

## 2011 Zero Share of Cost Medi-Cal Program for Children with Disabilities

Many children with disabilities are eligible for Medi-Cal with no share of cost under the Aged & Disabled Federal Poverty Level (A&D FPL) program. If the child is above the income allowed, the child does not qualify.<sup>1</sup> Resources have to be within what is allowed under SSI. You cannot spend down to qualify for this program.

The child with a disability in the following families will qualify in 2011:

Parent with one child: Qualifies if gross earned income is not more than \$3,561 a month.

Parent with two children: Qualifies if gross earned income is not more than \$3,861 a month.

Two parents with one or two children: Qualifies if gross earned income is not more than \$4,229 a month.

Two parents with four children: Qualifies if gross earned income is not more than \$4,879 a month.

If there are health insurance premium payments for anyone in the family and the income is earned income, the ceiling would be increased by twice the amount of those payments.

The Medi-Cal program determines whether a child who meets the SSI definition of disability qualifies by following these steps: *First*, Medi-Cal determines the amount of the family's countable earned and unearned income. The deductions include any insurance premium payments for the family. *Second*, Medi-Cal deducts a maintenance need allowance for the family members other than the child with a disability. For instance, for a family with two parents and four children or a family of 6, Medi-Cal would deduct a maintenance need allowance for five people or \$1259. *Third*, what is left over is the amount attributed to the child. *Fourth*, if what is left over is not more than the federal poverty level for one person (\$908 in 2011) plus \$230 (the special income deduction for an individual), the child qualifies.

DHS All-County Letter Nos. 00-57, 00-68, 01-18; Welf. & Inst. Code 14005.40.

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<sup>1</sup> If the family income is earned income and a little above the cut-off, you can reduce your countable income if there is a cafeteria plan through work for unreimbursed medical expenses and childcare. Money put in such an account does not count because you do not pay Social Security FICA taxes on that money.

## Determining a Child's Eligibility in 2011 Worksheet for the Aged & Disabled FPL Program

Unearned Income	\$	
Less \$20 any-income deduction	( 20.00)	
Total countable unearned income		\$
Gross earned income	\$	
Less balance \$20 deduction	(        )	
Less \$65 earned income deduction	( 65.00)	
Subtotal	\$	
Less 50%	(        )	
Total countable earned income		
Total Countable Earned/Unearned Income		
Minus any health insurance premiums		(        )
Minus Maintenance Need allowance for Family Members other than Child with Disability – i.e., if 4 in the family with child with a disability, use maintenance need allowance for 3		(        )
Plus Child's own income such as Social Security dependent benefits and two thirds of any child support income		
Balance is the Amount of Income Attributed to Child:	\$	

Is the amount equal or less than 100% of the federal poverty for one person (\$908 in 2011) plus the \$230 special deduction?  
If yes, the child qualifies.

*Maintenance Need Allowances:* 1 - \$600, 2 - \$750, 2 adults - \$934, 3 - \$934, 4 - \$1100, 5 - \$1259, 6 - \$1,417, 7 - \$1,550, 8 - \$1,692