

# MISSISSIPPI DIVISION OF MEDICAID

## Eligibility Policy and Procedures Manual

### INCOME COMPUTATIONS (Continued)

#### **200.11.03**     **INCOME BREAK-EVEN POINTS**

An income break-even point is the earned or unearned income amount an individual can have so that countable income equals the applicable FPR or FPL. Medicaid eligibility does not exist at or above that break-even point.

Break-even points for SSI FBR cases:

- 2 times FBR + \$85 = monthly earned income break-even point;
- FBR + \$20 = monthly unearned income break-even point.

Break-even points for FPL cases:

- 2 times FPL + \$115 = monthly earned income break-even point effective July 1, 1999.
- 2 times FPL + \$85 = monthly earned income break-even point prior to July 1, 1999.
- FPL + \$50 = monthly unearned income break-even point effective July 1, 1999.
- FPL + \$20 = monthly unearned income break-even point prior to July 1, 1999.

For institutional cases, total income, whether earned or unearned, cannot equal or exceed the institutional limit.

#### **200.11.04**     **DEEMED INCOME**

The term “deeming” identifies the process of considering another person’s income and resources to be available for meeting a Medicaid client’s basic needs. Deemed income and resources are attributed to an eligible individual whether or not they are actually made available, with the following restrictions:

- Deeming only applies in household situations;
- Income is only deemed from an ineligible spouse to an eligible spouse and from ineligible parent(s) to eligible child.

**NOTE:** Deeming of income is not applied in the eligibility determination for either an institutional or community spouse and deemed income is never included in the Medicaid Income computation post-eligibility. Deeming of spousal or parental income is also prohibited for individuals considered to be institutionalized, i.e., HCBS and DCLH applicants and recipients.