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## New Income Guidance for Health Connector and MassHealth Members

1 message

**MAhealthconnectorUpdates** <mahealthconnectortraining@state.ma.us>

Wed, Apr 22, 2020 at 2:43 PM

Reply-To: mahealthconnectortraining@state.ma.us

To: vpulos@mlri.org

### Assister Updates

Important News for Certified Assisters in Massachusetts



**April 22, 2020**

Dear Assisters,

### New Income Guidance

When helping consumers apply for coverage or update their accounts during this time, you may see different types of income that came from the Federal government's response to COVID-19.

- Unemployment Income
- Federal Pandemic Unemployment Compensation \$600 unemployment "bump" ([see sample benefit statement](#))
- One-time "recovery rebate" or "stimulus payment" (\$1200 per adult and \$500 per qualifying child)

As always, unemployment income **must be included** on the online application for coverage.

The new one-time "recovery rebate" or "stimulus payment" (\$1200 per adult and \$500 per qualifying child) **does not count** for income purposes and does not need to be included in the online application.

However, MassHealth and the Health Connector count the Federal Pandemic Unemployment Compensation \$600 unemployment "bump" **differently**.

The chart below outlines how the MassHealth and the Health Connector counts this 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)	No, do not include this amount in the	Yes! Do add the \$600 per week in when reporting

Unemployment Compensation)	unemployment benefits you report	expected yearly income. Someone on unemployment from early April through July 31 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



### Tips for entering income:

- Applicants/members should enter their **current income** (as it is right now) without the \$600 in additional UI income, then adjust their expected yearly income based on what they think they'll make over the course of the year
- When entering **yearly income**, consider how much has been earned so far this year, add any unemployment, including the extra \$600 per week, and include what might be earned if and when they return to work later this year
- If the income changes later, update the income information again so it is as correct as possible
- Members who receive APTCs can always adjust the amount they take by using the slide on the Eligibility Page

*These are ways that members who are determined eligible for ConnectorCare or Health Connector plans with APTCs may reduce unexpected financial responsibility when they file and reconcile their advance premium tax credits the following year.*

We appreciate your assistance, as you are helping consumers during this critical time as they apply for or work to maintain their health insurance coverage.

The Health Connector and MassHealth

	<p><b>Important Links</b></p> <p><a href="http://MAHealthconnector.org">MAHealthconnector.org</a></p> <p><a href="#">MassHealth Website</a></p> <p><a href="#">Learning Management System</a></p>	
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MassHealth, The Health Connector, Boston, MA 02115

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