

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.

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DEEMED INCOME (Continued)

Deeming is based on the concept that a husband and wife (including “holding out” couples) and/or parents and child who live together have a responsibility for each other and share income and resources. Both SSI and Medicaid regulations require deeming in household situations.

200.11.04A ALLOCATIONS

It would not be equitable to deem the entire amount of an ineligible parent’s or spouse’s income to the eligible individual without some provision to permit the deemor to meet his own needs and those of ineligible children in the household. An allocation is an amount deducted from income subject to deeming which is considered to be set aside for the support of certain individuals other than the eligible individual. Based on this consideration, allocations are applied for the following:

- Ineligible parent(s); and
- Ineligible children in the household.

Application of these allocations reduces the amount of income available for deeming.

200.11.04B DEFINITION OF ELIGIBLE CHILD FOR DEEMING

A child is someone who is neither married nor the head of a household and is:

- Under age 18 or
- Under age 22 and a student.

For deeming purposes, an eligible child is a natural or adopted child under age 18 who lives in the household with one or both parents, is not married and is eligible for or applying for ABD Medicaid. Deeming no longer applies beginning the month following the month the eligible child attains age 18.

NOTE: An individual attains a particular age on the day preceding the anniversary of his/her birth. Deeming applies in the month of attainment of age 18 regardless of whether the application filed that month is filed before or after the day of attainment.