

INCOME**S/CC DISREGARDS**

Description: Disregards of income are not considered in whole or in part in determining eligibility for Medicaid.

Policy: The following types of income are disregarded in the determination of gross monthly income for Medicaid: (See **REFERENCE INCOME DISREGARDS** for chart)

AMERICORPS - Child care allowances and other benefits and services including payments for living expenses provided by Americorps VISTA.

Child care allowances and all other benefits and services except payments for living expenses, provided by Americorps USA and Americorps NCCC.

ASSISTANCE BASED ON NEED - Any regular cash assistance payments based on need received by the A/R and furnished as supplemental income by the federal government, a State or political subdivision.

Support and maintenance assistance based on need and furnished either in-kind by a private non-profit agency or in cash or in-kind by one of the following: a supplier of home heating oil or gas, an entity whose revenues are primarily derived on a rate-of-return basis regulated by a State or Federal governmental entity or a municipal utility providing home energy.

BONA FIDE LOAN - A bona fide loan received by the A/R from an institution or person not legally liable for the support of the A/R. The loan must be a written agreement, signed by the A/R and the lender. The written agreement must indicate: the A/R's intent to repay the loan within a specific time; and how the loan is to be repaid, by specific real or personal property, held as collateral, or from future income. The loan remains an exempt resource as long as it retains the characteristics of a bona fide loan. Any interest accrued by the A/R is considered unearned income in the month received.

CASH ASSISTANCE INCOME - Any income of a cash assistance recipient in the A/R's household. However, any room/board such cash assistance recipient may pay to an S/CC A/R is countable, after applicable disregards (i.e., \$90-work expense (See **INCOME S/CC BUDGETING METHODOLOGY \$90 WORK EXPENSE DISREGARD**) and the \$60-boarder or \$15-roomer disregard. (See **INCOME S/CC DISREGARDS**)