

**ABD FPL Worksheet**  
**Single Adult - Not Living in Board & Care**

The steps numbered below correspond to the steps listed on the blank worksheet. The Aged, Blind & Disabled Federal Poverty Level (ABD FPL) Medi-Cal program follows Supplemental Security Income (SSI) income rules but follows Medi-Cal Medically Needy rules when determining eligibility.<sup>1</sup>

To be eligible for the ABD FPL program, you cannot exceed the allowable income and asset limits set by the state. There are income and asset exclusions and deductions. For instance, you can deduct any health plan monthly premiums, such as a dental, health or vision policy. However, unlike the Medi-Cal medically needy programs, you cannot “spend down” excess income on medical expenses to qualify for the ABD FPL program.

If there are children in the home, go to worksheet 3 for an adult with an ineligible spouse and/or child.

**Step 1:**

Enter your unearned income before any deductions for health insurance premiums or tax withholdings. Unearned income includes interest, pensions, annuities, state disability insurance and unemployment benefits.

**TIP:** If you receive Social Security benefits from which Medicare premiums are deducted, then Medi-Cal will pay your Medicare premium directly that month when you meet any of the following:

- You are eligible for the ABD FPL program.
- You are eligible for any other Medi-Cal program without a share of cost.
- You are eligible for Medi-Cal with a share of cost but you meet your share of cost for that month.

**Step 2:**

Deduct the \$20 unearned income deduction.

**Step 3:**

Enter the balance, if any. The balance is the total countable unearned income.

**Step 4:**

Do you have any earned income? If so, enter your gross earned income before any deductions. Earned income includes any income on which Social Security taxes are paid or are payable, honoraria, and book royalties. Gross income *does not* include earned income put into a cafeteria plan through work for child care or medical expenses, because that income is not subject to Social Security taxes.<sup>2</sup>

TIP: If you are self-employed, your gross earned income means your adjusted gross income – that is, your gross income receipts less IRS allowable deductions.<sup>3</sup>

**Step 5:**

Deduct \$20 now if you did not deduct it in Step 2. The \$20 deduction can only be used once.

**Step 6:**

Deduct the \$65 earned income work incentive deduction.

**Step 7:**

Deduct any Impairment Related Work Expenses or IRWEs from the applicant's earnings. You are eligible to take this deduction if you are under age 65. If you are age 65 or older, you can take this deduction if you qualified for Medi-Cal or other benefits on the basis of disability before you were 65.

TIP: IRWEs are out-of-pocket expenses you have both because you work and you have a disability. Examples include attendant care for help before, after and during work; transportation when you cannot use or reliably use public transportation because of your disability. IRWEs also include out-of-pocket medical expenses needed to work even if you would have the same expenses if you were not working.

**Step 8:**

Enter the subtotal after deducting the unused portion of the \$20 any income deduction if any (Step 5), the \$65 earned income deduction (Step 6), and any IRWE deductions from the gross earned income (Step 7).

**Step 9:**

Deduct 50% of the subtotal entered at Step 8. This is an additional work incentive deduction.

**Step 10:**

Enter the balance after deducting the amount in Step 9 from the amount in Step 8. This is your total countable earned income. The amounts in Steps 9 and 10 should be the same.

TIP: For example, if your only income is \$1000 from working as teacher. And you have an IRWE that costs you \$50 per month, then your math for Step 4 through Step 10 looks like this:

Step 4: \$1000  
 Step 5: \$1000 - \$20 (any income deduction) = \$980  
 Step 6: \$980 - \$65 (earned income deduction) = \$915  
 Step 7: \$915 - \$50 (IRWE) = \$865  
 Step 8: \$865  
 Step 9: \$865 / 2 = \$432.50  
 Step 10: \$432.50 (total countable income)

**Step 11:**

Add together your total countable unearned income (Step 3) and your total countable earned income (Step 10).

**Step 12:**

Deduct any monthly health insurance premium payments, such as Medi-Gap, dental or vision insurance. This includes Medicare Part B premiums.

TIP: Additional information may be found on the Department of Health Care Services (DHCS) All-County Welfare Directors Letter (ACWDL) 01-18; MC 176 AD / Aged/Disabled FPL group spreadsheet (Revised 10/2020)

**Step 13:**

The remainder is the individual's countable income.

**Blank A&D FPL Worksheet for an Individual**

Step 1.	Total unearned income before any Medicare or other deductions.		
Step 2.	Less \$20 any income deduction.	- 20.00	
Step 3.	Total countable unearned income.		
Step 4.	Gross earned income before any deductions.		
Step 5.	Less balance of the \$20 any income deduction from step (2) above, if any.		
Step 6.	Less \$65 earned income deduction.	- 65.00	
Step 7.	Less any Impairment Related Work Expenses.		
Step 8.	Subtotal.		
Step 9.	Less 50% of the subtotal in Step (8) as an additional work incentive deduction.		
Step 10.	Total Countable Earned Income.		
Step 11.	Add together the total countable unearned income (Step 3) and total countable earned income (Step 10) for total countable income.		
Step 12.	Deduct any health insurance premium payments including Medicare premiums. <sup>4</sup>		-
Step 13.	Income counted for determining eligibility under the ABD FPL program.		

**Is the amount in Step 13 equal to or less than \$1,482 in 2021? That amount is 138% of the FPL. If yes, then you qualify for Medi-Cal with no share of cost.**

<sup>1</sup> Cal.Welf. & Inst.Code § 14005.40. All County Wide Directors Letter (ACWDL) 00-57, 00-68, 01-18, 02-38, 21-06. - [\(Return to Main Document\)](#)

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<sup>2</sup> 20 CFR § 416.1110(a); Social Security Program Operations Manual System (POMS) ¶ SI 00820.100-C.1.- ([Return to Main Document](#))

<sup>3</sup> You estimate what your current monthly income is based on last year's income tax return and the comparison between last year's adjusted gross income and last year's gross receipts. If last year your adjusted gross income was 50% of your gross receipts (i.e., \$20,000 based on receipts of \$40,000), Social Security in determining your income this year will presume that this year your monthly adjusted gross income would be 50% of your total receipts. - ([Return to Main Document](#))

<sup>4</sup> The Medi-Cal program will pay for your Medicare Part B premium directly if you qualify. You will then get your full Social Security check without the Medicare deduction. - ([Return to Main Document](#))