



IBM Cúram Social Program Management

# Cúram Evidence™ Guide

Version 6.0.4

**Note**

Before using this information and the product it supports, read the information in Notices at the back of this guide.

This edition applies to version 6.0.4 of IBM Cúram Social Program Management and all subsequent releases and modifications unless otherwise indicated in new editions.

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# Table of Contents

Chapter 1 Introduction .....	1
1.1 Purpose .....	1
1.2 Background .....	1
1.3 Audience .....	1
1.4 Prerequisites .....	1
Chapter 2 Overview of Evidence .....	2
2.1 Introduction .....	2
2.2 The Cúram Evidence Component .....	2
2.3 Generated Evidence .....	2
2.4 Sharing Evidence .....	3
Chapter 3 Household Evidence .....	4
3.1 Introduction to Household Evidence .....	4
3.2 Household Evidence Categories .....	4
3.2.1 Absence .....	4
3.2.2 Absent Parent/AbsentParentCSE .....	5
3.2.3 Adoption .....	6
3.2.4 Alien .....	6
3.2.5 Alien Sponsor/Sponsorship .....	7
3.2.6 Authorized Representative .....	8
3.2.7 Boarder .....	8
3.2.8 Child Immunization .....	9
3.2.9 Child Support Enforcement .....	9
3.2.10 Cost of Care Allowance .....	10
3.2.11 Countable Assistance History .....	11
3.2.12 Criminal History .....	12
3.2.13 Deprivation .....	13
3.2.14 Disability .....	14
3.2.15 Domestic Violence .....	16
3.2.16 Emergency .....	16
3.2.17 Foster Care .....	16
3.2.18 Head Of Household .....	17
3.2.19 Household Meals Group .....	17
3.2.20 Household Meal Group Member .....	17
3.2.21 Household Member .....	17
3.2.22 Household Relationship .....	18

3.2.23 Level of Care .....	18
3.2.24 Living Arrangement .....	18
3.2.25 Medical Institution .....	19
3.2.26 Medical Institution Temporary Absence .....	19
3.2.27 Medical Screening .....	19
3.2.28 Minor Parent Non Residency .....	20
3.2.29 Minor Parent School Attendance .....	20
3.2.30 Pregnancy .....	21
3.2.31 Spousal Cooperation .....	21
3.2.32 Student .....	21
3.2.33 Third Party Liability Enforcement .....	23
3.2.34 Unborn Child .....	23
3.2.35 Veteran/Military Service .....	24
3.2.36 Voluntary Quit .....	24
3.2.37 Work Non-Participation .....	26
3.2.38 Work Registration .....	26
3.2.39 Work Requirements .....	27
<b>Chapter 4 Income Evidence .....</b>	<b>29</b>
4.1 Introduction .....	29
4.2 Income Evidence Categories .....	29
4.2.1 Absent Parent Child Support .....	29
4.2.2 Adoption Payment .....	30
4.2.3 Annuity Income .....	30
4.2.4 Anticipated Income .....	30
4.2.5 Benefit .....	30
4.2.6 Earned Income .....	31
4.2.7 Employment Offer .....	32
4.2.8 Foster Care Payment .....	33
4.2.9 Gross Receipt .....	33
4.2.10 Income Allocation .....	34
4.2.11 Income Reporting .....	34
4.2.12 Paid Employment .....	34
4.2.13 Resource Income .....	35
4.2.14 Self Employment .....	35
4.2.15 Trade Dispute .....	35
4.2.16 Trust Income .....	36
4.2.17 Unearned Income .....	36
4.2.18 Unpaid Employment .....	37
<b>Chapter 5 Resource Evidence .....</b>	<b>38</b>
5.1 Introduction .....	38
5.2 Resource Evidence Categories .....	38
5.2.1 Assigned Income .....	38
5.2.2 Annuity .....	38
5.2.3 Annuity Beneficiary .....	39
5.2.4 Beneficiary .....	39
5.2.5 Burial Plan .....	39
5.2.6 Burial Plot .....	39
5.2.7 Business Asset .....	40

5.2.8 Coverage .....	40
5.2.9 Coverage Type Details .....	41
5.2.10 Entitlement .....	41
5.2.11 General Insurance .....	41
5.2.12 Income Trust Schedule .....	41
5.2.13 Life Insurance .....	42
5.2.14 Liquid Resource .....	42
5.2.15 Loan .....	43
5.2.16 Medical Insurance .....	43
5.2.17 Ownership .....	43
5.2.18 Property .....	44
5.2.19 Resource Transfer .....	45
5.2.20 Transfer Reversal .....	46
5.2.21 Transfer To Individual .....	46
5.2.22 Transfer To Trust .....	46
5.2.23 Trust .....	47
5.2.24 Trustee .....	47
5.2.25 Vehicle .....	47
Chapter 6 Expense Evidence .....	50
6.1 Introduction .....	50
6.2 Expense Evidence .....	50
6.2.1 Alimony Expense .....	50
6.2.2 Child Support Expense .....	50
6.2.3 Contributor .....	51
6.2.4 Court Order Expense .....	51
6.2.5 Dependent Care Expense .....	51
6.2.6 Employment Expense .....	51
6.2.7 Legal Guardian .....	52
6.2.8 Medical Expense .....	52
6.2.9 Medical Expense Payment .....	53
6.2.10 Shelter Expense .....	53
6.2.11 Student Expense .....	54
6.2.12 Unearned Rental Income Expense .....	55
6.2.13 Utility Expense .....	55
Notices .....	57



# Chapter 1

## Introduction

### 1.1 Purpose

This guide is intended to provide the reader with a basic understanding of the Cúram Evidence Component. This evidence component is used by Cúram Income Support, Cúram Medical Assistance, and Cúram Child Services (CCS).

### 1.2 Background

Due to the size and complexity of evidence it was determined that a business overview of evidence would be helpful to business readers.

### 1.3 Audience

This guide is intended for readers interested in understanding the business concepts of Evidence within the Cúram Evidence Component.

### 1.4 Prerequisites

Before reading the Cúram Evidence guide, the reader should have a good knowledge of case management and participant management in Cúram. These areas are covered by the Cúram Integrated Case Management Guide and the Cúram Participant Management Guide.

# Chapter 2

## Overview of Evidence

### 2.1 Introduction

This chapter provides an overview of the common evidence captured in the Cúram application. This evidence is used by other Cúram solution modules, e.g., Cúram Income Support to establish eligibility for a range of products and services.

### 2.2 The Cúram Evidence Component

Evidence is the set of data items captured by the organization to determine eligibility for the household. In order for a person to qualify for a benefit, that person must provide evidence of his or her needs such as evidence regarding his or her disability or financial needs. Evidence is divided into four categories:

- Household Evidence
- Income Evidence
- Resource Evidence
- Expense Evidence

Once the evidence is gathered, it may be compared with the conditions of entitlement for various products or services.

Evidence maintained at the screening and integrated case level is shared by their assessment and product delivery cases. This eliminates the need to enter the evidence twice.

### 2.3 Generated Evidence



The Evidence Component uses generated evidence entities.

For more information on generating evidence, see the [Cúram Evidence Generator Business Guide](#).

## 2.4 Sharing Evidence

The Evidence Component works with the [Cúram Evidence Broker](#) to support the sharing of evidence across cases. For more information on sharing evidence, see the [Cúram Evidence Broker™ Guide](#).

# Chapter 3

## Household Evidence

### 3.1 Introduction to Household Evidence

Household evidence is data captured with respect to members of the same household. A household may include a claimant, his or her partner (if any), and any dependants, and non-dependants.

The section describes household evidence that is used in assessing claims for products such as Universal Access (UA), Income Support, and Medical Assistance including types of evidence that are common to all products.

### 3.2 Household Evidence Categories

The following section describes household evidence.

#### 3.2.1 Absence

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Absence evidence records details of individuals who are either temporarily absent from the household, or have abandoned residency.

The Food Assistance Program does not provide for temporary absence from the household. A person who resides outside the household (also known as the Food Assistance Unit) on a temporary basis is excluded from an application for Food Assistance. An individual can be added to the case when he/she returns.

In Cash Assistance, temporary absence occurs when an assistant unit member is away from his/her home for a period of time not exceeding 90 consecutive days. Benefits will continue for these members as long as the following conditions are met:

- The absent household member intends to return to his or her home with-

in 90 days.

- While the household member is away, the caretaker relative continues to exercise responsibility and maintains a home for the child.
- The caretaker relative plans to continue such responsibility for the child upon return of the absent household member to the home.

If the absent member does not return to the home within the 90 days, without good cause, the individual is removed from the assistance unit unless a special criterion applies. If he/she is the only eligible child, eligibility terminates for the entire assistance unit. If the absent member is the child's specified caretaker relative, the child no longer meets the requirement of living with a specified caretaker relative and eligibility ends. An evaluation of the intent to return to the home must be made. If there is no intent to return (verified by a written statement from the specified caretaker relative), a child support enforcement referral (HCS-332) must be completed.

If the absent member is away from home for medical treatment, he or she is not subject to the 90 day limit and, if otherwise eligible, may continue to receive benefits for an unspecified period of time. The child may be temporarily absent from the home for longer than 90 days if the absence is for the sole purpose of attending a boarding school and the child is expected to return to the home at the end of the school term. An adult may be temporarily absent from the home for longer than 90 days if the absence is for a specific short-term training or employment. This exception is not intended to apply to anyone who is in jail or attending post secondary education.

In Medical Assistance, absence evidence may be used as part of the assistance unit determination. Provided an absent individual intends to return home they may be included in the assistance unit regardless of the length of the absence. If a parent is absent from the household without an intention to return they cannot be included in the assistance unit. If the dependent child is absent from the household without an intention to return, the household are ineligible for medical assistance.

The following is a list of absence evidence:

- Absence reason
- Treatment facility
- Current address

### 3.2.2 Absent Parent/AbsentParentCSE

Product Reference: Cash Assistance, Medical Assistance

Federal law requires enforcement of the legal obligations of parents to support their dependent children. The law requires that a parent cooperate in securing child support from the absent parent(s) as a condition to receiving Cash Assistance. "Cooperation" means that the parent must name the absent parent(s) of any child for whom the parent is seeking aid and give informa-

tion needed to locate and obtain support from the absent parent(s). The parent may also be asked to come to the county social service office, child support office, or court to sign papers or give information. If the child was born out of wedlock, the parent must assist in legally establishing the child's paternity. The parent is required to turn over to the Child Support Enforcement any child support payments received directly from the absent parent(s) after the parent has signed an application for Temporary Assistance for Needy Families.

### 3.2.3 Adoption

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Adoption evidence captures details of subsidized adoptions. A subsidized adoption refers to the adoption of a child with special needs where an adoption assistance agreement is established between the adoptive parents and a state or local government agency. Special needs means a child who is physically or mentally handicapped, older, or otherwise hard to place. The adopted child may qualify for either Title IV-E or State adoption assistance.

A child with a Title IV-E adoption agreement is eligible to receive Medical Assistance under Title IV-E.

In both Cash Assistance and the Low Income Families with Children (LIFC) Medical Assistance program eligibility determination is primarily based on the family unit. In both, children receiving adoption assistance payments are treated as "Non Household Members" i.e. they are not eligible for benefit and their income and resources are not included in the financial eligibility determination.

### 3.2.4 Alien

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Only U.S. Citizens and certain immigrants are eligible for the Food Assistance and Cash Assistance programs. Based on the household's written declaration on the application, the local agency must determine if each household member is a citizen or an alien. If the member is an alien the agency must determine if the member is an eligible alien.

Date of Entry

Date of Entry evidence captures the date the household member entered the United States.

For the Cash Assistance program, an alien lawfully admitted for permanent residence on or after August 22, 1996 is ineligible for 5 years from date of entry unless they are an exempt alien.

For the Food Assistance Program, in certain circumstances, adult aliens who are a qualified alien are not eligible until they have resided in the US for five years.

For the Food Assistance Program, in certain circumstances, alien eligibility is limited to 7 years from the date of the alien's entry into the US.

### Indigent Alien

An indigent alien is someone that the agency has determined is unable to obtain food and shelter. The agency takes into account the alien's own income, plus any cash, food, housing, and other assistance provided by other individuals, including the sponsor(s).

### 3.2.5 Alien Sponsor/Sponsorship

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

A "sponsored alien" is a person who has been lawfully admitted into the US for permanent residence and for whom a sponsor has executed an affidavit of support.

A "sponsor" is a person or an organization that signs the affidavit of support on behalf of the alien as a condition of entry. If the sponsor's spouse also signed an affidavit on behalf of the alien, the spouse's income and resources must also be deemed.

The affidavit of support is a legally enforceable contract between the sponsor and the federal government for the benefit of the sponsored immigrant and of any federal, state, or local government agency of private entity that provides means tested public benefits with some exceptions. By execution of the affidavit of support, the sponsor agrees to provide the financial support necessary to maintain the sponsored immigrant at an income that is at least 125% of the FPL, unless the obligation has terminated.

The sponsor's support obligation terminates when the sponsored alien:

- Becomes a citizen of the United States.
- Has worked, or can be credited with 40 qualifying quarters of work.
- Ceases to hold the status of an alien lawfully admitted for permanent status and has departed the US.
- Dies.
- The sponsor's obligation also terminates if the sponsor dies.
- If the alien changes sponsors, use the new sponsor's income and assets.

When a sponsored alien applies for benefit, a portion of the sponsor's income and resources are deemed to the alien. If the sponsor signs an affidavit of support for more than one alien, the sponsor's deemed resources and income are pro-rated amount the sponsored aliens.

Actual money given to the alien by the sponsor or the sponsor's spouse is not considered as income to the alien unless the amount exceeds the amount attributed to the alien as deemed income. The portion of the amount that ac-

tually exceeds the amount deemed is considered income to the alien in addition to the deemed income amount.

### 3.2.6 Authorized Representative

Product Reference: Food Assistance

An authorized representative is someone who can represent a household or take the household's place in applying for Food Assistance and buying food for the household with the household's Food Assistance. The representative should be an adult who knows the people in the household and knows about all of the income and expenses of the household.

Residents of drug addict/alcoholic treatment centers and their children, apply for, purchase, and use Food Assistance benefits with the facility acting as their authorized representative.

The following cannot be Authorized Representatives:

- An employee who is involved in the Food Assistance certification and/or issuance process cannot act as an authorized representative. State agency employees who are involved in the certification or issuance processes and retailers who are authorized to accept Food Assistance benefits may not act as authorized representatives without the specific written approval of a designated State agency official and only if that official determines that no one else is available to serve as an authorized representative.
- Authorized homeless meal providers cannot serve as authorized representatives for homeless Food Assistance recipients.
- Retailers who are authorized to accept Food Assistance cannot act as an authorized representative.
- An individual disqualified for an Intentional Program Violation cannot act as an authorized representative during the disqualification period, unless the State agency has determined that no one else is available to serve as an authorized representative. The State agency must separately determine whether the individual is needed to apply on behalf of the household, or to obtain benefits on behalf of the household.

### 3.2.7 Boarder

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Boarders are defined as individuals or groups of individuals residing with others and paying reasonable compensation to the others for lodging and meals (excluding residents of a commercial boarding house). To determine if an individual is paying reasonable compensation for meals and lodging in making a determination of boarder status, only the amount paid for meals is used in the assessment, provided that the amount paid for meals is distinguishable from the amount paid for lodging. A reasonable monthly payment

shall be either of the following:

- Boarders whose board arrangement is for more than two meals a day shall pay an amount which equals or exceeds the maximum Food Assistance allotment for the appropriate size of the boarder household or
- Boarders whose board arrangement is for two meals or less per day shall pay an amount which equals or exceeds two-thirds of the maximum Food Assistance allotment for the appropriate size of the boarder household.

The amount of payment that a boarder gives to a household shall be treated as self-employment income to the household.

Boarders are ineligible to participate in the program independent of the household providing the board. They may participate as members of the household providing the boarder services to them, only at such household's request.

Residents of a commercial boarding house, regardless of the number of residents, are not eligible to participate in the Food Assistance program. A commercial boarding house is an establishment that offers meals and lodging for compensation with the intent of making a profit.

A roomer is an individual living with a household and paying for lodging but not meals.

While a boarder can never be included in the assistance unit in either Cash Assistance or Medical Assistance, income received from a boarder is treated as countable earnings.

### 3.2.8 Child Immunization

Product Reference: Cash Assistance, Medical Assistance

Child immunization evidence for Cash Assistance and Medical Assistance, records details of a minor household member's immunizations.

Each dependent child receiving Cash Assistance must receive the standard immunizations appropriate to their age level unless good cause exists.

Good cause includes the following:

- A written statement signed by a licensed physician is provided indicating medical conditions prohibit immunizations.
- A written statement signed by the child's caretaker is submitted stating immunizations are contrary to their religious belief.

Sanctions can be imposed for failure to immunize children, whereby a fixed percentage/portion is deducted for the payment for a specified length of time for failure to comply with the immunization requirements.

### 3.2.9 Child Support Enforcement

Product Reference: Cash Assistance, Medical Assistance

Child support enforcement evidence records details of the willingness of the child support recipient to sign over child support payments to the Child Support Enforcement Division.

The child support enforcement program is a government program to help make parents support their children when they do not live together. Federal, state, and local agencies work together to try to collect child support payments.

In order to be eligible for Cash Assistance, all child support payments must be signed over to the Child Support Enforcement Division, unless good cause exists.

Good Cause reasons include the following:

- Cooperation may result in physical or emotional harm to the child or caretaker relative or affect the caretaker relatives ability to care for the child adequately.
- Legal proceedings for adoption of the child are pending before a court.
- The caretaker relative is currently being assisted by a public or licensed private social agency to resolve the issue for whether to keep the child or relinquish the child for adoption and such counseling has occurred for less than 3 months.
- The child was conceived as a result of incest or rape.

In Medical Assistance a parent who fails to cooperate with the CSED without good cause is ineligible to receive Medical Assistance, they are treated as an "Excluded Household Member" i.e. they are not eligible for Medical Assistance coverage however their income and resources are counted.

### 3.2.10 Cost of Care Allowance

Product Reference: Medical Assistance

Cost Of Care Allowance evidence for Medical Assistance captures details of the allowances or deductions that can be applied to the monthly income of a household member who is eligible for the Long Term Care program. If a household member is eligible for the Long Term Care program, a post eligibility process is carried out. This process calculates how much the household member should contribute towards their 'cost of care'. The 'cost of care' amount that is to be paid by the household member, is determined based on their total monthly income with some deductions made for their personal needs, medical expenses, spouse and family dependents. The cost of care evidence captures details to support this process, for example, whether or not an institutionalized individual agrees to give their community spouse an amount if it is deducted. This entity is used to record the fact that an individual agrees to give spouse and/or dependent family members an amount



that is deducted, as well as to record an amount that is court ordered to be paid to a community spouse.

### 3.2.11 Countable Assistance History

Product Reference: Cash Assistance, Food Assistance

Countable Assistance History evidence captures the number of countable months of assistance that a household member has received in another state. Legislation imposes a limit on the countable months of assistance (Cash Assistance and Food Assistance) that individuals may receive during a specified period.

- Cash Assistance: Lifetime limit of 60 months for an adult or a minor parent (who is the head of household).
- Food Assistance: Able Bodied Adults Without Dependents (ABAWD) may only receive Food Assistance benefits for a maximum of 3 countable months in a 36 month period.

The limit is a cumulative total and includes the months of assistance received in the current state and in other states. A countable month is defined as a month of assistance received by an individual when no exemption applied. The countable assistance is only recorded for the individuals as identified above who have received either Food Assistance or Cash Assistance in another state.

Income Support processing determines and maintains a count of the number of countable months of assistance a household member receives in the current system, this is not entered as evidence.

Income Support system processing determines if an individual has reached the time limit, by totaling all the countable months of assistance that the individual has received within the time period.

The total is attained by counting the countable months of assistance received (in another state(s)) which was captured as evidence, and the countable months of assistance received in the current state as determined automatically by the system.

The 36 month time period for Food Assistance may be determined according to two methods. These include a simple predefined fixed period method; known as fixed clock, and a more complex method known as rolling clock.

#### Exemption

Product Reference: Cash Assistance

Exemption evidence is recorded for a household member when a household member's situation or circumstance warrants that months of Cash Assistance received by the household member should be exempt from calculations towards the individual's lifetime limit for receipt of Cash Assistance. Exemption evidence may be recorded for adult household members, or household

members who are minor parents and who are head of a household, who are receiving Cash Assistance or who have received Cash Assistance. Exemption details include the reason for the exemption and the period for which the exemption is valid.

For example a family lived in an Indian country where at least 50 percent of the adults are not employed for 2 months while receiving Cash Assistance. An exemption evidence record would be recorded to with the reason, and the period of the exemption. Income Support processing will then determine that these 2 months of assistance will be exempt from the 60 month life time Cash Assistance limit.

## Extension

Product Reference: Cash Assistance

Extension evidence is recorded for a household member who has reached their 60 month lifetime Cash Assistance limit, and whose situation or circumstance warrants that they should receive additional months of Cash Assistance in excess of the limit.

Extension evidence may be recorded for adult household members, or household members who are minor parents and who are head of a household, who are receiving Cash Assistance or who have received Cash Assistance. ( As the 60 month life time Cash Assistance limit only applies to these individuals). Extension details include the reason for the extension and the period for which the extension is valid.

For example, a household member may qualify for an Extension at the end of the 60 months time limit or when reapplying for Cash Assistance at a later time. If a household member requests and is approved for an extension before they have 60 countable months of Cash Assistance, the extension starts in month 61. Cash Assistance may be received for the period of the extension.

### 3.2.12 Criminal History

Product Reference: Cash Assistance, Food Assistance

Criminal history evidence for Cash Assistance and Food Assistance benefits records details of the charges and convictions of a household member.

Individuals found guilty in a court of law of trading Food Assistance benefits for firearms, ammunition, explosives, or controlled substances will be barred from the Food Assistance program:

- 24 months for the first offense and permanently for the second offense involving the sale of a controlled substance for Food Assistance benefits.
- Permanently for the first offense involving the sale of firearms, ammunition, or explosives for Food Assistance benefits.

An individual convicted of a felony involving an element of possession, use, or distribution of an illegal drug is ineligible for Food Assistance and Cash Assistance benefits.

An individual found guilty of trafficking Food Assistance benefits will be permanently barred from the Food Assistance program.

An individual who is found to have made a fraudulent statement or representation about identity and residence to get multiple benefits at the same time will be barred for 10 years from the Food Assistance program.

Individuals who are fleeing felons or probation/parole violators are ineligible for Food Assistance and Cash Assistance benefits.

Individuals who are currently incarcerated are ineligible for Food Assistance and Cash Assistance

Individuals found to have committed an intentional program violation (IPV) by a court of appropriate jurisdiction are subject to IPV penalty periods for both the Food Assistance and Cash Assistance programs. These penalty periods vary across states and depend on how many times the offense has been committed, e.g., a penalty of 6 months can be imposed for a first offense, 12 months for a second, and the individual will be permanently disqualified on a third offense.

### 3.2.13 Deprivation

Product Reference: Cash Assistance, Medical Assistance

Deprivation evidence records the deprivation details of a minor household member. A child is eligible for Cash Assistance if, in addition to meeting other conditions of eligibility, he or she is deprived of parental support or care of at least one natural or adoptive parent(s) for one of the following reasons:

- Death of a parent.
- Continued absence of the parent(s) from the home for 30 days or more where the absence interrupts or terminates the parent(s)' functioning as provider.
- Physical or mental incapacity of one or both parents and the incapacity is expected to last at least 30 days.
- Unemployment or underemployment of the parent designated as the principal wage earner.

A child is deprived of parental support or care due to continued absence, when one or both parents are physically absent from the child for at least 30 continuous days beginning with and including the day of separation. One of the following must also apply:

- The parents are not married to each other.

- The parents are divorced or legally separated.
- A parent has filed for a divorce, legal separation, or annulment, and such application has been pending in the court for at least 30 days.
- The parents have informally separated.
- A parent has deserted or abandoned the child.
- A court has forbidden a parent to return to the home for a period of time that is reasonably expected to continue for at least 30 days.
- A parent is in a correctional institution or mental hospital for a period of time that is reasonably expected to continue for at least 30 days.
- A parent is involuntarily deported and the absence is reasonably expected to continue for at least 30 days.

In order for deprivation to exist, the child must be deprived of the care or support of at least one parent for a period of at least 30 continuous days, or the separation must be involuntary due to reasons such as deportation, commitment to a mental institution, or imprisonment. Absence due to employment or military service is not in itself a basis for deprivation as parental care and support may still be evident.

### 3.2.14 Disability

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Disability evidence records details of a household member's disability, e.g., disability type, start date, established disability mode. This information is necessary in order to establish if the individual is considered disabled under federal/state legislation. Under Food Assistance federal legislation:

- A disabled individual is exempt from student requirements.
- A disabled individual is exempt from the Work Registration requirements (Food Assistance and Cash Assistance).
- A disabled individuals does not have to comply with the gross income requirements.
- A household with a disabled individual is subject to the resource limit of \$3000, whereas, without a disabled individual, the limit is \$2000.

In Medical Assistance, the Aged, Blind and Disabled (ABD) program provides medical assistance to individual with certain categories of disability. The Long Term Care Institutional program provides medical assistance to Individuals who are certified as disabled by an appropriate authority, and who reside in a medical institution. The Long Term Care program also provides medical assistance coverage to individuals who are enrolled on the following disability related waiver programs, Brain Injury Waiver, Mental Retardation/ Developmentally Disabled (MR/DD) Waiver, Physically Disabled Waiver. Eligibility for the Long Term Care Waiver program is de-

pendant on the disability evidence recorded in the system satisfying the disability criteria specified in the waiver program rules.

### Disability Duration

Disability duration evidence captures the duration the household member has been unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment.

An individual is considered physically or mentally unable to perform gainful activity when the individual has a physical or mental condition that will last at least 30 days and the condition is severe enough to prevent the individual from working full time (Cash Assistance).

### Established Disability Mode

Established disability mode evidence captures the body under which it has been established that the household member is disabled (Cash Assistance).

### Registered Blind

Registered blind evidence indicates if the household member is currently on the blind register.

### Medical Assistance Specific

Competency Status is used to determine the capability or incapability of an individual to state their intent in relation to their residency. An individual is considered incapable of stating intent if the individual has an I.Q. of 49 or less, has a mental age of 7 or less, is judged legally incompetent or medically declared incapable.

1619(b) Recipient is used to indicate whether or not the individual is a 1619(b) recipient. A 1619(b) individual used to receive Supplemental Security Income (SSI), but SSI has stopped because of excess earned income. The individual keeps SSI recipient status even though his earnings make him ineligible for SSI payments.

Meets Previous Child Disability Criteria indicates whether the child meets the SSI child disability criteria in effect prior to August 22, 1996. On August 22, 1996, Public Law 104-193 was passed which changed Social Security's definition of disability for children. As a result, some children receiving SSI have had their disability status reviewed and have subsequently been terminated from SSI because they do not meet the new disability criteria. On August 5, 1997, Public Law 105-33 (The Balanced Budget Act of 1997) was passed. Under this law, children receiving SSI on August 22, 1996 who lose their SSI because they do not meet the new disability criteria, may continue to receive Medicaid if they continue to meet the disability criteria that was in effect prior to August 22, 1996.

### 3.2.15 Domestic Violence

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Domestic violence is the occurrence of one or more of the following acts between family members, intimate partners, or household members:

- Attempting to cause or intentionally, knowingly or recklessly causing physical injury or emotional, mental, or verbal abuse.
- Intentionally, knowingly or recklessly placing another in fear of imminent serious physical injury.
- Committing sexual abuse in any degree.
- Using coercive or controlling behavior.

The state may waive certain time limit requirements, work requirements, and support enforcement requirements, as enforcing them may jeopardize the safety of the domestic violence victim.

Domestic violence evidence is also used for alien eligibility determination, whereas an individual is considered a qualified alien if battered or subjected to extreme cruelty in the US by a spouse or a parent or by a member of the spouse or parent's family residing in the same household as the alien at the time of the abuse. Aliens whose children have been battered or subjected to battery or cruelty or alien children whose parents have been battered are also considered qualified aliens.

### 3.2.16 Emergency

Product Reference: Medical Assistance

Emergency evidence for Medical Assistance records details of a claimant's medical condition and if the condition has been approved as an emergency, and the start and end dates of the emergency. This evidence is recorded for the purposes of determining eligibility for Emergency Medical Assistance.

### 3.2.17 Foster Care

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Foster care is twenty-four hour substitute care for children placed away from their parents or guardians and for whom the State agency has placement and care responsibility.

Individuals placed in the home of relatives or other individuals or families by a foster care program are considered to be boarders. They cannot get Food Assistance independently of the household providing the foster care services. The household may opt to include or exclude the foster care person as a Food Assistance household member. The foster child is always excluded from the Cash Assistance household.

The foster care payment will be counted as income to the foster household if the household elects to count the foster child as a member of the household for Food Assistance. The payment is excluded as income if the foster family does not include the foster child in its request for Food Assistance benefits.

A child with a Title IV-E foster care agreement is eligible to receive Medical Assistance under Title IV-E.

In both Cash Assistance and the Low Income Families with Children (LIFC) Medical Assistance program eligibility determination is primarily based on the family unit. In both, children receiving federal, state or local government Foster Care payments are treated as "Non Household Members" i.e. they are not eligible for benefit and their income and resources are not included in the financial eligibility determination.

### 3.2.18 Head Of Household

Product Reference: Cash Assistance, Food Assistance

Head of Household evidence captures details of the household member that has been designated the head of household. The adult household members designate the head of household. The head of household selected is usually an adult parent of children living in the household, or an adult who has parental control over children living in the household. A head of household must be selected to determine eligibility for the Cash Assistance and Food Assistance programs.

### 3.2.19 Household Meals Group

Product Reference: Food Assistance

Household Meal Group evidence captures details of household meal groups such as the group name. Household meal groups contain household members who customarily purchase and prepare food together for home consumption, and is used in the determination of eligibility for Food Assistance.

### 3.2.20 Household Meal Group Member

Product Reference: Food Assistance

Household meal group member evidence captures details of household members who purchase and prepare meals together. Each household member will be part of household meal group.

### 3.2.21 Household Member

Household Member evidence captures details for household members living in a household together with personal information for each individual, for example, race, citizenship status. The personal details of the primary household member and any other members associated with a claim is required in order to assess if they are eligible for a benefit.

Evidence recorded for a household member can include the member's full name and address, as well as his or her date of birth. The date of birth is mandatory for all household members as it determines each household member's age, where age is an important factor in determining eligibility.

### 3.2.22 Household Relationship

The relationships between household members must be captured in order for the household to be eligible for Income Support. Relationships are used to determine a person's prescribed category, for example, if the person is single, has a partner, is a lone parent, and so on.

### 3.2.23 Level of Care

Product Reference: Medical Assistance

Level of Care evidence for Medical Assistance captures details of the level of care required by a household member, the type of certifier, the certification start and end dates and the certifier's name and address. To be eligible for Long Term Care Medical Assistance Program, an individual must require one of a specified list of levels of care and be certified as such by a qualified physician.

### 3.2.24 Living Arrangement

Product Reference: Cash Assistance, Food Assistance

Living arrangement evidence for Cash Assistance and Food Assistance records details of each household member's living arrangement. Eligibility cannot be determined unless a living arrangement record has been recorded for each household member.

Residents of institutions are not eligible to participate as separate households or as members of any household. Individuals must be considered residents of an institution when the institution provides them with the majority of their meals (over 50 percent of three meals daily) as part of the institution's normal services.

Exceptions to this rule are as follows:

- Individuals who are residents of federally subsidized housing for the elderly.
- Individuals who are narcotic addicts or alcoholics and reside at a facility or treatment center for the purpose of regular participation in a drug or alcohol treatment and rehabilitation program. This includes the children but not the spouses of such persons who live with them at the treatment center or facility.
- Individuals who are disabled or blind and are residents of group living arrangements.



- Individual women or women with their children who are temporarily residing in a shelter for battered women and children.
- Individuals who are residents of public or private nonprofit shelters for homeless persons.

Living arrangement evidence records the type of living arrangement a household member has. If currently residing in an institution, details of the facility must be provided, along with the number of meals provided per day.

### 3.2.25 Medical Institution

Product Reference: Medical Assistance

Medical Institution Evidence in Medical Assistance details evidence of a household member's stay in a medical institution or participation in a Home and Community Based Waiver program. These details include information on the institution type and the date entered as well as information on who placed the individual in the institution. A Medical Institution may be defined as a state licensed Medical Assistance qualified nursing home or a Home and Community Based Waiver.

Inpatient psychiatric hospitals, out of state rehabilitation centers, and boarding and shelter homes do not fall under the definition of Medical Institution. Home and Community Based waivers provide Medical Assistance funds to help people who would be eligible for nursing home care to remain in their own homes or other community-based settings. The Home and Community Based Waivers covered by the Cúram Medical Assistance Long Term Care program are Brain Injury Waiver, Physical Disabilities Waiver, Mentally Retarded/Developmentally Disabled Waiver and Elderly.

### 3.2.26 Medical Institution Temporary Absence

Product Reference: Medical Assistance

Medical Institution Temporary Absence evidence for Medical Assistance records details of an individual's temporary absence from a Medical Institution or from a Waiver Program. Reasons for such an absence include hospitalization or a family visit. In general, an individual will be allowed to leave the institution for a period of 14 days without losing Long Term Care Coverage.

### 3.2.27 Medical Screening

Product Reference: Medical Assistance

Medical Screening evidence for Medical Assistance is used to capture the medical screening details for a household member. A household member may be screened for Cancer or TB conditions. Medical Screening evidence captures details such as the screening diagnosis and certification start and end dates.

### 3.2.28 Minor Parent Non Residency

Product Reference: Cash Assistance

Minor parent non residency evidence for Cash Assistance records details of a minor parent who does not reside with a parent or legal guardian.

A minor parent is a parent who is under 18, has never been married and has care of a child. Minor parents may receive their own cash assistance grants if they meet certain eligibility criteria. The minor parents living arrangement rule prohibits states from awarding cash assistance grants to minor parents unless they are living with a parent, legal guardian or another adult relative, or in a living arrangement approved by the state, unless good cause is established.

Examples of the good cause rules include the following:

- The minor parent has no living parent or legal guardian.
- The minor parent is living with an adult who is not a qualifying relative but who is attempting to gain legal guardianship or legal custody of the minor parent.
- The parent or legal guardian of the minor refuses to allow the minor parent to live in the home.
- The location of the minor's parent or legal guardian is unknown.
- The minor or the minor's child is being or has been seriously harmed either physically, emotionally, or sexually in the home of the parent, legal guardian, or adult relative.
- The minor parent has lived apart from any parent or legal guardian for a period of at least one year prior to either the birth of her child or prior to the date of the Cash Assistance application.
- The minor parent lives in an adult supervised supportive living arrangement.
- The physical and/or emotional health or safety of the minor parent or the dependent child would be jeopardized if the minor and dependent child resided with the minor's parent or legal guardian.
- It is in the best interest of the minor or the minor's child to waive the requirement of living in the home of a parent, legal guardian, or adult relative.

### 3.2.29 Minor Parent School Attendance

Product Reference: Cash Assistance

Minor parent school attendance evidence in Cash Assistance records details of minor parents who do not comply with the school attendance require-

ments.

A minor parent is a parent who is under 18, has never been married and has care of a minor child. Minor parents must be enrolled in and attending full time, an elementary or secondary school, or an approved alternative educational program unless good cause exists.

### 3.2.30 Pregnancy

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Pregnancy evidence records the pregnancy details of a household member, e.g., due date, father name (if available).

A pregnant woman with no other dependent children is potentially eligible for Cash Assistance and Medical Assistance as though the child was already born. Under AFDC, states have the option of covering a pregnant woman who is not already caring for a child, if she is otherwise eligible, beginning in the sixth month of her pregnancy. States have the option of considering a pregnant woman eligible to receive assistance and can specify any point in time during the pregnancy at which eligibility will commence.

In Cash Assistance the father of the unborn must be included in the assistance unit when living with the pregnant woman.

In Medical Assistance, while the income and resources of the father of the unborn child are included when determining eligibility, the father of the unborn child is not eligible for assistance until the child is born.

Pregnant women are exempt from the Food Assistance ABAWD work requirements.

### 3.2.31 Spousal Cooperation

Product Reference: Medical Assistance

Spousal Cooperation evidence in Medical Assistance records details of the willingness of a household member to cooperate with an institutionalized spouse when establishing eligibility for Long Term Care Medical Assistance Program under Spousal Impoverishment provisions. Spousal Impoverishment processing carries out an assessment on the resources of both spouses. It is presumed that all spousal resources are actually available. In cases where spousal resources can be proved to be unavailable, i.e. one member of a couple, a community spouse, refuses to cooperate with Medical Assistance, or in cases where a spouse cannot be found, the client may obtain Long Term Care Medical Assistance coverage by assigning spousal support rights to the State and allowing the State to pursue the Community Spouse for withheld resources.

### 3.2.32 Student

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Student evidence records details of all student household members including grades, the school they are attending, whether they are part-time or full time.

Under legislation, a student is an individual who is enrolled at least halftime in an institution of higher education. Students are ineligible to participate in the Food Assistance Program unless the individual qualifies for an exemption.

Student exemptions are as follows:

- Be age 17 or younger or age 50 or older.
- Be physically or mentally unfit.
- Be receiving Temporary Assistance for Needy Families under Title IV of the Social Security Act.
- Be enrolled as a result of participation in the Job Opportunities and Basic Skills program under Title IV of the Social Security Act or its successor program.
- Be employed for a minimum of 20 hours per week and be paid for such employment or, if self-employed, be employed for a minimum of 20 hours per week and receiving weekly earnings at least equal to the Federal minimum wage multiplied by 20 hours.
- Be participating in a State or federally financed work study program during the regular school year.
- Be participating in an on-the-job training program.
- Be responsible for the care of a dependent household member under the age of 6.
- Be responsible for the care of a dependent household member who has reached the age of 6 but is under age 12 when the State agency has determined that adequate child care is not available to enable the student to attend class and comply with the work requirements.
- Be a single parent enrolled in an institution of higher education on a full time basis (as determined by the institution) and be responsible for the care of a dependent child under age 12.
- Be assigned to or placed in an institution of higher education through or in compliance with the requirements of one of the following programs:
  - A program under the Job Training Partnership Act of 1974.
  - An employment and training program.
  - A program under Section 236 of the Trade Act of 1974.
  - An employment and training program for low-income households that is operated by a State or local government where one or more of the components of such program is at least equivalent to an accept-

able Food Assistance employment and training program component.

To qualify as a dependent child for Cash Assistance, an individual over 17 must meet one of the following:

- Under 19 and a full-time student in secondary school or equivalent.
- Aged 19 and a full-time student in secondary (high) school, general education diploma program or equivalent level of vocational or technical training, and expected to graduate before the end of the calendar year in which the child turns 19.

To qualify as a dependent child for Low Income Families with Children Medical Assistance, the child must meet the one of the following age criteria:

- A child must be under age 18 and unmarried.
- A child must be under age 19, unmarried and participating full-time in a secondary school, GED or vocational or technical training and expects to graduate before or in the month of their 19th birthday and the age rule is satisfied until the last day of the month of course completion, withdrawal of the child from enrollment, or the child's 19th birthday, whichever occurs first.

### 3.2.33 Third Party Liability Enforcement

Product Reference: Medical Assistance

Third party liability enforcement evidence for Medical Assistance captures whether a household member is cooperating in providing information about any possible third party who may be responsible to pay his/her medical expenses. Third party means any individual, entity or program that is or may be liable to pay all or part of the expenditures for Medical Assistance. Examples of third party resources includes private health insurance, group health insurance and liability insurance. As a condition of eligibility for Medical Assistance, a household member must cooperate with the state in identifying and providing information to assist the Medical Assistance agency in pursuing third parties who may be liable to pay for care or services, unless there is good cause not to cooperate.

### 3.2.34 Unborn Child

Product Reference: Cash Assistance, Medical Assistance

Unborn child evidence for Cash Assistance and Medical Assistance captures details of a pregnant woman's unborn children. A pregnant woman's unborn child or children may be counted in determining financial eligibility for the pregnant woman.

In Medical Assistance a pregnant Woman in her last trimester is eligible for

Medical Assistance where the unborn child is counted as a dependent child and there are no other dependent children in the household. The unborn child must meet the dependent child rules in order for the pregnant woman to be eligible for assistance.

### 3.2.35 Veteran/Military Service

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Veteran Military evidence records both the Veteran evidence and Military evidence for household members.

A veteran is a person who served in active military, naval or air service of the United States, and discharged or released there from under conditions other than dishonorable.

Active duty in the armed forces of the United States means being on full time duty in the U.S. army, navy, air force, marine corps, or coast guard.

Qualified aliens who are lawfully residing in the US are eligible for participation in the Food Assistance program if they:

- Are veterans with discharges categorized as honorable discharges.
- Are on active duty, other than duty for training in the armed forces of the US.
- Are the spouses, un-remarried surviving spouses, or minor unmarried dependent children of an honorably discharged veteran or active duty military personnel.

Veterans are not required to meet the work requirements if they have 100% disability and are approved to receive disability benefit from the Veterans Administration.

### 3.2.36 Voluntary Quit

Product Reference: Cash Assistance, Food Assistance

Voluntary quit evidence records details of an employment a household member has quit voluntarily, e.g., employment, date of quit, reason for quit.

When a household files an application for participation, or when a participating household reports the loss of a source of income or a reduction in household earnings, the State agency must determine whether any household member voluntarily quit his or her job or reduced his or her work effort.

The voluntary quit provision applies if the employment involved 30 hours or more per week or provided weekly earnings at least equivalent to the Federal minimum wage multiplied by 30 hours, the quit occurred within a period established by the State agency between 30 to 60 days prior to the date of application or any time thereafter, and the quit was without good cause.

Unless exempt from the voluntary quit provision, the household member who voluntarily quits a job without good cause is disqualified from the Food Assistance unit and a sanction is imposed. The following is an overview of the sanctions imposed:

- First violation for non compliance with voluntary quit provision is a disqualification for 1 month.
- Second violation for non compliance with voluntary quit provision is disqualification for 3 months.
- Third or subsequent violation for non compliance with voluntary quit provision is disqualification for 6 months.

If an individual is found to have voluntarily quit employment without good cause, the individual is ineligible to receive Food Assistance benefit.

An employee of the federal, state, or local government who participates in a strike against the government and is dismissed from his or her job because of participating in the strike is considered to have voluntarily quit the job without good cause.

Good cause for voluntary quit can be one of the following:

- Discrimination by an employer based on race, color, national origin, gender, religion, age, disability, or political beliefs.
- Work demands or conditions that render continued employment unreasonable, such as not being paid on schedule or being required to work overtime and not being paid for it.
- Acceptance of another offer of employment as long as the new job meets the minimum requirement of this provision (30 or more hours per week or earnings equivalent to federal minimum wage times 30 hours).
- Enrollment at least half-time in any recognized school, training program, or institution of higher education which requires the Food Assistance Unit to move.
- Resignation by the member under the age of 60 which is recognized by the employer as retirement.
- Acceptance of an offer of employment of 30 hours or more per week (or equivalent earnings) which because of circumstances beyond the control of the member does not materialize or results in employment which does not meet the suitability criteria.
- Leaving a job in connection with patterns of employment.
- Circumstances beyond the member's control. This includes, but is not limited to, illness of the member or another family member requiring the member's presence, household emergency, or unavailability of transportation.

The entire cash assistance unit is ineligible if a mandatory adult member voluntarily quits a job without good cause.

A household member is ineligible to receive Cash Assistance if the member is an optional member of the unit, and the member has voluntarily quit a job without good cause.

### 3.2.37 Work Non-Participation

Product Reference: Cash Assistance, Food Assistance

This entity is used when rules have been developed with the Cúram Express Rules (CER) Engine.

Work Non-Participation Reason evidence captures details of household member, program, non participation reason, and start and end date.

In both Cash Assistance and Food Assistance if a client is Work Eligible, the client must register for work unless the client has a work non participation reason. The list of reasons are different for Cash and Food Assistance. Examples of the non-participation reason include:

- Aged individual
- Care of dependent child
- Illness
- Pregnant
- Household emergency
- Temporarily disabled
- Lack of transportation

### 3.2.38 Work Registration

Product Reference: Cash Assistance, Food Assistance

This entity is used only when the rules were developed with the CER Engine.

Work Registration evidence captures details of household member, program, work registration status, and registration start and end date.

As a condition of eligibility for Food Assistance, each Work Eligible household member must work register (have a Work Registration record with a Work Registration Status of Registered) unless they have a Work Non Participation reason valid at the same time.

As a condition of eligibility for Cash Assistance, each Work Eligible household member must work register (have a Work Registration record with a Work Registration Status of Registered) unless they have a Work Non Participation Reason valid at the same time.



### 3.2.39 Work Requirements

Product Reference: Cash Assistance, Food Assistance

This entity is used only when the Cúram Rules are used.

As a condition of eligibility for Food Assistance, each household member (not exempt) must comply with the following Food Assistance Program work requirements:

- Register for work or be registered by the State agency at the time of application and every 12 months after initial registration.
- Participate in a Food Assistance Employment and Training (E&T) program if assigned by the State agency, to the extent required by the State agency.
- Participate in a workfare program if assigned by the State agency.
- Provide the State agency or its designee with sufficient information regarding employment status or availability for work.
- Report to an employer to whom referred by the State agency or its designee if the potential employment meets the suitability requirements.
- Accept a bona fide offer of suitable employment at a site or plant not subject to a strike or lockout, at a wage equal to the higher of the Federal or State minimum wage or 80 percent of the wage that would have governed had the minimum hourly rate under section 6(a)(1) of the Fair Labor Standards Act been applicable to the offer of employment.
- Do not voluntarily and without good cause quit a job of 30 or more hours a week or reduce work effort to less than 30 hours a week.

The evidence required for the first five bullets above are captured in work requirement evidence.

The following persons are exempt from Food Assistance Program work requirements:

- Individual aged 60 years or older, or under 16.
- Disabled individuals, and those physically and mentally incapable of engaging in gainful employment.
- Dependent child under 16 or is age 16 through 18 and is enrolled or has been accepted for enrollment as a full-time student in an elementary or secondary school or in a vocational or technical school that is equivalent to a secondary school.

Under Cash Assistance, states require able-bodied adult recipients to work or engage in work-related activities. If the parent fails to comply with work requirements, the parent will be sanctioned and the parent's Cash Assistance benefits will be reduced. Work requirements are designed to strengthen the

incentive to move from welfare to work.

# Chapter 4

## Income Evidence

### 4.1 Introduction

This chapter describes categories of income evidence in Cúram. Income evidence may be assessed as part of determining eligibility and entitlement for benefits.

Income evidence is used to determine whether or not the combined income of the people living in the household meets the requirements of entitlement to benefits in of products including Income Support, Medical Assistance, and CCS. It includes both earned and unearned income.

In order to assess a claim for a benefit, a case worker evaluates the income of household members. The case worker must also take into account any benefits the household receives, any extra payments made by the household and an further criteria that would affect the household member(s)'s eligibility for a benefit. Examples include details of payments made to a household member from an annuity, the offer of employment to a household member.

### 4.2 Income Evidence Categories

The following sections describe income evidence in products including Income Support, Medical Assistance, and CCS.

#### 4.2.1 Absent Parent Child Support

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Absent parent child support evidence records details of child support payments made by the absent parent in respect of the minor individual. In Medical Assistance these payments are included as part of the income calculations in determining the households total income. A child support disregard is applicable across both Aged Blind and disabled (ABD) and family medic-

al assistance programs.

#### 4.2.2 Adoption Payment

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Adoption payment evidence captures details of assistance payments made in respect of an adopted child. Children for whom Title IV-E Adoption Assistance Payments are made are categorically needy eligible for Medical Assistance.

In both Cash Assistance and the Low Income Families with Children (LIFC) Medical Assistance program, eligibility determination is primarily based on the family unit. In both, children receiving adoption assistance payments are treated as "Non Household Members" i.e. they are not eligible for benefit and their income and resources are not included in the financial eligibility determination.

In both Food Assistance and Cash Assistance adoption subsidies are treated as unearned income. In Medical Assistance, state-funded subsidies are counted as unearned income to the adoptive parent(s), while Title IV-E Adoption Assistance Payments are treated as excluded unearned income.

#### 4.2.3 Annuity Income

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Annuity Income evidence captures details of regular payments made from an annuity to an annuitant. An annuitant is an individual or an organization who will benefit either solely or partially from the annuity. Annuity income evidence can only be recorded when there is a annuity record. Annuity income types includes interest and dividends earned from a annuity or regular cash withdrawals from an annuity.

#### 4.2.4 Anticipated Income

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

For the purpose of determining the household's eligibility and level of benefits, the State agency shall take into account the income already received by the household during the certification period and any anticipated income the household and the State agency are reasonably certain will be received during the remainder of the certification period. If the amount of income that will be received, or when it will be received, is uncertain, that portion of the household's income that is uncertain shall not be counted by the State agency.

Income can be anticipated for both Paid and Self employment.

#### 4.2.5 Benefit

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Benefit evidence captures the benefits received by each household member. For example, a household member may be in receipt of SSI and Adoption Assistance. This evidence is captured as the benefits currently received may impact the household's eligibility for new benefits.

The benefit type a household member receives can also effect the member's entitlement to Food Assistance and Cash Assistance benefits.

Income from benefits is included in the gross and net income calculations for the household as part of financial eligibility determination.

#### Aid Mobility Indicator

Aid Mobility indicates if the benefit being received is for help with getting around.

#### Aid Personal Care Indicator

Aid Personal Care indicates if the benefit being received is for help with personal care.

#### Indian Country Indicator

Indian Country indicates if the household member lives in Indian country. The months of Cash Assistance received when an individual lives in Indian country where 50% of adults are unemployed are to be disregarded, i.e., not included in the sum of Cash Assistance benefit months received.

#### Usage

The usage of the benefit can effect eligibility. The following are examples of how benefit usage can effect eligibility:

- PA or GA payments made for federal energy assistance payments provided through the DHHS, Low Income Energy Assistance Program PL 99-425 Section (e), are exempt.
- PA or GA vendor payments made for housing assistance for state or local housing authority are considered exempt.

### 4.2.6 Earned Income

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Earned income includes, but is not limited to, the following:

- All wages and salaries of an employee.
- Training allowances from vocational and rehabilitative programs recognized by Federal, State, or local governments, such as the work incent-

ive program, to the extent they are not a reimbursement.

- Payments under Title I (VISTA, University Year for Action, etc.) of the Domestic Volunteer Service Act of 1973 (Pub. L. 93-113 Stat., as amended) shall be considered earned income and subject to the earned income deduction.
- Earnings to individuals who are participating in on-the-job training programs under section 204(b)(1)(C) or section 264(c)(1)(A) of the Workforce Investment Act.
- Income from a work study program or a fellowship with a work requirement.

Any gain or benefit which is not in the form of money payable directly to the household, including in-kind benefits and certain vendor payments, is excluded income, e.g., Earnings of Child Under Eighteen (18) Attending School.

#### Income Tax Amount Evidence

This is the amount of income tax paid on the earned income.

#### Pension Contribution Amount Evidence

This is the amount the household member is contributing toward his/her pension.

#### Social Insurance Contribution Amount

This is the amount of Social Insurance Contribution made.

### 4.2.7 Employment Offer

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Employment offer evidence records details of all employments offered to the household member. By refusing a bona fide employment offer, a household member is ineligible to receive Food Assistance or Cash Assistance benefit unless good cause exists.

The individual cannot have refused a bona fide offer of employment or terminated employment, without good cause, within the 30 days prior to the receipt of Cash Assistance benefits.

To be a bona fide offer of employment, the following facts must be established:

When a client refuses a bona fide offer of employment without good cause, the client may be sanctioned.

To be penalized for not accepting a job, the job offer must be for employment that is suitable. For a job to be suitable employment, it must meet the

following criteria:

- The wages offered must be at least the Federal and State minimum wage.
- If wages are on a piecework basis, the amount the client can reasonably expect to earn must equal at least the correct minimum wage.
- As a condition of employment, the client cannot be required to join, resign from, or refrain from joining any legal labor organization.
- The job does not pose an unreasonable degree of risk to the client's health and safety.
- The client is physically and mentally able to do the work.
- The job must be within a reasonable distance of the client's home. Commuting time must not be more than 25% of the client's total time on the job, e.g., no more than 2 hours commuting for an 8-hour workday.

#### 4.2.8 Foster Care Payment

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Foster care payment evidence captures details of assistance payments made in respect of a foster child. Children for whom Title IV-E Foster Care Board Payments are made are categorically needy eligible for Medical Assistance.

In both Cash Assistance and the Low Income Families with Children (LIFC) Medical Assistance program, eligibility determination is primarily based on the family unit. In both, children receiving foster care payments are treated as "Non Household Members" i.e. the children are not eligible for benefit and their income and resources are not included in the financial eligibility determination

In both Food Assistance and Cash Assistance foster care payments are treated as exempt income when the child is not in the household/assistance unit. In Medical Assistance, foster care board payments (Title IV-E, Title IV-B, Title XX) are treated as excluded unearned income.

#### 4.2.9 Gross Receipt

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Gross receipts evidence represents the total sales/income for the business, and is used to record both countable and excluded types of self employment income.

In order to determine an individual's total countable self employment income amount the system must determine the gross income received or available, in cash or in-kind, to the client in the month and then deduct allowable business or farm expenses. Capital Gains and Rental Income are examples of countable gross receipt types.

#### 4.2.10 Income Allocation

Product Reference: Medical Assistance

Income Allocation evidence captures the amount of income which is allocated against an expense. For example, money a disabled person receives to pay for attendant care is excluded from the income eligibility determination if the money is used to pay for attendant care.

While the current implementation records only the allocation of unearned income, the entity structure will support allocation of additional income types if required. Unearned income may be allocated against existing Student, Medical and Unearned Rental Income Expenses.

#### 4.2.11 Income Reporting

Product Reference: Medical Assistance

Transitional Medical Assistance is a program that allows eligible households to continue to receive up to 12 months of extended Family Assistance coverage after they lose eligibility for LIFC. Only households that lose their eligibility for LIFC under certain circumstances may be considered for Transitional Medical Assistance. Income reporting evidence captures details of the household's reported information to remain eligible for Transitional Medical Assistance. Households receiving 12 Month Transitional Medical Assistance are required to report information about their income and dependent care expenses end of the first, second and third quarters of the 12 month period.

#### 4.2.12 Paid Employment

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Paid Employment evidence records the details of a household member's paid employments, e.g., hours traveled to work.

Hours Traveled To Work

Individuals living in a remote area, more than a 2 hour round trip from home to work, are exempt from the employment and training requirement.

On Parental Leave Indicator

On Parental Leave indicates if the household member is on parental leave.

Paid Parental Leave Indicator

Paid Parental Leave indicates if the household member is getting paid while on parental leave.



#### Contact Employer Indicator

Contact Employer indicates if the household member permits the organization to contact his/her employer.

#### Outstanding Wage

This is the amount of money owed to the household member by the employer.

#### Outstanding Wage Reason

This is the reason the employer owes the household member money.

### 4.2.13 Resource Income

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Resource Income evidence captures regular payments made from a resource/ asset. Examples of resource income include income producing property or interest and dividends earned on a resource. Depending on the type of resource, resource income can either be treated as countable or excluded e.g., interest payments received in respect of the following liquid resources are not counted:

- Disaster Relief funds.
- Payments received under the Older American's Act of 1965.
- Educational Assistance Payments under Title IV of the Higher Education Act of 1965.

### 4.2.14 Self Employment

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Self Employment evidence records details of the income earned working for oneself as the owner of a business rather than for an employer.

Self employment income includes the following:

- The gross income from a self-employment enterprise, including the total gain from the sale of any capital goods or equipment related to the business, excluding the costs of doing business.
- Payments from a roomer or boarder, except foster care boarders, shall also be considered self-employment income.

### 4.2.15 Trade Dispute

Product Reference: Cash Assistance, Food Assistance

Trade dispute evidence records details of striking household members. A striker is anyone involved in a strike or concerted stoppage of work by employees or any concerted slowdown or other concerted interruption of operations by employees.

There are several situations in which people may appear to be strikers but for Food Assistance eligibility are not considered strikers. These include the following:

- Persons exempt from work registration requirements the day before the strike, for any reason other than employment.
- Employees who are locked out of their work place because their work has been closed by an employer due to a strike.
- Employees unable to work as a result of striking employees.
- Employees who are not part of the bargaining unit, refusing work because of undesirable conditions at the workplace caused by the strike.
- Employees who individually cease work but are not ceasing work because the individual is participating in a strike.

The distinction between strikers and non-strikers is that strikers are involved in a concerted action by employees to temporarily stop work, while non-strikers are employees taking individual action or being forced as a result of the strike to stop work.

Households with striking members shall be ineligible to participate in the Food Assistance Program unless the household was eligible for benefits the day prior to the strike and is otherwise eligible at the time of application.

For Cash Assistance cases, if the striker is a parent living in the home, the entire case is ineligible. If the striker is a child, or an adult in the case who is not a parent, then only that person is ineligible. If the only child in a case is on strike, the entire case is ineligible.

#### 4.2.16 Trust Income

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

A trust is any arrangement where a grantor transfers a right of property or funds to a trustee to be held and used for the benefit of a beneficiary. The individual who creates the trust is the grantor. The individual who manages the trust is the trustee and the individual who benefits from the trust is the beneficiary. A trust can have many beneficiaries.

#### 4.2.17 Unearned Income

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

All unearned income, which is not specified as exempt, shall be considered

in the determination of eligibility for Food Assistance and Cash Assistance.

Unearned income shall include, but is not limited to:

- Assistance payments from Federal or federally aided public assistance programs, such as supplemental security income (SSI/AABD) or aid to families with dependent children; general assistance (GA) programs; or other assistance programs based on need.
- Annuities, pensions, retirement, veteran's or disability benefits, worker's or unemployment compensation including any amounts deducted to repay claims for intentional program violations, old-age, survivors, or social security benefits, strike benefits, foster care payments for children or adults who are considered members of the household.
- Support or alimony payments made directly to the household from non-household members.
- Payments from Government-sponsored programs, dividends, interest, royalties, and all other direct money payments from any source which can be construed to be a gain or benefit.

#### 4.2.18 Unpaid Employment

Product Reference: Cash Assistance, Food Assistance

Unpaid employment evidence records details of a household member's non remunerative employment, e.g., job placement, volunteer.

Unpaid employment enables an individual to meet the ABAWD requirements for Food Assistance.

For unpaid employment, individuals are not required to participate for more hours than would equal the amount of the Cash Assistance or Food Assistance grant divided by the minimum wage.

# Chapter 5

## Resource Evidence

### 5.1 Introduction

This chapter describes resource evidence. All countable resources recorded for the household members are combined together to determine the household's total resource amount.

### 5.2 Resource Evidence Categories

The following section describes resource evidence in Cúram.

#### 5.2.1 Assigned Income

Product Reference: Cash Assistance, Medical Assistance

Assigned Income evidence captures details of the type of income and the amount that a household member has assigned to an Income Trust Schedule.

The income assigned to the Income Trust is not counted as countable income for income eligibility, but it is counted when determining the individual's liability to their cost of care for the Medical Assistance Long Term Care program.

#### 5.2.2 Annuity

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Annuity evidence captures details of any annuity held by a household member such as the name of the institution with whom the annuity is held, the type of institution, the value of the annuity, and the annuity type. At least one ownership, annuity income and annuity beneficiary evidence records, must be added for annuity evidence.

An annuity is a long-term, interest-paying contract offered through an insur-

ance company or financial institution. Annuities are typically used for pensions and the individual receiving the annuity is known as an annuitant. An annuity can be "long-term" as a means of accumulating income while deferring taxes, or it can be "immediate" meaning it pays the purchaser income now at fixed or variable interest rates as long as the purchaser is living. The income from an annuity may be paid to the purchaser, or to any named annuitants. The purchaser is the individual who establishes the annuity and the person who benefits from the annuity on the death of the purchaser is the remainder beneficiary.

### 5.2.3 Annuity Beneficiary

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Annuity beneficiary evidence captures details of the annuity beneficiaries associated with the annuity. It includes information such as the name of the annuity beneficiary, the relationship of the purchaser to the annuity beneficiary and the type of annuity beneficiary, for example first remainder beneficiary. Annuity beneficiary evidence can only be recorded when there is a annuity record.

An annuity beneficiary is an individual or an organization who will receive the remainder funds from the annuity on the death of the annuitant.

### 5.2.4 Beneficiary

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Beneficiary evidence captures the details of the beneficiaries associated with a trust. A beneficiary is an individual/organization who will benefit either solely or partially from the trust. A beneficiary may or may not be a household member.

### 5.2.5 Burial Plan

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Burial Plan evidence records details of burial plans owned by a household member. A burial plan is an agreement in which a seller agrees to provide funeral services and merchandise at the time of the buyer's death. The costs may be paid in installments or in one lump sum.

The excess amount greater than \$1500 is considered a countable liquid resource for the single prepaid burial plan belonging to a member. All subsequent prepaid burial plans are considered countable liquid assets in total.

### 5.2.6 Burial Plot

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Burial Plot evidence records details of burial plots owned or jointly owed by

a household member.

A burial plot is a gravesite, crypt, mausoleum, urn, or other repository traditionally used for the remains of a deceased person.

One burial plot per household member is an exempt resource.

### 5.2.7 Business Asset

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Business Asset evidence captures details of all the business assets associated with self employment evidence.

The business asset record includes details such as the business asset type and value of a business asset. Business asset types include machinery, equipment, vehicles, buildings, cash held in the bank and inventory.

The ownership of this resource is captured via an Ownership evidence record. An ownership evidence record must be manually added for each business asset. There must be at least one ownership record for each business asset record. Where the business asset is owned by more than one participant, an ownership record should be manually added for each owner specifying their percentage share in the business asset.

A participant can have one or more business asset records associated with self employment evidence.

### 5.2.8 Coverage

Product Reference: Medical Assistance

Coverage evidence captures details of the household members who are insured under a medical insurance policy. At least one coverage record or one entitlement record must be recorded for a medical insurance evidence record. More than one coverage record can be added when there are many household members covered by a medical insurance policy. Coverage evidence captures details such as the name of the covered household member and the relationship of the household member to the policyholder, or the relationship to the employee covered by an employer group scheme.

Coverage Exhausted Indicator

This is an indicator to show whether the maximum claimed benefit limit under the medical insurance policy has been reached.

Coverage End Reason

Coverage end reason records an explanation of why coverage under the medical insurance policy ended for the household member. For example, coverage may end due to termination of coverage by a non custodial parent.

### 5.2.9 Coverage Type Details

Product Reference: Medical Assistance

Coverage Type Details evidence captures details of the type of coverage included under a medical insurance policy, for example, dental, prescription drugs, etc. One or more coverage types may be associated with a medical insurance policy. The type of coverage an individual receives may affect an individual's eligibility for the Children's Health Insurance Program (CHIP). For example, if the type of medical insurance cover is deemed comprehensive the child is ineligible for CHIP.

### 5.2.10 Entitlement

Product Reference: Medical Assistance

Entitlement evidence captures details of individuals who are entitled to coverage under a medical insurance policy, for example, an employer based plan or a group health plan. An individual may be automatically covered under a medical plan but an extra fee is payable to provide coverage for another member of the household. In this case, entitlement to coverage exists for the other household member. In other cases, a waiting period is required before coverage under a health plan can begin, for example, a minimum of six months continuous service with an employer. Entitlement to coverage exists following completion of the waiting period.

Entitlement evidence captures details such as the name of the entitled household member, the cost of coverage for the household member, an indication of whether a waiting period applies and the enrollment date when coverage can begin.

### 5.2.11 General Insurance

Product Reference: Medical Assistance

General insurance evidence captures the policyholder details, insurance company name and address and information on the general insurance policy itself such as the policy start date, the premium paid and the general insurance type, for example, automobile liability or general liability. Coverage evidence records the household member(s) who are insured under the policy and their relationship to the policyholder.

### 5.2.12 Income Trust Schedule

Product Reference: Medical Assistance

Income Trust Schedule evidence captures details of the incomes and the portions of which that a participant has agreed to place in an Income Trust in order to be income eligible for the Long Term Care Medical Assistance program. States which do not allow individuals to use SpendDown to be-

come income eligible for coverage generally allow individuals to place their excess income into a non countable Income trust in order to become income eligible for medical assistance coverage for Long Term Care services. The income trust has the provision that the State is created as the primary beneficiary and upon the death of the individual, the State is reimbursed for all medical assistance costs related to the individual. The income assigned to the income trust is not counted for income eligibility, but is counted when determining the individuals liability to their cost of care for the Long Term Care program.

### 5.2.13 Life Insurance

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Life insurance evidence records details of all life insurance policies owned by a household member.

Life insurance is a policy that will pay a specified sum to beneficiaries upon the death of the insured.

The cash value of a life insurance policy is treated as an exempt resource for Cash Assistance and Food Assistance.

#### Face Value Evidence

Face value is the total life insurance benefit the household member's survivors would receive from the member's life insurance provider in the event of the member's death.

#### Cash Value

Cash value, or money accumulated, is the amount of cash that the household member has built up that the member can borrow against. If the household member chooses to cancel his/her life insurance policy, the cash value is the amount that will be refunded to the member by the life insurance company.

### 5.2.14 Liquid Resource

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Liquid Resources are assets that can be readily converted to cash. Examples of Liquid Resource types include cash on hand and U.S. Savings bonds. A participant may have one or more Liquid Resource evidence records. Liquid Resources, which are not specifically excluded, are counted in the determination of eligibility for all Medical Assistance programs which require a resource test. Countable/excluded liquid resources are determined using rate tables. The ownership of a Liquid Resource is captured via an Ownership evidence record. A Liquid Resource evidence record must have at least one associated Ownership record. A participant may have resource income associated with the Liquid Resource record. Resource income evidence captures regular payments made from a resource. For example, interest and dividends



earned on a liquid resource.

### 5.2.15 Loan

Loan evidence captures the details of any loans that a household member is in receipt of. Examples of loans include educational grants, promissory notes, and bank loans. The details captured for each loan include the original loan amount and amount owed, as well as loan repayment amounts and frequencies.

Each loan is affiliated with a lending institution, such as a bank. When capturing loan evidence, the lending institution can be selected from a list of existing lending institution previously recorded on a case, can be selected from the list of service suppliers recorded in the system, or manually entered.

As with liquid resources, a loan evidence record can have one or more associated ownership records. For example, two household members can be named on a loan.

### 5.2.16 Medical Insurance

Product Reference: Medical Assistance

Medical Insurance evidence captures details of possible third parties who may be responsible to pay medical expenses for a household member. This can be medical insurance cover that the household member has currently or cover that is available but for which the household member has not enrolled.

For example, cover may be available through an employer group scheme, but the employee (household member) may not have elected to receive this cover. Medical Assistance is generally the payer of last resort. It will pay for health care only after a beneficiary's other health care resources have been exhausted.

Medical insurance evidence captures the policyholder details, insurance company name and address and information on the policy itself such as the policy start date, the premium paid and the medical insurance type, for example, group medical insurance plan.

At least one coverage evidence record or entitlement record must be added for a medical insurance evidence record.

### 5.2.17 Ownership

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Ownership evidence captures the percentage of a business, property, burial plot, vehicle, annuity, life insurance policy, or liquid resource owned by a household member. Two or more people may jointly own assets. The percentage owned is used to determine the household member's share of the business, property or liquid resource. The percentage owned is used to de-

termine the individual's share of the resource or the business. An ownership record is added for each participant, specifying their percentage share of the resource. There is an ownership record for each household member who owns part of the resource.

The Ownership of a resource may be transferred to another individual or trust, and this is recorded via the Transfer to Individual and Transfer to Trust entities. The transfer of the ownership to an individual may be reversed and this can be recorded via the Transfer Reversal entity. The ownership transfer and transfer reversal are only applicable to Medical Assistance.

The ownership transfer is used in determining sanctions for long term care.

#### Transfer To Individual

Product Reference: Medical Assistance

Transfer to Individual evidence captures the details of the transfer of ownership of a resource to another individual. System processing is used to create new ownership record(s) to reflect the change in ownership after transfer occurs. This ownership transfer evidence is used in determining sanctions for long term care.

#### Transfer To Trust

Product Reference: Medical Assistance

Transfer to Trust evidence captures ownership transfer evidence details for a household member who transfers their ownership of a resource to a Trust. System processing creates new ownership record(s) to reflect the change in ownership after transfer occurs. This ownership transfer evidence is used in determining sanctions for long term care.

#### Transfer Reversal

Product Reference: Medical Assistance

Transfer Reversal evidence details the reversal of the original ownership transfer. The Transfer Reversal is only for the reversal of a previous Transfer to Individual. The percentage reversed is allowed up to the percentage of the ownership originally transferred. System processing is used to create new ownership record(s) to reflect the reversal of the original ownership transfer. This evidence is used in determining sanctions for long term care.

### 5.2.18 Property

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Property is considered a non-liquid resource, i.e., cannot be readily converted to cash.

Property evidence records details of the real and personal property owned or

jointly owed by a household member. Real property is property consisting of land or buildings, whereas personal property is all of someone's property except land and buildings.

Real Property:

- The equity value of any real property is a countable resource.
- Real property that has not yet sold, but the household is making a good faith effort to sell it at a reasonable price is an exempt resource.

Personal Property

- The home (including mobile home) and surrounding property is an exempt resource.
- Personal effects (e.g., clothing, jewelery) and household goods (e.g., furniture, appliances) are exempt resources.

Fair Market Value

Fair Market Value is the price that an interested buyer would be willing to pay and an interested seller would be willing to accept on the open market assuming a reasonable period of time for an agreement to arise.

Necessary For Trade Indicator

Necessary for Trade indicates if the assets are essential to self-support (e.g., tools of a tradesman, machinery, livestock). These assets are treated as exempt resources.

## 5.2.19 Resource Transfer

Product Reference: Food Assistance, Medical Assistance

Resource transfer evidence records details of all resources owned or jointly owned by a household member which have been transferred.

Households whose members (including excluded household members) have knowingly transferred resources for the purpose of qualifying or attempting to qualify for Food Assistance shall be disqualified for up to one year from the discovery of the transfer. The disqualification applies if resources were transferred in the three month period prior to application or any time during the certification period to prevent the household from exceeding the maximum resource limit.

Eligibility for the program will not be affected by the following transfers:

- Resources which would not otherwise affect eligibility, for example, resources consisting of excluded personal property such as furniture or of money that, when added to other nonexempt household resources, totaled less at the time of the transfer than the allowable resource limits.

- Resources which are sold or traded at, or near, fair market value.
- Resources which are transferred between members of the same household (including ineligible aliens or disqualified persons whose resources are being considered available to the household).
- Resources which are transferred for reasons other than qualifying or attempting to qualify for Food Assistance benefits, for example, a parent placing funds into an educational trust fund.

#### Fair Market Value

Fair Market Value is the price that an interested buyer would be willing to pay and an interested seller would be willing to accept on the open market assuming a reasonable period of time for an agreement to arise.

#### Uncompensated Value

Uncompensated value is defined as the total fair market value of any asset transferred minus any applicable deduction(s). Examples of applicable deductions are as follows: the reasonable and necessary costs of making the sale or transfer, and/or the value of any asset(s) received in exchange for the transferred asset, and/or the amount of any legally enforceable liens or debts against the transferred asset at the time of transfer which reduced the transferer's equity in the asset.

### 5.2.20 Transfer Reversal

Product Reference: Medical Assistance

Transfer Reversal evidence details the reversal of the original ownership transfer. The percentage reversed is allowed up to the percentage of the ownership originally transferred. System processing is used to create new ownership record(s) to reflect the reversal of the original ownership transfer. This evidence is used in determining sanctions for long term care.

### 5.2.21 Transfer To Individual

Product Reference: Medical Assistance

Transfer to Individual evidence captures the details of the transfer of ownership of a resource to another individual. When an existing ownership is transferred, the existing ownership record is used to record the details of the transfer. System processing is used to create new ownership record(s) to reflect the change in ownership after transfer occurs. This ownership transfer evidence is used in determining sanctions for long term care.

### 5.2.22 Transfer To Trust

Product Reference: Medical Assistance

Transfer to Trust evidence captures ownership transfer evidence details for a household member who transfers their ownership of a resource to another Trust. When an existing ownership is transferred, the existing ownership record is used to record the details of the transfer. System processing is used to create new ownership record(s) to reflect the change in ownership after transfer occurs. This ownership transfer evidence is used in determining sanctions for long term care.

### 5.2.23 Trust

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

A trust is any arrangement where a grantor transfers a right of property or funds to a trustee to be held and used for the benefit of a beneficiary. The individual who creates the trust is the grantor. The individual who manages the trust is the trustee and the individual who benefits from the trust is the beneficiary. A trust can have many beneficiaries. In Medical Assistance a trust may be treated as a countable or excluded resource depending on the date it was established.

Trusts established before August 11, 1993 are also referred to as "Medical Assistance Qualifying Trusts". A Medical Assistance Qualifying Trust is a trust or similar legal device created by the client, or someone representing the client, such as a spouse, parent, guardian, or attorney. A Medical Assistance Qualifying Trust may be irrevocable or revocable - they are treated the same either way. Medical Assistance Qualifying Trusts are countable assets. Trusts established on or after August 11, 1993 are classified as either revocable or irrevocable:

- Revocable: The entire principal of the revocable trust fund is counted.
- Irrevocable: The portion of the trust from which payments can be made for the benefit of the individual or spouse is a countable resource.

Trust evidence captures details such as the name of the grantor, the type of grantor (whether individual or organization), the value of the trust, whose funds or assets were used to create the trust and the trust type, for example, an educational or burial trust.

### 5.2.24 Trustee

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Trustee evidence captures the trustees associated with a trust. A trustee is an individual/organization who manages a trust on behalf of the beneficiary or beneficiaries. The amount of distributions from the trust is determined by one or more trustees. The trustees are allowed to exercise discretion regarding the amount to be distributed to the individual.

### 5.2.25 Vehicle

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Vehicle evidence records the details of all vehicles a household member owns or jointly owns.

Most vehicles are exempt based on their use by the household. If a vehicle is not exempt, its equity value counts in the resource determination.

### Treatment of Vehicles Varies Across States

Cúram has implemented the treatment of vehicles according to federal legislation as follows:

- The status agency must do the following:
  - Individually evaluate the fair market value of each licensed vehicle that is not excluded.
  - Count in full toward the household's resource level, regardless of any encumbrances on the vehicle, that portion of the fair market value that exceeds \$4,650 beginning October 1, 1996.
  - Evaluate such licensed vehicles as well as all unlicensed vehicles for their equity value (fair market value less encumbrances), unless specifically exempt from the equity value test.
  - Count as a resource only the greater of the two amounts if the vehicle has a countable fair market value of more than \$4,650 after October 1, 1996, and also has a countable equity value.
- Only the following vehicles are exempt from the equity value test above:
  - Vehicles excluded based on usage.
  - One licensed vehicle per adult household member (or an ineligible alien or disqualified household member whose resources are being considered available to household), regardless of the use of the vehicle.
  - Any other vehicle a household member under age 18 (or an ineligible alien or disqualified household member under age 18 whose resources are being considered available to household) drives to commute to and from employment, or to and from training or education which is preparatory to employment, or to seek employment. This equity exclusion applies during temporary periods of unemployment to a vehicle which a household member under age 18 customarily drives to commute to and from employment.

### Year, Make, Model, and Number of Doors

The fair market value of automobiles is determined by the value of those vehicles listed in publications written for the purpose of guidance to auto-

mobile dealers and loan companies. These publications are referred to as "blue books".

To determine the appropriate value of a vehicle, the caseworker shall obtain from the applicant the vehicle's year, make, model, and number of doors, and determine the value using the "blue book".

#### Fair Market Value

Fair Market Value is the price that an interested buyer would be willing to pay and an interested seller would be willing to accept on the open market assuming a reasonable period of time for an agreement to arise.

# Chapter 6

## Expense Evidence

### 6.1 Introduction

This chapter describes expense evidence in Cúram. Expense evidence is recorded in order for a case worker to assess any allowable expenses that may be deducted from the household's total income. This may have allow a household member or members to become eligible for a product or service.

### 6.2 Expense Evidence

The following sections describe expense evidence categories in Cúram Income Support, Cúram Medical Assistance, and Universal Access.

#### 6.2.1 Alimony Expense

Product Reference: Cash Assistance, Medical Assistance

Alimony evidence in Cash Assistance and Medical Assistance captures details of support payments made by a household member to an individual outside the home. In family Medical Assistance court-ordered child support payments to persons outside the home are an allowable income deduction.

#### 6.2.2 Child Support Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Child support expense record details of child support payments made by a household member in respect of a child who no longer lives with them.

Legally obligated child support payments (court ordered) paid by a household member are allowable as a deduction for the Food Assistance and Cash Assistance programs.



### 6.2.3 Contributor

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Contributor evidence captures the details of expense payments made by or on behalf of household members. A third party may pay an expense on behalf of a household member, for example, an adult son paying his parents shelter costs.

### 6.2.4 Court Order Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Court Order Expense evidence records details of the court order under which the child support payments must be made.

Docket Number

This is the number assigned to a particular case on a court's docket.

Effective Date

This is the effective date of the court order for payment of child support by household member.

### 6.2.5 Dependent Care Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Payments for the actual costs for the care of children or other dependents when necessary for a household member to accept or continue employment, comply with the employment and training requirements, or attend training or pursue education which is preparatory to employment are allowable as a deduction from gross income up to a maximum amount per child.

The maximum monthly dependent care deduction amount households shall be granted is \$200 a month for each dependent child under two years of age and \$175 a month for each other dependent.

Expenses shall only be deductible if the service is provided by someone outside of the household and the household makes a money payment for the service.

Expenses which have been reimbursed are not deductible. For example, a dependent care expense which is reimbursed or paid for by the Job Opportunities and Basic Skills Training (JOBS) program under title IV-F of the Social Security Act or the Transitional Child Care (TCC) program shall not be deductible.

### 6.2.6 Employment Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Employment expense evidence records details of the employment costs that may be incurred by a household member.

In the US, this refers to self-employment expenses only.

Allowable costs of producing self-employment income include, but are not limited to:

- Labor.
- Stock.
- Raw material.
- Seed and fertilizer.
- Payments on the principal of the purchase price of income-producing real estate and capital assets, equipment, machinery, and other durable goods.
- Interest paid to purchase income-producing property.
- Insurance premiums.
- Taxes paid on income-producing property.

Non allowable costs of producing self-employment income include, but are not limited to:

- Net losses from previous periods.
- Federal, State, and local income taxes, money set aside for retirement purposes, and other work-related personal expenses.
- Depreciation.

### 6.2.7 Legal Guardian

Product Reference: Medical Assistance

Legal Guardian Expense evidence in Medical Assistance captures details of a Legal Guardian Expense incurred by a household member. A Legal Guardian is an individual who is appointed to represent the household member. The Long Term Care program allows Legal Guardian expenses to be deducted as an expense from the household member's gross monthly income when determining the individual's patient pay liability.

### 6.2.8 Medical Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Medical expense evidence records details of all medical expenses incurred by a household member.

Medical expenses in excess of \$35 per month incurred by an elderly or disabled household member can be deducted from the household's income. Only the medical expenses of the elderly or disabled household member(s) can be deducted.

Medical expense deduction only applies to the Food Assistance program.

Allowable medical expenses include but are not limited to:

- Medical and dental care including psychotherapy, and rehabilitation services.
- Hospitalization or outpatient treatment, nursing care, and nursing home care.
- Prescription drugs and other over-the-counter medication when approved by a licensed practitioner.
- Health and hospitalization insurance policy premiums.
- Eye glasses prescribed by a physician skilled in eye disease or by an optometrist.
- Dentures, hearing aids, and prosthetics.
- Securing and maintaining a seeing eye or hearing dog including the cost of dog food and veterinary bills.

Non Allowable medical expenses include but are not limited to:

- Special Diets.
- Insurance premiums for health, accident, life, and dismemberment.
- Medical expenses covered by reimbursements.

### 6.2.9 Medical Expense Payment

Product Reference: Medical Assistance

Medical Expense Payments are recorded for a participant who has made a payment to a Medical Service Provider in respect of a medical expense for which they have payment responsibility. Multiple medical expense payments may be made in respect of a single medical expense.

When entering an medical expense payment the user must associate the payment to a medical expense which may already exist in the system or create a new expense and then associate the payment to this expense.

### 6.2.10 Shelter Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Shelter expense evidence records details of the shelter expenses incurred by a household member. If the shelter expense is shared, only the household

member's contribution can be used in the shelter deduction calculations.

Shelter deduction is the monthly shelter expenses in excess of 50% of the household's income after all other deductions have been allowed. The shelter deduction shall not exceed \$367 per month where there are no elderly or disabled members in the household. There is no upper limit where there are elderly or disabled members in the household.

Allowable shelter expenses include but are not limited to:

- Continuing charges for the shelter occupied by the household, including rent, mortgage, condo and association fees.
- Property taxes, State and local assessments, and insurance on the structure itself.
- Charges for the repair of the home which was substantially damaged or destroyed due to a natural disaster such as a fire or flood.

Non Allowable shelter expenses include but are not limited to:

- Costs of insuring the contents of the shelter, e.g., furniture, personal belongings.
- Down payments/Closing costs.
- Late fees.

Long Term Tenancy Indicator

Long term tenancy indicates if the household member has a long term tenancy agreement. This is a tenancy agreement for more than 21 years.

## 6.2.11 Student Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Student expense evidence records details of all educational expenses incurred by the household member. Student expenses may be deductible from educational income. Education income less any deductions is a countable income.

Student expenses may only be recorded for household members who are students.

Allowable student expenses include but are not limited to:

- Books.
- Transportation.
- Tuition.
- Mandatory school fees, including the rental or purchase of any equipment, material, and supplies related to the pursuit of the course of study

involved.

Non Allowable student expenses include but are not limited to the normal living expenses which are room and board.

### 6.2.12 Unearned Rental Income Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Unearned Rental Income Expense evidence captures details of expenses paid by the individual which are necessary for the production or collection of unearned rental income, for example, landscaping costs or incidental repairs. Rental income is unearned income if the individual rents property, machinery, rooms, etc. and the rental is not a business. If the individual has a property rental business or rental service, this would be treated as Self Employment. Unearned Rental Income expenses are recorded for a household member.

A household member may have one or more unearned rental income expense evidence records. These expenses can be deducted from income if the rental income is used to meet the expense. (It is not an allowable deduction if other income types are used to meet the expense).

### 6.2.13 Utility Expense

Product Reference: Cash Assistance, Food Assistance, Medical Assistance

Utility expense evidence records details of all utility expenses incurred by a household member.

Allowable utility costs include:

- The cost of cooking fuel.
- The cost of heating fuel.
- The cost of cooling [a verifiable utility expense relating to the operation of air conditioning systems, room air conditioners, or evaporative (water) coolers].
- The cost of electricity.
- Water and sewer costs.
- Garbage and trash collection fees.

A utility expense which is reimbursed or paid by an excluded payment, including HUD, shall not be deductible.

Households may choose to deduct the actual expenses incurred from income, or they may choose to use the standard utility allowance, if eligible.

Standard Utility Allowance

The Standard Utility Allowance (SUA) is available only to households that incur either heating or cooling costs separate and apart from their rent or mortgage. The value of the standard utility allowance varies across states. Cúram IS uses \$229.

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