



Income Section for Certified Enrollers Job Aid

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.

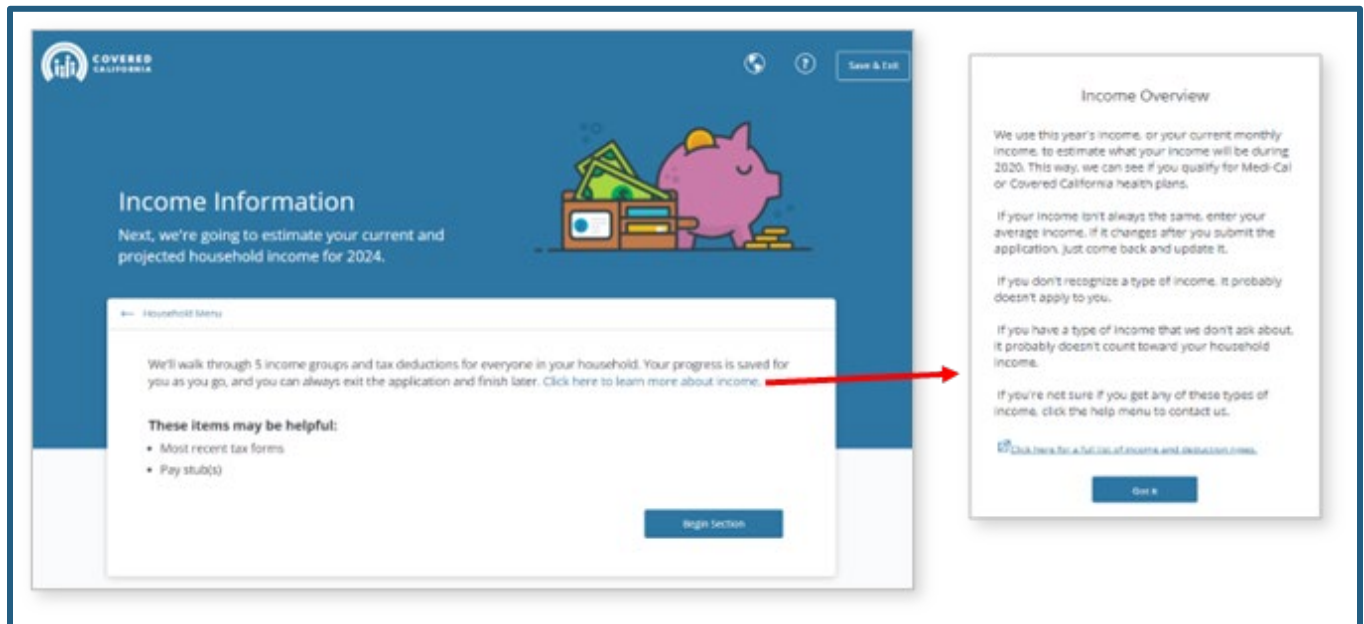
Income Overview

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.

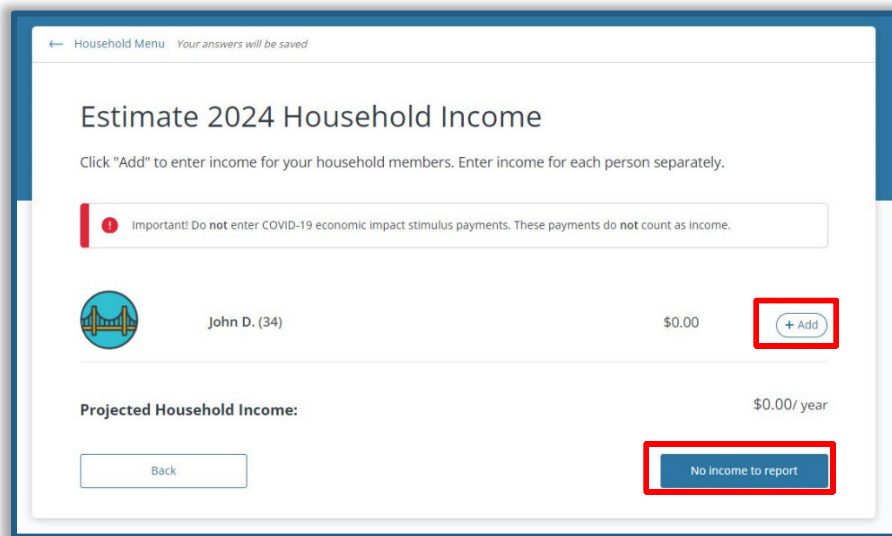
- Select the **Begin Section** button to begin the income section

Enter Income Section

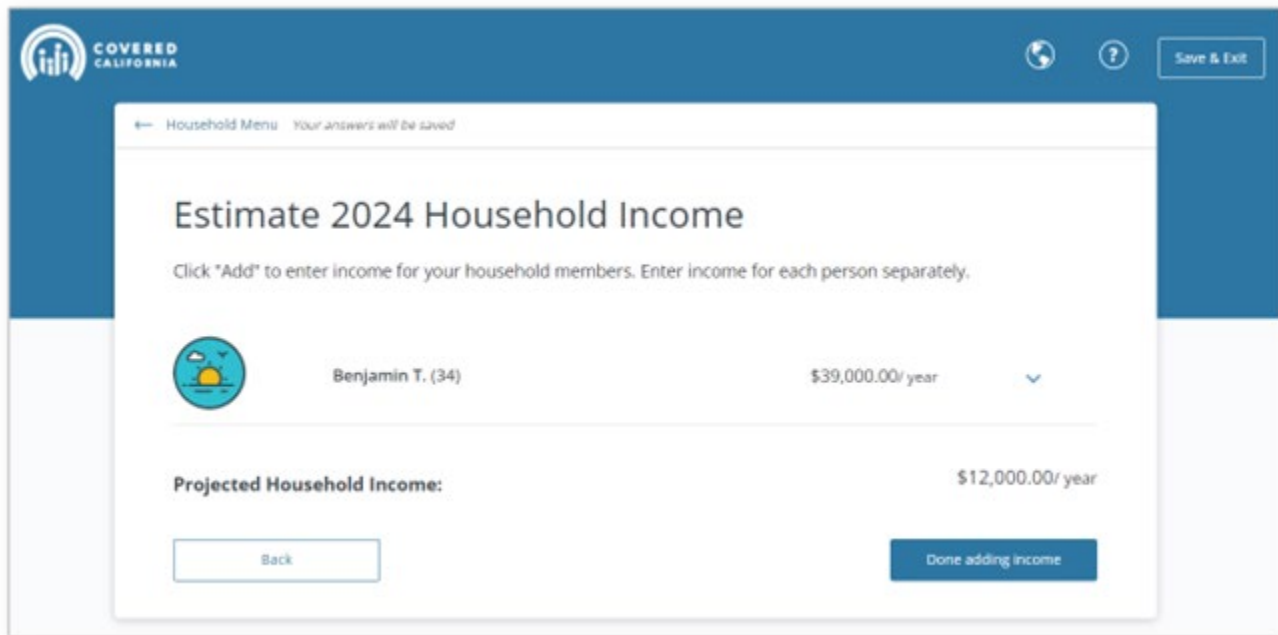
The *Estimate [Year] Household Income* page will now show a pre-populated list of the household members previously entered in the *Household* section of the application.



- 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. The member icon and a caret display when income has been entered. Clicking the caret expands this section to display a list of reported income with total and frequency along with an **Edit** button to update existing income.
- The total *Projected Household Income* for the current year displays.



Household Menu Your answers will be saved

Estimate 2024 Household Income

Click "Add" to enter income for your household members. Enter income for each person separately.

 Benjamin T. (34) \$39,000.00/ year

Projected Household Income: \$12,000.00/ year

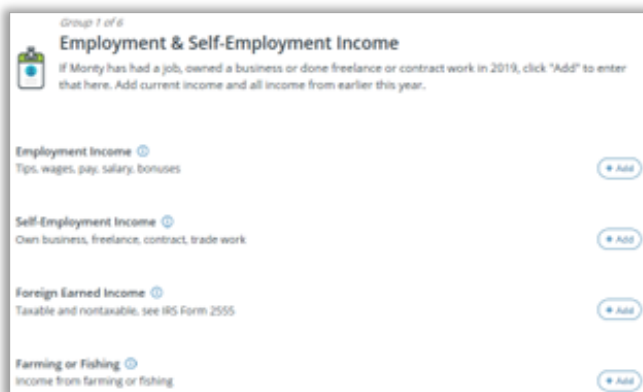
[Back](#) [Done adding income](#)

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



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](#)



Income Section for Certified Enrollers Job Aid

- Government & Assistance Income

Group 2 of 8

Government & Assistance Income

If Rob has received government benefits or payments in 2022, 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

Disaster Unemployment Assistance ⓘ
The Disaster Unemployment Assistance (DUA) program provides unemployment benefits to individuals who have become unemployed as a direct result of a Presidentially-declared major disaster. + Add

Jury Duty Pay ⓘ
Money earned serving on a jury + Add

Do not enter child support or Supplemental Security Income (SSI). They are not counted toward your total household income. Do not include State Disability Insurance (SDI) unless it is received in place of unemployment benefits.

- Investment & Interest Income

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

- Retirement Income

Group 4 of 6

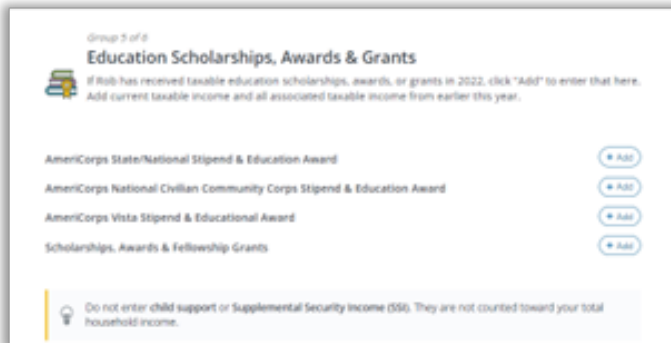
Retirement Income

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.

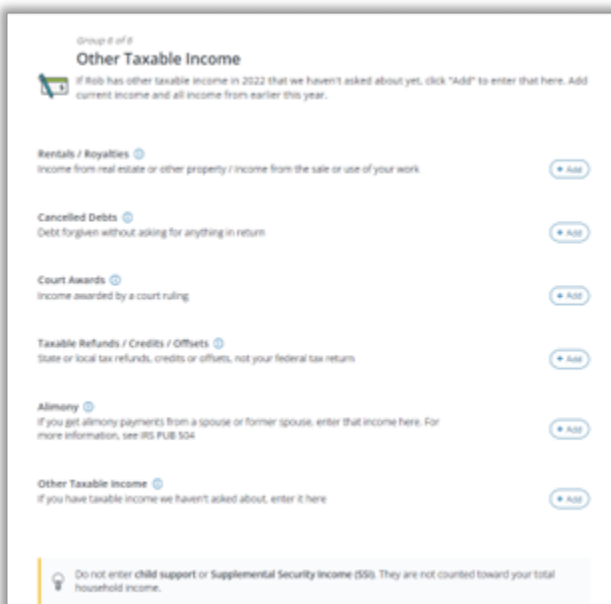
Retirement or Pension ⓘ
Income you get from retirement plans including 401k, 457, 509, Taxable IRA and Keogh + Add

Railroad Retirement Benefits ⓘ
Taxable and nontaxable, see IRS Form RRB-1099 + Add

- 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.



Income Section for Certified Enrollers Job Aid

Monty's Income

Employment Income
Tips, wages, pay, salary, bonuses

What is the name of this employer?

Monty's Income

Employment Income
Tips, wages, pay, salary, bonuses

What is the name of this employer?

Income amount (before taxes)
Click here if this income changes often

How often does Monty get this income?

Monty's Income

Employment Income
Tips, wages, pay, salary, bonuses

What is the name of this employer?

Income amount (before taxes)
Click here if this income changes often

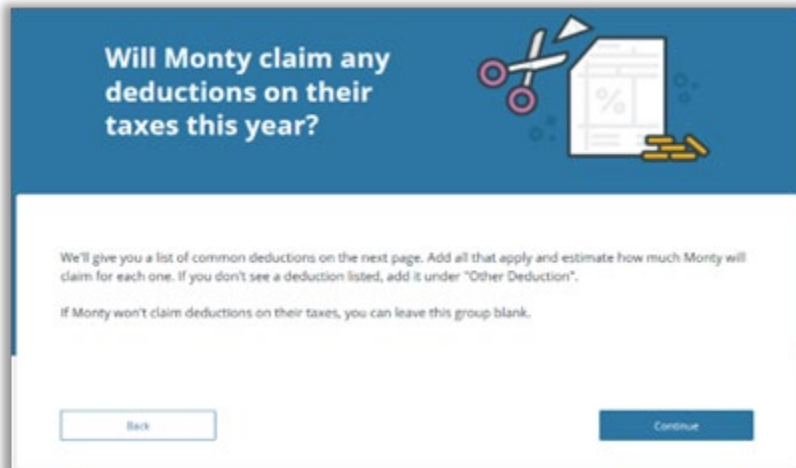
How often does Monty get this income?

Did Monty first get paid from this job before January 1, 2019?

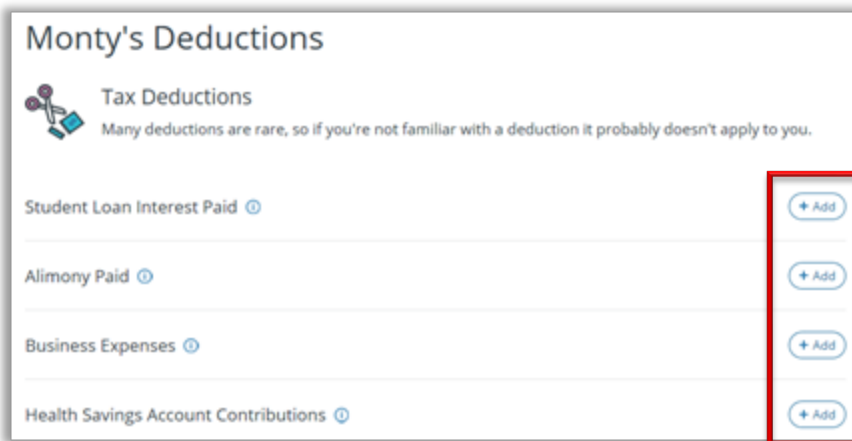
☐ Yes ☐ No

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.



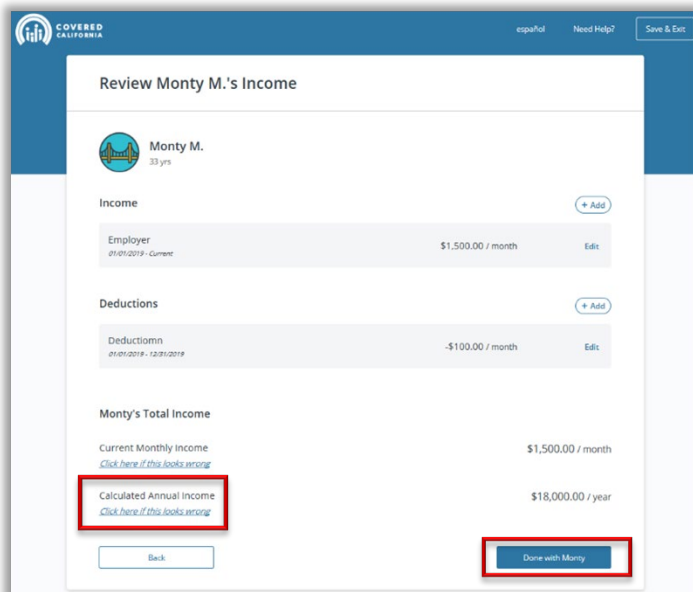
- Certified Enroller selects **Continue** button on the *Tax Deductions Introduction* page
- Select **+Add** button next to the tax deduction the consumer wishes to report.
- When you are finished, select the **Save** button to continue to the *Income Review* pages of the online application.



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.



Review Monty M.'s Income

Monty M. 33 yrs

Income [+ Add](#)

Employer	Amount	Action
01/01/2019 - Current	\$1,500.00 / month	Edit

Deductions [+ Add](#)

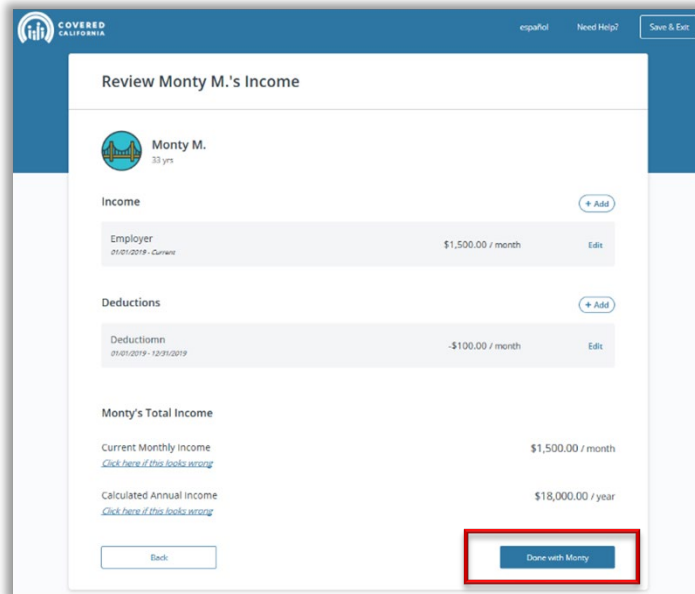
Deduction	Amount	Action
01/01/2019 - 12/31/2019	-\$100.00 / month	Edit

Monty's Total Income

Current Monthly Income	\$1,500.00 / month
Click here if this looks wrong	
Calculated Annual Income	\$18,000.00 / year
Click here if this looks wrong	

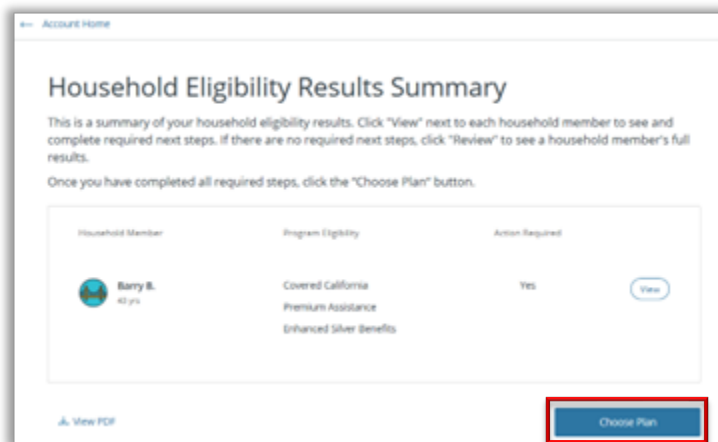
[Back](#) [Done with Monty](#)

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.



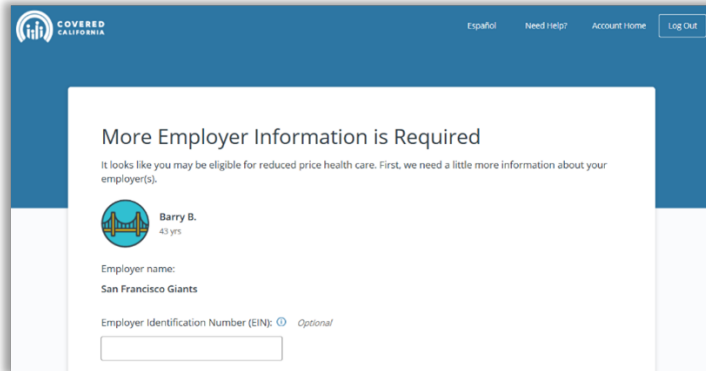
Employer Contact Information

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.



More Employer Information is Required

It looks like you may be eligible for reduced price health care. First, we need a little more information about your employer(s).

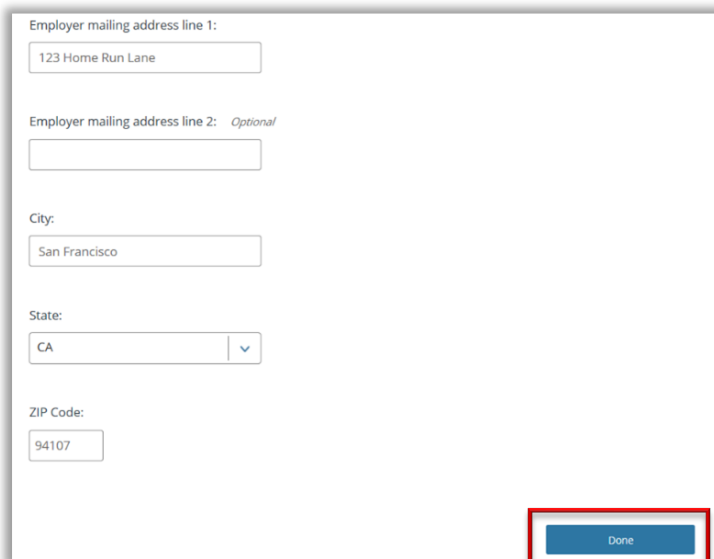
 **Barry B.**
43 yrs

Employer name:
San Francisco Giants

Employer Identification Number (EIN):  Optional

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.



Employer mailing address line 1:
123 Home Run Lane

Employer mailing address line 2: *Optional*

City:
San Francisco

State:
CA

ZIP Code:
94107

Done

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.