Reference: Tips for Reporting Changes to Income

Due to the COVID-19 Pandemic





Some MassHealth and Health Connector applicants and members have experienced sudden changes of income due to COVID-19.

It's important for them to report any income changes as soon and accurately as possible, so they can get the most affordable coverage when their circumstances change. Use this resource to help you understand how applicants and members can report common changes in income due to COVID-19.

For general information about reporting income

You can find our complete income guide at www.mahealthconnector.org/how-do-i-answer-questions-about-income. This resource includes information about how to report income when applying for health insurance coverage for the first time or if someone experiences income changes after being enrolled.

For those who received a "recovery rebate" stimulus check

In response to the economic impacts of COVID-19, the federal government started sending "recovery rebate" payments to qualifying individuals and families. MassHealth or Health Connector applicants or members who receive this money should **not** enter it as income in their application.

For those now receiving unemployment income

If someone has income from Unemployment, they will need to enter the current gross unemployment income (the amount before taxes are taken out) that should be available on the award letter or most recent unemployment stub.



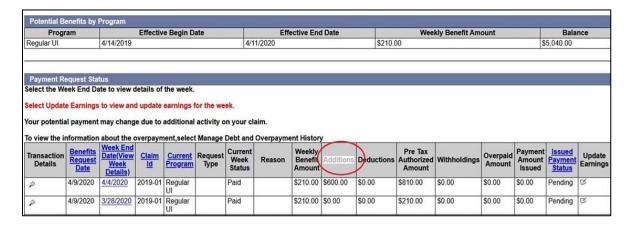
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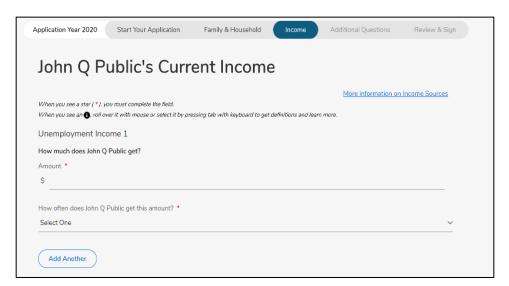
In addition to the unemployment award, check to see if there is an additional \$600 in unemployment income per week in <u>Federal Pandemic Unemployment Compensation</u> (FPUC). People who are eligible for FPUC may get it from March 29, 2020 until July 25, 2020. Learn more <u>from DUA</u>. Review the sample benefit statement for the \$600 shown in a separate column labeled "Additions."

Note: The "Additions" columns might include other things like a dependency credit which still needs to be reported when reporting income.



Entering Current Income

If someone is receiving the extra \$600 FPUC amount per week, **DO NOT** include the extra \$600 per week when entering current unemployment income when applying or updating an application. Do not include the \$600 here:

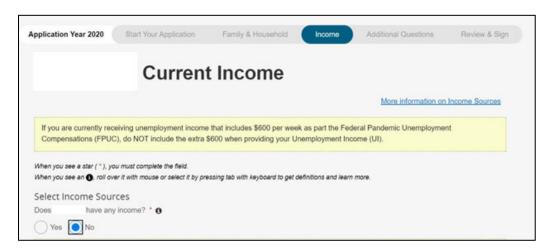


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Note, a new banner message will now display in the online application on the "Current Income" page to better assist individuals when entering additional unemployment compensation during the national emergency period.

It says: "If you are currently receiving unemployment income that includes \$600 per week as part the Federal Pandemic Unemployment Compensations (FPUC), do NOT include the extra \$600 when providing your Unemployment Income (UI)."



Entering Annual Income

DO include the extra \$600 FPUC amount per week as a part of the total expected annual income for 2020. The \$600 should be part of the total expected income for every week that someone expects to get unemployment through July 25. Annual income would include:

- Money you've already earned this year
- All the unemployment income you expect for the remainder of 2020, including the \$600 per week FPUC through July 25. Make sure to remove the \$600 when estimating any unemployment you expect to receive beyond July 25
- Any other income you anticipate receiving later this year

On the application, the expected annual income should include the best estimate for what any future earnings in the rest of 2020 might be. You can use the worksheet included at the end of this guide to help you calculate the expected annual income.

As someone's income situation changes, please return to your application to update the answers to these questions. Keeping your annual income information as accurate as possible may help reduce someone's risk of owing money to the IRS when they file taxes for 2020.

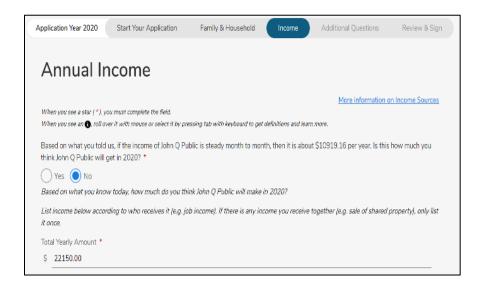
For more information visit:

Last updated 5/13/20

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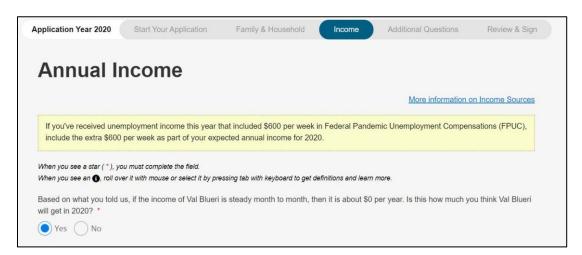


DO include the extra \$600 FPUC amount per week as a part of the total expected annual income for 2020 here:



Note, a new banner message will display in the online application on the "Annual income" page to better assist individuals when entering additional unemployment compensation during the national emergency period. It says:

"If you've received unemployment income this year that included \$600 per week in Federal Pandemic Unemployment Compensations (FPUC), include the extra \$600 per week as part of your expected annual income for 2020."



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The chart below is a summary of how MassHealth and the Health Connector count these sources of income to make an eligibility determination for a consumer.

Type of Income	Include in Current Income?	Include in Projected Annual Income?
Unemployment extension to up to 39 weeks of benefits	Yes, regular unemployment should be reported as long as it is received.	Yes, make your best prediction about your yearly income accounting for how long you expect to receive unemployment
\$600 unemployment "bump" (Federal Pandemic Unemployment Compensation)	No, do not include this amount in the unemployment benefits you report.	Yes! Do add the \$600 per week in when reporting expected yearly income. Someone on unemployment from early April through July 25 will earn about \$10,000 from this bump
One-time "recovery rebate" or "stimulus payment" of \$1200 per adult and \$500 per qualifying child	No, do not include this income.	No, do not include this income.

Background information on the Federal Stimulus Direct Payments (or one-time recovery rebate):

- Economic Impact Payments will be distributed to individuals whose income is \$75,000 or less for a single filer and \$150,000 or less for joint filers. An additional \$500 will be added for each dependent 16 years or younger. An individual who exceeds these income limits maybe eligible for a reduced payment.
- These payments will be treated in the same way as a tax refund, and as such, they will not impact MassHealth eligibility, either as income or assets.
- The \$1,200 (\$2,400 if filing jointly) plus \$500 per child is not countable under MAGI or non-MAGI populations.
 - This payment will not affect APTC determinations and should not be reported on the application.