



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.

Unemployment Income 1

How much does John Doe get?
Amount *

\$ 632

How often does John Doe get this amount? *

One time only

Which month and year did John Doe earn this income?
Month * Year *

January 2019

Add Another

Reference: Tips for Reporting Changes to Income Due to the COVID-19 Pandemic



In addition to the unemployment award, check to see if there is an additional \$600 in unemployment income per week in [Federal Pandemic Unemployment Compensation](#) (FPUC). People who are eligible for FPUC may get it from March 29, 2020 until July 25, 2020. Learn more [from DUA](#). 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.

Potential Benefits by Program															
Program	Effective Begin Date		Effective End Date		Weekly Benefit Amount			Balance							
Regular UI	4/14/2019		4/11/2020		\$210.00			\$5,040.00							

Payment Request Status																
Select the Week End Date to view details of the week.																
Select Update Earnings to view and update earnings for the week.																
Your potential payment may change due to additional activity on your claim.																
To view the information about the overpayment, select Manage Debt and Overpayment History																
Transaction Details	Benefits Request Date	Week End Date (View Week Details)	Claim Id	Current Program	Request Type	Current Week Status	Reason	Weekly Benefit Amount	Additions	Deductions	Pre Tax Authorized Amount	Withholdings	Overpaid Amount	Payment Amount Issued	Issued Payment Status	Update Earnings
🔗	4/9/2020	4/4/2020	2019-01	Regular UI		Paid		\$210.00	\$600.00	\$0.00	\$810.00	\$0.00	\$0.00	\$0.00	Pending	🔗
🔗	4/9/2020	3/28/2020	2019-01	Regular UI		Paid		\$210.00	\$0.00	\$0.00	\$210.00	\$0.00	\$0.00	\$0.00	Pending	🔗

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:

Application Year 2020
Start Your Application
Family & Household
Income
Additional Questions
Review & Sign

John Q Public's Current Income

[More information on Income Sources](#)

When you see a star (*), you must complete the field.
When you see an ⓘ, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

Unemployment Income 1

How much does John Q Public get?

Amount *

\$ _____

How often does John Q Public get this amount? *

Select One ▼

Add Another

Reference: Tips for Reporting Changes to Income Due to the COVID-19 Pandemic



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).”*

A screenshot of the online application interface for the year 2020. The page is titled "Current Income" and has a navigation bar with tabs for "Start Your Application", "Family & Household", "Income" (which is selected), "Additional Questions", and "Review & Sign". Below the title, there is a yellow banner with the text: "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)." Below the banner, there is a question: "Does [] have any income?" with a "No" radio button selected. There are also instructions about stars and icons.

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:

www.mahealthconnector.org/how-do-i-answer-questions-about-income

Last updated 5/13/20

Reference: Tips for Reporting Changes to Income Due to the COVID-19 Pandemic



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

Application Year 2020 Start Your Application Family & Household **Income** Additional Questions Review & Sign

Annual Income

[More information on Income Sources](#)

When you see a star (*), you must complete the field.
When you see an **i**, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

Based on what you told us, if the income of John Q Public is steady month to month, then it is about \$10919.16 per year. Is this how much you think John Q Public will get in 2020? *

Yes No

Based on what you know today, how much do you think John Q Public will make in 2020?

List income below according to who receives it (e.g. job income). If there is any income you receive together (e.g. sale of shared property), only list it once.

Total Yearly Amount *

\$ 22150.00

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.”

Application Year 2020 Start Your Application Family & Household **Income** Additional Questions Review & Sign

Annual Income

[More information on Income Sources](#)

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.

When you see a star (*), you must complete the field.
When you see an **i**, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

Based on what you told us, if the income of Val Blueri is steady month to month, then it is about \$0 per year. Is this how much you think Val Blueri will get in 2020? *

Yes No

For more information visit:

www.mahealthconnector.org/how-do-i-answer-questions-about-income

Last updated 5/13/20

**Reference: Tips for Reporting Changes to Income
Due to the COVID-19 Pandemic**



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.