

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.

## Income Overview

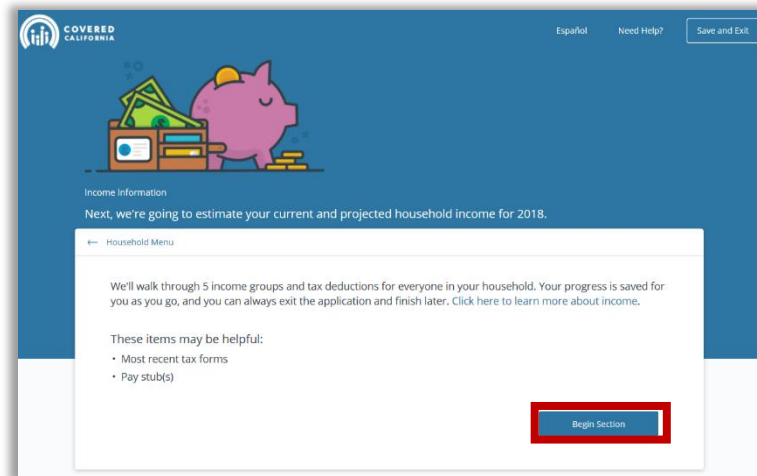
The *Income Overview* page has been upgraded with a new look and feel. There is also a **‘Click Here’** link in the text of the page to learn more about the income section of the application.

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

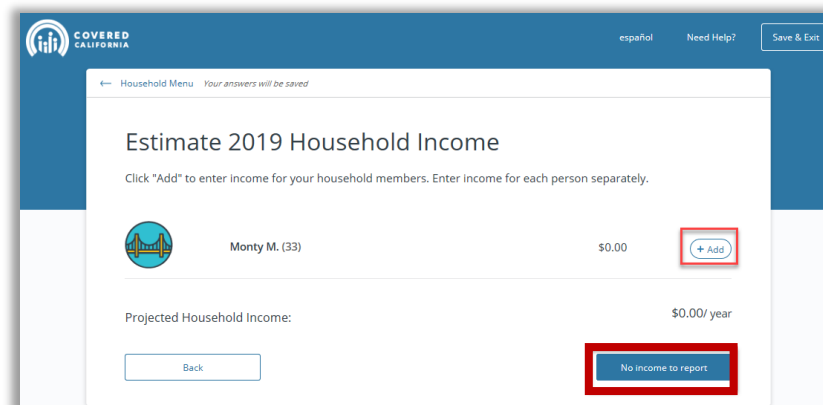
## Enter Income Section

The *Estimate 2019 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

*Group 1 of 6*

### Employment & Self-Employment Income

If Monty has had a job, owned a business or done freelance or contract work in 2019, click "Add" to enter that here. Add current income and all income from earlier this year.

- Employment Income** ⓘ  
Tips, wages, pay, salary, bonuses + Add
- Self-Employment Income** ⓘ  
Own business, freelance, contract, trade work + Add
- Foreign Earned Income** ⓘ  
Taxable and nontaxable, see IRS Form 2555 + Add
- Farming or Fishing** ⓘ  
Income from farming or fishing + Add

*Group 2 of 6*

### Government & Assistance Income

If Monty has received government benefits or payments in 2019, click "Add" to enter that here. Add current income and all income from earlier this year.

- Social Security Retirement** ⓘ  
Benefits paid to people 62 years and older + Add
- Social Security Disability** ⓘ  
Benefits paid to disabled people under 65 years old + Add
- Social Security Survivors** ⓘ  
Benefits paid to surviving family of a deceased worker + Add
- Unemployment** ⓘ  
Federal or state government unemployment income, and State Disability Insurance (SDI) you get in place of unemployment benefits + Add
- Jury Duty Pay** ⓘ  
Money earned serving on a jury + Add

*Group 3 of 6*

### Investment & Interest Income

If Monty has earned or is likely to earn money from investments or interest in 2019, click "Add" to enter that here. Add current income and all income from earlier this year.

- Capital Gains** ⓘ  
Income from the sale of property or an investment + Add
- Interest Income** ⓘ  
Taxable and nontaxable, see IRS Form 1099-INT + Add
- Ordinary or Qualified Dividends** ⓘ  
Regular income from owning stocks, see IRS Form 1099-DIV + Add
- Other Gains or Losses** ⓘ  
From the sale of property or other investments, see IRS Form 4797 + Add

*Group 4 of 6*

### Retirement Income

If Monty has received money from a retirement or pension plan in 2019, click "Add" to enter that here. Add current income and all income from earlier this year.

- Retirement or Pension** ⓘ  
Income you get from retirement plans including 401k, 457, 509, Taxable IRA and Keogh + Add
- Railroad Retirement Benefits** ⓘ  
Taxable and nontaxable, see IRS Form RRB-1099 + Add

Group 5 of 6

### Education Scholarships, Awards & Grants

If Monty has received taxable education scholarships, awards, or grants in 2019, click "Add" to enter that here. Add current taxable income and all associated taxable income from earlier this year.

- AmeriCorps State/National Stipend & Educational Award + Add
- AmeriCorps National Civilian Community Corps Stipend & Educational Award + Add
- AmeriCorps Vista Stipend & Educational Award + Add
- Scholarships, Awards & Fellowship Grants + Add

Group 6 of 6

### Other Taxable Income

If Michael has other taxable income in 2020 that we haven't asked about yet, click "Add" to enter that here. Add current income and all income from earlier this year.

- Rentals / Royalties + Add  
Income from real estate or other property / Income from the sale or use of your work
- Cancelled Debts + Add  
Debt forgiven without asking for anything in return
- Court Awards + Add  
Income awarded by a court ruling
- Taxable Refunds / Credits / Offsets + Add  
State or local tax refunds, credits or offsets, not your federal tax return
- Alimony + Add  
If you get alimony payments from a spouse or former spouse, enter that income here. For more information, see IRS PUB 504
- Other Taxable Income + Add  
If you have taxable income we haven't asked about, enter it here

- Ask the consumer which of the Income Groupings they must report and proceed with selecting the **'+Add'** button to continue.


### 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.

### Monty's Income



**Employment Income**  
Tips, wages, pay, salary, bonuses

What is the name of this employer?

Cancel
Save

**Monty's Income**

**Employment Income**  
Tips, wages, pay, salary, bonuses

What is the name of this employer?  
Employer

Income amount (before taxes)  
Click here if this income changes often  
\$ ex: 1,000.00

How often does Monty get this income?

**Monty's Income**

**Employment Income**  
Tips, wages, pay, salary, bonuses

What is the name of this employer?  
Employer

Income amount (before taxes)  
Click here if this income changes often  
\$ 1,500 monthly

How often does Monty get this income?

Did Monty first get paid from this job before January 1, 2019?  
 Yes  No

## Tax Deductions Pages

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.

**Will Monty claim any deductions on their taxes this year?**

We'll give you a list of common deductions on the next page. Add all that apply and estimate how much Monty will claim for each one. If you don't see a deduction listed, add it under "Other Deduction".

If Monty won't claim deductions on their taxes, you can leave this group blank.

**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 ⓘ

Alimony Paid ⓘ

Business Expenses ⓘ

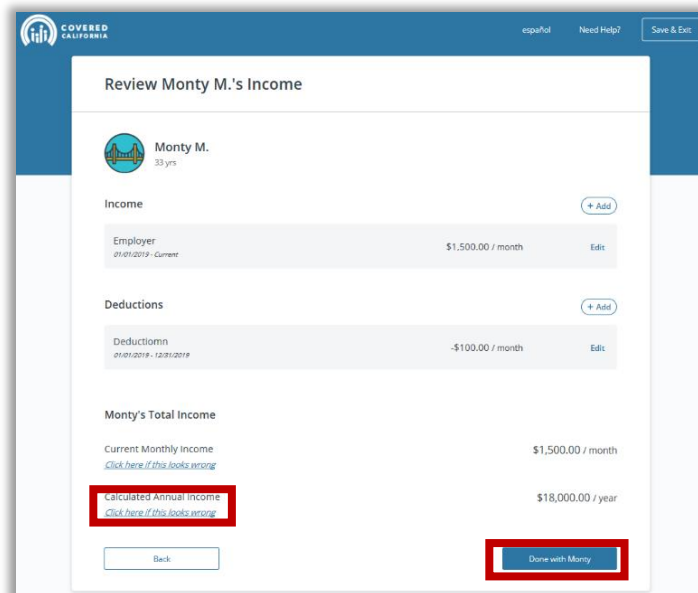
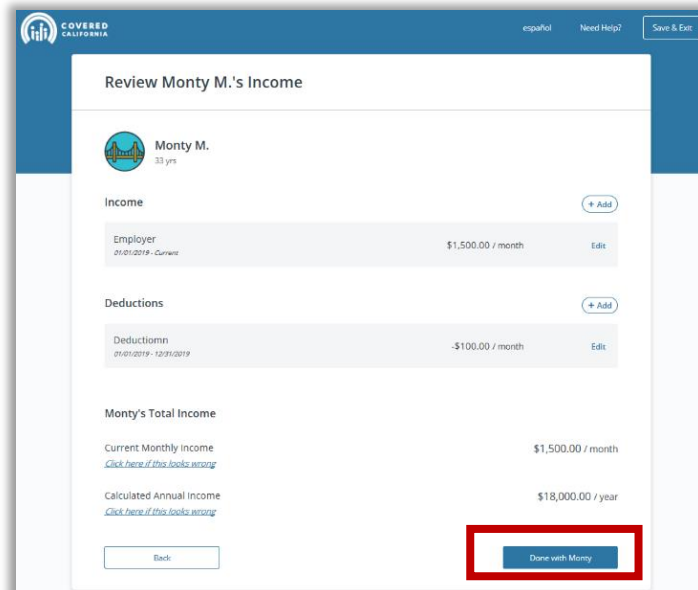
Health Savings Account Contributions ⓘ

## 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.

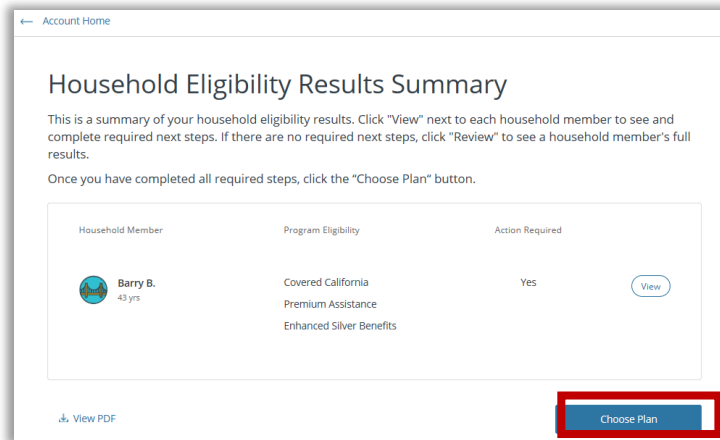
- Ensure that the employer name and income amount for the year is accurate for each entry.
- If the combined annual income for the household member appears incorrect, there is an option to make a manual adjustment to the reported income.
  - Select the **“Click here if this looks wrong”** link to modify 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 2019 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.

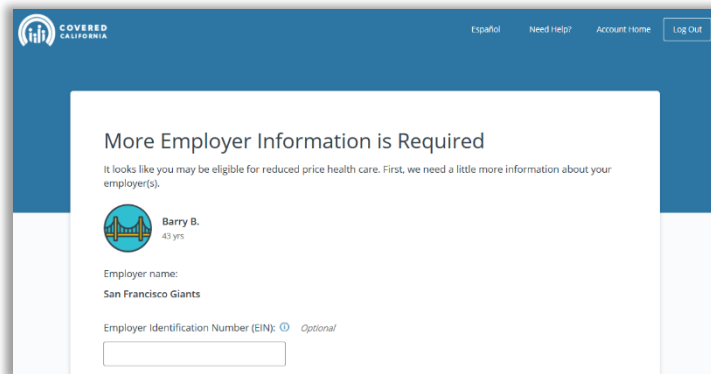



## Employer Contact Information

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.**





## Income Section Job Aid Certified Enrollers

Employer mailing address line 1:

Employer mailing address line 2: *Optional*

City:

State:

ZIP Code:

- 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.