

Example of Household Size for SSI-Related A/R
Living with Non-SSI-Related Spouse and Minor Child

MA SSI-Related Eligibility

John and Ethel Scott and their seven year old son, Mark, are applying for Medical Assistance because they have no health insurance. John is certified disabled and Ethel babysits part-time.

<u>Monthly Income</u>	<u>Resources</u>
John - \$400 SSA Disability (No Medicare)	John - Life insurance: Face Value \$1800
Ethel - \$227 Wages	Cash Value \$1200
Mark - \$200 SSA Dependent	Burial Fund (exempt): \$1500
	Ethel - Life insurance: Face Value \$1600
	Cash Value \$1000
Standard allocation amount \$217, effective January 1, 1991.	Joint bank account: \$2000
	Mark has no resources.

MA SSI-RELATED BUDGET
John Scott's eligibility

Countable Resources

<p>In households consisting of an SSI-related applicant/recipient (A/R) and his/her spouse, the countable resources of the couple are compared to the MA standard for <u>two</u> to determine the SSI-related spouse's eligibility. In determining the eligibility of the SSI-related parent, there is no allocation of resources to any child(ren).</p>	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="padding-left: 20px;">Cash value of life insurance:</td> <td style="text-align: right;">\$1200</td> </tr> <tr> <td style="padding-left: 100px;"></td> <td style="text-align: right;">1000</td> </tr> <tr> <td style="padding-left: 20px;">Bank account:</td> <td style="text-align: right;"><u>2000</u></td> </tr> <tr> <td style="padding-left: 20px;">Total countable resources:</td> <td style="text-align: right;">\$4200</td> </tr> <tr> <td style="padding-left: 20px;">MA resource standard (Household of two)</td> <td style="text-align: right;">\$4300</td> </tr> </tbody> </table> <p>John is resource eligible</p>	Cash value of life insurance:	\$1200		1000	Bank account:	<u>2000</u>	Total countable resources:	\$4200	MA resource standard (Household of two)	\$4300
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Bank account:	<u>2000</u>										
Total countable resources:	\$4200										
MA resource standard (Household of two)	\$4300										

Under prior policy, in effect since August 1985, the MA resource standard would have been based on a household of three.

IncomeStep 1 - Allocation

Allocation to non-SSI-related child(ren) (under age 18). If a non-SSI-related child's income is less than the standard allocation amount (\$217), allocation to that child is applicable. The amount to be allocated to each non-SSI-related child is the difference between the child's income and the standard allocation amount. The allocation is taken from the non-SSI-related parent's income (unearned income first).

Allocation amount	\$217
Mark Scott's income:	<u>\$200</u>
Amount allocated to Mark:	17
Ethel Scott's income:	\$227
Amount allocated to Mark:	<u>17</u>
Remaining income:	\$210

Step 2 - Deeming

The non-SSI-related spouse's income after allocation is compared to \$217, the standard allocation amount, effective January 1, 1991.

If the remaining income is less than \$217, no income is deemed to the SSI-related spouse.

If the remaining income is equal to or greater than \$217, the entire amount is deemed available to the SSI-related spouse.

Income after allocation:	\$210
Allocation amount:	\$217

Since the income after allocation is less than \$217, the non-SSI-related spouse's income is not deemed to the SSI-related spouse and the spouse is not counted in the SSI-related A/R's household size.

Step 3 - Income Disregards

The SSI-related spouse's own income, (including any income deemed from the spouse) both earned and unearned, is subject to certain disregards, i.e., \$20 disregard and \$65 plus 1/2 of the remainder. (Taxes and mandatory deductions are no longer allowed.)

Total unearned income:	\$400
(no deemed income)	
\$20 disregard:	<u>-20</u>
Countable unearned income:	\$380

Step 4 - Comparison of Total Countable Income to MA Income Standards

The total countable income is compared to the MA standard for a household of one or two. If income is deemed from the non-SSI-related spouse to the SSI-related spouse, the MA income standard for two would be used. When income is not deemed, the MA income standard for one is used.

Total countable income:	\$380
MA income standard*:	*500

John Scott is fully eligible

* or PA standard, if higher.

Under the prior policy in effect since August 1985, the MA income standard would have been \$725, based on a three person household rather than \$500 based on a one person household.

MA ADC-RELATED ELIGIBILITY

Gross earned income:	\$227	Total resources:	\$4200
Earned income disregard:	<u>- 90</u>	MA resource standard:	\$4350
Net earned income:	\$137		
Unearned income:	<u>+600</u>		
Total Net Income:	\$737		
MA Income Standard for three*	<u>-725</u>		
Excess Income:	\$ 12 per month		

* or PA standard, if higher.

John Scott is fully eligible using SSI-related budgeting methodology.

Ethel and Mark Scott have a \$12 a month spenddown using ADC-related budgeting methodology and are resource eligible.

Since John Scott is also ADC-related, he would be given the option of the most beneficial budgeting methodology. In this case SSI-related budgeting is more advantageous.