

**AMENDMENT TO AGREEMENT
BETWEEN THE COUNTY OF SAN MATEO AND
THE CENTER TO PROMOTE HEALTHCARE ACCESS, INC. doing business as
SOCIAL INTEREST SOLUTIONS**

THIS AMENDMENT TO THE AGREEMENT, entered into this First day of November, 2015, by and between the COUNTY OF SAN MATEO, hereinafter called "County," and The Center to Promote HealthCare Access, Inc. doing business as Social Interest Solutions "Contractor";

W I T N E S S E T H:

WHEREAS, pursuant to Government Code, Section 31000, County may contract with independent contractors for the furnishing of such services to or for County or any Department thereof;

WHEREAS, Contractor owns or has obtained rights in the software program known as One-e-App the ("One-e-App Software"); and

WHEREAS On May 20, 2014, the parties entered into an agreement whereby Contractor provides a local eligibility system using One-e-App Software that supports the San Mateo County Health System's role in conducting outreach, eligibility screening, enrollment and retention in local health coverage programs for eligible low-income residents (hereafter "the Agreement") pursuant to the San Mateo County Board of Supervisor's Resolution No. 073189; and

WHEREAS, the parties now wish to amend the agreement to increase the amount of the agreement by \$39,150 to \$365,150.

NOW, THEREFORE, IT IS HEREBY AGREED BY THE PARTIES HERETO AS FOLLOWS:

1. Section 1 "Exhibits and Attachments" of the agreement is amended to read as follows:

The following exhibits and attachments are included hereto and incorporated by reference herein:

Exhibit A—Services

Exhibit B—Payments and rates

Exhibit C – Business Associate Addendum

Exhibit D – One-e-App License

Exhibit E- SIS Service Standards as provided in March 2013 Response to the County's RFP

Exhibit F –Change Order 1 entitled “San Mateo MAGI Medi-Cal Change 2015
Development Estimate SMO-CO-201507-1”
Attachment I—§504 Compliance

2. Section Exhibit A of the agreement is amended to add the following paragraph:

L. Change Order 1:

The Contractor will provide the County with the additional services as set forth in Exhibit F in accordance with generally accepted industry practice standards. It is understood and agreed that the Services may include advice and recommendations regarding the use or operation of the One-e-App Software, but all decisions in connection with the implementation of such advice and recommendations shall be the responsibility of, and made by, the County.

3. Section Exhibit B, letter ‘A’ of the agreement is amended to read as follows:

- a. The Contractor shall be paid a total of THREE HUNDRED THOUSAND DOLLARS (\$300,000) for the basic One-e-App application and Support, TWENTY THOUSAND DOLLARS (\$20,000) for the development of the Temporary ACE Program, SIX THOUSAND DOLLARS (\$6,000) for the File Transfer Process, and THIRTY NINE THOUSAND ONE HUNDRED FIFTY DOLLARS (\$39,150) for Change Order 1, as defined in Exhibit A.

4. Section Exhibit B, letter ‘B’ of the agreement is amended to read as follows:

- b. The Contractor shall invoice the County on a monthly basis in the amount of TEN THOUSAND DOLLARS (\$10,000) during the term of this Agreement, a onetime TWENTY SIX THOUSAND DOLLAR (\$26,000) invoice for the development of the Temporary ACE and File Transfer process on the first billing invoice, and a separate onetime THIRTY NINE THOUSAND ONE HUNDRED FIFTY DOLLARS (\$39,150) invoice for Change Order 1 on completion of Change Order 1 as defined in Exhibit A.

5. **All other terms and conditions of the agreement dated May 20, 2014, between the County and Contractor shall remain full force and effect.**

IN WITNESS WHEREOF, the parties hereto, by their duly authorized representatives, have affixed their hands.


COUNTY OF SAN MATEO

By: _____
President, Board of Supervisors, San Mateo County

Date: _____

ATTEST:

By: _____
Clerk of Said Board



Contractor's Signature

Date: 12-11-2015



**SAN MATEO MAGI MEDI-CAL CHANGE
2015 DEVELOPMENT ESTIMATE SMO-CO-201507-1**

**SOCIAL INTEREST SOLUTIONS
3841 NORTH FREEWAY BLVD, SUITE 210
SACRAMENTO, CA 95834**

**09/08/2015
V.2**

Proposed Change

San Mateo is requesting eligibility changes to One-e-App to further align its programs with MAGI Medi-Cal. The proposed approach is to enhance San Mateo with One-e-App on specific additional terms regarding features and functionality. This will include modifying the user interface (UI), rules engine, database and schema.

The proposed change is to provide San Mateo assister(s) using One-e-App with an agreed upon method to complete applications which require enhancements to eligibility engine based on additional income (exceptions possible), determinations regarding whose income is counted in the household and family size incorporations between the existing tax filer and tax dependent selections already available.

Requirements

In Scope for San Mateo ACE FeeWaiver-Restricted MC Alignment Change Order	San Mateo ACE FeeWaiver-Restricted MC Alignment Requirements ID #	Requirement
Y	SMO-ACE/AMC RS-1	Modify the current Tax Information (RFTHI) page and tie the information for the new eligibility requirements
Y	SMO-ACE/AMC RS-2	Incorporate new tax related questions as defined and related to tax dependency for eligibility outcome.
Y	SMO-ACE/AMC RS-3	Update all descriptions as applicable to existing Tax Information
Y	SMO-ACE/AMC RS-4	Update current eligibility to determine new MAGI based eligibility determination
Y	SMO-ACE/AMC RS-5	Update application summary to display tax related questions as defined and related to tax dependency for eligibility outcome
Y	SMO-ACE/AMC RS-6	Modify the 834 file to incorporate CIN, RENEWAL DATE and STATUS to be provided to HPSM
Y	SMO-ACE/AMC RS-7	Healthy Kids program to include Restricted Medical for any undocumented Health Kids members under 266% of FPL during eligibility.

Y	SMO-ACE/AMC RS-8	Modify the current demographic to add and capture new information for ITIN, question and response if ITIN number is known and ITIN number field to enter information when applicable for application submission
Y	SMO-ACE/AMC RS-9	Modify the current demographic to add and capture response for question, "Are you a full time Student?".

Eligibility Changes (SMO-ACE/AMC RS-1 through SMO-ACE/AMC RS-6)

Fees: \$33000

Additional Annual Maintenance: None

(SMO-ACE/AMC RS-1 through SMO-ACE/AMC RS-5)

- Modify the current Tax Information (RFTHI) page (see figure 1) and tie the information for the new eligibility requirements as based on the scenarios provided in the steps in determining MAGI-based eligibility guidelines as provided (see Appendix A).
 - Include any new additional information based on changes to the application summary pages.
 - (Assumption: Data will enter San Mateo with One-e-App via user information to be input, currently existing data feed or new data feed.)

(SMO-ACE/AMC RS-6)

- Modify the 834 file to incorporate CIN, RENEWAL DATE and STATUS to be provided to HPSM.

Eligibility Changes (SMO-ACE/AMC RS-7)

Fees: \$3300

Additional Annual Maintenance: None

As part of the planning process for the Healthy Kids to Medical transition it is necessary to have all children enrolled into Restricted Medical for them to transition next year. This requires modifying Healthy Kids program to include Restricted Medical for any undocumented Health Kids members under 266% of FPL during eligibility.

Healthy Kids eligible programs would continue to route as existing use, which is for automatic approval at the Certified Enrollment Counselor level except for the AB495/CHIM applications processed by Community Based Certified Enrollment Counselors which is routed to the Healthy Kids Liaison.

The Restricted Medical eligible program would route to the current Medical Workload for further dissemination by the Office Assistance and Benefit Analyst to complete.

UI Changes (SMO-ACE/AMC RS-8 through SMO-ACE/AMC RS-9)

Fees: \$2850

Additional Annual Maintenance: None

(SMO-ACE/AMC RS-8)

- Modify the current demographic (Tell Us More About) page (see figure 2), to add and capture new information for ITIN, question and response if ITIN number is known and ITIN number field to enter information when applicable for application submission (see figure 2) .
 - o Enabling/Disable of the new ITIN questions by displaying based existing “yes/no” required responses to the existing ITIN field information selections as entered by the assister(s).
 - (Assumption: Data will enter San Mateo with One-e-App via user information to be input.)
 - o Provide a validation message alert/prompt to the assister(s) for ITIN known question are mandatory required data entries before allowing ability to navigate forward in the application submission.
 - (Activate such validation if (Do you know your ITIN?) information response is “yes” and ITIN field number is not entered. If response is “no” to same question, no validation is needed)

(SMO-ACE/AMC RS-9)

- Modify the current demographic (Tell Us More About) page (see figure 3), to add and capture response for question, “Are you a full time Student?” .
 - o Provide a validation message alert/prompt to the assister(s) for “Are you a full time Student?” question as mandatory response before allowing ability to navigate forward in the application submission.

FIGURE 2

Tell us about the other person in the household

 Notes

Is this person applying for benefits? ☒ Yes ☐ No

+ First Name
 Middle Name ☐ None
 Last Name
 Suffix

Do you use any other names? ☐ Yes ☐ No

Gender ☐ Male ☐ Female

Date of Birth

Place of Birth *(Select the one that applies)*

California County or

US State or

Other Country

Are you Hispanic or Latino? ☐ Yes ☐ No

What is your race?
(You may select up to 2 races with which you most closely identify)

Please specify Other Asian Race

Have CIN

CIN

MC Status

MC Renewal Date

Have MRN

MRN

SSN ☐ Yes ☐ No

Do you know your SSN? ☐ Yes ☐ No

SSN/Pseudo SSN

ITIN ☒ Yes ☐ No

Do you know your ITIN? ☒ Yes ☐ No

ITIN

US Citizen ☒ Yes ☐ No

Are you a Legal Permanent Resident? ☐ Yes ☐ No

Date Legal Permanent Status Received

Prucol Alien ☐ Yes ☐ No

Date of Entry to U.S.

Are You a Full-Time Student? ☒ Yes ☐ No

What is this person's relationship to you?

Marital Status

Spouse's First Name

Spouse's Middle Name

Spouse's Last Name

Suffix

Figure 3

Tell us about the other person in the household

Notes

Is this person applying for benefits? ☒ Yes ☐ No

+ First Name
Middle Name ☐ None
Last Name
Suffix

Do you use any other names? ☐ Yes ☐ No
Gender ☐ Male ☐ Female
Date of Birth

Place of Birth (Select the one that applies)
California County or
US State or
Other Country

Are you Hispanic or Latino? ☐ Yes ☐ No

What is your race?
(You may select up to 2 races with which you most closely identify)
Please specify Other Asian Race

Have CIN
CIN

MC Status
MC Renewal Date

Have MRN
MRN
SSN ☐ Yes ☐ No
Do you know your SSN? ☐ Yes ☐ No
SSN/Pseudo SSN

ITIN ☒ Yes ☐ No
Do you know your ITIN? ☒ Yes ☐ No
ITIN

US Citizen ☒ Yes ☐ No
Are you a Legal Permanent Resident? ☐ Yes ☐ No

Date Legal Permanent Status Received
Pracol Alien ☐ Yes ☐ No

Date of Entry to U.S.

Are You a Full-Time Student? ☒ Yes ☐ No

What is this person's relationship to you?

Mantal Status

Spouse's First Name

Spouse's Middle Name

Spouse's Last Name
Suffix

Figure 1

Tax Information

All wording will be updated as described on the "Household Size Flow Chart" example on page 4 of this document.

Is this person the Primary Tax Filer? ☒ Yes ☐ No

Did this person file taxes last year? ☒ Yes ☐ No

What was this person's tax filing status last year? -----Select One-----

Was this person claimed as a dependent on any tax return last year? ☒ Yes ☐ No

Does this person plan to file taxes this year? ☒ Yes ☐ No

What will this person's tax filing status be this year? -----Select One-----

Is this person expected to be claimed as a dependent on any tax return for the benefit year? ☒ Yes ☐ No

Who claims this person as a tax dependent? -----Select One-----

Is this person claimed by a non-custodial parent? ☒ Yes ☐ No

Is this person expected to be required to file taxes this year? ☒ Yes ☐ No

Create New External Link to IRS web page to help users determine if a tax dependents income is countable in the household.

For the last question on the Tax Page, "Is this person expected to be required to file taxes this year?" If Yes is marked for this person they are expected to be required to file taxes this year then income counts for all (except for exceptions below). If answer is no then income is not counted at all.

1. For children 19 and under the income of the stepparent/tax filer and siblings will not count toward that HH member.
2. If system identifies the HH member is aged 20 to under 21 it will open question:
 - a. Are you a full-time student? Yes No

If Yes, then the income of the stepparent/tax filer and siblings will not count toward that HH member.

If No then all tax household income will count.

3. If the individual is a tax dependent add the following question:

Does the individual meet one of the following exceptions?
(Parent = Natural, Biological or Step)

1. Someone other than the spouse or child (biological, adopted, or step; minor or adult) of the taxpayer.
2. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return.
3. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent.

If yes to any of these Non-filer rules apply.

For each individual in the demographic page we will ask NEW question: Do you live in the home?

4. We will remove "Unmarried Partner" as marital status, Girlfriend/Boyfriend, Tax Dependent and Tax Filer from the drop down on the demographic page for relationships to PI.

5. Remaining relationships will only matter if Non-filer rules apply.

This is the chart we will be using and which will determine eligibility:



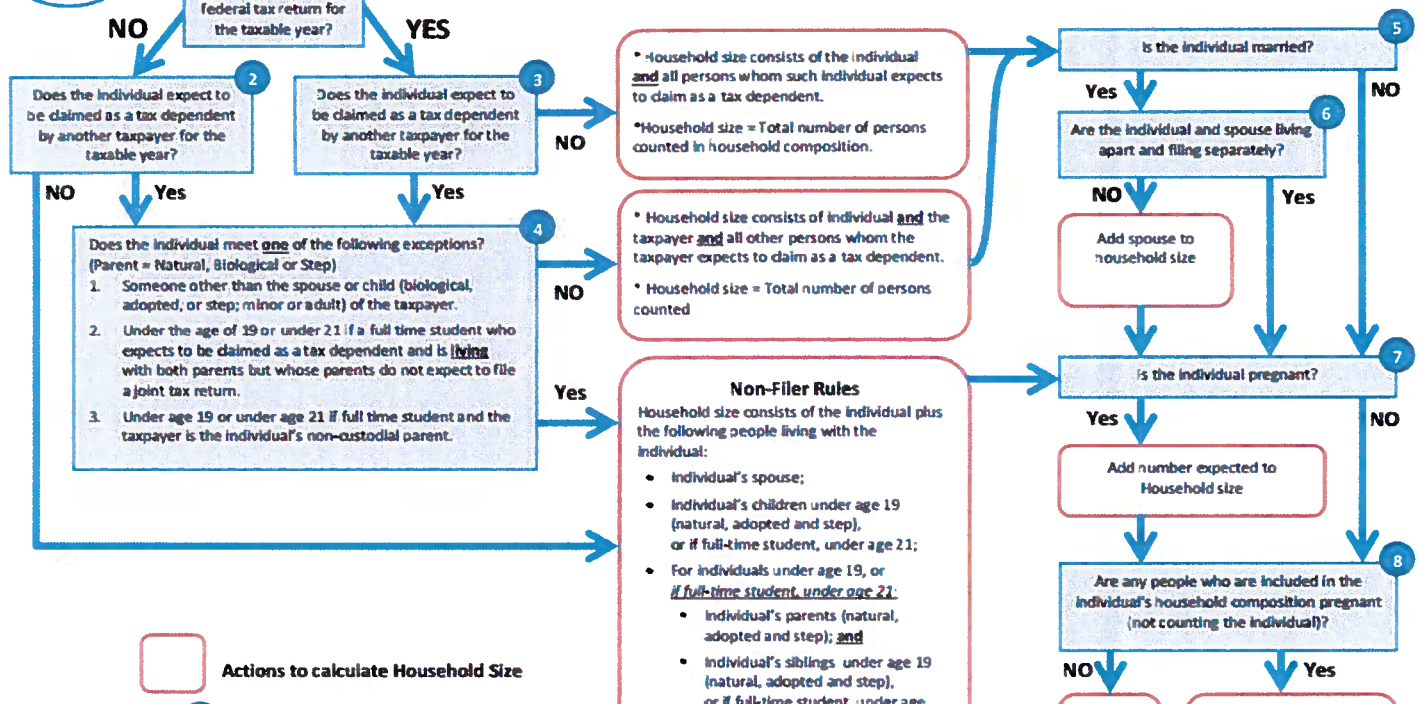
DHCS Guide for Calculating MAGI Medi-Cal Individual Household Size

Household Size Flow Chart

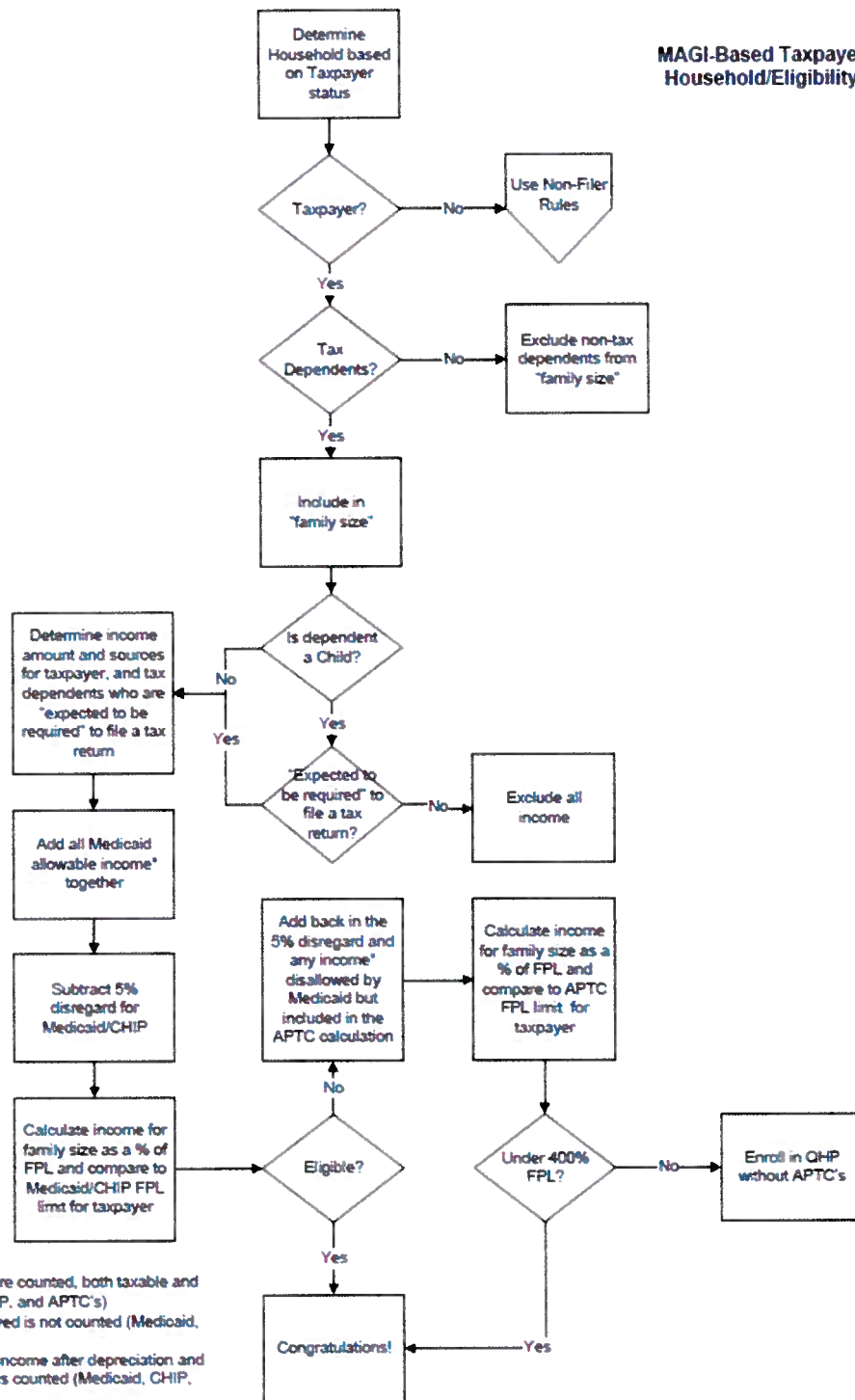
Based on § 435.603(f) of the final Medicaid regulations.

Instructions:

- ✓ Person-based; Complete for each individual since there could be different household sizes within same applicant family.
- ✓ Use *Key Characteristics Table* and *Household Diagram Worksheets* on next two pages to prepare for this flow chart

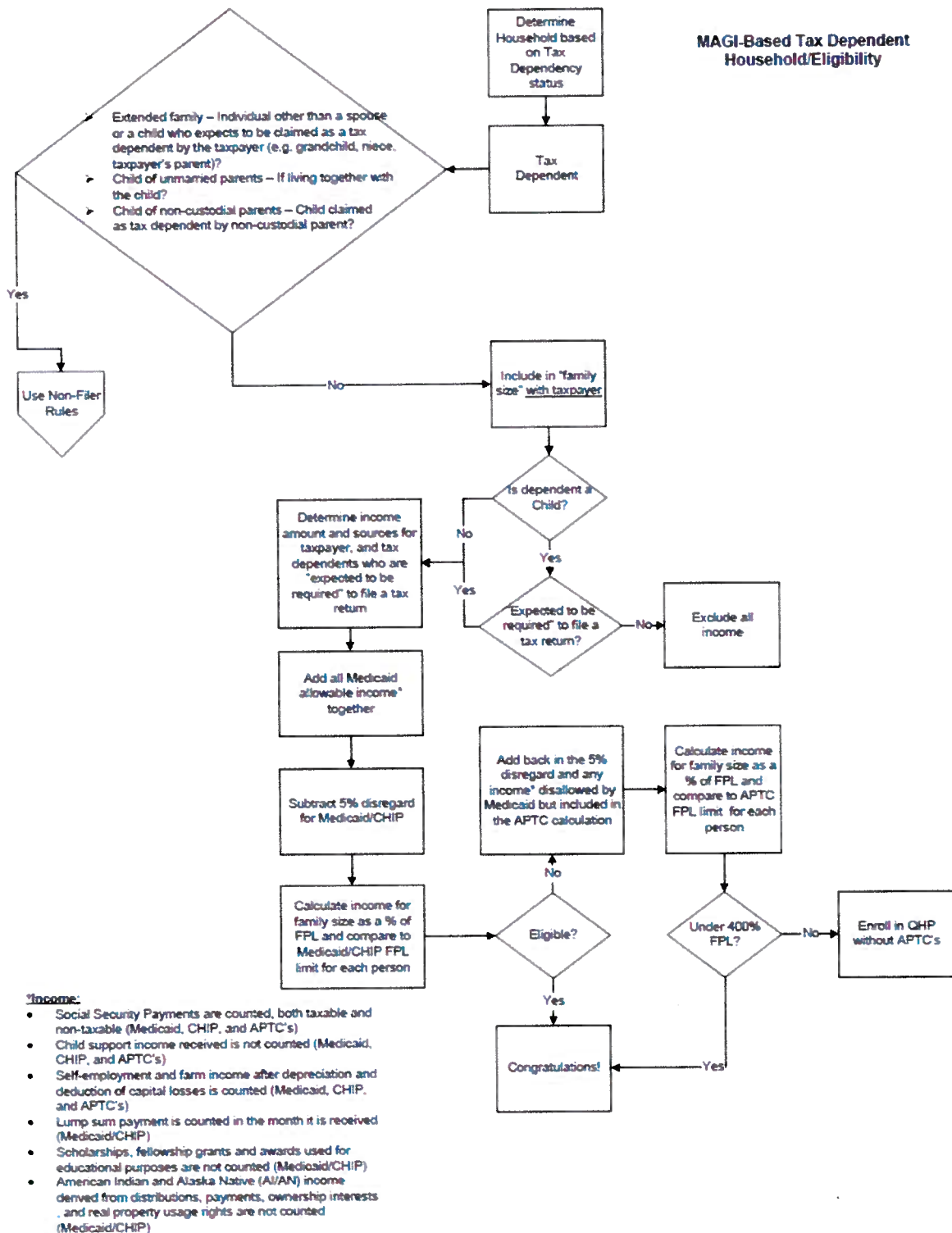


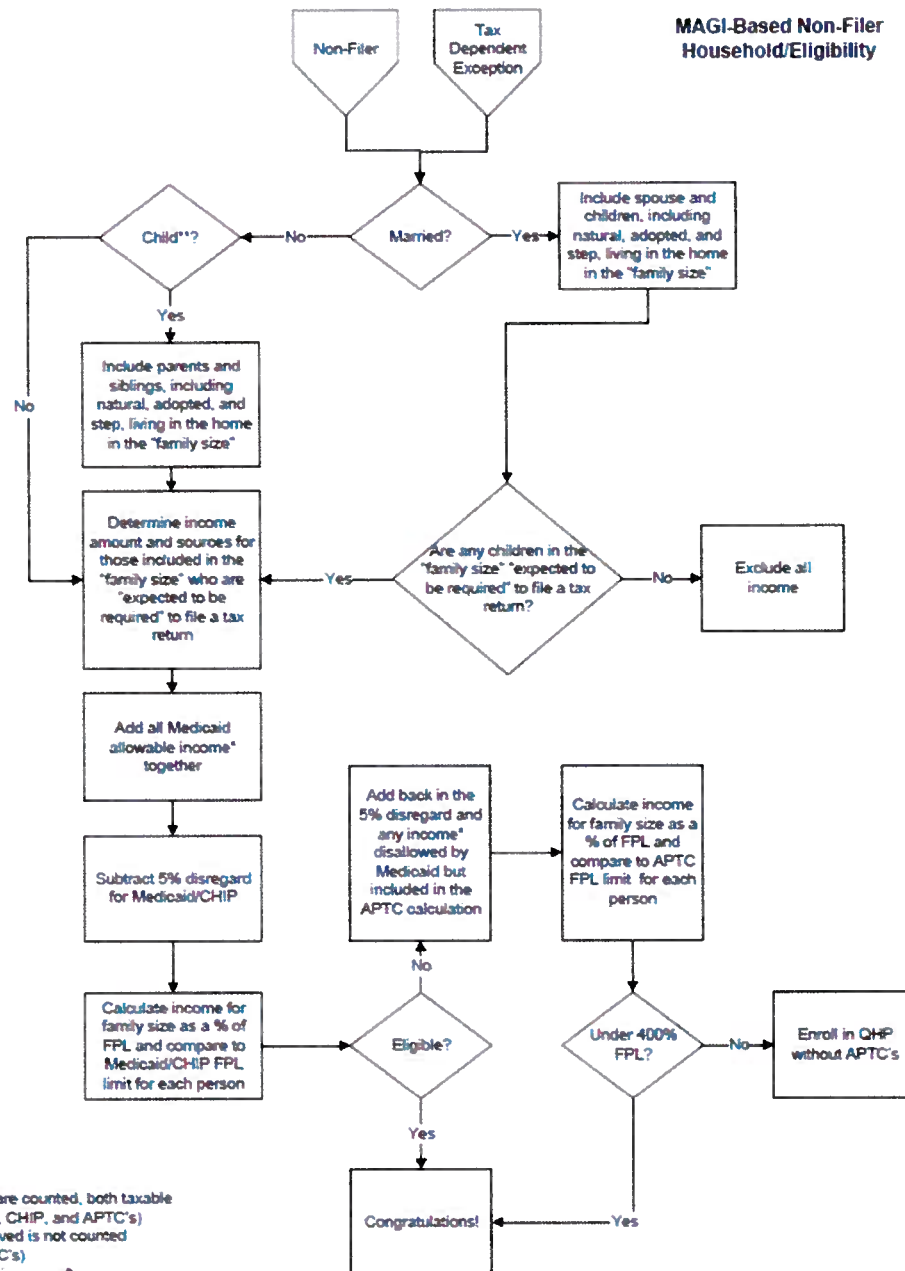
Appendix A

MAGI-Based Taxpayer
Household/Eligibility***Income:**

- Social Security Payments are counted, both taxable and non-taxable (Medicaid, CHIP, and APTC's)
- Child support income received is not counted (Medicaid, CHIP, and APTC's)
- Self-employment and farm income after depreciation and deduction of capital losses is counted (Medicaid, CHIP, and APTC's)
- Lump sum payment is counted in the month it is received (Medicaid/CHIP)
- Scholarships, fellowship grants and awards used for educational purposes are not counted (Medicaid/CHIP)
- American Indian and Alaska Native (AI/AN) income derived from distributions, payments, ownership interests, and real property usage rights are not counted (Medicaid/CHIP)

So





***Income:**

- Social Security Payments are counted, both taxable and non-taxable (Medicaid, CHIP, and APTC's)
- Child support income received is not counted (Medicaid, CHIP, and APTC's)
- Self-employment and farm income after depreciation and deduction of capital losses is counted (Medicaid, CHIP, and APTC's)
- Lump sum payment is counted in the month it is received (Medicaid/CHIP)
- Scholarships, fellowship grants and awards used for educational purposes are not counted (Medicaid/CHIP)
- American Indian and Alaska Native (AI/AN) income derived from distributions, payments, ownership interests, and real property usage rights are not counted (Medicaid/CHIP)

****Child:**

"Child" defined as under age 19. State option to also include individuals age 19 and 20 who are full time students

APPENDIX A (flow chart above)

Presented below is a summary of the key steps in determining MAGI-based eligibility for Insurance Affordability Programs, followed by nine household examples that range from simple to more complex as to be incorporated in the modification of the eligibility rules in One-e-App.

Key Steps of a MAGI-Based Eligibility Determination

The key steps of a MAGI-Based Eligibility Determination are:

- A. Construct a Medi-Cal Household for each applicant
- B. Determine the Medi-Cal household income for each household
- C. Determine whether or not each individual is eligible for Medi-Cal or potentially eligible for Covered California APTC/CSR

The following is a summary of the subordinate steps under each of these three of the steps.

A. CONSTRUCT A MEDI-CAL/ CHIP HOUSEHOLD FOR EACH APPLICANT

- 1. Does the individual expect to file a federal tax return for the taxable year?**
 - a) If **no**, continue to Step 2
 - b) If **yes**, continue to Step 3

- 2. Does the individual expect to be claimed as a tax dependent by another taxpayer for the taxable year?**
 1. If **yes**, continue to Step 4
 2. If **no**, follow **Non-Filer Rules**: the household composition consists of the individual plus the following people if living with the individual:
 - i. The individual's spouse
 - ii. The individual's natural, adopted, and step children under age 19, or under age 21 if a full time student; and
 - iii. In the case of individuals under the age of 19 or, under age 21 if a full time student, the individual's natural, adopted, and step parents and natural, adoptive, and step siblings under age 19, or under age 21 if a full time student.

Continue to Step 7

3. Does the individual expect to be claimed as a tax dependent by another taxpayer for the taxable year?

- a) If **no**, the household composition consists of the individual and all persons whom such individual expects to claim as a tax dependent.

- Continue to Step 5

- b) If **yes**, continue to Step 4

4. Does the individual meet one of the following exceptions?

(Parent = Natural, Biological or Step)

- i. The individual is someone other than a spouse or child (biological, adopted, or step) of the taxpayer.
- ii. The individual is a child (under age 19 or, under age 21 if a full-time student) living with both parents who expects to be claimed by one parent as a tax dependent, but whose parents do not expect to file a joint tax return.
- iii. The individual is a child (under age 19 or, under age 21 if a full-time student) and the taxpayer is the individual's non-custodial parent.

- a) If **no**, the household composition consists of individual and the taxpayer and all other persons whom the taxpayer expects to claim as a tax dependent.

- Continue to Step 5

- b) If **yes**, follow **Non-Filer Rules**: the household composition consists of the individual plus the following people if living with the individual:

- i. The individual's spouse
- ii. The individual's natural, adopted, and step children under age 19, or under age 21 if a full time student; and
- iii. In the case of individuals under the age of 19 or, under age 21 if a full time student, the individual's natural, adopted, and step parents and natural, adoptive, and step siblings under age 19, or under age 21 if a full time student.

Continue to Step 7

5. Is the individual married?

a) If yes, continue to Step 6. b)

If no, continue to Step 7.

6. Are the individual and spouse living apart and filing separately? a)

If no, add spouse to household composition and continue to Step 7. b) If yes,
continue to Step 7.

7. Is the any individual pregnant?

a) If no, continue to Step 8.

b) If yes, add the number of expected unborn children and continue to Step 8.

8. Are any people who are included in the individual's household composition pregnant (not counting the individual)?

a) If no, No Additional Changes...household composition is complete.

b) If yes, add number expected to the household size for each pregnant person...household composition is complete.

B. DETERMINE THE MEDI-CAL HOUSEHOLD INCOME FOR EACH HOUSEHOLD

- 1) Determine the MAGI-based income of each member of the individual's household, using the "Whose Income Counts" tool.
- 2) Recall that, for purposes of Medi-Cal eligibility, the following income rules apply, regardless of the rule applied for purposes of determining Covered California eligibility:
 - a) An amount received as a lump sum is counted as income only in the month received.
 - b) Scholarships, awards, or fellowship grants used for education purposes and not for living expenses are excluded from income.
 - c) Certain distributions, payments, and student financial assistance for American Indians/Alaska Natives are excluded from income.
- 3) Calculate the Medi-Cal Household Income for each household using the following guidelines:
 - a) Household income =
the sum of the MAGI-based income of everyone included in the household composition of the applicant whose income is counted.
 - b) Do not count as income actually available cash support, exceeding nominal amounts, provided by the tax filer ...
as California did not exercise this federal income counting option.

C. DETERMINE WHETHER OR NOT EACH INDIVIDUAL IS ELIGIBLE FOR MEDI-CAL OR POTENTIALLY ELIGIBLE FOR COVERED CALIFORNIA

- 1) Compare the individual's household income to the Medi-Cal income eligibility standard.
 1. If equal to or less than the income standard for Medi-Cal, enroll in Medi-Cal as appropriate.
 2. If in excess of the income standard for Medi-Cal, individuals may be eligible for unsubsidized health insurance coverage through Covered California.

Eligibility Scenarios – Part 1

Household Examples

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Note that all examples below are based on the following 2013 FPL Calculation Chart

Household size	Monthly FPL Values										
	Annual FPL	MNL	% MNL	100%	120%	133%	135%	150%	185%	200%	250%
1	11490	600	63%	958	1149	1274	1293	1437	1772	1915	2394
2	15510	750	59%	1293	1551	1720	1745	1939	2392	2585	3232
2 Adults	15510	934	73%	1293	1551	1720	1745	1939	2392	2585	3232
3	19530	934	58%	1628	1953	2165	2198	2442	3011	3255	4069
4	23550	1100	57%	1963	2355	2611	2650	2944	3631	3925	4907
5	27570	1259	55%	2298	2757	3056	3102	3447	4251	4595	5744
6	31590	1417	54%	2633	3159	3502	3554	3949	4871	5265	6582
7	35610	1550	53%	2968	3561	3947	4007	4452	5490	5935	7419
8	39630	1692	52%	3303	3963	4393	4459	4954	6110	6605	8257
9	43650	1825	51%	3638	4365	4838	4911	5457	6730	7275	9094

Eligibility Scenarios – Part 1

10	47670	1959	50%	3973	4767	5284	5363	5959	7350	7945	9932
Add	4020	14	N/A	335	402	446	453	503	620	670	838

Eligibility Scenarios – Part 1

Example 1: Single Adult (Joe)

- Joe is a single adult individual who lives alone and is applying for a health subsidy program.
- Joe expects to file a tax return and does not expect to be claimed by anyone as a tax dependent.
- Joe does not indicate that he is disabled on the application.
- Joe earns \$1,250/month (\$15,000/year).
- There are no other sources of income.
- Relevant Medi-Cal income standards include:
 - 138% FPL for the new adult expansion group, Tax

Household = Joe

Joe

A. Construct a Medi-Cal Household for Joe

(DHCS HHComp Guide Steps – 1,3,5,7,8)

Joe is a taxpayer and he is not a tax dependent so his household is the same as the tax household.

Joe's Medi-Cal household = Joe's tax household = Joe (household size of one)

B. Determine Medi-Cal Household Income for Joe's Household

- Potential sources of income
 - Joe earns \$1,250/month with projected annual income of \$15,000.
- Is Joe a child or expected to be claimed as a tax dependent? No.
- Joe's MAGI-based income of \$1,250/month is 131% FPL.

Household Member	Income	Count?	MAGI Income
Joe	\$1,250/month	Yes	\$1,250/month
Medi-Cal Income Total			\$1,250/month

C. Determine Joe's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Joe's Medi-Cal income is 131% FPL. The income standard for the new adult expansion group is 138% FPL and Joe's income is equal to or less than 138% FPL. He is eligible for MAGI-based Medi-Cal.

Eligibility Scenarios – Part 1

Example 2: Single Adult Who Claims a Disability (Jim)

- Jim is a single adult individual who lives alone.
- He expects to file a tax return and does not expect to be claimed by anyone as a tax dependent.
- He applies for a health subsidy program and claims he is disabled on the application, but he has not been found disabled pursuant to Federal rules.
- Jim earns \$4,500/month in wages (\$54,000/year). There are no other sources of income.
- Relevant Medi-Cal income standards include:
 - 138% FPL for the new adult expansion group, Tax

Household = Jim

Jim

A. Construct a Medi-Cal Household for Jim

(DHCS HHComp Guide Steps – 1,3,5,7,8)

Jim is a taxpayer and not a tax dependent so his household is the same as the tax household. Jim's

Medi-Cal household = Jim's tax household = Jim (household size of one)

B. Determine Medi-Cal Household Income for Jim's Household

- Potential sources of household income
- Jim earns \$4,500/month with projected annual income of \$54,000.
- Is Jim a child or expected to be claimed as a tax dependent? No.
- Jim's MAGI-based income of \$4,500/month is 470% FPL.

Household Member	Income	Count?	MAGI Income
Jim	\$4,500/month	Yes	\$4,500/month
Medi-Cal Income Total			\$4,500/month

C. Determine Jim's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Jim's Medi-Cal income is 470% FPL. The income standard for the new adult expansion group is 138% FPL and Jim's Medi-Cal income exceeds that amount. He is ineligible for that category or any other MAGI-based category and he is not eligible for advanced premium tax credits and cost sharing reductions through Covered California. Jim is referred to purchase non-subsided health insurance through Covered California. Because Jim claims a disability but has not yet been determined disabled, upon his request, Jim would be referred to her County Department of Social Services for purposes of submitting a disability determination package.

Eligibility Scenarios – Part 1

Example 3: Single Parent and Child (Susan and Daughter Eileen)

- Susan (age 40) is the parent of five month old Eileen who lives with her.
- Susan expects to claim Eileen as a tax dependent.
- Susan earns \$1,700/month (\$20,400/year). There are no other sources of income.
- Relevant Medi-Cal income standards include:
 - 138% FPL for the new adult expansion group,
 - 109% FPL for parents/caretaker relatives group,
 - 208% FPL for infants up to age one in the children's group, and
 - 266% FPL for infants up to age one in the optional targeted low income children group. Tax

Household = Susan (taxpayer) and Eileen (claimed tax dependent).

1. Susan

A. Construct a Medi-Cal Household for Susan

(DHCS HHComp Guide Steps – 1,3,5,7,8)

Susan: Susan is a taxpayer and not a tax dependent so her household is the same as the tax household.

Susan's Medi-Cal household = tax household = Susan and Eileen (household size of two)

B. Determine Medi-Cal Household Income for Susan

Susan's household = Susan and Eileen

- Potential sources of household income:
 - Susan earns \$1,700/month or \$20,400/year
 - Eileen's income if any? None.
- Susan's MAGI-based income is \$1,700/month or 132% FPL for two.

Household Member	Income	Count?	MAGI Income
Susan	\$1,700/month	Yes	\$1,700/month
Eileen	\$0	No	
Medi-Cal Income Total			\$1,700/month

Eligibility Scenarios – Part 1

C. Determine Susan's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Susan's Medi-Cal income is 132% FPL. Because Susan is the parent of a minor under age 18 (Eileen) and Eileen resides with Susan, Susan is evaluated first for the Parents/Caretaker Relative Group. She is found not eligible because her income exceeds the 109% FPL income standard for that group. Susan is then evaluated for eligibility under the new adult expansion group and found eligible for this group because her income is at or below 138% FPL.

2. Eileen

A. Construct a Medi-Cal Household for Eileen

(DHCS HHComp Guide Steps – 1,2,4,5,7,8)

Because Eileen is not a tax filer and is expected to be claimed as a tax dependent, determine whether she meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **No**
- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **No**

Because none of the exceptions apply, Eileen's household is the same as the household of the taxpayer who expects to claim her as a tax dependent.

Eileen's Medi-Cal household = Susan's household = Susan and Eileen (household size of two)

B. Determine Medi-Cal Household Income for Eileen

Eileen's household = Susan and Eileen

- Potential sources of household income:
 - Susan earns \$1,700/month or \$20,400/year
 - Eileen's income if any? None.
- Susan's (and therefore Eileen's) MAGI-based income is \$1,700/month or 132% FPL for a household size of two.

Household Member	Income	Count?	MAGI Income
Susan	\$1,700/month	Yes	\$1,700/month
Eileen	\$0	No	
Medi-Cal Income Total			\$1,700/month

Eligibility Scenarios – Part 1

C. Determine Eileen's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Eileen's Medi-Cal income is 132% FPL. She is evaluated as an infant in the children's group where the income standard is 208% FPL for infants up to age one. Her income does not exceed that standard so she is enrolled in that program.

Eligibility Scenarios – Part 1

Example 4: Non-Custodial Parent Claiming Child as Tax Dependent (Jill and Katy)

- Jill (age 40) is the parent of seven year old Katy who lives with her.
- Katy is not expected to file a tax return and is expected to be claimed as a tax dependent by her non-custodial father.
- Jill earns \$1,800/month (\$21,600/year). There are no other sources of income.
- Jill is a tax filer, and is not claimed as a tax dependent of anyone else.
- Relevant Medi-Cal income standards include:
 - 138% FPL for the new adult expansion group,
 - 109% FPL for the parents/caretaker relative group,
 - 133% FPL for children ages 6-19 years in the children's group, and
 - 266% FPL for children age 6-19 in the optional targeted low income children group. Jill's tax

household: Jill

Katy's tax household: Non-custodial parent

1. Jill

A. Construct a Medi-Cal Household for Jill

(DHCS HHComp Guide Steps – 1,3,5,7,8)

Jill is a tax filer and not a tax dependent so her household is the same as her tax household. Jill's

Medi-Cal household = Jill's tax household = Jill (household size of one)

B. Determine Medi-Cal Household Income for Jill's Household

Jill's household = Jill

- Potential sources of household income
 - Jill currently earns \$1,800/month with projected annual income of \$21,600.
- Jill's MAGI-based income is \$1,800/month or 188% FPL for one.

Household Member	Income	Count?	MAGI Income
Jill	\$1,800/month	Yes	\$1,800/month
Medi-Cal Income Total			\$1,800/month

Eligibility Scenarios – Part 1

C. Determine Jill's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Jill's Medi-Cal income is 188% FPL. Because Jill is the parent of a minor under age 18 (Katy) and exercises care and control of Katy, Jill is evaluated first for the parents/caretaker relative group, then the new adult expansion group. Jill's income of 188% FPL exceeds the income standard for both the parent/caretaker relative and new adult expansion groups. Because Jill is not pregnant, she is evaluated for Covered California APTC/CSR. If Jill was pregnant, she would be evaluated for coverage under the pregnant women group.

2. Katy

A. Construct a Medi-Cal Household for Katy

(DHCS HHComp Guide Steps – 1,2,4,7,8)

Because Katy is not a tax filer and is expected to be claimed as a tax dependent, determine whether she meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **No**
- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **Yes**

Because Katy falls into one of the tax dependent exceptions as noted above, the following non-filer rules are followed in constructing her household. She is included in her household along with any of the following people living with her:

- For individuals under age 19, or if full-time student, under age 21:
 - Individual's parents (natural, adopted and step) - **Yes, her mother Jill**
 - Individual's siblings under age 19 (natural, adopted and step), or if full-time student, under age 21 - **None**

Katy's Medi-Cal household = herself and her mother Jill (household size of two).

B. Determine Medi-Cal Household Income for Katy

Katy's Household = Katy and Jill

- Potential sources of household income
 - Jill currently earns \$1,800/month with projected annual income of \$21,600.
 - Katy's income if any? **None**
- Jill's (and therefore Katy's) MAGI-based income is \$1,800/month or 139% FPL for two.

Eligibility Scenarios – Part 1

Household Member	Income	Count?	MAGI Income
Jill	\$1,800/month	Yes	\$1,800/month
Katy	\$0	No	
Medi-Cal Income Total			\$1,800/month

C. Determine Katy's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Katy's Medi-Cal income is 139% FPL. She is evaluated for the children's group (age 6-19) where the income standard is 133% FPL. Because her income exceeds that standard, she is evaluated for the optional targeted low income child (OTLIC) group where the income standard is 266% FPL. Because Katy's income is at or below 266% FPL, she is enrolled in the OTLIC group.

Eligibility Scenarios – Part 1

Example 5: Single Parent with children but the custodial and non-custodial parent each claims a child as a tax dependent (Sharon with children Lana and Luke)

- Sharon is a 45 year old unmarried woman with 12 year old daughter Lana and 5 month old son Luke living with her.
- Sharon claims Lana as her tax dependent
- Luke's absent, non-custodial father claims him as his tax dependent.
- Sharon earns \$2,000 per month (projected income of \$24,000/year).
- Luke receives \$200/month in child support income (projected annual income of \$2,400/year.) Child support income is exempt under MAGI rules.
- Lana receives \$300/month in child support income (projected annual income of \$3,600/year). Child support income is exempt under MAGI rules.
- The children are not expected to file tax returns.
- There are no other sources of income.
- Relevant Medi-Cal income standards include:
 - 109% FPL for the parents/caretaker relatives group,
 - 138% FPL for the new adult expansion group,
 - 208% FPL for infants under age one group, and
 - 133% FPL for children ages 6-18 in the children's group.

Sharon's tax household = Sharon and Lana.

Luke's tax household = Non-custodial parent.

1. Sharon

A. Construct a Medi-Cal Household for Sharon.

(DHCS HHComp Guide Steps – 1,3,5,7,8)

Sharon is a tax filer and is not a tax dependent. Her Medi-Cal household is the same as her tax household.

Sharon's Medi-Cal household = Sharon's tax household = Sharon and Lana. Luke is not Sharon's tax dependent so he is not in her household.

Eligibility Scenarios – Part 1

B. Determine Medi-Cal Household Income for Sharon

Sharon's Medi-Cal household = Sharon and Lana

- Potential sources of household income:
 - Sharon earns \$2,000/month or \$24,000/year
 - Lana income if any? Lana receives \$300 from child support, but that income is tax exempt and not counted.
- Sharon's MAGI-based income is \$2,000/month or 155% FPL for two.

Household Member	Income	Count?	MAGI Income
Sharon	\$2,000/month	Yes	\$2,000/month
Lana	\$300/month	No	
Medi-Cal Income Total			\$2,000/month

C. Determine Sharon's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Sharon's Medi-Cal household income is 155% FPL. Her income exceeds the Medi-Cal income standard of 109% FPL for the parent/caretaker relative group and also exceeds the income standard of 138% FPL for the new adult expansion group. She is ineligible for Medi-Cal and referred to Covered California for an APTC/CSR determination.

2. Lana

A. Construct a Medi-Cal Household for Lana

(DHCS HHComp Guide Steps – 1,2,4,5,7,8)

Because Lana is not a tax filer and is expected to be claimed as a tax dependent, determine whether she meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **No**
- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **No**

Because none of the exceptions apply, Lana's household is the same as the household of the taxpayer who expects to claim her as a tax dependent.

Lana's Medi-Cal household = Sharon's Medi-Cal household = Sharon and Lana (Household size of two)

Eligibility Scenarios – Part 1

B. Determine Medi-Cal Household Income for Lana

Lana's Medi-Cal household = Sharon and Lana

- Potential sources of household income:
 - Sharon earns \$2,000/month or \$24,000/year
 - Lana income if any? Lana receives \$300 from child support, but that income is tax exempt and not counted.
- Sharon's MAGI-based income is \$2,000/month or 155% FPL for two.

Household Member	Income	Count?	MAGI Income
Sharon	\$2,000/month	Yes	\$2,000/month
Lana	\$300/month	No	
Medi-Cal Income Total			\$2,000/month

C. Determine Lana's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Lana's household income is 155% FPL. Her income exceeds the 133% FPL income standard for children ages 1-18 in the Children's Group. She is therefore enrolled in the OTLIC program where the income standard is 266% FPL.

3. Luke

A. Construct a Medi-Cal Household for Luke

(DHCS HHComp Guide Steps – 1,2,4,7,8)

Because Luke is not a tax filer and is expected to be claimed as a tax dependent, determine whether he meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **No**
- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **Yes**

Because Luke falls into one of the tax dependent exceptions as noted above, the following non-filer rules are followed in constructing his household. He is included in his household along with any of the following people living with him:

- For individuals under age 19, or if full-time student, under age 21:

Eligibility Scenarios – Part 1

- Individual's parents (natural, adopted and step) - **Yes, his mother Sharon**
- Individual's siblings under age 19 (natural, adopted and step), or if full-time student, under age 21 – **Yes, sister Lana**

B. Determine Medi-Cal Household Income for Luke

Luke's household = Luke, Lana, and Sharon

- Potential sources of income:
 - Sharon earns \$2,000/month or \$24,000/year
 - Lana receives \$300 from child support, but that income is tax exempt and not counted.
 - Luke receives \$200/month from child support, but that income is tax exempt and not counted.
- Sharon's MAGI-based income is \$2,000/month or 123% FPL for three.

Household Member	Income	Count?	MAGI Income
Sharon	\$2,000/month	Yes	\$2,000/month
Lana	\$300/month	No	
Luke	\$200/month	No	
Medi-Cal Income Total			\$2,000/month

C. Determine Luke's Eligibility for Medi-Cal or Potential Eligibility for Covered California

Luke's household income is 123% FPL and he is enrolled in the children's group for infants under age one where the income standard is 208% FPL.

Eligibility Scenarios – Part 1

Example 6: Married Couple; No Children; Disability Claimed (Betty and Al)

- Betty and Al are married.
- Betty, age 40, and Al, age 45, file a joint return. Neither is claimed as tax dependents by anyone else.
- Betty earns \$228/month or projected annual income of \$2,736.
- Betty indicates that she is disabled on the application.
- Al earns \$1,500/month or projected annual income of \$18,000.
- There are no other sources of income.
- Relevant Medi-Cal income standards include:
 - 138% FPL for the new adult expansion group

Betty's tax household: Betty and Al

Al's tax household: Al and Betty

1. Betty

A. Construct a Medi-Cal Household for Betty

(DHCS HHComp Guide Steps – 1,3,5,6,7,8)

Betty is a tax filer and not a tax dependent. Her Medi-Cal household is the same as her tax household.

Betty's Medi-Cal household = Betty's tax household = Betty and Al (household size of two)

B. Determine Medi-Cal Household income for Betty

Betty's Medi-Cal household = Betty and Al

- Potential sources of income:
 - Betty earns \$228/month or \$2,736/year
 - Al earns \$1,500/month or \$18,000/year
- Betty's MAGI income is \$228/month.
- Al's MAGI income is \$1,500/month.
- Betty and Al's total MAGI income is \$1,728/month or 134% FPL.

Eligibility Scenarios – Part 1

Household Member	Income	Count?	MAGI Income
Betty	\$228/month	Yes	\$228/month
Al	\$1,500/month	No	\$1,500/month
Medi-Cal Income Total			\$1,728/month

C. Determine Betty's eligibility for Medi-Cal or Potential Eligibility for Covered California APTC/CSR

Betty's Medi-Cal income is 134% FPL. She is evaluated for the new adult expansion that has an income standard of 138% FPL. She is eligible for that program. Because she has claimed a disability but has not yet been determined disabled, upon her request, Betty would be referred to her County Department of Social Services for purposes of submitting a disability determination package.

2. Al

A. Construct a Medi-Cal Household for Al.

(DHCS HHComp Guide Steps – 1,3,5,6,7,8)

Al is a tax filer and not a tax dependent. His Medi-Cal tax household is the same as his tax household.

Al's Medi-Cal household = Al's tax household = Al and Betty (household size of two)

B. Determine Medi-Cal Household income for Al

Al's Medi-Cal Household = Al and Betty

- Potential sources of income:
 - Betty earns \$228/month or \$2,736/year
 - Al earns \$1,500/month or \$18,000/year
- Betty's MAGI income is \$228/month.
- Al's MAGI income is \$1,500/month.
- Betty and Al's total MAGI income is \$1,728/month or 134% FPL.

Household Member	Income	Count?	MAGI Income
Betty	\$228/month	Yes	\$228/month
Al	\$1,500/month	No	\$1,500/month
Medi-Cal Income Total			\$1,728/month

Eligibility Scenarios – Part 1

C. Determine Al's Eligibility for Medi-Cal or Potential Eligibility for Covered California APTC/CSR

Al's Medi-Cal income is 134% FPL. He is evaluated for the new expansion adult group that has an income standard of 138% FPL. Because his Medi-Cal household income is at or below 138% FPL, he is eligible as a new adult expansion group.

Example 7: Three Generation Household (Mary Lewis and Family)

- Mary Lewis is an unmarried working grandmother who lives with daughter Samantha and Samantha's daughter Joy.
- Mary claims her daughter Samantha and granddaughter Joy as tax dependents.
- Samantha is age 20 and is a full-time student.
- Joy is age 2.
- Mary earns \$4,500/month (\$54,000/year)
- Samantha earns \$300/month (\$3,600/year)
- There are no other sources of income
- Relevant Medi-Cal income standards include:
 - 138% FPL for the new adult expansion group,
 - 109% FPL for the parent/caretaker relative group,
 - 142% FPL for the children's group age 1-6, and
 - 266% FPL for the optional targeted low income children group ages 1-6.
- Filing threshold: Tax dependents with more than \$5,800 per year of earned income must file.
- Although Joy is a deprived child due to the absence of her father, deprivation is not a considered when determining the eligibility of Joy's single parent.

Mary's Tax Household = Mary (taxpayer) + Samantha (claimed dependent) + Joy (claimed dependent).

1. Mary

A. Construct a Medi-Cal Household for Mary

(DHCS HHComp Guide Steps – 1,3,5,7,8)

Mary is a taxpayer and she is not a tax dependent, so her household is the same as the tax household.

Mary's Medi-Cal Household = Mary's tax household = Mary + Samantha + Joy (household size of three).

B. Determine Medi-Cal Household Income for Mary

Eligibility Scenarios – Part 1

Mary's household = Mary + Samantha + Joy

- Potential sources of income:
 - Mary earns \$4,500 per month with projected annual income of \$54,000

Eligibility Scenarios – Part 1

- Samantha earns \$300 per month with projected annual income of \$3,600.
- Using the ‘Whose Income Counts’ tool (Steps A & B) Samantha’s income is “Not Counted”
- Mary’s MAGI-based income = \$4,500 per month or 277% FPL for three.

Household Member	Income	Count?	MAGI Income
Mary	\$4,500/month	Yes	\$4,500/month
Samantha	\$300/month	No	
Joy	\$0	No	
Medi-Cal Income Total			\$4,500/month

C. Determine Mary’s Eligibility for Medi-Cal or Potential Eligibility for Covered California-CSR.

Mary’s Medi-Cal income is 277% FPL. Her income exceeds the Medi-Cal income standard for the new adult expansion adult group that is 138% FPL. Therefore, Mary is not eligible for Medi-Cal based on MAGI, but she may be eligible for advanced premium tax credits and cost sharing reductions through Covered California.

2. Samantha

A. Construct a Medi-Cal Household for Samantha

(DHCS HHComp Guide Steps – 1,2,4,5,7,8)

Because Samantha is not a tax filer and is expected to be claimed as a tax dependent, determine whether she meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **No**
- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual’s non-custodial parent. **No**

Because none of the exceptions apply, Samantha’s household is the same as the household of the taxpayer who is claiming her as a dependent.

Samantha’s Medi-Cal Household = Mary’s household = Mary + Samantha + Joy (household size of three)

B. Determine Medi-Cal Household Income for Samantha

Samantha’s household = Mary, Samantha, and Joy

Eligibility Scenarios – Part 1

Samantha's income determination and amount is the same as Mary's (277% FPL for three).

- Using the 'Whose Income Counts' tool (Steps A & B) Samantha's income is "Not Counted". Even though Samantha has \$300 income, it is not counted because she is the child of another member of the household and is not required to file a tax return.

Household Member	Income	Count?	MAGI Income
Mary	\$4,500/month	Yes	\$4,500/month
Samantha	\$300/month	No	
Joy	\$0	No	
Medi-Cal Income Total			\$4,500/month

C. Determine Samantha's Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Samantha's Medi-Cal income is 277% FPL. She is evaluated under the parents/caretaker relative group that has an income standard of 109% FPL. Her income exceeds that standard. Her income also exceeds the income standard of 138% FPL for the new adult expansion group. Samantha is not eligible for Medi-Cal based on MAGI, but she may be eligible for advanced premium tax credits and cost sharing reductions through Covered California.

3. Joy

A. Construct a Medi-Cal Household for Joy

(DHCS HHComp Guide Steps – 1,2,4,7,8)

Because Joy is not a tax filer and is expected to be claimed as a tax dependent, determine whether she meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer?
Yes, Grandmother
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **No**
- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **No**

Because Joy falls into one of the tax dependent exceptions as noted above, the following non-filer rules are followed in constructing her household. She is included in her household along with any of the following people living with her:

- For individuals under age 19, or if full-time student, under age 21:
 - Individual's parents (natural, adopted and step) - **Yes, mother Samantha**

Eligibility Scenarios – Part 1

- Individual's siblings under age 19 (natural, adopted and step), or if full-time student, under age 21 – **None**

Joy's Medi-Cal Household = herself + her mother = Joy + Samantha (household size of two.)

B. Determine Medi-Cal Household Income for Joy

Joy's Medi-Cal Household = Samantha + Joy (household size of two)

- Potential sources of income:
 - Samantha earns \$300 per month with projected annual income of \$3,600/year. Although Samantha is not required to file taxes, her income counts because the income exemption would only apply if she were in the household of her parent
 - Joy has no income.
- Samantha's MAGI-based income = \$300 per month or 23% FPL for two.

Household Member	Income	Count?	MAGI Income
Samantha	\$300/month	Yes	\$300/month
Joy	\$0/month	No	
Medi-Cal Income Total			\$300/month

C. Determine Joy's Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Joy's Medi-Cal income is 23% FPL. The Medi-Cal income standard for children ages 1-6 in the children's group is 142% FPL. Therefore, Joy is eligible for enrollment in the children group, age 1-6.

Eligibility Scenarios – Part 1

Example 8: Married Couple with Mutual and Separate Children Filing Separate Tax Returns (David's and Jennifer's Family)

- David and Jennifer are married and are expected to file separate tax returns.
- David and Jennifer live with their mutual children Anne age three and Emily age four.
- David's separate son Josh (age twelve) also lives with them.
- David is expected to claim Josh and Emily as his tax dependents.
- Jennifer is expected to claim Anne as her tax dependent.
- David earns \$2,500/month or projected annual income of \$30,000
- Jennifer earns \$1,800/month or projected annual income of \$21,600
- There are no other sources of income and none of the children has income.
- Jennifer indicates on the application that Anne has a disability.
- Relevant Medi-Cal income standards include:
 - 109% FPL for the parent/caretaker relative group,
 - 138% FPL for the new adult expansion group,
 - 142% FPL for the children's group age 1-6, and
 - 266% FPL for the optional targeted low income children group ages 1-6. David's

tax household: David, Josh, and Emily

Jennifer's tax household: Jennifer and Anne

1. David

A. Construct a Medi-Cal Household for David

(DHCS HHComp Guide Steps – 1,3,5,6,7,8)

David is a tax filer and is not claimed as a tax dependent so his household is his tax household plus his spouse Jennifer because he is married and living with her.

David's Medi-Cal household = David's tax household + Jennifer = David, Josh, Emily and Jennifer
(Household size of 4)

B. Determine Medi-Cal household income for David

David's household: David, Josh, Emily and Jennifer

- Potential sources of income:

Eligibility Scenarios – Part 1

- David earns \$2,500/month
- Jennifer earns \$1,800/month
- Josh and Emily do not have income
- Using the ‘Whose Income Counts’ tool, Josh and Emily are David’s children and would file a return if they had income. Their income would be counted but since they have no income, and would not therefore be required to file taxes, their income is “Not Counted”.
- David’s MAGI income is \$2,500.
- Jennifer’s MAGI income is \$1,800
- Total household MAGI income is \$4,300 or 219% FPL for a family of four.

Household Member	Income	Count?	MAGI Income
David (Husband)	\$2,500/month	Yes	\$2,500/month
Josh	0\$	No	
Emily	0\$	No	
Jennifer (Wife)	\$1,800/month	Yes	\$1,800/month
Medi-Cal Income Total			\$4,300/month

C. Determine David’s Eligibility for Medi-Cal or Potential Eligibility for Covered California.

David’s Medi-Cal household income is 219% FPL. Because he is the parent of Josh, Anne, and Emily, David is first evaluated for the parent/caretaker relative group. His income exceeds the 109% FPL income standard for that group as well as the 138% FPL income standard for the new adult expansion group. Therefore, David is determined not eligible for MAGI Medi-Cal and he is evaluated for Covered California APTC/CSR.

2. Josh

A. Construct a Medi-Cal Household for Josh

(DHCS HHComp Guide Steps – 1,2,4,7,8)

Because Josh is not a tax filer and is expected to be claimed as a tax dependent, determine whether he meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **Yes**

Eligibility Scenarios – Part 1

- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **No**

Because Josh falls into one of the tax dependent exceptions as noted above, the following non-filer rules are followed in constructing his household. He is included in his household along with any of the following people living with him:

- For individuals under age 19, or if full-time student, under age 21:
 - Individual's parents (natural, adopted and step) - **Yes, father David and step-mother Jennifer**
 - Individual's siblings under age 19 (natural, adopted and step), or if full-time student, under age 21 – **Yes, half-sisters Anne and Emily**

Josh's Medi-Cal household = Josh, David, Jennifer, Anne, and Emily (Household size of 5)

B. Determine Medi-Cal household income for Josh

Josh's household: Josh, David, Jennifer, Anne, and Emily

- Potential sources of income:
 - David earns \$2,500/month
 - Jennifer earns \$1,800/month.
 - Using the 'Whose Income Counts' tool, Anne, Josh, and Emily are children of a member of the household and would file a return if they had income. Their income would be counted but since they have no income, and would not therefore be required to file taxes, their income is "Not Counted".
- David's MAGI income is \$2,500/month.
- Jennifer's MAGI income is \$1,800/month.
- Total MAGI household income is \$4,300 or 187% FPL for a family of five.

Household Member	Income	Count?	MAGI Income
Josh	0\$	No	
Father David	\$2,500/month	Yes	\$2,500/month
Step Mother Jennifer	\$1,800/month	Yes	\$1,800/month
Anne	0\$	No	
Emily	0\$	No	
Medi-Cal Income Total			\$4,300/month

Eligibility Scenarios – Part 1

C. Determine Josh's Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Josh's Medi-Cal income is 187% FPL. His income exceeds the income standard (133% FPL) for the children's group age 6-19, but he is eligible for the optional targeted low income children group where the income standard is 266% FPL.

3. Emily

A. Construct a Medi-Cal Household for Emily

(DHCS HHComp Guide Steps – 1,2,4,7,8)

Because Emily is not a tax filer and is expected to be claimed as a tax dependent, determine whether she meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **Yes**
- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **No**

Because Emily falls into one of the tax dependent exceptions as noted above, the following non-filer rules are followed in constructing her household. She is included in her household along with any of the following people living with her:

- For individuals under age 19, or if full-time student, under age 21:
 - Individual's parents (natural, adopted and step) - **Yes, mother Jennifer and father David**
 - Individual's siblings under age 19 (natural, adopted and step), or if full-time student, under age 21 – **Yes, Josh (half sibling) and Anne (natural sibling).**

Emily's household = Emily, father David, mother Jennifer, stepbrother Josh, and natural sister Anne (Household size of 5)

B. Determine Medi-Cal household income for Emily

Emily's household = Emily, father David, mother Jennifer, stepbrother Josh, and natural sister Anne

- Potential sources of income:
 - Jennifer earns \$1,800/month
 - David earns \$2,500/month
 - Using the 'Whose Income Counts' tool, Anne, Josh, and Emily are children of a member of the household and would file a return if they had income. Their income

Eligibility Scenarios – Part 1

would be counted but since they have no income, and would not therefore be required to file taxes, their income is “Not Counted”.

- Jennifer’s MAGI income is \$1,800.
- David’s MAGI income is \$2,500.
- Total MAGI household income is \$4,300 or 187% FPL for a family of five.

Household Member	Income	Count?	MAGI Income
Emily	0\$	No	
Father David	\$2,500/month	Yes	\$2,500/month
Mother Jennifer	\$1,800/month	Yes	\$1,800/month
Stepbrother Josh	0\$	No	
Sister Anne	0\$	No	
Medi-Cal Income Total			\$4,300/month

C. Determine Emily’s Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Emily’s income of 187% FPL exceeds the income standard of 142% FPL for the children’s group, but she is eligible for the optional targeted low income children group because her income is at or below 266% FPL.

4. Jennifer

A. Construct a Medi-Cal Household for Jennifer

(DHCS HHComp Guide Steps – 1,3,5,6,7,8)

Jennifer is a tax filer and is not claimed as a tax dependent so her household is her tax household plus her spouse David because she is married and living with him.

Jennifer’s Medi-Cal household = Jennifer’s tax household + David = Jennifer, Anne, and David
(Household size of 3)

B. Determine Medi-Cal household income for Jennifer

Jennifer’s household = Jennifer, Anne, and David

- Potential sources of income:
 - Jennifer earns \$1,800/month
 - David earns \$2,500/month

Eligibility Scenarios – Part 1

- Using the “Whose Income Counts” tool, Anne is Jennifer’s child and would file a return if she had income. Her income would be counted but since she has no income, and would not therefore be required to file taxes, her income is “Not Counted”.
- Jennifer’s MAGI income is \$1,800.
- David’s MAGI income is \$2,500.
- Total MAGI household income is \$4,300 or 264% FPL for three.

Household Member	Income	Count?	MAGI Income
Jennifer (Wife)	\$1,800/month	Yes	\$1,800/month
Anne	0\$	No	
David (Husband)	\$2,500/month	Yes	\$2,500/month
Medi-Cal Income Total			\$4,300/month

C. Determine Jennifer’s Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Jennifer’s Medi-Cal household income is 264% FPL. Because she is the parent of Anne and Emily, Jennifer is first evaluated for the parent/caretaker relative group. Her income exceeds the 109% FPL income standard for that group as well as exceeds the income standard of 138% FPL for the new adult expansion group. Therefore, Jennifer is determined not eligible for MAGI Medi-Cal and she is evaluated for Covered California APTC/CSR.

5. Anne

A. Construct a Medi-Cal Household for Anne

(DHCS HHComp Guide Steps – 1,3,5,6,7,8)

Because Anne is not a tax filer and is expected to be claimed as a tax dependent, determine whether she meets one of the following exceptions:

- Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **Yes**
- Under age 19 or under age 21 if full time student and the taxpayer is the individual’s non-custodial parent. **No**

Because Anne falls into one of the tax dependent exceptions as noted above, the following non-filer rules are followed in constructing her household. She is included in her household along with any of the following people living with her:

Eligibility Scenarios – Part 1

- For individuals under age 19, or if full-time student, under age 21:
 - Individual's parents (natural, adopted and step) - **Yes, mother Jennifer and father David**
 - Individual's siblings under age 19 (natural, adopted and step), or if full-time student, under age 21 – **Yes, Josh (half sibling) and Emily (natural sibling).**

Anne's household = Anne, father David, mother Jennifer, stepbrother Josh, and natural sister Emily (Household size of 5)

B. Determine Medi-Cal household income for Anne

Anne's household: Anne, father David, mother Jennifer, stepbrother Josh, and natural sister Emily

- Potential sources of income:
 - Jennifer earns \$1,800/month
 - David earns \$2,500/month
- Using the 'Whose Income Counts' tool, Anne, Josh, and Emily are children of a member of the household and would file a return if they had income. Their income would be counted but since they have no income, and would not therefore be required to file taxes, their income is "Not Counted".
- Jennifer's MAGI income is \$1,800.
- David's MAGI income is \$2,500.
- Total MAGI household income is \$4,300 or 187% FPL for a family of five.

Household Member	Income	Count?	MAGI Income
Anne	0\$	No	
Father David	\$2,500/month	Yes	\$2,500/month
Mother Jennifer	\$1,800/month	Yes	\$1,800/month
Stepbrother Josh	0\$	No	
Sister Emily	0\$	No	
Medi-Cal Income Total			\$4,300/month

C. Determine Anne's Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Anne's Medi-Cal income is 187% FPL. Her Medi-Cal income exceeds the income standard for the Children's Group for ages 1-6 (142% FPL) but she is eligible for the optional targeted low income child group because her income is below 266% FPL.

Eligibility Scenarios – Part 1

Example 9: Married Couple (Pregnant Wife) Filing Separate Tax Returns Living with Mutual and Separate Children (Lucy's and Buck's Family)

- Lucy and Buck are married.
- Lucy and Buck live with their mutual child, two year old daughter Shana, and with Lucy's separate six year old son Seth.
- Lucy is pregnant with triplets.
- The application indicates that Buck has already been determined disabled under federal rules.
- Lucy and Buck file separate tax returns.
- Buck claims Shana as a tax dependent.
- Seth is claimed as a tax dependent by his non-custodial father Buck.
- Lucy earns \$3,000/month (\$36,000/year)
- Buck earns \$1,200/month (\$14,400/year).
- There are no other sources of income and Shana and Seth have no income.
- Lucy is a tax filer and is not a tax dependent of anyone else.
- Buck is a tax filer and is not a tax dependent of anyone else.
- Relevant Medi-Cal income standards include:
 - 109% FPL for the parent/caretaker relative group,
 - 138% FPL for the new adult expansion group,
 - 213% FPL for the pregnant women group,
 - 142% FPL for the children's group age 1-6,
 - 133% FPL for the children's group for children age 6-19, and
 - 266% FPL for the optional targeted low income children group ages 1-6. Lucy's

tax household: Lucy

Buck's tax household: Buck and Shana

Seth's tax household: Non-custodial parent

Eligibility Scenarios – Part 1

1. Lucy

A. Construct a Medi-Cal Household for Lucy:

(DHCS HHComp Guide Steps – 1,3,5,6,7,8)

Lucy is a tax filer and not a tax dependent so her household is the same as her tax household plus her spouse Buck because she is married and living with him. In addition Lucy is pregnant, expecting triplets. Her three unborn children are also included in her household.

Lucy's household = Lucy's tax household plus her spouse and three unborn children = Lucy, spouse Buck, and three unborn children (Household size of 5)

B. Determine Medi-Cal Income for Lucy

Lucy's household = Lucy, Buck, and three unborn children (Household size of 5)

- Potentials sources of income
 - Lucy earns \$3,000/month (\$36,000/year).
 - Buck earns \$1,200/month (\$14,400/year).
- Is any member of the household a child or tax dependent of another member of the household and is not expected to file a tax return? No.
- Lucy's MAGI income is \$3,000.
- Buck's MAGI income is \$1,200/month.
- Lucy's and Buck's total MAGI income is \$4,200/month is 187% FPL for a household size of 5.

Household Member	Income	Count?	MAGI Income
Lucy	\$3,000/month	Yes	\$3,000/month
Spouse Buck	\$1,200/month	Yes	\$1,200/month
Unborn child #1	0\$	No	
Unborn child #2	0\$	No	
Unborn child #3	0\$	No	
Medi-Cal Income Total			\$4,200/month

C. Determine Lucy's Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Lucy is evaluated for the parents/caretaker relatives group because she is the parent of Seth. Her household income of 183% FPL exceeds the 109% FPL income standard for that group as well as exceeds the income standard of 138% FPL for new adult expansion group. Lucy is

Eligibility Scenarios – Part 1

however, however, eligible for the pregnant women's group because her income is at or below 213% FPL.

2. Buck:

A. Construct a Medi-Cal Household for Buck

(DHCS HHComp Guide Steps – 1,3,5,6,7,8)

Buck is a tax filer and not a tax dependent so his household is the same as his tax household plus his spouse Lucy because he is married and living with her. In addition his spouse Lucy is pregnant, expecting triplets. Lucy and Buck's three unborn children are also included in his household.

Buck's household = Buck's tax household plus his spouse and three unborn children = Buck, Shana, Lucy, and three unborn children (Household size of 6)

B. Determine Medi-Cal Income for Buck

Buck's household = Buck, Shana, Lucy, and three unborn children (Household size of 6)

- Potentials sources of income'
 - Lucy earns \$3,000/month (\$36,000/year).
 - Buck earns \$1,200/month (\$14,400/year).
- Is any member of the household a child or tax dependent of another member of the household and is not expected to file a tax return?
 - Yes. Shana is Buck's child and is not expected to file a tax return. If she had any income, it would not be counted. .
- Lucy's MAGI income is \$3,000.
- Buck's MAGI income is \$1,200/month.
- Lucy's and Buck's total MAGI income is \$4,200/month is 160% FPL for a household size of 6.

Household Member	Income	Count?	MAGI Income
Lucy	\$3,000/month	Yes	\$3,000/month
Spouse Buck	\$1,200/month	Yes	\$1,200/month
Shana (Buck's Child)	0\$	No	
Unborn child #1	0\$	No	
Unborn child #2	0\$	No	
Unborn child #3	0\$	No	
Medi-Cal Income Total			\$4,200/month

Eligibility Scenarios – Part 1

C. Determine Buck's Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Because Buck (who is disabled) has a child (Shana) he is evaluated for both the parents/caretaker relative program and the new adult expansion groups. His household income of 160% FPL exceeds the 109% and 138% FPL income standard for those respective coverage groups. He is referred to the Covered California for an APTC determination. However, because Buck has been determined disabled and not eligible for any MAGI programs, he is referred to the county for a non-MAGI determination.

3. Seth

A. Construct a Medi-Cal Household for Seth

(DHCS HHComp Guide Steps – 1,2,4,7,8)

Because Seth is not a tax filer and is expected to be claimed as a tax dependent, determine whether he meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **Yes, mother Lucy and step-father Buck**
- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **Yes**

Because Seth falls into one of the tax dependent exceptions as noted above, the following non-filer rules are followed in constructing his household. He is included in his household along with any of the following people living with him:

- For individuals under age 19, or if full-time student, under age 21:
 - Individual's parents (natural, adopted and step) - **Yes, mother Lucy and step-father Buck**
 - Individual's siblings under age 19 (natural, adopted and step), or if full-time student, under age 21 – **Yes, half-sister Shana**

Seth's household = Seth, mother Lucy, Lucy's three unborns, stepfather Buck, and half-sister Shana. (Household size of 7)

B. Determine Medi-Cal Income for Seth

Seth's household = Seth, mother Lucy, Lucy's three unborns, stepfather Buck, and half-sister Shana (Household size of 7)

- Potentials sources of income'
 - Lucy earns \$3,000/month (\$36,000/year)

Eligibility Scenarios – Part 1

- Buck earns \$1,200/month (\$14,400/year).
- Is any member of the household a child or tax dependent of another member of the household and is not expected to file a tax return? Yes. Seth is Lucy's child and is not expected to file a tax return. If he had any income, it would not be counted. .
- Lucy's MAGI income is \$3,000.
- Buck's MAGI income is \$1,200/month.
- Lucy's and Buck's total MAGI income is \$4,200/month is 142% FPL for a household size of 7.

Household Member	Income	Count?	MAGI Income
Seth	0\$	No	
Mother Lucy	\$3,000/month	Yes	\$3,000/month
Stepfather Buck	\$1,200/month	Yes	\$1,200/month
Half Sister Shana	0\$	No	
Unborn child #1	0\$	No	
Unborn child #2	0\$	No	
Unborn child #3	0\$	No	
Medi-Cal Income Total			\$4,200/month

C. Determine Seth's Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Seth's Medi-Cal income is 142% FPL. He is evaluated for the children's Group where the income standard is 133% FPL for children ages 6-18. His income exceeds that income standard of 133% FPL, but is at or below the income standard for the optional targeted low income child (OTLIC) group, which is 266% FPL. Seth is enrolled in OTLIC.

4. Shana

A. Construct a Medi-Cal Household for Shana

(DHCS HHComp Guide Steps – 1,2,4,7,8)

Because Shana is not a tax filer and is expected to be claimed as a tax dependent, determine whether he meets one of the following exceptions:

- a. Someone other than a spouse or a biological, adopted, or step child of the taxpayer? **No**
- b. Under the age of 19 or under 21 if a full time student who expects to be claimed as a tax dependent and is living with both parents but whose parents do not expect to file a joint tax return. **Yes**

Eligibility Scenarios – Part 1

- c. Under age 19 or under age 21 if full time student and the taxpayer is the individual's non-custodial parent. **No**

Because Seth falls into one of the tax dependent exceptions as noted above, the following non-filer rules are followed in constructing her household. She is included in her household along with any of the following people living with her:

- For individuals under age 19, or if full-time student, under age 21:
 - Individual's parents (natural, adopted and step) - **Yes, mother Lucy and father Buck**
 - Individual's siblings under age 19 (natural, adopted and step), or if full-time student, under age 21 – **Yes, half-brother Seth**

Shana's household = Shana, mother Lucy, Lucy's three unborns, father Buck, and half-brother Seth (Household size of 7)

B. Determine Medi-Cal Income for Shana

Shana's household = Shana, mother Lucy, Lucy's three unborns, father Buck, and half-brother Seth (Household of 7)

- Potentials sources of income'
 - Lucy earns \$3,000/month (\$36,000/year).
 - Buck earns \$1,200/month (\$14,400/year).
- Is any member of the household a child or tax dependent of another member of the household and is not expected to file a tax return?
 - Yes. Shana is Buck's child and is not expected to file a tax return. If she had any income, it would not be counted.
- Lucy's MAGI income is \$3,000.
- Buck's MAGI income is \$1,200/month.
- Lucy's and Buck's total MAGI income is \$4,200/month. In computing the FPL amount, a household size of seven is used. The FPL for seven with \$4,200 income is 142% FPL.

Household Member	Income	Count?	MAGI Income
Shana	0\$	No	
Mother Lucy	\$3,000/month	Yes	\$3,000/month
Father Buck	\$1,200/month	Yes	\$1,200/month
Half Brother Seth	0\$	No	
Unborn child #1	0\$	No	
Unborn child #2	0\$	No	
Unborn child #3	0\$	No	
Medi-Cal Income Total			\$4,200/month

C. Determine Shana's Eligibility for Medi-Cal or Potential Eligibility for Covered California.

Shana's Medi-Cal income is 142% FPL. Shana is evaluated for the Children's Group for children ages 1-6 with an income standard of 142% FPL. Her income is at or below 142% FPL, she is enrolled in in the Children's Group for children age 1-6.

EXHIBIT F

San Mateo County

MAGI MEDI-CAL CHANGE 2015 DEVELOPMENT
ESTIMATE SMO-CO-201507-1

MAGI-Based Medi-Cal

Whose Income Counts in the Income Calculation?

