Income Section Job Aid for Certified Enrollers

Overview

The income section of the Online Application is critical for correct eligibility determinations for households applying for Advance Premium Tax Credits (APTC). The recent CalHEERS system upgrades have been made to help enrollers understand what incomes we accept by creating income groups and enhance the user experience to ensure certified enrollers are capturing income correctly for consumers.

Open Enrollment, New Applications

Include current year income for new applicants.

When new consumers enroll for the new benefit year, ask for their full **annual income** for the current year.

- If the current year income is not entered, and the income shows as the first date paid as the first of the year of the new benefit year, the income will appear as $0 for the current coverage year.
- Medi-Cal reviews income on **the date the application is entered into CalHEERs**. It is **NOT** based on the projected income for the new plan year.
- A Medi-Cal determination will delay a consumer's Covered California start date.

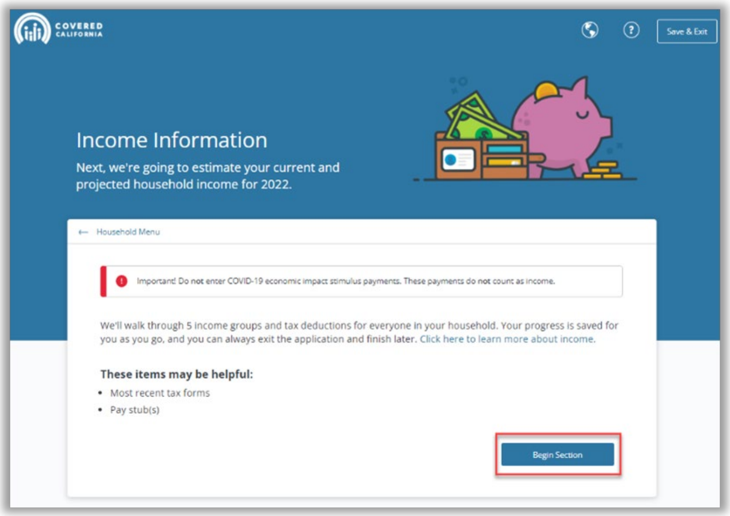
Income Overview

The *Income Overview* page has been upgraded with a new look and feel. There is also a **Click Here** link in the text of the page to learn more about the income section of the application.

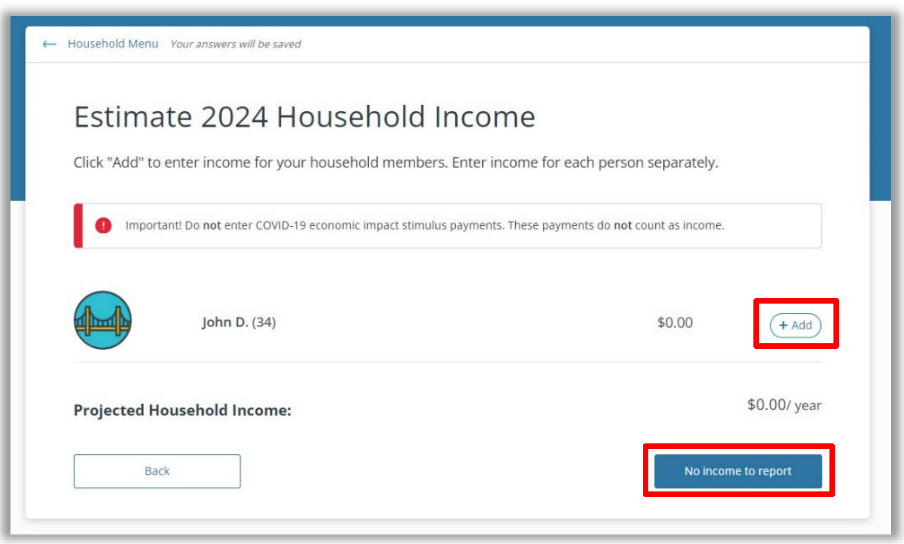
- Select the **Begin Section** button to begin the income section

Enter Income Section

The *Estimate [Year] Household Income* page will now show a pre-populated list of the household members previously entered in the *Household* section of the application.



- Ask the consumer if they have income to report.
    - If no, select the **No Income to Report** button to proceed past the income section.
    - If yes, select the **+Add** button next to the household members name who earns that income



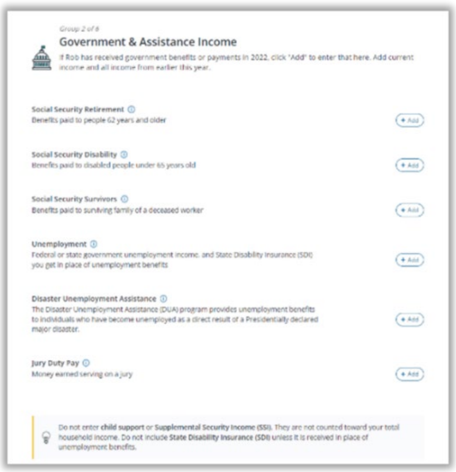
Note: Income pages do not display if there is only one household member on the application and consumer identifies as a Former Foster Youth on the Demographics page or the consumer is not applying for subsidized health coverage.

Income Group Page (1-6)

After selecting the **+Add** button, the new income section will guide you through the 6 different groupings of income that Covered California accepts for APTC and eligibility determinations. The six groups are:

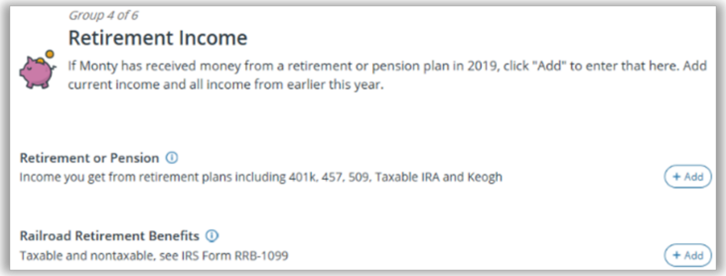
- Employment & Self-Employment Income

- Government & Assistance Income

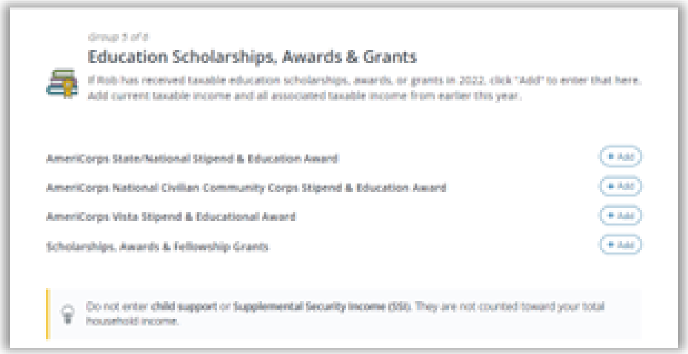


- Investment & Interest Income

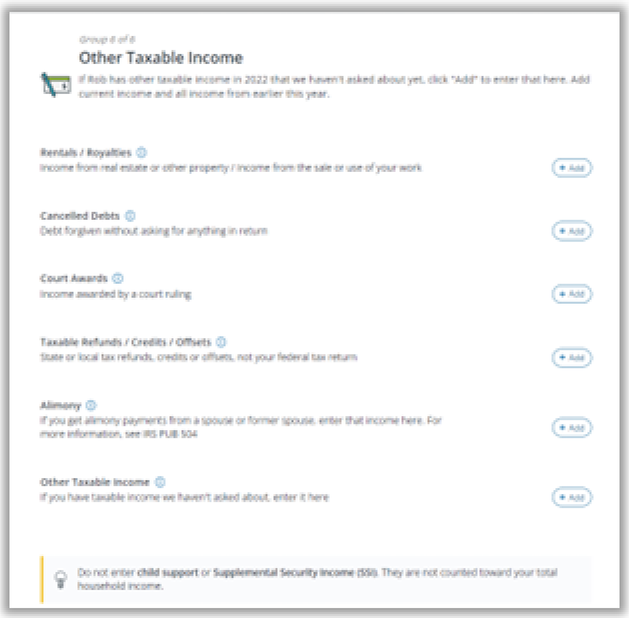
- Retirement Income



- Education, Scholarships, Awards & Grants



- All Other Taxable Income

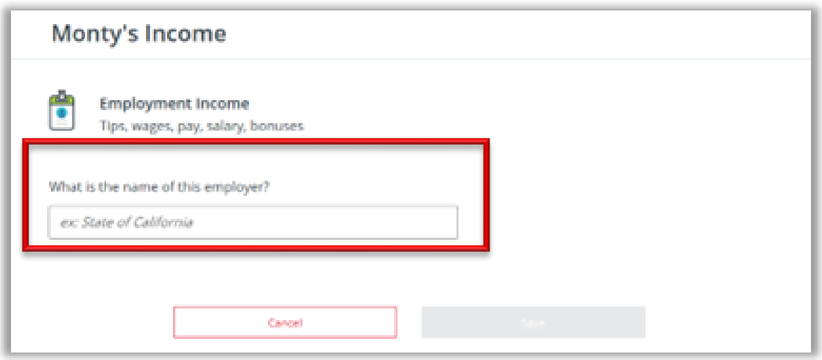


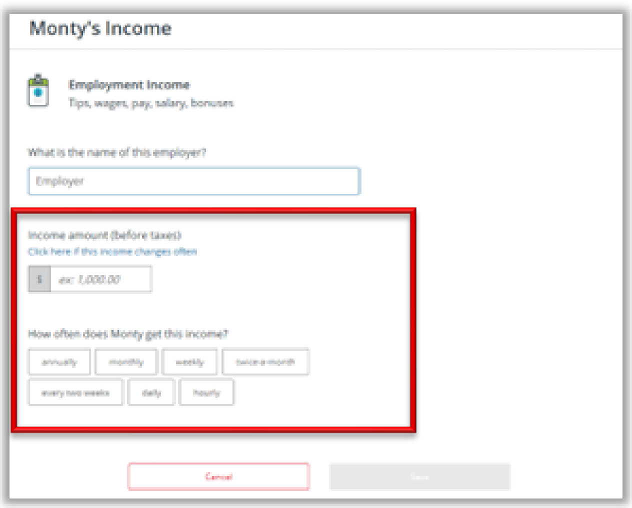
Add Employment Income Pages

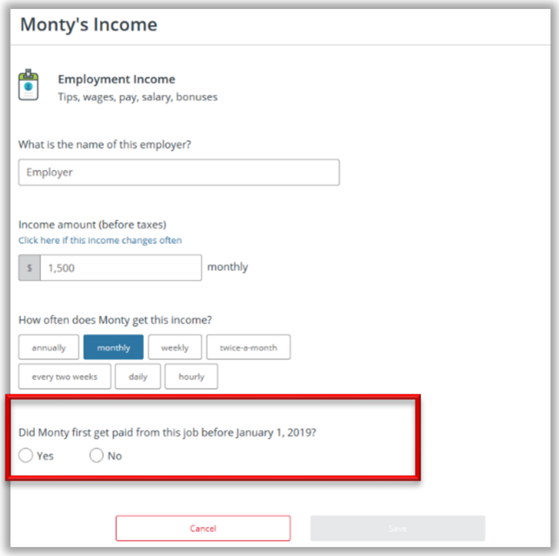
After selecting the **+Add** button on the *Employment and Self Employment* page, the *Add Income* page will display.

The new format for entering income information incorporates a smart form with logic built in. As you answer questions regarding consumer income, additional questions will load to get the specific information needed to determine eligibility.

- Complete the questions on the page for each consumers' unique income situation (ex. Employer Name, Gross Income Amount, Frequency, etc.)
- Click the **Save** button when complete.

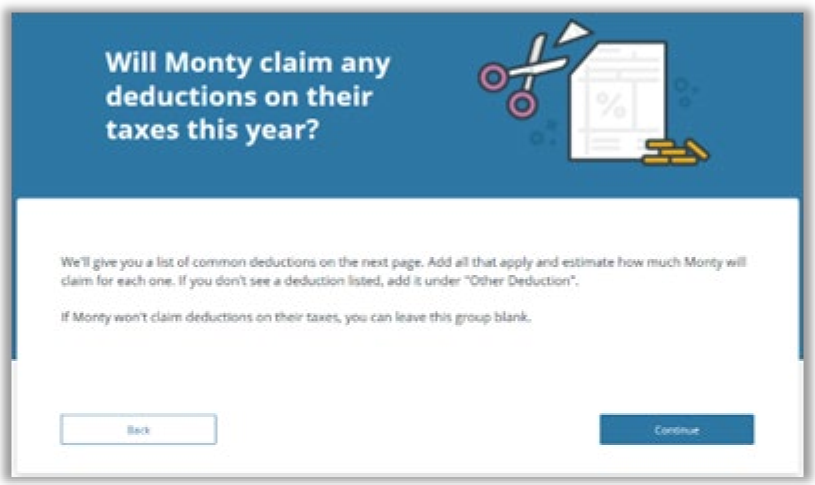






Tax Deductions Page

After entering income information, Certified Enrollers will advance to the new deductions section of the application. The application is very specific in listing the different types of income tax deductions we require in order to provide an eligibility determination.



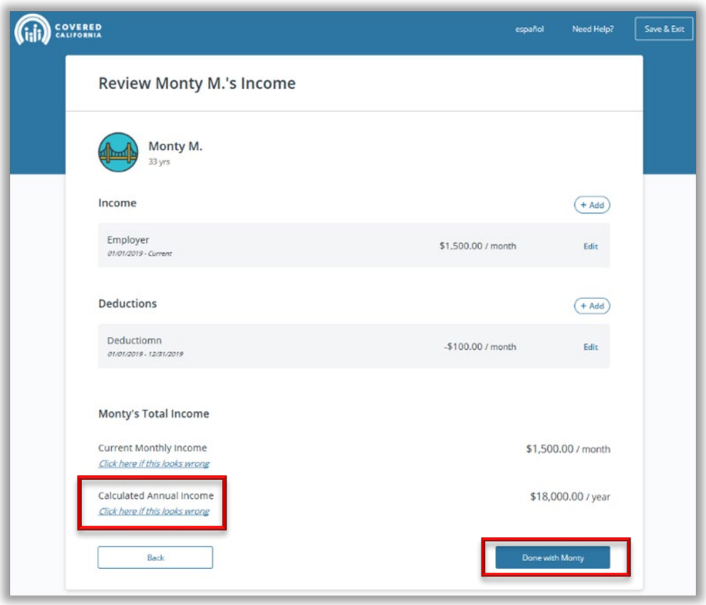
- Certified Enroller selects **Continue** button on the *Tax Deductions Introduction* page
- Select **+Add** button next to the tax deduction the consumer wishes to report.
- When you are finished, select the **Save** button to continue to the *Income Review* pages of the online application.


Monty's Deductions
Tax Deductions
Many deductions are rare, so if you're not familiar with a deduction it probably doesn't apply to you.
Student Loan Interest Paid
+ Add
Alimony Paid
+ Add
Business Expenses
+ Add
Health Savings Account Contributions
+ Add

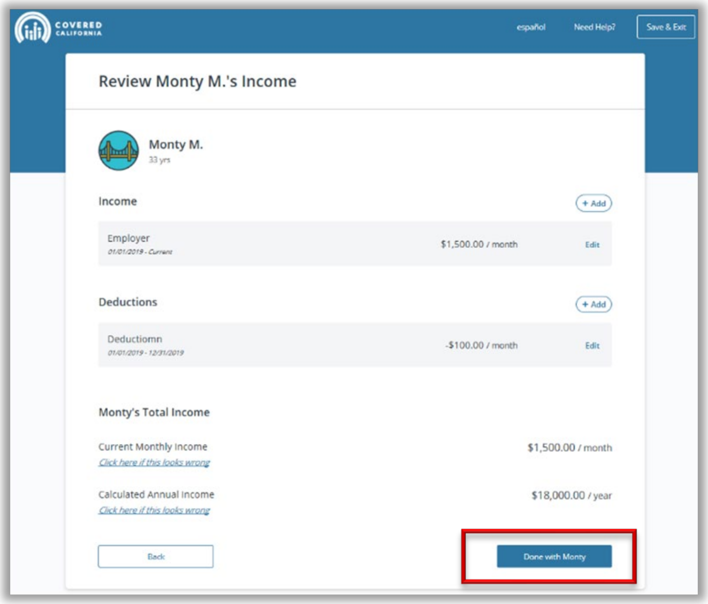
Review Income

After saving the consumer's income and deduction entries, Certified Enrollers are able to review all income and deduction types at the household member level.

- Ensure that the employer name and income amount for the year is accurate for each entry.
- If the combined annual income for the household member appears incorrect, there is an option to make a manual adjustment to the reported income.
    - Select the **Click here if this looks wrong** link to modify either the monthly amount or the Projected Annual Income (PAI) amount.
- Once the information reflects the consumer's accurate income situation, select the **Done adding income [Household Member]** button.

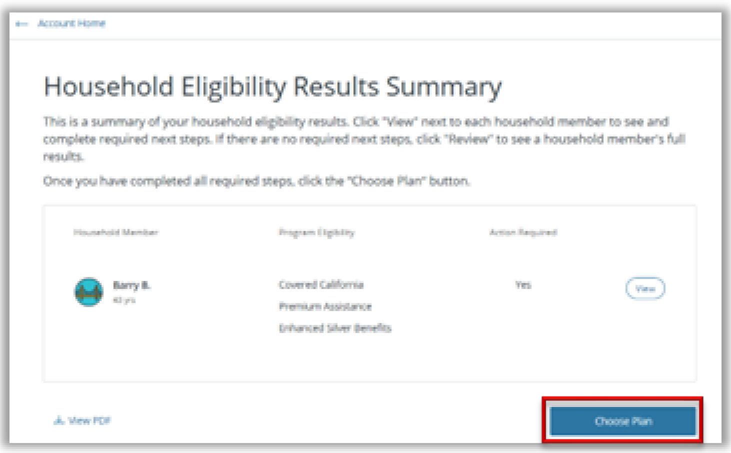


After all income has been entered into the online application and saved for each household member, you are navigated back to the *Estimate [Year] Household Income* page. It will display the annual income amount entered for each member in the household and then a projected household income amount for the year, combining the total household income for the benefit year.



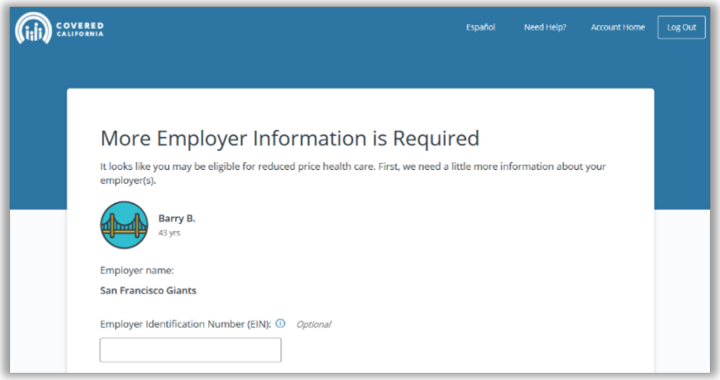
Employer Contact Information

After completing the income section of the online application and submitting the signature page, certified enrollers are advanced to the *Household Eligibility Results Summary* page.



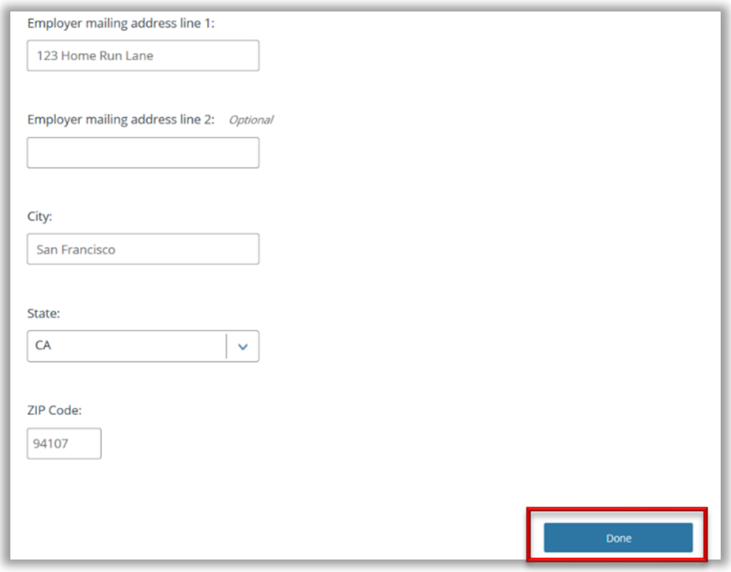
- Review the information on the results page so that the consumer understands their eligibility, any documents that need to be verified and what programs they qualify for.
- After you are finished, click the **Choose Plan** button.

- The *Employer Contact Information* page, a new mandatory section of the application, captures the consumer's Employer Contact information.



Note: Information is gathered to comply with Federal and State Laws that require Covered California to notify employers if one of their employees applies for coverage and is eligible for Financial Assistance.

- A separate section will display for each household member with current employment.



Multiple employers may also be displayed if the consumer has multiple employers

- Once you have filled out this information, you can select the **Done** button to select a plan, or you may select the **Account Home** button to resume entering the information later.