



Assister Worksheet for Determining MAGI-Household Size in Medicaid and CHIP

The Assister’s Worksheet is intended to be a tool for assisters to use in applying exceptions and adjustments to household size in determining eligibility for Medicaid and CHIP. Follow these instructions and example to see how the form works.

- Step 1: The assister lists all household members under Step 1, whether they are applying for coverage or not. This should include all related individuals who live together and all tax dependents claimed as a tax exemption on a tax filer’s most recent tax return.
- Step 2: Using the rules guide at the bottom of the worksheet, the assister finds the description that matches each individual applying for coverage to identify which household counting rules apply to that individual. Keep in mind that different members of the same household may use different rules. In the column under Step 2, enter TF if tax-filer rules apply or NF if non-filer rules apply. Enter N/A for anyone in the household who is not applying for coverage. Complete Steps 3 – 5 for each person applying for coverage.
- Step 3: Under this Step, the assister determines which household members count for each individual applying for coverage. Persons 1 – 8 across the row/line under Step 3 match persons 1 - 8 listed in the column under Step 1. If person 1 is Bonnie under Step 1, then person 1 under Step 3 is also Bonnie, and so on. Using the applicable rules, enter a 1 for each individual across the row under Step 3 that counts in the household of the person listed under Step 1.
- Step 4: For each pregnant woman, add the number of children she is expected to deliver. Determine if your state applies this adjustment to other family members. States have the option to count a pregnant woman as 1, 2, or 1 plus the number of children the pregnant woman is expected toward the household of other family members.
- Step 5: Add the numbers across the row to arrive at the MAGI-based household for reach individual.



Example

Bonnie and her 25-year old mother, April, live with Eva (April’s mother and Bonnie’s grandmother), who claims both of them on her tax return.

- *Bonnie is tax dependent who is an exception to the rules because she claimed by someone who is not a parent or spouse. Non-filer rules are used to determine her household size. As a child under non-filer rules, her household would include her parent(s) and sibling(s), as well as her own spouse and child(ren) if applicable. In this example, Bonnie is a household of 2: April and Bonnie*
- *April is a tax dependent who is claimed by her parent. Even though she is an adult, and would have been considered her own household under pre-MAGI Medicaid rules, she is considered part of Eva’s household under MAGI. This applies to both Medicaid and Marketplace eligibility. Using tax filer rules, everyone who is claimed as an exemption on Eva’s tax return is considered part of the household. Therefore April has a household of 3: Eva, April, and Bonnie*
- *Eva is a tax filer. She claims both April and Bonnie as tax dependents. She is a household of 3: Eva, April, and Bonnie.*

An abbreviated version of the worksheet for this example would look like:

Step 1	Step 2 Which rules? TF or NF	Step 3			Step 4 Pregnant woman adjustment	Step 5 Total household size
		Enter a “1” for each person who counts in the household of the individual listed under Step 1				
		Person 1 Bonnie	Person 2 April	Person 3 Eva		
Person 1 Bonnie	NF	1	1			2
Person 2 April	TF	1	1	1		3
Person 3 Eva	TF	1	1	1		3

This worksheet was developed as part of a technical brief on “Getting MAGI Right: A Primer on Differences that Apply in Medicaid and CHIP,” (http://ccf.georgetown.edu/wp-content/uploads/2015/01/Getting-MAGI-Right_Jan-30-2015.pdf), and was created with the input of consumer assisters.

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If you have ideas on ways to improve the worksheet or would like to customize the form to include your state’s specific options, please contact Tricia.Brooks@georgetown.edu.

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Complete the worksheet following Steps 1 – 5 to determine the household size for each person applying for coverage.

Note: exceptions and adjustments apply to Medicaid/CHIP only. Marketplace household size is based on tax filer rules with no exceptions or adjustments.

Step 1	Step 2	Step 3	Step 4	Step 5							
List all household members whether applying for coverage or not.	Use the guide below to determine which rules apply. Different rules may apply to different people in the household.	Complete the line/row for each person applying for coverage. Enter a "1" for each individual who counts in the person's household. <ul style="list-style-type: none"> If tax filer rules apply, count everyone who is claimed as a tax exemption on the tax return. This includes the tax filer(s) and tax dependents. For married persons filing separately, always count the spouse. This adjustment only applies to the spouses, not other household members. If non-filer rules apply, count related persons living together based on the non-filer rules below. Note differences in who counts for adults versus children. 	For pregnant women (and other family members if applicable in your state).	Add people who count.							
Include related individuals who live together and all tax dependents on a tax filer's tax return (even if not living together).	Enter TF or NF. If not applying, enter N/A.	Count Person 1?	Count Person 2?	Count Person 3?	Count Person 4?	Count Person 5?	Count Person 6?	Count Person 7?	Count Person 8?	Count # of children expected	Total = Household Size
Person 1											
Person 2											
Person 3											
Person 4											
Person 5											
Person 6											
Person 7											
Person 8											

Rules Guide

Find the description that matches each person applying to determine which rules to use. Different people in same household may use different rules.

- Individual is a tax filer and not claimed as a tax dependent on someone else's taxes.
- Individual is a tax dependent who does not meet an exception below.
- Individual does not file taxes and is not claimed as a tax dependent.
- Individual is a tax dependent who meets one of these exceptions:
 - Tax dependent is claimed by someone who is not their parent or spouse (i.e., child claimed by grandparent; mother claimed by son).
 - Child lives with parent who does not claim child as a tax dependent (non-custodial parent claims the child).
 - Child lives with both parents, either unmarried or filing separately.

Which rules apply?

- Use Tax Filer (TF) Rules ⇨
- Use Non-Filer (NF) Rules ⇨

Who counts in this person's household?

- Count everyone claimed as an exemption on the tax filer's tax return. If a tax dependent also files taxes, use the household of the tax filer who claims the individual.
- Count related people living together.
 - Adults - Count the adult, their spouse, and children.
 - Children - Count the child, parents, siblings, and child's spouse and children. A child is defined as under age 19, or at state option up to age 21 if a full time student. In all cases, biological, step, or adopted relationships count.

Special Adjustments

- Adult filing separately but married and living with spouse.
- Pregnant woman in the household.
- Add the spouse to the household of the tax filer only. (Does not apply to tax dependents).
- Add the number of children the pregnant woman is expected to deliver to her household size. (Adjustment may apply to other family members at state option.)