

Income

Application User Guide

All members of the household who are applying for help paying for health or dental insurance will be asked to provide information about their projected and current income. The responses to the questions in the income section should be completed as directed in this guide.

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Annual Income

The question, “**What do you expect FIRST NAME LAST NAME’s yearly income will be in 2015?**” is asking the **PROJECTED** income for the **INDIVIDUAL**. Income for other household members should be excluded from this amount.

Annual Income

Please enter your expected Modified Adjusted Gross Income (MAGI) for 2015. MAGI is based on the 1040 tax form. If you believe your income in 2015 will be similar to your last tax return, you can use last year’s tax return as a tool.

A good estimate of your household MAGI can be calculated by adding the income found on lines 7-22 of the standard 1040 tax form. This includes wages, salaries, tips, alimony received, capital gains, pensions, rental real estate, farm income, social security benefits, unemployment benefits, etc.

Next, subtract deductions from lines 23-36 which include tuition and fees, student loan interest, self-employment deductions, health savings account deductions, moving expenses, alimony paid, etc.

Lastly, add back in any of the following that apply to you: any foreign earned income excluded from taxes, tax-exempt interest, and tax exempt social security income. Please remember to include income from all household members, including dependents with taxable income.

List income below according to who receives it (e.g. job income). If there is any income you receive together (e.g. sale of shared property), only list it once.

What do you expect Erin J Rashid Jr.’s yearly income will be in 2015? *

\$

Provide the individual’s **projected annual** income for 2015 on this line.

The next section “Calculating Annual Modified Adjusted Gross Income” may be used to help figure out the annual income for 2015. Please note that the all sources the applicant expects to receive in 2015 must be considered. For example, if the applicant is a seasonal employee and expects to collect unemployment during certain months of the year, they should include the expected unemployment income in the total income.

Calculating Annual Modified Adjusted Gross Income

1. Add all income

Income Type	Amount (\$)
Taxable Wages/Salary/Tips (before taxes are taken out) – Note pre-tax contributions to dependent care accounts, health insurance premiums, flexible spending accounts, retirement accounts and commuter expenses are NOT included as income	
Self-employment (profit once business expenses are paid)	
Social Security benefits (taxable and non-taxable) – Don't include SSI income.	
Unemployment benefits	
Alimony received	
Retirement benefits (taxable IRA distributions, pensions, and annuities)	
Interest (including tax-exempt interest)	
Net Capital Gains (profit after subtracting capital losses)	
Dividends	
Rental or Royalty Income (profit after subtracting costs)	
Other taxable income, such as canceled debts, court awards, jury duty pay not given to an employer, cash support, and gambling, prizes, or awards or farm income. Also include taxable refunds, credits or offsets of local or state income taxes.	
Foreign earned income	
Total Income	

2. Add all deductions that are allowed to be deducted on your federal income tax return.

Deduction type	Amount (\$)
Self-employment business expenses (Most deductions for self-employed business expenses are included in net income (the profit once business expenses are paid) but additional deductions can be taken for the deductible part of self-employment tax, self-employed SEP, SIMPLE, and qualified plans, and self-employed health insurance deductions.	
Portion of interest on student loans – May be able to deduct a portion of the interest they expect to pay on a qualified student loan. Box 1 of the 1098-E Form shows the interest paid for the prior year, which may be helpful in projecting student loan interest that will be paid during the year	
Alimony paid	
IRA deduction	
Tuition and fees	
Health savings account contributions	
Penalties on early withdrawal of savings	
Certain business expenses of performing artists, reservists, and fee-basis government officials	
Moving expenses related to a job change	
Domestic Production Activities deduction	
Total Deductions	

3. Subtract Total Deductions from Total Income

Type	Amount (\$)
Income	
Deductions	
Total Modified Adjustment Gross Income (MAGI)	


Current Income

The question “**Does FIRST NAME LAST NAME have any income?**” should be answered for the ***MONTH*** in which the application is completed. If the individual has any current income (such as income from a job or other source), the answer should be “**Yes**”.


Select the applicable response and click “**Save and Continue**”.



Erin J Rashid Jr.'s Current Income

Select Income Sources

Does Erin J Rashid Jr. have any income? * 

☐ Yes ☐ No




 

Answer based on the individual's current income

If the answer to the previous question is “**Yes**”, the next question on the screen asks what types of income the person has. The individual can check all the boxes that apply and click “**Save and Continue**”

Erin J Rashid Jr.'s Current Income


Select Income Sources



Does Erin J Rashid Jr. have any income? * 

☒ Yes ☐ No

Check all that apply.

- ☒ Job
- ☒ Self-Employment
- ☒ Social Security Benefits
- ☒ Unemployment
- ☒ Retirement
- ☒ Capital Gains
- ☒ Investment Income
- ☒ Rental or Royalty Income
- ☒ Farming or Fishing Income
- ☒ Alimony Received
- ☒ Other Income



Check all that apply.

Current Income – Job

If the individual indicates that they have income from a job, he or she will be asked to provide employment information.

Erin J Rashid Jr.'s Current Income

*All fields are required

Job Income

Name of employer: *

Employer Name

Employer Address: *

Address1

Address2

City

Zip

State

How much does Erin J Rashid Jr. get paid (before taxes are taken out)? You should also tell us here about a one-time amount you got from a current or former employer this month.

Amount:

\$ Dollar Amount

Is this income from sheltered job?

☒ Yes
 ☐ No

How much hours does Erin J Rashid Jr. work per week?

Hours per week

How often does Erin J Rashid Jr. get this amount?

One time only

Which month did Erin J Rashid Jr. earn this income?

January

Add Another

Provide the Name and Address of the current employer.

Provide the **GROSS** Income. Allowable deductions from income will be asked later in the application.

If the income received is a Sheltered Workshop, indicate "yes". A Sheltered workshop is a supervised workplace for physically or mentally disabled adults.

Current Income – Self-Employment

If the individual indicates that they have income from Self-Employment, he or she will be asked to provide details about that income.

Generally, you are self-employed if any of the following apply to you:

- You carry on a trade or business as a sole-proprietor or an independent contractor;
- You are a member of a partnership that carries on a trade or business; or
- You are otherwise in business for yourself (including a part-time business)

Depending on the type of self-employment, you may have income listed on line 12 or line 17 of your federal income tax return Form 1040.

The screenshot shows a web form titled "Self-employment income". It contains two main sections, each highlighted with a red box. The first section, "Type of work", has a dropdown menu with "part time" selected. The second section, "On average, how much net income (profits once business expenses are paid) will you get from this self-employment each month?", has a text input field with "\$ 29000" entered. To the right of the form, there are two callout boxes with arrows pointing to the respective sections. The first callout box explains that the "Type of work" section is for providing a short description of the job or company name, with examples like "Housecleaner" or "Happy Housekeeping". The second callout box explains that the "Amount" section is for providing the **NET** average **MONTHLY** income after subtracting business expenses. At the bottom right of the form, there are "Back" and "Save and Continue" buttons.

Self-employment income

Type of work

part time

On average, how much net income (profits once business expenses are paid) will you get from this self-employment each month?

Amount:

\$ 29000

Back Save and Continue

Provide a short description of the job or the name of the company. For example: "Housecleaner" or "Happy Housekeeping"

Provide the **NET** average **MONTHLY** income after you subtract business expenses.

Current Income – Social Security Benefits

If the individual indicates that they have income from Social Security (SSDI or RSDI), he or she will be asked to provide details about that income. Do not include Supplemental Security Income (SSI).

Social Security Benefits Income

How much does Erin J Rashid Jr. get from Social Security retirement, disability, or survivors benefits?

Amount:

\$ You do not need to tell us about child support, veteran's payments, or Supplemental Security Income (SSI).

How often does Erin J Rashid Jr. get this amount?

Which month did Erin J Rashid Jr. earn this income?

Provide the amount received before any deductions (like Medicare Part B) is taken out.

Current Income - Unemployment

If the individual indicates that they have income from Unemployment, he or she will be asked to provide details about that income. The current gross unemployment income should be available on your award letter or most recent unemployment stub.

Unemployment Income

From what state government or former employer does Erin J Rashid Jr. get unemployment benefits?

How much does Erin J Rashid Jr. get?

Amount:

\$

How often does Erin J Rashid Jr. get this amount?

One time only

Which month did Erin J Rashid Jr. earn this income?

January

Is there a date that the unemployment benefits are set to expire?

☒ Yes ☐ No

Provide the name of the state or former employer. For example, if the individual is receiving Unemployment from the Massachusetts Department of Unemployment Assistance (DUA), enter "Massachusetts"

Provide the current **GROSS** income before taxes are taken out.

Current Income – Retirement or Pension

If the individual indicates that they have income from a retirement account pension, he or she will be asked to provide details about that income.

Retirement/Pension Income
How much does Erin J Rashid Jr. get from this retirement account or pension? Include amounts received as a distribution from a retirement investment even if Erin J Rashid Jr. is not retired.
Amount:
\$
How often does Erin J Rashid Jr. get this amount?

Which month did Erin J Rashid Jr. earn this income?

Provide the **GROSS** income received from a retirement or pension before taxes are taken out.

Current Income – Capital Gains

If the individual indicates that they have income from capital gains, he or she will be asked to provide details about that income.

Capital Gains Income

How much does Erin J Rashid Jr. expect to get from net capital gains (the profit after subtracting capital losses) this month?

Amount:

\$

Provide the **CURRENT**
Net Capital Gains after
losses are taken out.

How much does Erin J Rashid Jr. expect to get from net capital gains (the profit after subtracting capital losses) this year?

Amount:

\$

Provide the **ANNUAL**
Net Capital Gains after
losses are taken out.

Current Income - Investment

If the individual indicates that they have income from investments, he or she will be asked to provide details about that income. If the recipient has income from multiple investment sources, combine it and include it here. Investments include income from the following sources:

- Interest (including tax-exempt interest)
- Ordinary dividends
- Trust

Investment Income

How much does Erin J Rashid Jr. get from investment income, like interest and dividends?

Amount:

\$ Dollar Amount

How often does Erin J Rashid Jr. get this amount?

One time only

Which month did Erin J Rashid Jr. earn this income?

January

Add together all of the investment amounts and provide the total investment income.

Current Income – Rental or Royalty

If the individual indicates that they have income from rental or royalty income, he or she will be asked to provide details about that income. Income from rental or royalty is usually included on the Federal Income Tax Return – Line 17 of the 1040 and Schedule E.

Rental or Royalty Income

How much does Erin J Rashid Jr. get from net rental income (the profit after subtracting costs)?

Amount:

\$

How often does Erin J Rashid Jr. get this amount?

Which month did Erin J Rashid Jr. earn this income?

Provide the amount received from rental or royalty income after you take out costs. If you receive income from rental and royalties, include the total here.

Current Income – Farming or Fishing

If the individual indicates that they have income from farming or fishing, he or she will be asked to provide details about that income.

Farming or Fishing Income

How much does Erin J Rashid Jr. get from net farming or fishing income (the profit after subtracting costs)?

Amount:

\$

How often does Erin J Rashid Jr. get this amount?

Which month did Erin J Rashid Jr. earn this income?

Provide the income earned from Farming or Fishing that has not already been included on other parts of this application.

Provide the frequency based on the amount earned.

Current Income – Alimony

If the individual indicates that they have income from alimony, he or she will be asked to provide details about that income.

Alimony Received

How much does Erin J Rashid Jr. get from Alimony?

Amount:

\$

How often does Erin J Rashid Jr. get this amount?

Which month did Erin J Rashid Jr. earn this income?

Provide the alimony income you receive from someone else. Do not include alimony you pay someone.

Provide the frequency based on the amount earned.

Current Income – Other

If the individual indicates that they have income from other sources, he or she will be asked to provide details about that income.

Other income includes taxable income from the following sources:

- Canceled debts
- Court awards
- Jury duty pay not given to an employer
- Cash support
- Gambling, prizes, or awards
- Taxable refunds, credits, or offsets of local or state income taxes

Please also include Foreign earned income.

Other Income

Which other type of income does Erin J Rashid Jr. get?

☒ Canceled Debts

☒ Court Awards

☒ Jury Duty Pay

☒ Other

You do not need to tell us about child support, veteran's payments, or Supplemental Security Income (SSI).

What other type of income does Erin J Rashid Jr. have?

Other Income Type

If you have income from other sources, indicate the types. If you select "Other" provide the Type. Do not include income that you have already listed on other parts of this application.

How much does Erin J Rashid Jr. get?

Amount:

\$ Dollar Amount

Provide the total amount of income from other sources you listed above.

How often does Erin J Rashid Jr. get this amount?

One time only

Which month did Erin J Rashid Jr. earn this income?

January

Provide the frequency based on the amount earned. If the frequency for multiple sources is different, you can enter the total and enter it as annually.

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Current Income Details

The “Current Income Details” screen lists the person’s current monthly income based on information entered on the previous screens. The monthly income will be used to calculate eligibility for MassHealth, Health Safety Net (HSN), and Children’s Medical Security Plan (CMSP).

Erin J Rashid Jr.'s Current Income Details	
Total Income	\$106.67 /Monthly
Job:ABC Company	\$.83 /Monthly
Self-Employment: gardening	\$10 /Monthly
Social Security Benefits:	\$10 /Monthly
Unemployment:State Government	\$10 /Monthly
Retirement:	\$21.67 /Monthly
Capital Gains:	\$10 /Monthly
Investment Income:	\$.83 /Monthly
Rental or Royalty Income:	\$.83 /Monthly
Farming or Fishing Income:	\$21.67 /Monthly
Alimony Received:	\$.83 /Monthly
Other Income:	\$20 /Monthly

Deductions

Certain deductions can lower the income used to calculate eligibility. You should only include deductions that are allowed to be deducted on your federal income tax return. Allowable deductions on the federal income tax return include the following:

Educator expenses

Certain business expenses of reservists, performing artists, and fee-basis government officials

Health savings account deduction

Moving expenses

Deductible part of self-employment tax

Self-employed SEP, SIMPLE, and qualified plans

Self-employed health insurance deduction

Penalty on early withdrawal of savings

Alimony paid

IRA deduction

Student loan interest deduction

Tuition and fees

Domestic production activities deduction

Income Deductions * Required Information

If Erin J Rashid Jr. pays for certain things that can be deducted on an income tax return, telling us about them could make the cost of health insurance a little lower. What does Erin J Rashid Jr. pay for? (Check all that apply.)

☐ None ☒ Alimony Paid ☒ Student loan interest paid ☒ Other deductions

You shouldn't include a cost that you already considered in your answer to net self-employment or rental income.

What other deductions do you have?

Amount :

\$

How often

One time only

Which month does Erin J Rashid Jr. had this deduction?

January

Check all that apply. If there are other deductions, provide a description on the line.

Add together all of the deductions and put the total amount here.

Provide the frequency based on the deductions amount.

Income Discrepancies

If there is a difference between the total current income provided on the application and the available data we will ask the applicant to provide a reason for the discrepancy. This section does not impact eligibility. If verification is required, we will ask for documents at the end of the application.

Income Discrepancies - Additional Income Questions

During the last 12 months, which of these reasons apply for why the amount reported for JERRY NEW WORLDS's job income is lower than what our electronic records show? (Select all that apply.)

- ☐ Stopped working at a job
- ☐ Hours changed at a job
- ☐ Wage or salary changed at a job
- ☐ Change in employment
- ☐ Marriage, legal separation, or divorce
- ☐ Death in family

Select all that apply.

Is there another explanation for why the amount reported for JERRY NEW WORLDS's job income is lower than what our electronic records show?

Provide a brief explanation for the discrepancy (explanation is not required).

Is JERRY NEW WORLDS a seasonal worker?

☐ Yes ☐ No

Indicate whether the individual is a seasonal worker.

Income Summary

The information on the Income Summary will list all income received for the members of the household.

If there is monthly income available, monthly will be shown. If there is no monthly income, the projected annual income will be shown.

Income Summary

Erin J Rashid Jr.

Income Type :Job: - \$10/One Time Only

Income Type :Self-Employment: - \$10/Monthly

Income Type :Social Security Benefits: - \$10/Monthly

Income Type :Unemployment: - \$10/Monthly

Income Type :Retirement: - \$10/Every Two Weeks

Income Type :Capital Gains: - \$10/Monthly

Income Type :Investment Income: - \$10/Yearly

Income Type :Rental or Royalty Income: - \$10/Yearly

Income Type :Farming or Fishing Income: - \$10/Every Two Weeks

Income Type :Alimony Received: - \$10/One Time Only

Income Type :Other Income: Canceled Debts,Court Awards,Jury Duty Pay,Other - \$10/ Twice a month

Total amount received monthly \$105/Monthly

Brian x Rashid

Income Type :Job: - \$32000/Yearly

Total amount received monthly \$2666.67/Monthly

Helen Q Rashid

Total amount received monthly \$0/Monthly

Bob Rashid

Total amount received monthly \$0/Monthly

Sammy Rashid

Total amount received monthly \$0/Monthly

[Back](#)[Save and Continue](#)