the MAGI budgeting.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Documents from the source payment

INCOME TYPE	DESCRIPTION
REFUND ON TAXES	Taxes refunded to the client from the federal or state government.
1. Unearned	
2. Excluded in Financial	Verification: (not all inclusive)
3. Counted in Patient Liability	- Documents from the source of payment
4. Non-Taxable	
REIMBURSEMENTS; REFUNDS FOR DEPOSITS AND OVERCHARGES	Reimbursements, deposits and overcharges refunded to the client from any source.
	Verification: (not all inclusive)
1. Unearned	- Documents from the source of payment
2. Excluded in Financial	
3. Excluded in Patient Liability	
4. Non-Taxable	
RELOCATION ASSISTANCE	Assistance provided under TITLE II of the UNIFORM RELOCATION ASSISTANCE and REAL PROPERTY ACQUISITIONS POLICIES ACT of 1970 from a federal or federally-assisted project.
1. Unearned	
2. Excluded in Financial	
3. Counted in Patient Liability	RELOCATION AS provided by a state or local government or through a state-assisted or locally-assisted project is excluded effective May 1, 1991.
4. Non-Taxable	
	Verification: (not all inclusive)
	- Copy of check or award letter
ROOMER/BOARDER INCOME	Applicants must own or be purchasing the property to consider "roomer/boarder income." When all household members are renting a single dwelling, it is considered shared expenses, not roomer/boarder income.
1. Unearned	
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	

INCOME TYPE	DESCRIPTION
<p>ROOMER/BOARDER INCOME (Cont'd)</p>	<p>When a recipient receives contributions for shared expenses that exceed the household's total expenses, the excess is considered unearned income to the recipient.</p> <p>Roomer/Boarder income is determined by using gross room/board amount less actual rental expenses. Expenses may include interest on mortgage, property taxes, maintenance/repair costs, insurance on structure, advertising and utilities when paid by the landlord.</p> <p>Expenses are prorated in roomer/boarder situations. Prorate expenses based on the number of rooms designated for rent compared to the number of rooms in the house (do not count bathrooms, basements and attics).</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of receipt book, check (money order), tenants' statement of payment or proof of operating expenses.
<p>REPARATION PAYMENTS</p> <ol style="list-style-type: none"> 1. Unearned 2. Excluded in Financial 3. Excluded in Patient Liability 4. Non-Taxable 	<p>REPARATION PAYMENTS from the FEDERAL REPUBLIC OF GERMANY received on or after 11/1/84.</p> <p>WAR REPARATIONS paid under the AUSTRIAN government pension system. However, any interest earned on these payments is <u>countable income</u>.</p> <p>REPARATION PAYMENTS issued to JAPANESE INTERNEES (EXCEPT INTEREST) and ALEUTS pursuant to Public Law 100-383. However, any interest earned on these payments is <u>countable income</u>.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Award letter or copy of check

INCOME TYPE	DESCRIPTION
<p>REPLACEMENT/REPAIR DESTROYED OR DAMAGED PROPERTY</p> <p>1. Unearned</p> <p>2. Excluded in Financial</p> <p>3. Excluded in Patient Liability</p> <p>4. Non-Taxable</p>	<p>The amount of money received for replacement or repair of lost, destroyed, damaged or stolen resources is considered a change in type of resource and is not counted as income.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check - Documents from source of payment - Receipts for expenses -
<p>RETIRED SENIOR VOLUNTEER (RSVP)</p> <p>1. Unearned</p> <p>2. Excluded in Financial</p> <p>3. Excluded in Patient Liability</p> <p>4. Non-Taxable</p>	<p>Stipends received for services rendered.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check - Documents from source of payment
<p>RETIREMENT PAY</p> <p>1. Unearned</p> <p>2. Counted in Financial</p> <p>3. Counted in Patient Liability</p> <p>4. Taxable</p>	<p>Benefits paid to a retiree by the company they worked for:</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check - Documents from source of payment
<p>RETIREMENT, SURVIVORS, DISABILITY INSURANCE (RSDI)</p> <p>1. Unearned</p> <p>2. Counted in Financial</p> <p>3. Counted in Patient Liability</p> <p>4. Taxable</p>	<p>Persons who may be eligible must apply at the local Social Security office. Budget the gross amount. Cost-of-living increases usually occur effective December, reflected on January checks.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of award letter - Copy of disallowance letter - SSA Benefit Record - SOLQ

INCOME TYPE	DESCRIPTION
REVERSE MORTGAGES	<p>A reverse mortgage is a type of home equity loan, which allows a person to convert some of the equity in their home into cash while retaining home ownership.</p>
1. Unearned	<p>Funds obtained from a reverse mortgage may be used for any purpose, including meeting housing expenses such as taxes, insurance, fuel, and maintenance costs.</p>
2. Excluded in Financial	<p>The funds may be received in a lump sum, in monthly advances, through a line-of-credit or in a combination of distribution methods.</p>
3. Excluded in Patient Liability	<p>Depending on the agreement with the lender, the loan becomes due with interest when the individual moves, sells the home, dies, or reaches the end of the pre-selected loan term.</p>
4. Non-Taxable	<p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - A copy of the reverse mortgage agreement with the lender - Documentation of the payments and source
ROYALTIES	<p>Income from copyrights on literary, musical, or artistic works, and similar property, or from patents on inventions, paid for the right to use the work over a specified period of time. Usually based on the number of units sold, such as the number of books, tickets, or machines sold.</p>
1. Unearned	<p>Income from oil, gas, and mineral properties received when natural resources are extracted from an individual's leased property. Based on units, such as barrels, tons, etc., and paid by the leasee.</p>
2. Counted in Financial	<p>Verification: (not all inclusive)</p>
3. Counted in Patient Liability	<ul style="list-style-type: none"> - Copy of check - Documents from source of payment
4. Taxable	

INCOME TYPE	DESCRIPTION
SELF-EMPLOYMENT WAGES	Gross income from self-employment less expenses is self-employment wages.
- Wages	
- Business income	
1. Earned	Gross business income less all business operating costs is gross wages from self-employment.
2. Counted in Financial	The client is responsible for keeping all necessary records.
3. Counted in Patient Liability	Verification: (not all inclusive)
4. Taxable	- Copy of ledger sheets receipts and/or income tax records
SENIOR COMPANION PROGRAM	Stipends received for services rendered. (See also Action Programs)
1. Unearned	Verification (not all inclusive)
2. Excluded in Financial	- Copy of check
3. Excluded in Patient Liability	- Documents from source of payment
4. Non-Taxable	
SEVERANCE PAY	Final payment to employees laid off or terminated.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	- Copy of check stubs
3. Counted in Patient Liability	- Statement from employer, Form 2074
4. Taxable	
SICK PAY	Employer paid sick leave.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	- Statement from employer, Form 2074
3. Counted in Patient Liability	- Copy of paystub
4. Taxable	

INCOME TYPE	DESCRIPTION
SPINA BIFIDA ALLOWANCES	
1. Unearned	Children of Vietnam veterans who are born with Spina Bifida are eligible to receive a monthly allowance ranging from \$200 to \$1,200 per month, effective October 1, 1997.
2. Excluded in Financial	
3. Counted in Patient Liability	These payments are excluded from income and resources.
4. Non-Taxable	Verification: (not all inclusive) <ul style="list-style-type: none"> - Documents from source of payment - Documents from the Veterans Administration or Department of Veterans Affairs
SPONSOR INCOME	
1. Unearned	The income of a non-citizen's sponsor is not deemed in the Medicaid and NCU eligibility determination.
2. Excluded in Financial	If the sponsor is providing a cash contribution to the household evaluate this amount under cash contribution.
3. Excluded in Patient Liability	
4. Non-Taxable	
STUDENT/CHILD EARNED INCOME	
1. Earned	MAABD Exclusion: If a child is under 22, not the head of a household, regularly attending school, and has never been married, exclude \$1,730 per month not to exceed \$6,960 per calendar year.
2. Conditional Exclusion in Financial	MAGI Exclusion: Child/tax dependent income is not counted in the tax payers assistance unit unless the child/tax dependent is required to file a tax return.
3. Counted in Patient Liability	
4. Taxable- MAGI conditional exclusion	Earnings of a child/tax dependent are included in their own assistance unit when the child/tax dependent is not included in the same assistance unit as the parent/tax filer claiming them.
	Verification: (not all inclusive) <ul style="list-style-type: none"> - Copy of check, Form 2074 - School statement

INCOME TYPE	DESCRIPTION
STRIKE BENEFITS	Income received from a union as strike or lockout benefits.
1. Unearned	
2. Counted in Financial	Verification:
3. Counted in Patient Liability	<ul style="list-style-type: none"> - Copy of check - Statement from agency paying benefit
4. Taxable	
SUPPLEMENTAL SECURITY INCOME (SSI)	Benefits based on need for aged, blind and disabled individuals.
1. Unearned	Verification: (not all inclusive)
2. Excluded in Financial	<ul style="list-style-type: none"> - SOLQ - SSA Benefit Record
3. Excluded in Patient Liability	<ul style="list-style-type: none"> - SDX - Copy of award or denial letter
4. Non-Taxable	See "Cost of Living Adjustments" (COLAs) for evaluating increases to SSI.
SUPPORTED LIVING ARRANGEMENT (SLA)	Supported Living Arrangement (SLA) payments are funds authorized by state legislation to assist individuals with disabilities or mentally disabled SSI applicants/recipients so they can live in the community.
1. Unearned	
2. Counted in Financial	
3. Counted in Patient Liability	<ul style="list-style-type: none"> - exempt payments to or received on behalf of an SSI recipient, and - exempt payments for medical needs that are not paid by Medicaid.
4. Non-Taxable	
Note: SLA vendor payments and reimbursements for receipted expenditures are not considered income. MH/MR may also refer to SLA as Supplemental Living Assistance; however, this is the same as Supported Living Arrangement.	
TANF/TRIBAL TANF	Any cash and/or in-kind assistance provided by a governmental medical or social services program is not counted as income.
1.. Unearned	
2. Excluded in Financial	
3. Excluded in Patient Liability	
4. Non-Taxable	

INCOME TYPE	DESCRIPTION
TITLE IV EDUCATION GRANTS	
1. Unearned	Educational assistance programs administered through the U.S. Office of Education under Title IV of the Higher Education Act.
2. Excluded in Financial	MAGI: Title IV grants including pell grants are tax free to the extent used for qualified education expenses (tuition, fees, supplies). Any portion not used for education expenses is taxable.
3. Excluded in Patient Liability	
4. Non-Taxable (Conditional)	
TRIBAL GAMING INCOME	
1. Count as unearned income Conditional exclusion	Funds paid in a lump sum to an eligible tribal individual from tribal casino revenues. In month received, credited to individual's account, or set aside for the individual's use.
2. Count in financial	Beginning September 8, 2006, income is considered infrequent if received only once during a calendar quarter from a single source <i>and</i> the individual did not receive it in the month immediately preceding that month or in the month immediately subsequent to that month, regardless of whether or not these payments occur in different calendar quarter.
3. Count in Patient Liability	
4. Taxable	
5. Exclude first \$60 per calendar quarter	Between July 1, 2004 and September 7, 2006, infrequent income defined as income received no more than once in a calendar quarter from a single source.
6. Exclude if does <i>not</i> exceed \$20 per month	Prior to July 1, 2004, infrequent or irregular income is excluded provided the total does not exceed.
	Verification: (not all inclusive) <ul style="list-style-type: none"> - Type, amount, frequency, or predictability of income - Copy of check - Document from source of payment

INCOME TYPE	DESCRIPTION
TRUST FUNDS	<p>For the MAABD program, all trusts (other than minor blocked trusts) are referred to the Chief of Eligibility and Payments (E&P) for a legal evaluation. The case manager must obtain the trust document with all attachments to send with the request, using Form 6009.</p>
1. Unearned	
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	<p>For clients applying for or receiving Medicaid in a MAGI category, do not send trusts for evaluation. Verify if the client is receiving income from the trust, and count the income per the instructions in this section. This includes institutionalized individuals receiving Medicaid as a Childless Adult (CA).</p>
	<p>Always refer trusts to the Chief of E&P when an individual receiving Medicaid in a MAGI category is to be converted to MAABD under the Institutional or Home-Based Waiver programs.</p>
	<p>Trusts established prior to August 11, 1993 by an individual or the individual's spouse, under which the individual is the recipient of all or part of any payments from the trust, are called Medicaid Qualifying Trusts (MQTs). MQT assets (income/resources) are "deemed" available to the client</p>
	<p>The following are types of payments from a trust fund:</p>
	<ol style="list-style-type: none"> 1. Interest income as it becomes available, if the client has a right to the interest on the principal, whether or not the client is currently receiving it. 2. Payments from the trust which are being made to: <ul style="list-style-type: none"> ● The client; or ● The representative/legal guardian of the client; or ● A vendor on behalf of the client.

INCOME TYPE	DESCRIPTION
TRUST FUNDS (Cont'd)	3. Payments which are being or <u>could be made</u> to the client from a Medicaid Qualifying Trust. The maximum payment which could be made to the client will be counted whether it is being
UNIFORM GIFTS TO MINORS	Uniform Gifts to Minors Act permits gifts to minors which are free of tax burdens.
1. Real/Personal Property	<p>An individual (donor) makes an irrevocable gift of money or other property to a minor (the donee). The gift, plus any earnings it generates, is under the control of a custodian until the donee reaches the age of majority by state law (18 years for Nevada). The custodian has discretion to provide to the minor or spend for the minor's support, maintenance, benefit or education, as much of the assets as he/she deems equitable. The donee automatically receives control of the assets upon reaching the age of majority.</p> <p>The gift, including any additions or earnings, is not income to the donee. The custodian's disbursements to the donee are income to the minor. All property becomes available to the donee and subject to income rules in the month the donee reaches the age of majority. The month following the month of majority, the property is subject to resource evaluation.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of the document of ownership, e.g., deed, CD, savings passbook, etc.
2. Conditional Exclusions	
UNEMPLOYMENT BENEFITS	Any unemployment benefits being received from Nevada or any other state.
1. Unearned	<p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - ESD printout - Copy of check stub - Form 2339
2. Counted in Financial	
3. Counted in Patient Liability	
4. Taxable	

INCOME TYPE	DESCRIPTION
VACATION PAY	Income from employer for vacation time off.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	- Copy of check
3. Counted in Patient Liability	- Statement from employer, Form 2074
4. Taxable	
VENDOR PAYMENTS	Payments made to business/organization on behalf of the client.
1. Unearned	Verification: (not all inclusive)
2. Excluded in Financial	- Statement from person making payment
3. Excluded in Patient Liability	
4. Non-Taxable	
VETERAN'S BENEFITS	Veteran's benefits include the following types: (Benefit increases usually occur effective December, reflected on January checks.)
1. Unearned	
a. Counted in Financial & Patient Liability	VA Compensation for Service Connected Disability, DIC or VA Survivor benefits
b. Non-Taxable	
a. Exclude UME first then count in Financial & Patient Liability	VA Pension – Pension to wartime veterans, a non-service-connected disability benefit, or a benefit to survivors of wartime veterans. Evaluate for UME using Form 2039 and the VA award letter which indicates medical expenses were used to determine benefit amounts.
b. Taxable-excluding UME allowance	
a. Exclude in Financial & Patient Liability	Aid and Attendance or Housebound benefits are paid to certain veterans and/or widows(ers) of veterans when these persons are unable to fully care for themselves physically. The \$90 reduced pension is considered Aid and Attendance benefits.
b. Non-Taxable	

INCOME TYPE	DESCRIPTION
<p>VETERAN'S BENEFITS (Cont'd)</p> <p style="margin-left: 20px;">a. Exclude in Financial & Patient Liability</p> <p style="margin-left: 20px;">b. Non-Taxable</p>	<p>A reimbursement of Unusual Medical Expenses (UME) is paid to veterans and/or widow(ers) of veterans when they show their medical expenses exceeded 5% of the maximum annual VA payment rate. This payment could be made as a lump sum payment or be prorated over the next year and be a part of the regular monthly VA check.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of award letter or amended award letter - Copy of disallowance letter - SSA Benefit Record - Written statement from Veteran's Administration Regional Office - Form 2339 or 2038 "Benefit" Certification" - Form 2339 "VA UME Budget" <p>Exception: Veterans residing in a State Veteran's Home do not have their pension reduced to \$90. However, their Veteran's benefits are excluded from financial eligibility.</p> <p>Their pension is used for patient liability, including any portions designated as UME or Aid and Attendance.</p>
<p>VICTIMS OF CRIME</p> <p style="margin-left: 20px;">1. Unearned</p> <p style="margin-left: 20px;">2. Excluded in Financial</p> <p style="margin-left: 20px;">3. Counted in Patient Liability</p> <p style="margin-left: 20px;">4. Non-Taxable</p>	<p>Payments received from a fund established by a state to aid victims of crime.</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check or award letter - Statement from the agency making payment
<p>VOLUNTEERS IN SERVICE TO AMERICA (VISTA)</p> <p style="margin-left: 20px;">1. Unearned</p> <p style="margin-left: 20px;">2. Excluded in Financial</p> <p style="margin-left: 20px;">3. Excluded in Patient Liability</p> <p style="margin-left: 20px;">4. Taxable (Conditional)</p>	<p>A federal domestic volunteer agency service program:</p> <p>Verification: (not all inclusive)</p> <ul style="list-style-type: none"> - Copy of check - Statement from VISTA <p>MAGI: Only meal and lodging allowances paid are taxable</p>

INCOME TYPE	DESCRIPTION
WAGES	Salary and/or tips from employment.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	<ul style="list-style-type: none"> - Copy of check - Statement from employer, Form 2074
3. Counted in Patient Liability	
4. Taxable	
WITNESS PROTECTION PROGRAM PAYMENTS	Payments received by informants while living under a witness protection program. Also known as Informant or Whistleblower Awards. Payments are subject to all current federal tax reporting and withholding requirements.
1. Unearned	
2. Counted in Financial	Verification: (not all inclusive)
3. Counted in Patient Liability	
4. Taxable	<ul style="list-style-type: none"> - Copy of check - Copy of Form 1099
WORK STUDY PROGRAMS	Income from Work Study Programs.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	<ul style="list-style-type: none"> - Copy of check - Statement from employer, Form 2074
3. Counted in Patient Liability	
4. Taxable	
WORK TRAINING PROGRAMS	Income from a Work Training Program.
1. Earned	Verification: (not all inclusive)
2. Counted in Financial	<ul style="list-style-type: none"> - Copy of check - Statement from source of payment
3. Counted in Patient Liability	
4. Taxable	

INCOME TYPE	DESCRIPTION
WORKERS COMPENSATION	Income received by employee temporarily unable to perform work duties, due to injury or disability.
1. Unearned	Verification:
2. Counted in Financial	- Copy of check - Statement from employer
3. Counted in Patient Liability	
4. Non-Taxable	
