

MinnesotaCare:

No provisions.

MA/GAMC:

Also see §0911.11.03 (Computing Countable Income--MA/GAMC).

For MA-EPD, see §0913.01.03 (MA-EPD Premiums). MA-EPD rules for computing varying income differ slightly from regular MA in order to maintain consistent premiums.

When income from a single source varies but is expected to be received throughout the certification period, determine an average weekly or biweekly amount based on the available information. Compare the income information on the application, income review or renewal to the income verification. Follow up with the client if the verification does not reflect the reported information to determine the reason for the discrepancy. Examples of situations that may result in a discrepancy between reported ongoing income and verified income from the preceding 30 days include but are not limited to:

- > Receipt of non-recurring overtime.
- > Temporary or ongoing change in pay rate or hours worked.
- > Job change.
- > Short-term absence from employment without pay.

Do not require verification of income beyond the 30 days preceding application, income review or renewal unless an applicant requests retroactive coverage. If the client submits additional verifications, determine if verified income older than 30 days provides a more accurate reflection of expected income in the certification period.

EXAMPLE:

Bert applies for MA on July 10. He is not requesting retroactive coverage. He reports on the HCAPP that he works 10-20 hours per week and earns \$6.50 per hour. He is paid weekly. He supplies the following pay stubs:

June 4 - \$72
June 11 - \$113.75
June 18 - \$98.15
June 25 - \$82

All pay stubs reflect between 10 and 20 hours weekly at \$6.50 per hour. To anticipate income for the July-December certification period, determine average weekly income by averaging the checks submitted. This results in average weekly income of \$91.48. Project income for the July-December certification period by either:

- Multiplying the weekly average of \$91.48 by 4.3 to arrive at a monthly average of \$393.64. Subtract applicable deductions and disregards. Multiply the average monthly amount (truncated) by 6 for projected income for the certification period.

OR

- Multiplying the average weekly amount by the number of weekly checks anticipated during the certification period. The result will depend on whether there are 26 anticipated pay dates ($\$91.48 \times 26 = \$2,378.48$) or 27 anticipated pay dates ($27 \times \$91.48 = \$2,469.96$) in the certification period.

EXAMPLE:

George applies for MA for himself and his family on October 9. He reports on the HCAPP that he works 40 hours per week at \$8.00 per hour. He submits the following pay stubs:

September 3	\$360
September 10	\$450
September 17	\$430
September 24	\$260
October 1	\$320

The worker contacts George to clarify the discrepancy between his regular reported wage and his recent check stubs. He explains that the company had a short-term project in late August and early September that resulted in overtime. In mid-September he took time off without pay because of a family emergency. He is now working his regularly scheduled 40 hours per week and does not expect any changes or further overtime. Anticipate income beginning in October based on a weekly wage of \$320.

EXAMPLE:

Gerald and Suzanne receive MA for themselves and their 2 children. Both are employed. On their 6-month income review they report that Suzanne started a

new job during the previous month. She has received 2 weekly pay checks so far. They submit her pay stubs from the past 30 days, which include her final checks from the previous job. Use the pay checks from the new job to anticipate Suzanne's income for the next certification period. Average Gerald's income based on the 30 days of wages he submitted.

When income is received less often than monthly, count the full amount in the month it is received. Do not prorate the payment to convert it to a monthly amount.

EXAMPLE:

Rodney applies for MA in February. He is not requesting retroactive coverage. He lives in the community. He receives quarterly payments of \$450 on a contract for deed. He receives the payments on January 1, April 1, July 1, and October 1 of each year. Anticipate \$900 for the certification period of February-July (April and July payments). If Rodney has other income which results in a spenddown and chooses a manual monthly spenddown, count the payments only in the months in which they are received (April and July). See §0913.11 (Manual Monthly Spenddown Calculation).

If Rodney becomes subject to a long term care spenddown, count the payments in the month in which they are received. See §0913.13 (Long Term Care Spenddown Calculation).