



Countable Sources of Income Job Aid for Certified Enrollers

Use the following chart to identify types of income and deductions that may affect enrollees' eligibility for a subsidized Covered CA plan (i.e., with financial help such as premium assistance (APTC) or cost-sharing reductions (CSR) or both), or MAGI-based Medi-Cal programs, including CCHIP and MCAP.

Note: This chart is not to be used for personalized tax or legal advice. If consumers ask for tax or legal advice, or for help filing their tax return refer them to their tax preparer or IRS.gov.

Introduction

For each type of income or deduction listed, there are "MAGI-Medi-Cal" and "APTC/CSR" columns on the right stating whether the CalHEERS system counts the income entered when determining eligibility for subsidized Covered California health or dental insurance plans, for MAGI-Based Medi-Cal plans, or both.

- **When no other acceptable income documentation is available**, the consumer will be directed to a page to address the discrepancy. The Household Summary page will display the *Actions Needed* column with a **Give a Reason** link for consumers whose income does not match or verify.
- "Lump sum" refers to money paid or received one time only and is to be noted on the application as a "one-time" payment or deduction.
- Enrollees are not required to file taxes to apply for Medi-Cal, so any IRS form numbers noted within the MAGI Medi-Cal lines are for reference only.
- This chart was updated to align with the detailed list of income and deductions shown on the Department of Health Care Services' (DHCS) *Income and Deductions Sources* web page. If enrollees ask to view the list, it is okay to share the link, chart portion only, for reference only: [DHCS.ca.gov: Income-and-Deductions-Chart](https://www.dhcs.ca.gov/Income-and-Deductions-Chart)

| Lines & Schedule | 1040 Income Type | MAGI M/C | APTC/CSR |
|------------------|--|-----------------------|----------|
| Line 1 on 1040 | Employment ¹ (Wages ² ; salary; back pay; differential wage payments; <ul style="list-style-type: none">• Government cost-of-living allowances;• Nonqualified deferred compensation;• Notes received for services; | Count Taxable Portion | |

¹ Workers' compensation for an occupational sickness or injury is tax-exempt and not counted as income. However, if part of the workers' compensation reduces/replaces the recipient's Social Security benefits received, that part of the workers' compensation is considered Social Security benefit and is counted as income.

² In-Home Supportive Services (IHSS) wages received by IHSS providers who live with the recipient of those services are not counted as income.



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| Lines & Schedule | 1040 Income Type | MAGI M/C | APTC/CSR |
|-------------------------|--|-----------------------|----------|
| | <ul style="list-style-type: none"> Severance pay; Sick pay; vacation, annual leave, and paid holidays; Strike and lockout benefits, cash payments for stock appreciation rights; Allowances and reimbursements for travel, transportation, or other business expenses; Commissions; advance commissions; Tips; bonuses; awards; and fringe benefits not provided on a pre-tax basis (including non-clergy housing, meals and transportation), disability pension under a plan that is paid for by your employer, guaranteed annual wages paid during period of unemployment by employer under a union agreement, employer paid supplemental unemployment benefits from an employer financed fund, fees received by clergy for services performed, and other, W-2 | | |
| Lines 2a & 2b on 1040 | Interest income (taxable and non-taxable), 1099-INT | Count Gross | |
| Lines 3a & 3b on 1040 | Ordinary/qualified dividends, 1099-DIV | Count Taxable Portion | |
| Lines 4a & 4b on 1040 | Individual Retirement Account (IRA) distributions, 1099-R | Count Taxable Portion | |
| Lines 5a and 5b on 1040 | Pensions, Department of Defense Retirement Board military retirement, endowment contracts paid as annuities and taxable annuities, 1099-R | Count Taxable Portion | |



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| Lines & Schedule | 1040 Income Type | MAGI M/C | APTC/CSR |
|---------------------------|--|---|-----------------------|
| Lines 6a & 6b on 1040 | <p>Social security benefits (taxable and non-taxable), including Social Security Disability Income (SSDI), Railroad retirement benefits (taxable and non-taxable), SSA-1099</p> <p>Note: Supplemental Security Income (SSI) and State Supplementary Payment (SSP) are not counted as income. Social Security survivors' benefits for children are generally not counted as income either unless the total of one-half of the child's survivor's benefits and all of the child's other income (including tax-exempt interest) is greater than \$25,000 (if the child is single).</p> | Count Gross (See Note) | |
| Line 7 on 1040 | Capital gain (or loss), Form 8949, Schedule D | Count Taxable Portion | |
| Line 8 on 1040 | Other Income from Schedule 1, line 9 | For Reference Only | |
| Line 9 on 1040 | Total Income (add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a.) | For Reference Only | |
| Schedule 1, Line 1 | Taxable refunds, credits, or offsets of state/local income taxes | Count Taxable Portion | |
| Schedule 1, Lines 2a & 2b | Alimony received: Note: For divorce decrees or separation agreements executed after Dec. 31, 2018, alimony received will no longer be counted as taxable income for the recipient, and the tax deduction for alimony paid is eliminated. | Count Taxable Portion only for separating agreements executed before or on December 31, 2018. | |
| Schedule 1, Line 3 | Business (or loss), Schedule C | Count Taxable Portion | Count Taxable Portion |
| Schedule 1, Line 4 | Other gains (or losses), Form 4797 | Count Taxable Portion | |



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| Lines & Schedule | 1040 Income Type | MAGI M/C | APTC/CSR |
|---------------------------|--|-----------------------|----------|
| Schedule 1, Line 5 | Rental real estate, royalties, partnerships, S-Corporations, Trusts, etc. (or loss), Schedule E | Count Taxable Portion | |
| Schedule 1, Line 6 | Farm income (or loss), Schedule F | Count Taxable Portion | |
| Schedule 1, Line 7 | <ul style="list-style-type: none"> State or Federal unemployment compensation (see note), 1099-G; State Disability Insurance (SDI), when treated as unemployment compensation, 1099-G; State Disability Insurance (SDI), when treated as unemployment compensation, 1099-G; Railroad Unemployment benefits, 1099-G; Trade Readjustment allowances, 1099-G; Unemployment assistance under the Disaster Relief and Emergency Assistance Act of 1974, 1099-G; Unemployment assistance under the Airline Deregulation Act of 1974 Program, 1099-G; <p>Note: each type of pandemic-related Unemployment Assistance or Compensation due to COVID-19 was countable toward the eligibility determination for Covered California programs and MAGI Medi-Cal programs, (*except "Pandemic Unemployment Compensation" [PUC] which was not counted in eligibility determination for Medi-Cal programs)</p> | Count Taxable Portion | |
| Schedule 1, Lines 8a - 8z | Foreign Earned Income (taxable and non-taxable), Form 2555 | Count Gross | |



Countable Sources of Income Job Aid for Certified Enrollers

Other Income Types or Losses: Schedule 1, Line 8 (Publication 525)

| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|-----------------------|
| Accelerated death benefits/viatical settlements if the insured is chronically ill for costs of qualified long-term care or if the insured is terminally ill not in excess of limit | Not Counted | |
| Accelerated death benefits/viatical settlements paid to persons with a financial interest in the insured's business | Count Taxable Portion | |
| Activity not for profit, Pub.535 | Count Taxable Portion | |
| Acquisition of a life insurance contract, or interest therein, in a reportable policy sale, 1099-LS | Count Taxable Portion | |
| Acquisitions or abandonments of secured property, 1099-A | Count Taxable Portion | |
| Adoption Assistance Payments | Not Counted | |
| Alaska Permanent Fund dividends | Count Taxable Portion | |
| Allowances and reimbursements for travel, transportation, or other business expenses | Count Taxable Portion | |
| AmeriCorps State/National Stipend and Education Award | Not Counted | Count Taxable Portion |
| AmeriCorps National Civilian Community Corps Stipend and Education Award | Not Counted | Count Taxable Portion |
| AmeriCorps Vista Stipend and Educational Award | Not Counted | Count Taxable Portion |
| Austrian general social insurance payments | Not Counted | |
| Awards | Count Taxable Portion | |
| Ball v. Swoap Payment | Not Counted | |
| Bartering, 1099-B, Pub. 525 | Count Taxable Portion | |



Countable Sources of Income Job Aid for Certified Enrollers

| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|---|-----------------------|----------|
| Black Lung benefit payments | Not Counted | |
| Blood, plasma, sperm, egg, embryo, or compensation received for other body parts | Count Taxable Portion | |
| Bonuses | Count Taxable Portion | |
| Bribes | Count Taxable Portion | |
| Business (or loss), Schedule C | Count Taxable Portion | |
| CalFRESH benefits | Not Counted | |
| California Work Opportunity and Responsibility to Kids (CalWORKs) cash grant | Not Counted | |
| Canceled debt, 1099-C | Count Taxable Portion | |
| Capital gain (or loss), Schedule E | Count Taxable Portion | |
| Cash payments for stock appreciation rights | Count Taxable Portion | |
| Child Support | Not Counted | |
| Clergy housing and utility allowance in excess of market rate and actual cost respectively | Count Taxable Portion | |
| Clergy housing and utility allowance not in excess of market rate and actual cost respectively | Not Counted | |
| Clinical trial participation remuneration and amounts in excess of expenses minus \$2,000, 1099-Misc and 42 U.S.C. Section 1396a(e)(14) | Count Taxable Portion | |
| Clinical trials participation to the extent of expenses incurred plus \$2,000 | Not Counted | |
| Commissions, advance commissions | Count Taxable Portion | |
| County General Assistance cash grant | Not Counted | |
| Court awards/judgments/settlements for compensation for lost wages/profits, breach of | Count Taxable Portion | |



Countable Sources of Income Job Aid for Certified Enrollers

| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|---|-----------------------|----------|
| contract, pension rights, interest on awards, patent or copyright infringement and punitive damages | | |
| Court awards/judgments/settlements for personal injury or sickness/emotional distress and other compensatory property damages. This does not include compensation for lost wages/profits, breach of contract, pension rights, interest on awards, patent or copyright infringement, or punitive damages | Not Counted | |
| Coverdale Education Savings Account (ESA) | Count Taxable Portion | |
| Credit card insurance or disability payment | Count Taxable Portion | |
| Crowdfunding Income (i.e., GoFundMe) | Count Taxable Portion | |
| Cryptocurrency/Virtual Currency (i.e., Bitcoin) | Count Taxable Portion | |
| Disability income received for injuries resulting directly from a terrorist or military action, not including training exercises | Not Counted | |
| Disability income - taxed (taxed private disability insurance premiums paid for by employer) Pubs 525 and 907, 1099 and 1099-A | Count Taxable Portion | |
| Disability Income - untaxed (untaxed private disability income insurance - premiums not paid by employer) Pubs 525 and 907 | Not Counted | |
| Disability pension under a plan that is paid for by your employer | Count Taxable Portion | |
| Disaster relief payments (qualified payments) | Not Counted | |
| Diversion cash assistance | Not Counted | |
| Down payment assistance | Not Counted | |
| Earned income tax credit | Not Counted | |



Countable Sources of Income Job Aid for Certified Enrollers

| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|----------|
| Employer contributions to certain pretax benefits funded by an employee's elective salary reduction, such as amounts for a flexible spending account | Not Counted | |
| Employer paid supplemental unemployment benefits from an employer financed fund | Count Taxable Portion | |
| Employment – wages, salary, back pay, differential wage payments; | Count Taxable Portion | |
| Endowment contracts paid as a lump sum before death in excess of costs (veteran's endowment contract not applicable) | Count Taxable Portion | |
| Endowment contracts paid as a lump sum before death not in excess of costs , or paid upon death to a beneficiary | Not Counted | |
| Energy Conservation Subsidy | Not Counted | |
| Farm income (or loss), Schedule F | Count Taxable Portion | |
| Federal Income Tax Return State Tax Return– (if state taxes were deducted on prior year Federal Income Tax return, the state refund would be countable) | Not Counted | |
| Fees received by clergy for services performed | Count Taxable Portion | |
| Foreign earned income (taxable and non-taxable), Form 2555 | Count Gross | |
| Foster care, maintaining a space in your home | Count Taxable Portion | |
| Foster care or other Title IV-E payments and transitional housing | Not Counted | |
| Fringe benefits not provided on a pre-tax basis (including non- clergy housing, meals and transportation) | Count Taxable Portion | |



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| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|----------|
| Fringe benefits provided on a pre-tax basis by an employer, such as transportation benefits, parking, or moving expenses | Not Counted | |
| Gambling winnings: gambling, lottery, raffles, Form W2-G (Per-capita distributions of Indian gaming revenue) | Count Taxable Portion | |
| Gifts/cash contributions | Not Counted | |
| Government cost-of-living allowances | Count Taxable Portion | |
| Guaranteed annual wages paid during period of unemployment by employer under a union agreement | Count Taxable Portion | |
| Healthcare stipend for App-Based Driver (Proposition 22) | Count Taxable Portion | |
| Health savings account | Count Taxable Portion | |
| Hobby income, or from an activity you did not expect to see a profit | Count Taxable Portion | |
| Holocaust Victims Restitution/Victims of Nazi Persecution/German Reparation Payment | Not Counted | |
| Host or hostess gift or gratuity | Count Taxable Portion | |
| Housing and Urban Development Section 8 rental vouchers or benefits | Not Counted | |
| Income from the rental of personal property (not business income) | Count Taxable Portion | |
| Income In-Kind (non-taxable fringe benefits) Pub. 525 | Not Counted | |
| Independent Contractor/Gig Work | Count Taxable Portion | |
| Indian financing grants under title IV of the Indian Financing Act of 1974 to expand profit-making Indian-owned economic | Not Counted | |



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| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|----------|
| Individual Retirement Account (IRA) distributions, 1099-R | Count Taxable Portion | |
| Inheritance or taxable portion of inherited IRA or inherited pension | Not Counted | |
| In-Home Supportive Services caregiver wages paid to an enrolled provider who, regardless of relationship, resides with the Medi-Cal beneficiary who receives those services from the: <ul style="list-style-type: none"> • Advance Payments for Caregiver • In-Home Operations Waiver, or • Nursing Facility/Acute Hospital Waiver, or • Personal Care Services Program, or • In-Home Supportive Services Plus Option, or • Community First Choice Option, or • In-Home Supportive Services – Residual Program • Restaurant Meals Allowance | Not Counted | |
| In-Home Supportive Services caregiver wages paid to an enrolled provider who DOES NOT reside with the Medi-Cal beneficiary who receives those services from the programs listed directly above. | Count Taxable Portion | |
| Interest income (taxable and non-taxable), 1099-INT | Count Gross | |
| Interest income not received because the interest charged was below the applicable federal rate | Count Taxable Portion | |
| Japanese or Aleutian Reparation payment whether from the United States or Canada | Not Counted | |
| Job Corps earnings/stipend | Count Taxable Portion | |
| Jury duty pay in excess of costs | Count Taxable Portion | |
| Kickbacks | Count Taxable Portion | |



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| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|----------|
| KinGAP payments | Not Counted | |
| Life insurance proceeds turned over for price, e.g. surrender in excess of the cost of the insurance | Count Taxable Portion | |
| Life insurance proceeds upon death, including non-taxable annuity payments/proceeds | Not Counted | |
| Loan proceeds | Not Counted | |
| Long-Term Care benefits (LTC) – non-taxable amount, 1099 LTC | Not Counted | |
| Long-term Care benefits – taxable amount – 1099 LTC | Count Taxable Portion | |
| Lost, stolen or damaged property payments | Not Counted | |
| Manufacturer incentive payments | Count Taxable Portion | |
| Medical Savings Account (MSA) (Archer-Medicare), Pub. 969 | Count Taxable Portion | |
| Military allowances (BAH, BAS) | Not Counted | |
| Military hostile fire/imminent danger pay | Not Counted | |
| Miscellaneous Income, 1099-MISC | Count Taxable Portion | |
| Mortgage assistance payments under Section 235 of the National Housing Act | Not Counted | |
| Needs-based assistance | Not Counted | |
| Net Operating Loss Carryover, Subtract from other line 8 income in Schedule 1, Pub. 536 | Subtract Losses | |
| Netherlands WUV victims of persecution | Not Counted | |
| Nonemployee compensation, 1099-NEC | Count Taxable Portion | |
| Nonqualified deferred compensation | Count Taxable Portion | |



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| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|---|-----------------------|----------|
| Notes received for services | Count Taxable Portion | |
| Nutrition benefits (Supplemental Nutrition Assistance Program, Nutrition Programs for the Elderly or Disabled) | Not Counted | |
| Ordinary/qualified dividends, 1099-DIV | Count Taxable Portion | |
| Other earned income, W-2 | Count Taxable Portion | |
| Original Issue Discount, 1099-OID | Count Gross | |
| Other gains (or losses), Form 4797 | Count Taxable Portion | |
| Paid family leave, 1099-G | Count Taxable Portion | |
| Payment card and third-party network transactions, 1099-K | Count Taxable Portion | |
| Payments of Long-Term Care and accelerated death benefits, 1099-LTC | Count Taxable Portion | |
| Proceeds from real estate transactions, 1099-S | Count Taxable Portion | |
| Pensions, Department of Defense Retirement Board military retirement, endowment contracts paid as annuities and taxable annuities, 1099-R | Count Taxable Portion | |
| Pension payments that were paid by the employee (such as premiums or contributions) that were previously subject to tax | Not Counted | |
| Physical injury, illness, or emotional distress payments | Not Counted | |
| Principal payments on loans | Not Counted | |
| Prizes and awards | Count Taxable Portion | |
| Pulitzer, Nobel, or similar prize | Count Taxable Portion | |



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| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|----------|
| Public assistance payments, general assistance, Bureau of Indian Affairs general assistance | Not Counted | |
| Qualified tuition program, Pub. 970 | Count Taxable Portion | |
| Qualified reservist distribution from health flexible spending account, W-2, Pub 525 | Count Taxable Portion | |
| Radiation Exposure Compensation Payment | Not Counted | |
| Railroad Retirement benefits (taxable and non-taxable),RRB-1099 | Count Gross | |
| Railroad Unemployment benefits, 1099-G | Count Taxable Portion | |
| Recoveries of amounts deducted or for which a credit was taking in an earlier year. Refunds/reimbursements/rebates of itemized deductions | Count Taxable Portion | |
| Reemployment Trade Adjustment Assistance payments made by a state agency, 1099-G | Count Taxable Portion | |
| Refugee cash assistance | Not Counted | |
| Refugee reception and replacement program one-time payments by the Dept. of State or Dept. of Justice, such as Voluntary Agency (VOLAG) payments | Not Counted | |
| Reimbursement for Employment Agency Fee | Count Taxable Portion | |
| Reimbursements not in excess of costs incurred | Not Counted | |
| Relocation assistance payments | Not Counted | |
| Relocation and Rehabilitation payments due to floods under the Housing and Community Development Act | Not Counted | |
| Rental of personal property – not self-employment | Count Taxable Portion | |



Countable Sources of Income Job Aid for Certified Enrollers

| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|-----------------------|
| Rental real estate, royalties, partnerships, S corporations, trusts, etc. (or loss), Schedule E | Count Taxable Portion | |
| Renter's tax credit (California) | Not Counted | |
| Repayment of bona fide loan not in excess of original loan | Not Counted | |
| Replacement Housing payments under the Uniform Relocation Assistance and Real Property Acquisition Act | Not Counted | |
| Reverse Annuity Mortgage | Not Counted | |
| Rewards | Count Taxable Portion | |
| Ricky Ray Hemophilia Relief Fund | Not Counted | |
| Roth IRA, 401K, 403(b), or 457(b) qualified distribution | Not Counted | |
| Salary or wages from decedents' employer (received by a surviving spouse) | Not Counted | |
| Scholarships, awards, fellowship grants NOT used for living expenses, Pub. 970 | Not Counted | Count Taxable Portion |
| Scholarships, awards, fellowship grants used for living expenses, Pub, 970 | Count Taxable Portion | |
| Self-employment (in excess of expenses), Schedule K-1, Schedule SE | Count Taxable Portion | |
| Severance pay, sick pay, vacation, annual leave, and paid holidays | Count Taxable Portion | |
| Social Security benefits (taxable and non-taxable), including Social Security Disability Income (SSDI)SSA-1099 | Count Gross | |
| Sponsor's income given to a sponsored immigrant | Not Counted | |



Countable Sources of Income Job Aid for Certified Enrollers

| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|---|-----------------------|----------|
| State Disability Insurance (SDI) - California, that is not paid as a substitute for unemployment insurance benefits | Not Counted | |
| State Disability Insurance (SDI), when paid as a substitute for unemployment insurance benefits, 1099-G | Count Taxable Portion | |
| State tax refund in excess of prior year state tax deducted | Count Taxable Portion | |
| Strike and lockout benefits | Count Taxable Portion | |
| Supplemental Security Income/State Supplementary Payment (SSI/SSP) program benefits | Not Counted | |
| Surrogacy | Count Taxable Portion | |
| Taxable refunds, credits, or offsets of state/local income taxes | Count Taxable Portion | |
| Tips | Count Taxable Portion | |
| Trade Readjustment Allowance (TRA), 1099-G | Count Taxable Portion | |
| Unearned income in-kind/personal expenses paid by another, including a corporation | Count Taxable Portion | |
| Unemployment assistance under the Airline Deregulation Act of 1974 Program, 1099-G | Count Taxable Portion | |
| Unemployment assistance under the Disaster Relief and Emergency Assistance Act of 1974, 1099-G | Count Taxable Portion | |
| Unemployment benefits paid by a union | Count Taxable Portion | |
| Unemployment compensation (State or Federal), 1099-G | Count Taxable Portion | |
| Utility rebates | Count Taxable Portion | |



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| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|------------------|----------|
| Veteran's Administration (VA) aid and attendance benefits paid to the veteran or their families | Not Counted | |
| Veteran's Administration agent orange benefits | Not Counted | |
| Veteran's Administration benefits for children with certain birth defects | Not Counted | |
| Veteran's Administration compensated work-therapy program payments | Not Counted | |
| Veteran's Administration death gratuity paid to a survivor of a member of the Armed Forces who died after | Not Counted | |
| Veteran's Administration dependent-care assistance program benefits | Not Counted | |
| Veteran's Administration disability compensation paid either to the veteran or their families | Not Counted | |
| Veteran's Administration education, training or subsistence allowances | Not Counted | |
| Veteran's Administration grants for homes designed for wheelchair living | Not Counted | |
| Veteran's Administration grants for motor vehicles for veterans who lost their sight or the use of their limbs | Not Counted | |
| Veteran's Administration insurance interest left on deposit with the VA | Not Counted | |
| Veteran's Administration Filipino Veterans Equity Compensation Trust Fund payments | Not Counted | |
| Veteran's Administration POW/MIA benefits | Not Counted | |
| Veteran's Administration pension benefits paid to the veteran or their families | Not Counted | |



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| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|----------|
| Veteran's bonus payment paid by any state or political subdivision because of service in a combat zone | Not Counted | |
| Victims of crimes payments | Not Counted | |
| Vocational rehabilitation goods, services and cash received, not in return for services, but for training and rehabilitation due to disability | Not Counted | |
| Volunteer Work amounts: • Peace Corps living allowances for housing, utilities, household supplies, food and clothing • Nat'l Senior Service Corps supportive services or reimbursements for out-of-pocket expenses from the Retired Senior Volunteer Program (RSVP); Foster Grandparent Program; or Senior Companion Program • Service Corps of Retired Executives (SCORE) amounts for supportive services or out-of-pocket expenses • Volunteer tax counseling reimbursements for transportation, meals, and other expenses you have in training for, or actually providing tax counseling for the elderly | Not Counted | |
| Walker v. Bayer payment (class action settlement payment) | Not Counted | |
| Weatherization, home energy assistance, emergency repair or replacement of heating/cooling devices | Not Counted | |
| Whistleblower's award | Count Taxable Portion | |
| Withholding from a benefit to repay an overpayment from the same income source | Not Counted | |
| Worker's Compensation paid to the worker or their survivors | Not Counted | |
| Workforce Investment Act payments | Not Counted | |



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| Other Income Types or Losses: Schedule 1, Line 9 (Publication 525) | MAGI Medi-Cal | APTC/CSR |
|--|-----------------------|----------|
| Work training program payments – entire amount paid by a state welfare agency if greater than what would otherwise be paid for public welfare benefits | Count Taxable Portion | |
| Work training program payments made by a state welfare agency if the total does not exceed what would have been paid in public welfare benefits | Not Counted | |

One-Time Lump Sum Payments

| Lump Sum Payments; any payment received one time, or any single payment paid retroactively that represents one or more past payment periods such as any of the following: | MAGI Medi-Cal [DHCS Note: Do not include in annual income.] | APTC/CSR |
|--|---|------------------------|
| Cancellation of debt | Count in month received | Count as annual income |
| Education scholarships, awards, fellowship grants not used for living expenses | Not counted | Count Taxable Portion |
| Education scholarships, awards, fellowship grants used for living expenses Note: Includes but is not limited to Pell grants. According to IRS.gov, amounts used for incidental expenses such as room and board, travel, and optional equipment counts toward gross income. | Count in month received | Count Taxable Portion |
| Employee accrued vacation, annual leave or sick pay | Count taxable amount in the month received | Count as annual income |
| Employee back pay awarded in a settlement | Count in month received | Count as annual income |
| Gambling winnings | Count in month received | Count as annual income |



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| Lump Sum Payments; any payment received one time, or any single payment paid retroactively that represents one or more past payment periods such as any of the following: | MAGI Medi-Cal [DHCS Note: Do not include in annual income.] | APTC/CSR |
|---|---|---------------------------------------|
| Insurance settlements due to death, personal injury, damage, or loss of property | Not Counted | |
| Lottery winnings | Count in month received | Count as annual income |
| Prizes and awards | Count in month received | Count as annual income |
| Retroactive Social Security and railroad retirement benefits | Count in month received | Count as annual income |
| Retroactive unemployment insurance benefits | Count in month received | Count as annual income |
| Surviving spouse or beneficiary receives salary or wages from decedent's employer | Count in month received | Count as annual income |
| Surviving spouse or beneficiary receives lump sum qualified retirement plan distribution from decedent's employer | Count taxable amount in month received | Count taxable amount as annual income |

Deductions

| Deductions: One-Time Lump Sum, Annual, or Monthly | MAGI Medi-Cal | APTC/CSR |
|--|------------------------------|-----------------------------|
| Alimony paid Deduction only if the divorce or separation instrument is executed on or before 12/31/2018. Not counted as a deduction (nor as taxable income for the recipient) for | Monthly Deduction (See note) | Annual Deduction (See note) |



Countable Sources of Income Job Aid for Certified Enrollers

| Deductions: One-Time Lump Sum, Annual, or Monthly | MAGI Medi-Cal | APTC/CSR |
|--|---|------------------|
| divorce decrees or separation agreements executed on or after 01/01/2019. | | |
| Archer MSA (Medical Savings Account) deduction | Monthly deduction | Annual deduction |
| Allowance of Partial Above the Line Deduction for Charitable Contributions Note: For 2021 tax year only, taxpayers can claim a deduction for up to \$600 in cash charitable contributions for those married filing jointly (\$300 for individuals and married filing separately). This deduction is available to most taxpayers whether they use the standard deduction or itemize their deductions. | Allowance of Partial Above the Line Deduction for Charitable Contributions Up to \$300 for individuals Up to \$600 for people | Up to \$300 |
| Certain business expenses of reservists, performing artists, etc. | Monthly deduction | Annual deduction |
| Child Care | No deduction | No deduction |
| Child support paid | No deduction | No deduction |
| Deductible part of self-employment tax | Monthly deduction | Annual deduction |
| Domestic production activities deductions Note: No longer deductible as of January 1, 2018 | Monthly deduction | No deduction |
| Educator expenses | Monthly deduction | Annual deduction |
| Health Savings Account deduction | Monthly deduction | Annual deduction |
| IRA deduction | Monthly deduction | Annual deduction |



Countable Sources of Income Job Aid for Certified Enrollers

| Deductions: One-Time Lump Sum, Annual, or Monthly | MAGI Medi-Cal | APTC/CSR |
|---|-------------------------|-------------------------|
| <p>Moving expenses</p> <p>Note: As of January 1, 2018, no longer deductible except for members of active-duty military and moved due to permanent change of station. (Prior to 1/1/2018 the deduction was monthly for M/C, annual for APTC/CSR.)</p> | No Deduction (See note) | No Deduction (See note) |
| Penalty on early withdrawal of savings | Monthly deduction | Annual deduction |
| Self-employed health insurance deduction | Monthly deduction | Annual deduction |
| Self-employed SEP, simple, and qualified plans | Monthly deduction | Annual deduction |
| Student loan interest deduction | Monthly deduction | Annual deduction |
| <p>Tuition and fees</p> <p>Note: No longer deductible as of January 1, 2018</p> | No Deduction (See note) | No Deduction (See note) |

AI/AN Income Exceptions

| Type | MAGI Medi-Cal | APTC/CSR |
|---|---------------|-----------------------|
| Distributions from Alaska Native corporations and settlement trusts | Not Counted | Count Taxable Portion |
| Distributions from any property held in trust, subject to federal restrictions, located within the most recent boundaries of a prior Federal reservation, or otherwise under the supervision of the Secretary of the Interior | Not Counted | Count Taxable Portion |
| Distributions and payments from rents, leases, rights of way, royalties, usage rights, or natural resource extraction and harvest from: | Not Counted | Count Taxable Portion |



Countable Sources of Income Job Aid for Certified Enrollers

| Type | MAGI Medi-Cal | APTC/CSR |
|---|---------------|-----------------------|
| Rights of ownership or possession in any lands located within the most recent boundaries of a prior Federal reservation, or otherwise under the supervision of the Secretary of the Interior Federally protected rights regarding off-reservation hunting, fishing, gathering, or usage of natural resources | | |
| Distributions resulting from real property ownership interests related to natural resources and improvements: Located on or near a reservation or within the most recent boundaries of a prior Federal reservation; or Resulting from the exercise of federally protected rights relating to such real property ownership interests | Not Counted | Count Taxable Portion |
| Payments resulting from ownership interest in or usage rights to items that have a unique religious, spiritual, traditional, or cultural significance or rights that support subsistence or a traditional lifestyle according to applicable Tribal Law or custom | Not Counted | Count Taxable Portion |
| Student financial aid provided under the Bureau of Indian Affairs education programs | Not Counted | Count Taxable Portion |