

NON-MAGI Disregards



The table below identifies the income disregard that applies to each NON-MAGI program: Any program with the check mark will receive that disregard.

Disregard	WAwD	Medicare Savings Plan (MSP)	SSI Mandatory	DAC	CBwD	Pickle
65/2- Earned income only Gross Earned Income-65=Subtotal/2=Countable Earned Income	✓	✓		✓		✓
General Disregard- \$20 Unearned income-\$20=Countable Unearned Income If a married couple applies each spouse gets \$10 disregard for their unearned income If the total unearned income is less than \$20, the remainder of the \$20 disregard is deducted from any earned income.	✓	The \$20 General Disregard is incorporated into the income guidelines, no additional disregard is given.				✓
Other Disregards- See their programs			No income is counted	DAC unearned income is always Exempt	Add both Parents income together. Subtract \$90 per adult with income Multiple by .33. Subtract that total from the total income.	

NON-MAGI Examples



Disregard	Example 1	Example 2	Example 3
<p>65/2- Earned income only Gross Earned Income-65=Subtotal/2= Countable Earned Income</p>	<p>Mary earns \$1500 a <u>month</u> gross income $1500-65=1435$ $1435 / 2=717.50$</p>	<p>Frank earns \$964.32 a <u>month</u> gross income. $964.32-65=899.32$ $899.32 / 2= 449.66$</p>	<p>Margo earns \$2150 a <u>month</u> gross income. $2150-65=2085$ $2085 / 2= 1042.50$</p>
<p>General Disregard- \$20 Unearned income-\$20=Countable Unearned Income</p> <p>If a married couple applies each spouse gets \$10 disregard for their unearned income</p> <p>If the total unearned income is less than \$20, the remainder of the \$20 disregard is deducted from any earned income.</p>	<p>Jermeiy is receiving \$900 in SSA income monthly. $900-20=880$ countable income</p>	<p>Brittney is married to Mark. Brittney has Royalties of \$95 a month and Mark has \$900 in SSA income. $95-10=85$ $900-10=890$ Total countable income $890+85=975$</p>	<p>Danielle is earning \$15 a month in gift income and \$200 a month in earned income. $15-20=-5$ $200-5=195$ countable income</p>
<p>CBWD Example</p>	<p>Becca (Mother) is earning \$4500, Oliver (Father) is earning \$800. $4500+800=5300$ $5300-90-90=5120$ $5120 \times .33=1689.60$ $5120-1689.60=3430.40$ countable income</p>	<p>Samantha (Mother) is earning \$6100 $6100-90=6010$ $6100 \times .33=1983.30$ $6100-1983.30=4116.70$ countable income</p>	<p>Lisa (Mother) is earning \$3295, Matt (Father) is earning \$1567. $3295+1567=4862$ $4862-90-90=4682$ $4682 \times .33=1545.06$ $4682-1545.06=3136.94$ countable income</p>