

## DOES THE BENEFIT COUNT AS EITHER INCOME OR A RESOURCE?

Remember ---

- **Income** is the amount received (or anticipated to be received) during a specific month.
- **Resources** can be anything a person owns that can be converted to cash to pay for food, shelter or clothing. **LIMITS: SSI-related Medicaid \$2,000 for an individual or \$3,000 for a couple. Medicaid--Family/Child Related - resources are disregarded in determining eligibility for children. FIP \$2,000 for applicants and \$5,000 for participants. Food Assistance \$2,000, except households with a person who is age 60 or over or disabled have a limit of \$3,000.**

Benefit	EITC - Federal		EITC - State		Child Tax Credit <sup>1</sup>	
	Income	Resource	Income	Resource	Income	Resource
SSI	NO	YES, but delayed for up to 10 months  (the month it is received and the next 9 months)  <i>20 CFR 416.1235</i>	NO	YES, the month after it is received  <i>20 CFR 416.1201</i>	NO	YES, but delayed for up to 10 months  (the month it is received and the next 9 months)  <i>20 CFR 416.1235</i>
Medicaid--SSI Related	NO  <i>20 CFR 416.1112</i>	YES, but delayed for up to 10 months  (the month it is received and the next 9 months)  <i>20 CFR 416.1235</i>	NO  <i>20 CFR 416.1124</i>	YES, the month after it is received  <i>20 CFR 416.1201</i>	NO  <i>20 CFR 416.1112</i>	YES, but delayed for up to 10 months  (the month it is received and the next 9 months)  <i>20 CFR 416.1235</i>
Medicaid--Family/Child Related	NO <i>IAC 441-75.57(7)f</i>	YES, but delayed for up to 2 months  (the month it is received and the following month) <i>IAC 441-75.56(1)]</i>  Resources are disregarded when determining eligibility for children. <i>IAC 441-75.56(1)]</i>	NO  <i>IAC 441-75.57(7)f</i>	YES, but delayed for up to 2 months  (the month it is received and the following month) <i>IAC 441-75.56(1)]</i>  Resources are disregarded when determining eligibility for children. <i>IAC 441-75.56(1)]</i>	NO  <i>IAC 441-75.57(c) (1)</i>	NO  <i>IAC 441-75.56(1) disregards resources when determining eligibility for children.</i>

Benefit	EITC - Federal		EITC - State		Child Tax Credit <sup>1</sup>	
	Income	Resource	Income	Resource	Income	Resource
County Funding <sup>2</sup>	NO	YES, but delayed for up to 10 months  (the month it is received and the next 9 months)	NO	YES, but delayed for up to 10 months  (the month it is received and the next 9 months)		
HAWK-I (SCHIP)	NO <i>441-86.2(2)(b)(1)</i>	NO	NO <i>441-86.2(2)(b)(1)</i>	NO	NO <i>441-86.2(2)(b)(1)</i>	NO
Food Assistance (FA)	NO  <i>7 CFR 273.9(c)(13)</i>	If on Food Assistance when received, delayed for up to 13 months (the month it is received and the following 12 months.)  If NOT on Food Assistance when received, delayed for up to 2 months (the month it is received and the following month.)  <i>Fed. 7-CFR 273.8(e)12</i>	NO  <i>7 CFR 273.9(c)(13)</i>	If on Food Assistance when received, delayed for up to 13 months (the month it is received and the following 12 months.)  If NOT on Food Assistance when received, delayed for up to 2 months (the month it is received and the following month.)  <i>Fed. 7-CFR 273.8(e)12</i>	NO  <i>7 CFR 273.9(c)(13)</i>	If on Food Assistance when received, after 13 months (month received and following 12 months.)  If NOT on Food Assistance when received, after 2 months (month received and following month.)  <i>Fed. 7-CFR 273.8(e)12</i>
Federally assisted housing	NO	Yes, but not for at least one month	Determined by housing authority	Determined by housing authority	NO	**
FIP (TANF)	NO Exempt as income whether received as a lump sum or with regular paychecks. <i>441 IAC 41.27(7)(g)</i>	YES, but delayed for up to 2 months  (the month it is received and the following month)  <i>IAC 441-75.56(1) / 441--41.26(1)(l)</i>	NO Exempt as income whether received as a lump sum or with regular paychecks. <i>441 IAC 41.27(7)(g)</i>	YES, but delayed for up to 2 months  (the month it is received and the following month)  <i>441--41.26(1)(l)</i>	NO Tax refunds are exempt as income. <i>441--41.27(7)(c)</i>	** Tax refunds are exempt as a resource in the month of receipt <i>41.26(1)(f)</i>
Veteran's benefits <sup>3</sup>	NO	YES	NO	YES	NO	YES

Benefit	EITC - Federal		EITC - State		Child Tax Credit <sup>1</sup>	
	Income	Resource	Income	Resource	Income	Resource
SSDI	This is not an asset-based program, therefore there are no limits to affect the payment.					
VOCATIONAL REHABILITATION	NO	YES	NO	YES	NO	YES
LIHEAP--Low-Income Home Energy Assist. Prog.	Determined by state	YES, But not for at least one month	Determined by state	Determined by state	NO	**
Child Care Assistance subsidies funded by Child Care Development Fund (CCDF) block grant	Exempt 441-170.2(1) "d"	No resource criteria	Exempt 441-170.2(1) "d"	No resource criteria	Exempt 441-170.2(1) "d"	No resource criteria
Head Start	NO	YES, But not for at least one month	Not mentioned	Not mentioned	NO	**
Programs wholly state-funded	Determined by state	Determined by state	Determined by state	Determined by state	Determined by state	**
State Supplementary Assistance (SSA) - state funded program that provides cash payments to supplement the income of lowans who are aged, blind and disabled, including but not limited to persons in Residential care Facilities (RCF)	NO 20 CFR 416.1112	YES, but delayed for up to 10 months  (the month it is received and the next 9 months)  20 CFR 416.1235	No-- 20 CFR 416.1124	YES, but delayed for up to 2 months  (the month it is received and the following month)  20 CFR 416.1201	No - 20 CFR 416.1112	YES, but delayed for up to 10 months  (the month it is received and the next 9 months)  20 CFR 416.1235
MISSING? Pell Grants Student Financial Aid						

1. **Child Tax Credit** cannot be counted as a resource in the month after the month in which it was received, in any program that is at least partially federally funded. States decide how the CTC is treated in programs that do **not** have any federal funds.
2. **County** funding follows the same guidelines as the state and federal. Income and resource guidelines shall not supersede the eligibility guidelines of ANY other federal, state, county, or municipal program, including general assistance guidelines adopted by the county board of supervisors. Counties can adopt a more liberal standard. (441--25.11(331))
3. The **VA's** resource level is high (\$80,000, not counting home and a vehicle), so it is unlikely to cause a problem.  
DHS is in the process of amending state Medicaid rules, HAWK-I, FIP, and Child Care rules to clarify treating state refund the same as federal.