

# MISSISSIPPI DIVISION OF MEDICAID

## Eligibility Policy and Procedures Manual

CHAPTER 200 – Income: Aged, Blind and Disabled (ABD) Categories

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### **200.04 EXCLUSIONS FOR EARNED AND UNEARNED INCOME**

An exclusion is an amount of income which does not count in determining Medicaid eligibility. Exclusions never reduce income below zero. There are three statutory exclusions that apply to both earned and unearned income.

**NOTE:** Income exclusions are not applicable in long term care budgeting. For individuals applying for long term care, the total income received in a month is counted as income in each month for which eligibility is being determined. For a full discussion, refer to the Institutionalization chapter.

#### **200.04.01 \$50/\$20 PER MONTH GENERAL EXCLUSION**

A general income exclusion of either \$50 or \$20 per month is applied based on whether the program operates under liberalized or strict SSI income policy.

##### **200.04.01A LIBERALIZED POLICY**

The general exclusion is \$50 for the programs subject to liberalized income policy:

- Qualified Medicare Beneficiaries (QMB)
- Specified Low-Income Medicare Beneficiaries (SLMB)
- Qualifying Individuals (QI)
- Working Disabled (WD)
- Healthier Mississippi Waiver

##### **200.04.01B SSI POLICY**

For coverage groups subject to strict SSI income policy, the general exclusion is \$20. This includes:

- SSI Retro
- Disabled Child Living at Home
- Qualified Working Disabled (QWDI)
- Disabled Adult Child (DAC)\*
- Cost of Living (COL)\*
- OBRA Widow/Widowers\*
- HR-1\*

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### **50/\$20 PER MONTH GENERAL EXCLUSION (Continued)**

**NOTE:** \*The COEs designated above are allowed other income disregards specific to the coverage group. Eligibility and the amount of these disregards are determined by state office staff upon referral by the regional office. There are currently no recipients on file in the HR-1 COE and additions to this limited mandatory category are unlikely.

### **200.04.01C APPLICATION OF THE GENERAL EXCLUSION**

Apply the general exclusion to unearned income first. Any remainder is then applied to any earned income. If there is no unearned income, apply the full general exclusion to earnings before excluding \$65 plus one-half of the remaining earned income.

### **200.04.01D GENERAL PRINCIPLES**

The following principles must be considered in regard to the \$50/\$20 per month general exclusion:

- The general exclusion applies to the individual applicant's or recipient's own income, which includes income which has been deemed to them.
- Only one general exclusion can be applied to the combined income of any couple. A spouse deemed is not allowed a separate deduction from his/her income.
- In parent to child deeming situations, the \$20 SSI disregard is applied to income of a single parent or combined parental income when a two-parent household is involved.
- No other unused unearned income exclusion, except the general exclusion, may be applied to earned income.
- The general exclusion is not applied to Income Based on Need (IBON).