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**INCOME**

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**GENERAL-INCOME RULES**

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- C. INCOME DERIVED FROM JOINT BANK ACCOUNTS**
- Policy below explains how to charge income in different situations involving joint bank account(s) held by a Medicaid client and other ineligible individuals.
- 1. Eligible With Ineligible**
- Deposits made by the ineligible (regardless of the source of deposit) are income to the eligible unless:
- a. The ineligible is a deemor (spouse or parent) for income and/or resource purposes in which case the deposits are income to the one actually receiving it (but the ineligible's income or resources will be deemed to the eligible).
  - b. The ineligible is a legal guardian or conservator of the eligible and legal documents allow deposits to be treated otherwise.
  - c. The deposit can be excluded under some other provision.
  - d. Spousal Impoverishment rules apply (see Institutionalization section).
- 2. Eligible With Other Eligibles**
- A deposit by one is not income to the other. Deposits are counted as income to the eligible actually receiving the benefit or entitled to the payment. Interest payments are allocated equally among the joint holders.
- 3. Rebuttal Situations**
- If an eligible individual or deemor has successfully rebutted ownership of a portion of the funds in a joint account, deposits by the other account holders will not be counted as income, and interest will be charged in proportion to the amount of funds in the account which are owned by the eligible individual or deemor. Refer to the Resources section for policy governing the rebuttal of a joint bank account.

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If an eligible individual or deemor has successfully rebutted ownership of all of the funds held in a joint bank account, no deposits by the other account holders nor interest credited to the account are counted as income of the eligible individual or deemor.