

Countable vs Exempt Income Matrix



Version 15

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Earned Income

Countable = C Exempt = E

Income Type	MAGI	Non-MAGI	LTC	SNAP	AF	CW	Comments
Advances on wages				C			
Americorps/Vista Wages	C*	E	E	C**		E	*MAGI - Be sure to address living allowance **SNAP - Countable for SNAP if receiving prior to applying for SNAP/Exempt if receiving SNAP prior to joining Vista
Blood/Plasma Donation	C	C	C	C	C	C	This income will be entered as Self-Employment for all HLPGs.
Difficulty of Care Payment (DOC) - Paid to the Individual Care Provider	C E*	C	C	C	C	C	Payment made to the individual care provider who provides personal care to a HCBS Waiver member. *Care provider must reside in the same home of the HCBS Waiver member for the income to be exempt for MAGI*
Earnings of children under 18	E*	E***	E***	E**	E***	E**	*MAGI - Exempt up to the current tax filing threshold amount for dependents and children **SNAP, CW - Must be in school ***Non-MAGI, LTC, AF - Exempt unless child is the applicant (AND-CS)
Home Care Allowance (HCA) - Individual Home Care Provider	C*	C*	C		C	C	HCA is a Public Assistance Benefit paid to an elderly/disabled person for the purpose of paying a home care provider. An HCA payment is not considered a a Difficulty of Care (DOC) payment. This income should be entered in the Earned Income page as "home care allowance - Provider Payment"
In-Kind-Earned	C	C	C	E	C	C	
Rental-Earned	C	C	C	C	C	C	Earned = manages property 20 hrs+/ week
Room & Board (Self-Employment)	C	C	C	C	C	C	
Self Employment	C	C	C	C	C	C	
Sick/Vacation/Bonus pay during employment	C	C	C	C	C	C	
Temporary (<90 days) Income	C	C	C	C	C	E	
Title 1 (Vista-University Year of Action)			E*	C		E	*LTC - Exempt for LTC when total volunteer hours are equivalent or greater than minimum wage
Title V (Older Americans Act)	E	E	E*	E		E	*Note: For LTC, only benefits received under Title VII, Nutrition Program for the Elderly, of the Older Americans Act and Title V of the Housing Act of 1949 will be exempt.

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Wages, Salaries, Tips	C	C	C	C	C	C	
WIOA (WIA) - Training Allowances	E*		E	E**		E	*MAGI - Exempt for MAGI, as long as the payments (exclusive of extra allowances for transportation or other costs) don't total more than the public welfare benefits they would have received otherwise. **SNAP - Exempt unless OJT, over 19, and not under parental control of an adult HH member (CCR 4.405.2(A)(6))
WIOA (WIA) - Wages				E*		C	*SNAP - Exempt unless OJT, over 19, and not under parental control of an adult HH member (CCR 4.405.2(A)(6))



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Adoption Subsidy (Title IV)	E	E	E		E*	E**	*AF - Child is ineligible for AF, income is not countable to parents **CW - Child is excluded from AU and BU
Agent Orange Settlements	E	E	E	E		E	
Alimony and support payments	E*	C	C	C	C	C	*MAGI - Alimony payments from a divorce or legal separation executed or modified after 1/1/2019 are exempt. If executed before 12/31/2018, the alimony payments are countable.
Certain American Indian/Alaska Native payments	E	E	E	E		E	
Child Support Arrears	E	C	C	C	E*	E**	*AF - AF Child Support Arrears is exempt **CW - Note: Arrears Child Support is not counted in initial eligibility or grant calculation.
Child Support Current	E	C	C	C	C*	**	*AF - Countable for AF if Child Support is attributed to the AF recipient (ex. child receives child support and is eligible for HCA). Child Support for a child is not countable to other household members. **CW - Counted for initial Needs Standard Test Only- CS will pass through if initially eligible
Committees & Workgroups	C* E*	C* E*	C* E*	C* E*	E	E	*MAGI, Non-MAGI, LTC & SNAP - Countable only if Establishment Gift Card is marked 'No' and Exempt if Establishment Gift Card radio button is marked 'Yes' Being paid by a gift card does not change whether income is countable or exempt for AF and CW
Crowdfunding	E*	C	C	E**	C***	C****	*MA - Considered as a gift and MAGI will exempt up to current taxable amount; Non-MAGI, LTC will consider it as countable income **SNAP - Considered as countable liquid asset ***AF - If owned by the member AND money has been drawn from the account, it is considered countable unearned income. If nothing drawn, it will be considered a liquid asset ****CW - If owned by the member of the AU it is considered as countable unearned income
Disaster relief payments, FEMA	E	E	E	E	E	E	
Donated Work Hours (not volunteering)					C	C	
Earned Income Tax Credits	E	E	E	E	E	E	

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FAMLI (Family Medical Leave Insurance Program)	C*	C**	C**	C***	C***	C***	This income should be entered in the Unearned Income page as "Other Government Disability." *MAGI - Members can self-attest FAMLI income. If verification of FAMLI income cannot be obtained through an electronic source, a VCL will be generated. **Non-MAGI and LTC - Members shall provide verification of FAMLI income. If verification of FAMLI income cannot be obtained through an electronic source, a VCL will be generated. FAMLI income is countable as income in the month received and any unspent amount is a countable resource the following month. ***SNAP, AF, CW - FAMLI income must be verified using standard verification procedures.
Financial Aid: Educational Grants/Scholarships	C*	C*	E	E	E	E	*MA - Exempt if earmarked for Educational Expenses, Only countable if earmarked for Living Expenses.
Financial Aid: Educational Loans	E	E	E	E	E	E	
Foster Care (Title IV)				E*	E**	E**	*SNAP - Foster children are optional in a SNAP household. If opted in, their Foster Care Income will be countable. **AF - Foster Care income for a child is not countable to the AF Adult ***CW - Foster Child is excluded from AU and BU, income exempt
Garnished wages	C	C	C	C*	C	C	*SNAP - Child Support Garnishments shall be deducted prior to Gross Income Test, then used as a deduction
Gifts	E	C	C	C	C	C	

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<p>Home Care Allowance - Payment Given to the Recipient (elderly disabled person)</p> <p>The program provides cash assistance to individuals five (5) years of age and older with a disability to pay for a home care provider. This payment is paid directly to the member (the elderly or disabled individual) to pay for the home care provider.</p>	*E	*E	E	C**	***	***	<p>*MAGI, Non-MAGI - To exempt this income correctly, this income should be entered under the Unearned Income screen and the income type selected is "home care allowance - Non Provider Payment"</p> <p>**SNAP - Individuals who receive these types of HCA payments to pay another individual should not have the income counted for them.</p> <p>CDASS payments do count as earned income for the individual who is receiving the payment from the disabled individual. If the disabled client is paying a member of their household, the income would count for the individual receiving the payment.</p> <p>***AF - If the applicant is receiving HCA benefit, this is not countable income towards them. If the applicant is the caregiver receiving the HCA income, it is countable</p> <p>***CW - The CW applicant cannot receive payment for both AF and CW at the same time</p>
In-Kind Support Maintenance (ISM)					C*		*AF only (OAP, AND-CS)
In-Kind Unearned	C	C	C	E	C	C	
Income Tax Refunds	E	E	E	E	E	E	Exempt in the month received, may be counted as a resource thereafter
Ineligible Members Income (earned or unearned)	C	C	C	C*	C	C**	<p>*SNAP - Mandatory but excluded Non-Qualified Non-Citizen member's income shall be prorated.</p> <p>**CW - The income of mandatory ineligible members is mandatory and countable.</p>
Inheritance	C*	C**	C	C	C	C	<p>*MAGI - Some additional information may be needed to determine in what form the inheritance was received.</p> <p>**Non-MAGI - If the applicant is eligible for any Non-MAGI programs, then this income should be countable in the month received, and any unspent amount is counted as a resource thereafter per 8.100.5.F.5</p>
Interest, dividends	C	C	C	C	C	C	

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Kinship Payments (Title IV)	E	E		E*	E**	E***	*SNAP - Treated like Foster Care; countable unearned income if the child is included in the SNAP household, exempt if the child is not included in the SNAP household **AF - Kinship income for a child is not countable to the AF Adult ***CW - Kinship Child is excluded from AU and BU, income exempt
LEAP or other assistance payments	E	E	E	E	E	E	
Life/Health Insurance Proceeds				C*	C**	C**	*SNAP - If reasonably anticipated, countable. If one-time payment, exempt as a lump sum. **AF, CW - countable over medical/burial needs)
Loans	E	E	E	E	E	E	
Lump sum	C*	C*	C*	E**	***	***	*MA programs: Countable in the month received **SNAP - Exempt only if non-recurring Lump Sum is marked 'Yes' ***Being paid as a lump sum does not change whether income is countable or exempt for AF and CW
Military Salary/Allotment	C	C	C	C	C	C	
Military Combat payments				E*			*SNAP - Military combat payments received by a member of the US Armed Forces deployed to a designated combat zone shall be excluded from HH income for the duration of the member's deployment as long as the payment was not received immediately prior to serving in a combat zone
Military Education Deductions while enlisted				E			
Mineral Rights Royalties or Lease bonuses	C	C	C	C	C	C	
Minister Housing Stipend	E	C		C*			*SNAP - Exempt if the benefit is not in the form of money and the person is not an employee OR if the employer pays a household's rent directly to the landlord in addition to paying the household its regular wages; Countable if the employer is providing the HH monies to be used for rent/housing or garnishing or diverting employee wages to pay for housing expenses.
Monies withdrawn from trust funds	C	C	C	C	C		

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Non-recurring Lump Sum	C*	C*	C*	E	C*	C*	*Counted as income in the month received, counted as a resource following
PASS income (Plan to Achieve Self Support-SSA)					E	C	
Pensions/Retirement payments	C	C	C	C	C	C	
Prizes/Awards	C*	C	C	C	C	C	*MAGI - Counts for the individual that won the prize and all members of the prize winner's MBU in the month the prize/ award was received
Public Assistance Payments (CW, AF)	E	E	E	C	E	E	
Railroad retirement annuities	C*	C*	C*	C	C	C	*MA - Railroad Tier 1 for children/ tax dependents are exempt, and excluded when determining Pickle
Recoupments	E	E	E	E			
Reimbursements				E*	E	E	*SNAP- Any portion of the reimbursement that exceeds the incurred expense is considered countable income.
Rental-Unearned	C	C	C	C	C	C	
Reverse Mortgage	E	E	E	E	E	E	
Royalties/Annuities	C	C	C	C	C	C	
Sick/Vacation/Bonus pay after employment ends	C	C	C	C	C	C	
Social Security Benefits (retirement, survivors and disability)	C	C	C	C	C	C	
Sponsor Income	*	*	*	C	C**	C	*MAGI, NM, LTC - Sponsor income is requested for MA, but not currently used for eligibility **AF - Sponsor income is not required for OAP, unless the sponsor is the spouse
SSI (Supplemental Security Income)	E*	E	E	C	C	E	*MAGI - May vary if there is a child receiving SSA benefits. Income can be excluded for MAGI.
Striker Income (union income)	C	C	C	C*	C	C	*SNAP - Eligibility at the time of application shall be determined by comparing the striking member's income as of the day before the strike to the striking member's current income and adding the higher of the two (2) to the current income of the non-striking household members during the month of application. The higher income will be used in determining benefits.
Student Loan Forgiveness	C*	E	E	E	E	E	*Counts for MAGI and Marketplace Programs in the month the loan was forgiven

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Substantial Gambling/Lottery Winnings	C*	C	C	C	C	C	*MAGI - Counts for members of the Gambling/Lottery winner's MBU only in the month the income was received. Counts for the individual that won the money in the month received and subsequent months (CBMS calculation).
Income from Trusts	C*	C*	C*	C	C		*MA - Some trust income is excluded. MA: All Trusts must be reviewed by HCPF Trust Unit
UCard (United Healthcare benefit card)	E	E	E	E	E	E	This is a benefit with some insurance plans that provides funds or food and other necessities
Unemployment Insurance Benefits (UIB)	C	C	C	C*	C	C	*Beginning 01/01/2023, the new income expense type "Unemployment Adjustment" will be an allowable expense for the following unearned income types for SNAP only: FPUC, PEUC, PUA, UIB
Vendor Payments	E	E	E	E	E	E	
Veteran's Administration (VA) benefits	E	C	C	C	C	C	
Veteran's Aid and Attendance Other than Aid and Attendance	E	E	E	C	E	E	
Veteran's Educational Assistance (GI Bill)	E	E		C*	C**	C**	*SNAP - Money received for educational assistance is exempt. Money intended for other purposes, specifically daily living expenses, are still considered countable unearned income **AF, CW- Only countable for the amount that exceeds educational expenses
Victims Compensation	E	E		E	E	E	
Volunteer work	E	E	E	E	E*	E	*AF - May be countable depending on type of work and hours worked
Workers' Compensation payments	E	C	C	C	C	C	