
RESOURCES

RESOURCE COMPUTATIONS

C. DEEMING OF RESOURCES

For SSI/Medicaid purposes, an individual's resources is deemed to include any resources of an ineligible spouse or ineligible parent(s). Resources are deemed whether or not they are actually available. Deeming only applies in household situations, i.e., it only applies to an eligible with an ineligible spouse or parent(s).

In deeming resources from one spouse to the other, consider only the resources of those two individuals. In deeming resources from a parent to a child, consider only the resources of the parent. Where there is more than one eligible "child," the resources available for deeming are shared equally among the eligible "children;" for example, if there are two eligible children and \$500 in parental resources must be deemed to them, deem \$250 to each child.

Do not include the resources of the stepparent who is not legally liable for support of the child under State law in the deeming process.

Exception to deeming of resources: Pension funds owned by an ineligible spouse or parent(s) are excluded from resources for deeming purposes. This exclusion applies in order for an ineligible spouse or parent to provide for their own future support. Pension funds are defined as monies held in a retirement fund under a plan administered by an employer or union, or an individual retirement account (IRA) or Keogh account as described by the Internal Revenue Code. This exclusion is effective September 1, 1987 and cannot be excluded prior to this date.

1. Spouse to Spouse Deeming

Total countable resources are the combination of the resources of the eligible individual and ineligible spouse after all applicable resource exclusions are applied.

Total countable resources are compared with the resource limitation for a couple. If the amount of the resources does not exceed the limit, the applicant/recipient meets the resource eligibility requirement. If countable resources exceed the limit, the applicant/recipient is ineligible.

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Verify and document the ineligible spouse's resources as required for an eligible individual.

If an eligible individual and eligible spouse are not living together, the resources of both members (whether owned separately by each or jointly by both) are combined only for the month of separation. Each member of the couple is treated as an eligible individual beginning with the month after the month of separation, i.e., no longer living in the same household, and the resource limit for each is the individual resource limit.

**2. Deeming &
Changes in
Marital
Status**

When a change in marital status occurs, a new resource limit is established and a new resource determination is made for the first month in which the new resource limit (individual or couple) is effective as a result of the change.

Make a new resource determination for the first month in which a new resource limit (individual/couple) is effective as a result of a change in marital status. For example, if two eligible individuals marry in February, a new resource determination would be required for March, since these two individuals become a couple effective the first day of March as a result of the marriage.

For SSI/Medicaid purposes, the marital relationship of a couple can be ended by death, divorce or annulment. If a marriage ends by death, divorce, or annulment in the same month the marriage began, treat the marriage as though it had not occurred. Beginning with the month following the month of the death of one member of a couple, the surviving member will be an eligible individual if all other eligibility requirements are met. If the marital relationship of a couple terminates by divorce or annulment, each member of the couple should be treated as an individual effective the first day of the month following the month the couple no longer lives in the same household.

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**3. Parent to
Child
Deeming**

In determining eligibility for a child (under 18 or 21 if a student) who lives with his parent(s), the resources of the child include the value of the countable resources of the parent(s) or parent/stepparent to the extent that the resources of the parent(s) or parent/stepparent exceed the resource limit of:

- an individual, if one parent lives in the household; or
- a couple, if two parents live in the household.

Do not include the resources of the stepparent in the deeming process.

The value of parental resources is subject to deeming whether or not those resources are available to the child.

If there is more than one eligible child under age 18 (or under 21 if a student) in the household, equally divide the value of the deemed resources among those children.

If an eligible child is later determined ineligible for any reason or is no longer subject to deeming (e.g., after attainment of age 18), divide the value of the deemed resources among the remaining eligible children, effective with the first month the child is ineligible or no longer subject to deeming.

A child's total countable resources are the combination of the value of the deemed resources and the nonexcluded resources of the child.

A child's countable resources are compared with the resource limit for an individual with no spouse. If the resources do not exceed the limit, the child meets the resource eligibility requirement. If countable resources exceed the limit, the child is ineligible because of excess resources.

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**4. Multiple
Deeming**

When more than one eligible individual lives in the same household and there is a parent-child relationship, a multiple deeming situation may exist.

If a child under age 18 (or under 21 if a student) lives in the same household with a parent(s) applying for Medicaid or an eligible parent(s), determine the countable resources of the parent(s).

If the parent(s) meets the resource eligibility requirement, do not deem the value of any parental resources to the child.

If the parent(s) does not meet the resource eligibility requirements, follow the usual parent-to-child resource deeming rules to determine the value of the deemed parental resources.