



N.C. Department of Health and Human Services

Presumptive Eligibility for Hospitals Part II:

Conducting the Interview and Determining Countable Income

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Agenda

- Overview of Part I Presumptive Eligibility for Hospitals
- How to Conduct an Interview
- Income Eligibility Determination
- Questions



Before we begin, please have the following items available:

- MAGI Household Chart
- PE Counting Income Chart
- PE for Hospital Income Chart



Overview of Part I Presumptive Eligibility for Hospitals



Provider Summary

- Effective January 1, 2014, hospitals may opt to do presumptive Medicaid eligibility
- Enroll as a PE Provider and meet state thresholds
- Submit all PE and regular Medicaid applications through NC FAST portal



PE Summary

- Limited period of coverage
- Applies to certain Family & Children Medicaid groups
- Eligibility determined by qualified providers
- Eligibility determined based on family size of individual and income



PE Part I Summary

- Reviewed eligibility criteria for Medicaid programs available under Presumptive Eligibility
- Reviewed important Medicaid terms
- Learned to determine Medicaid household for the PE applicant



How to Conduct an Interview



Conducting an Interview

- Ask the individual if they have Medicaid currently or recently applied for Medicaid
- When interviewing the applicant about who is in their home, it is important to obtain accurate and complete information.
- If information cannot be provided at interview, the patient may need to get back to you with the answer.



What to Ask

- Ask open-ended questions, such as:
 - Where do you work?
 - Where does your spouse work?
 - How much do you/spouse/other person make before taxes and other deductions?
 - Do you expect to file taxes?
 - Do you expect to be claimed as a tax dependent?
 - How do you get the money to pay your bills?
 - Who helps you pay your bills?



What to ask

- Do you or your spouse receive Social Security or other government payments?
- Do you or your spouse receive unemployment benefits?
- Does anyone outside the home contribute money to you on a regular basis?



Overview of Income



Countable Income

- Income sources used in determining the adjusted gross income include but are not limited to
 - Wages/tips
 - Unemployment
 - Pension and annuities
 - Income from business or personal services
 - Interest
 - Alimony received
 - Social Security benefits (RSDI)
 - Foreign earned
 - Lump sum in the month received
 - Self-employment
 - Military-retirement/pension



Non-Countable Income

- Child support
- Veterans' benefits
- Gifts and inheritances
- Worker's compensation
- Supplemental Security Income (SSI)
- Scholarships, awards, or fellowship grants used for educational expenses. Any amount used for living expenses is countable income (room and board).
- Lump sums, except in the month received
- Certain Native American and Alaska Native income



Income Calculation

- Obtain statement of gross income per pay period
- If gross amount not provided, probe further about hourly rate of pay and number of hours worked per week or pay period
 - Hourly rate x number of hours/week or pay period



Income Calculation

- Determine frequency of each type of income.
- Convert to a monthly amount using the following formulas:
 - Weekly – multiply by 4.3
 - Bi-weekly – multiply by 2.15
 - Semi-monthly – multiply by 2
 - Monthly – no conversion required
 - Annually – divide by 12



Example

Joseph is being evaluated for Presumptive Medicaid. During the interview, you ask for the gross income that he earns from his job at ABC Company. He cannot provide the gross amount, but does state that he makes \$15.85 per hour and works 40 hours per week.

$$\$15.85 \times 40 = \$634.00 \text{ per week}$$

$$\$634.00 \times 4.3 = \$2,726.20 \text{ monthly gross income}$$



Example

Melinda is being evaluated for Presumptive Medicaid. She works for the local grocery store and states she grosses \$1025.00 every two weeks.

$\$1025.00 \times 2.15 = \2203.75 monthly gross income



Whose Income Counts

- Basic Rules
 - When using a tax household, do not count income of tax dependents unless they expect to file a tax return.
 - When using a non-filer household, if the parent(s) is in the household, do not count the income of the child and/or siblings under age 19 unless they expect to file taxes.
 - When using a non-filer household, if the parent is not in the household, count income of child under 19 and of all siblings under age 19 for all of them. Also, include income of spouse of the child.



Determining Eligibility

- **Step 1:** Determine Medicaid household and family size
- **Step 2:** Determine countable income for each person in the applicant's household
- **Step 3:** Determine the total household income for the applicant
- **Step 4:** Compare total countable income to applicable program and family size on the Presumptive Medicaid Income Limits Chart



EXAMPLES

Now, let's look at some examples and establish the household income for each household.



Example 1

Annie, her son Jacob (10), her daughter Miley (7) are in the household. Annie does not expect to file taxes or be claimed as a tax dependent. Jacob and Miley do not expect to file taxes or be claimed as a dependent.

Family financial situation:

- \$50.00/weekly-Annie's salary from housecleaning
- \$800.00/monthly-child support payments received by Annie



Example 1

Annie's countable income

Weekly salary from housecleaning	\$ 50.00
Monthly gross income converted (50 x 4.3)	\$215.00
Monthly child support payments (not counted)	(800.00)
Annie's total countable income	\$215.00

Annie is an adult in non-filer household. Her income counts in her household. However, child support payments received do not count. Annie is eligible for MAF-C because her income is less than the limit of \$667.00 for a family size of three

A P P L I C A N T	Medicaid Household	Annie	Jacob	Miley	Family Size	Countable Income	Eligibility
	Annie	x	x	x	3	\$215.00	MAF-C
	Jacob						
	Miley						



Example 1

Jacob's countable income

Weekly salary from housecleaning	\$ 50.00
Monthly gross income converted (50 x 4.3)	\$215.00
Monthly child support payments (not counted)	(800.00)
Jacob's total countable income	\$215.00

Jacob's household and countable income is the same as Annie's. Jacob is eligible for MIC-N. His countable income is less than the limit of \$1742.00 for a family size of 3.

A P P L I C A N T	Medicaid Household	Annie	Jacob	Miley	Family Size	Countable Income	Eligibility
	Annie	x	x	x	3	\$215.00	MAF-C
	Jacob	x	x	x	3	\$215.00	MIC-N



Example 1

Miley's countable income

Weekly salary from housecleaning	\$ 50.00
Monthly gross income converted (50 x 4.3)	\$215.00
Monthly child support payments (not counted)	(800.00)
Miley's total countable income	\$215.00

Miley's household and countable income is the same as Annie's. Miley is eligible for MIC-N. Her countable income is less than the limit of \$1742.00 for a family size of 3.

A P P L I C A N T	Medicaid Household	Annie	Jacob	Miley	Family Size	Countable Income	Eligibility
	Annie	x	x	x	3	\$215.00	MAF-C
	Jacob	x	x	x	3	\$215.00	MIC-N
	Miley	x	x	x	3	\$215.00	MIC-N



Example 2

Whitney (45), Whitney's sons, Paul (15) and Jason (12) are in the household. Jason receives SSI benefits. Whitney claims both of her sons as tax dependents. Neither of her sons expect to file taxes, but do expect to be claimed as a tax dependent.

Family financial situation:

- \$850.00/monthly gross income-Whitney's salary
- \$710/monthly-Jason's Supplemental Security income (SSI)



Example 2

Whitney's countable income

Monthly gross income \$850.00

Whitney a tax household and she is the filer. Her countable income is her income and the income of her tax dependents who expect to file a tax return. Supplement Security Income (SSI) is not counted.

Whitney is potentially eligible for MAF-D. Her income is under the limit of \$3171. Her income exceeds the limit of \$667 for a family size of 3 for MAF-C.

A P P L I C A N T	Medicaid Household	Whitney	Paul	Jason	Family Size	Countable Income	Eligibility
	Whitney	x	x	x	3	\$850.00	MAF-D
	Paul						
	Jason						



Example 2

Paul's countable income

Monthly gross income \$850.00

Paul is a tax dependent and a child of the tax filer. His countable income is the same as his mother's countable income.

Paul is eligible for MIC-N. His income is less than the limit of \$1742 for a family size of 3. Jason is an SSI recipient and is eligible for Medicaid based on receipt of SSI.

A P P L I C A N T	Medicaid Household	Whitney	Paul	Jason	Family Size	Countable Income	Eligibility
	Whitney	x	x	x	3	\$850.00	MAF-D
	Paul	x	x	x	3	\$850.00	MIC-N
	Jason					SSI Recipient	



Example 3

Sandy (45), her husband, Ben (46), and their pregnant daughter, Samantha (17) are in the household. Sandy, Ben, and Samantha do not expect to file taxes nor be claimed as tax dependents.

Family financial situation:

- \$1200.00/monthly gross income-Sandy's social security benefits
- \$250.00/monthly gross income-Ben's veteran's benefits
- \$200.00/monthly gross income-Samantha's income from babysitting.

Veteran benefits are not counted.



Example 3

Sandy's countable income

Gross monthly income \$1200.00

Sandy is a non-filer household. Her countable income is her social security. Her spouse's veteran's benefits are non-countable under MAGI rules.

Sandy is potentially eligible for MAF-D only because her income is below the limits of \$3174 for a household of 3. Her income exceeds the MAF-C limit of \$687 for a family size of 3.

A P P L I C A N T	Medicaid Household	Sandy	Ben	Samantha	Family Size	Countable Income	Eligibility
	Sandy	x	x	x	3	\$1200.00	MAF-D
	Ben						
	Samantha						



Example 3

Ben's countable income

Gross monthly income

\$1200.00

Ben is a non-filer household. His countable income is Sandy's social security income. His veteran's income is non-countable under MAGI rules.

Ben is potentially eligible for MAF-D only because her income is below the limits of \$3174 for a household of 3. . His income exceeds the MAF-C limit of \$687 for a family size of 3.

A P P L I C A N T	Medicaid Household	Sandy	Ben	Samantha	Family Size	Countable Income	Eligibility
	Sandy	x	x	x	3	\$1200.00	MAF-D
	Ben	x	x	x	3	\$1200.00	MAF-D
	Samantha						



Example 3

Samantha countable income

Gross monthly income \$1200.00

Samantha’s is a non-filer household. Her income is not counted because she is a Medicaid aged child in the non-filer household of her parents. However, Sandy’s income is counted in Samantha’s household.

Samantha’s countable income is different from Sandy’s and Ben’s because she is pregnant and her household size is 4 (herself, her mother, her father and the unborn child).

Samantha is eligible for MIC-N. Her income is below the limit of \$2100 for a family size of 4.

A P P L I C A N T	Medicaid Household	Sandy	Ben	Samantha	Family Size	Countable Income	Eligibility
	Sandy	x	x	x	3	\$1200.00	MAF-D
	Ben	x	x	x	3	\$1200.00	MAF-D
	Samantha	x	x	x+1	4	\$1200.00	MIC-N



Example 4

Rose (48), Rose's daughter Alice, (17), Alice's daughter Kitty (1), are in the household. Rose claims Alice as a tax dependent. Kitty is claimed by her father, Dennis (20), who does not reside in the household.

Family's financial situation:

- \$1560/monthly gross income-Rose's salary
- \$600/monthly - Child support payments received by Rose for Alice.



Example 4

Rose's countable income

Monthly gross \$1560.00

Rose is a tax household and she is the filer. Her income counts in her household, however, child support payments received are not counted.

Rose is potentially eligible for MAF-D as her income is under \$2521 for a household of 2. Her household income exceeds the income limit of \$569 for a family size of 2 for MAF-C.

A P P L I C A N T	Medicaid Household	Rose	Alice	Kitty	Family Size	Countable Income	Eligibility
	Rose	x	x		2	\$1560.00	MAF-D
	Alice						
	Kitty						



Example 4

Alice's countable income

Monthly gross

\$1560.00

Alice is a tax dependent and a child of the tax filer. Her household and countable income is the same as her mother's countable income. Since Alice does not expect to file taxes, her income is not counted for herself or Rose.

Alice is eligible for MIC-1. Alice's income is between \$1383.01 and \$1720 for a family size of 2.

A P P L I C A N T	Medicaid Household	Rose	Alice	Kitty	Family Size	Countable Income	Eligibility
	Rose	x	x		2	\$1560.00	MAF-D
	Alice	x	x		2	\$1560.00	MIC-1
	Kitty						



Example 4

Kitty's countable income

Kitty is being claimed by her father who does not live in the household. Her mother does not have any income of her own. Rose is not included in Kitty's household so Rose's income is not countable to Kitty. Kitty's countable income is \$0.

Kitty is eligible for MIC-N as her income is less than the limit of \$1823 for a family size of 2.

A P P L I C A N T	Medicaid Household	Rose	Alice	Kitty	Family Size	Countable Income	Eligibility
	Rose	x	x		2	\$1560.00	MAF-D
	Alice	x	x		2	\$1560.00	MIC-1
	Kitty		x	x	2	\$0	MIC-N



Example 5

Dennis (20), Dennis' daughter Lynn (3) are in the household. Dennis claims Lynn as a tax dependent. Dennis also claims his other daughter, Kitty (1), who lives with her mother.

Family's financial situation:

- \$2300.00/monthly gross income-Dennis' salary



Example 5

Dennis' countable income

Monthly gross \$2300.00

Dennis is a tax household and he is the tax filer. His countable income is his income and the income of his tax dependents who expect to file a tax return. Kitty is included in Dennis' household because he claims her as a dependent.

Dennis is potentially eligible for MAF-D only. His income is under the income limit of \$3174.00 for 2. His household income exceeds the income limit of \$667.00 for a family size of 3 for MAF-C.

A P P L I C A N T	Medicaid Household	Dennis	Lynn	Kitty	Family size	Countable Income	Eligibility
	Dennis	x	x	x	3	\$2300.00	MAF-D
	Lynn						



Example 5

Lynn's countable income

Monthly gross \$2300.00

Lynn is a tax dependent and child of the tax filer. Her countable income is the same as her father's countable income.

Lynn is eligible for MIC-1. Her income is between \$2295.01 and \$3418.00 for a family size of 3.

A P P L I C A N T	Medicaid Household	Dennis	Lynn	Kitty	Family size	Countable Income	Eligibility
	Dennis	x	x	x	3	\$2300.00	MAF-D
	Lynn	x	x	x	3	\$2300.00	MIC-1



Example 6

Mary (51), Mary's son Bill (22), Mary's twin nephew and niece Ned and Nancy (10) are in the household. Mary claims all as tax dependents. None of the dependent's expect to file taxes.

Family financial situation:

- \$700.00/monthly gross income-Mary's income from her home business
- \$250.00/monthly gross income-Bill's income from weekend jobs.
- \$500.00/monthly gross income- Ned's SSA survivor's benefits
- \$500.00/monthly gross income- Nancy's SSA survivor's benefits



Example 6

Mary's countable income

Monthly gross \$700.00

Mary is a tax household and she is the filer. Her countable income is her income and the income of the her tax dependents who file a tax return. Since Bill, Ned, and Nancy are tax dependents who do not expect to file taxes, their income is not counted for Mary.

Mary is eligible for MAF-C. Her income is less than the limit of \$744 for a family size of 4.

A P P L I C A N T	Medicaid Household	Mary	Bill	Ned	Nancy	Family Size	Countable Income	Eligibility
	Mary	x	x	x	x	4	\$700.00	MAF-C
	Bill							
	Ned							
	Nancy							



Example 6

Bill's countable income

Monthly gross \$700.00

Bill is a tax dependent and child of the tax filer. His household and countable income is the same as his mother's countable income. Since Bill does not expect to file taxes, his income is not counted for himself or Mary. Ned and Nancy also do not expect to file taxes. Bill is potentially eligible for MAF-D. His household income is less than the limit of \$3827 for a family of size of 4.

A P P L I C A N T	Medicaid Household	Mary	Bill	Ned	Nancy	Family Size	Countable Income	Eligibility
	Mary	x	x	x	x	4	\$700.00	MAF-C
	Bill	x	x	x	x	4	\$700.00	MAF-D
	Ned							
	Nancy							



Example 6

Ned's countable income

Monthly gross Ned	\$ 500.00
Monthly gross Nancy	\$ 500.00

Mary claims Ned on her taxes but Ned meets an exception. He is a tax dependent of someone other than a spouse or parent. Since he is under age 19, his income counts for him and his sibling's household regardless of whether he expects file a tax return.

Ned is eligible for MIC-N. His income is less than the limit of \$1383 for a family size of 2.

A P P L I C A N T	Medicaid Household	Mary	Bill	Ned	Nancy	Family Size	Countable Income	Eligibility
	Mary	x	x	x	x	4	\$700.00	MAF-C
	Bill	x	x	x	x	4	\$700.00	MAF-D
	Ned			x	x	2	\$1000.00	MIC-N
	Nancy							



Example 6

Nancy's countable income

Monthly gross Ned	\$ 500.00
Monthly gross Nancy	\$ 500.00

Mary claims Nancy on her taxes but Nancy meets an exception. She is a tax dependent of someone other than a spouse or parent. Since she is under age 19, her income and the income of her siblings under age 19 count for herself and her sibling's household regardless of whether they expect to file a tax return.

Nancy is eligible for MIC-N. Her income is less than the limit of \$1383 for a family size of 2.

A P P L I C A N T	Medicaid Household	Mary	Bill	Ned	Nancy	Family Size	Countable Income	Eligibility
	Mary	x	x	x	x	4	\$700.00	MAF-C
	Bill	x	x	x	x	4	\$700.00	MAF-D
	Ned			x	x	2	\$1000.00	MIC-N
	Nancy			x	x	2	\$1000.00	MIC-N

Special Example

This next example will require you to utilize the information you learned about establishing the Medicaid household for each individual in Part I and determining the countable income in this training.

Are you ready?



Example 7

Jan (45), her boyfriend Phil (49), Jan's son, Mike (16), Phil's son, Brett (14), Jan and Phil's daughter, Emma (4) are in the household. Jan claims Mike as a tax dependent. Mike expects to file taxes. Phil claims Brett and Emma as tax dependents.

Family's financial situation:

- \$2,500/monthly gross income - Jan's salary
- \$1,095/monthly gross income – Phil's salary
- \$600.00/monthly gross income – Mike's salary



Example 7

Jan's countable income

Jan's monthly gross	\$2500.00
Mike's monthly gross	\$ 600.00
Total taxable income	\$3100.00

Jan is a tax household and she is the filer. Her countable income is her income and the income of her tax dependents who expect to file a tax return. Mike expects to file a tax return so his income is included in Jan's household income. Phil's income is not counted because he is not married to Jan. Jan is not eligible for any Medicaid program as her income exceeds all income limits for a family size of two.

A P P L I C A N T	Medicaid Household	Jan	Phil	Mike	Brett	Emma	Family Size	Countable Income	Eligibility
	Jan	x		x			2	\$3100.00	Ineligible
	Phil								
	Mike								
	Brett								
	Emma								



Example 7

Mike's countable income

Jan's monthly gross	\$2500.00
Mike's monthly gross	\$ 600.00
Total taxable income	\$3100.00

Mike is a tax dependent and child of the tax filer. His household and countable income is the same as his mother's household and countable income.

Mike is not eligible for any Medicaid program as his countable income exceeds all income limits for a family size of two.

A P P L I C A N T	Medicaid Household	Jan	Phil	Mike	Brett	Emma	Family Size	Countable Income	Eligibility
	Jan	x		x			2	\$3100.00	Ineligible
	Phil								
	Mike	x		x			2	\$3100.00	Ineligible
	Brett								
	Emma								



Example 7

Phil's countable income

Phil's monthly gross

\$1095.00

Phil is a tax household and he is the filer. His countable income is his income and the income of his tax dependents who expect to file a tax return. Jan's income is not countable for Phil as she is not married to Phil. Phil is potentially eligible for MAF-D. His income is less than the limit \$3174 for a family size of 3. His income exceeds the MAF-C income limit of \$667 for a family size of 3.

A P P L I C A N T	Medicaid Household	Jan	Phil	Mike	Brett	Emma	Family Size	Countable Income	Eligibility
	Jan	x		x			2	\$3100.00	Ineligible
	Phil		x		x	x	3	\$1095.00	MAF-D
	Mike	x		x			2	\$3100.00	Ineligible
	Brett								
	Emma								



Example 7

Brett's countable income

Phil's monthly gross

\$1095.00

Brett is a tax dependent and a child of the tax filer. His household and countable income is the same as his father's household and countable income. Brett is eligible for MIC-N as his income is less than the limit of \$1742 for a family size of 3.

A P P L I C A N T	Medicaid Household	Jan	Phil	Mike	Brett	Emma	Family Size	Countable Income	Eligibility
	Jan	x		x			2	\$3100.00	Ineligible
	Phil		x		x	x	3	\$1095.00	MAF-D
	Mike	x		x			2	\$3100.00	Ineligible
	Brett		x		x	x	3	\$1095.00	MIC-N
	Emma								



Example 7

Emma's countable income

Jan's monthly gross	\$2500.00
Phil's monthly gross	\$1095.00
Mike's monthly gross	\$ 600.00
Total taxable income	\$4195.00

Emma is a tax dependent who meets an exception, therefore non-filer rules apply. Her countable income consists of her parent's income and the income of her sibling under age 19 who expects to file a tax return. Mike's income is countable for Emma. Emma is eligible for MIC-1. Her income is between the limit of \$3240.01 to \$4825 for a family size of 5.

A P P L I C A N t	Medicaid Household	Jan	Phil	Mike	Brett	Emma	Family Size	Countable Income	Eligibility
	Jan	x		x			2	\$3100.00	Ineligible
	Phil		x		x	x	3	\$1095.00	MAF-D
	Mike	x		x			2	\$3100.00	Ineligible
	Brett		x		x	x	3	\$1095.00	MIC-N
	Emma	x	x	x	x	x	5	\$4195.00	MIC-1



Summary

- Ask open ended questions to get the best answers from the applicant
- Determine the Household Size
- Determine the total countable income for each individuals household
- Compare the income to the applicable program and family size indicated on the Presumptive Income Limit Chart



Questions?

If you have questions at a later date, you may email them to Christine.coffey@dhhs.nc.gov

Please indicate **Hospital PE** in the subject line.