

INCOME FACT SHEET



Income details are essential for assessing eligibility for various benefit programs. Agents and kynectors can update these details throughout the year to reflect any relevant household changes. This fact sheet addresses some common questions related to updating income information.

WHY CAN I NOT UPDATE INCOME?

There are several reasons why Agents and kynectors may be unable to update income details. Here are some of the most common reasons:

1. Change Mode

Change Mode indicates that a DCBS Caseworker is actively processing updates for the case. During this time, Agents and kynectors are unable to make additional updates to prevent discrepancies. Please wait for the DCBS Caseworker to complete their task(s) before attempting further updates.

 This case cannot be accessed at this time as it is currently being reviewed by a case worker. Try again in a few hours, and if this continues, contact DCBS at 1-855-306-8959. 

2. Renewal Mode

Renewal Mode indicates that the case is due for its annual renewal. Since updates will be captured through the renewal process, the Report a Change feature is disabled. In this situation, navigate to the Resident Dashboard and select **Renew Benefits** to update the case details.

Renew Benefits

Renew your existing program benefits.

3. Qualified Health Plan (QHP)-Only Case

Income details are not required for QHP-only cases and are not captured during the QHP-only application process. If Agents and kynectors wish to add Advance Premium Tax Credit (APTC) to the case, they should select **Add Other Benefits** and select **Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)** from the Resident Dashboard to evaluate eligibility for that program.

Add Other Benefits

Apply for other benefits or assistance provided by kynect for which your household may be eligible.

4. APTC Discontinued

In some cases, APTC may have been discontinued, most commonly due to failure to return a Request for Information (RFI) for APTC income verification. If APTC has been discontinued, select **Add Other Benefits** and select **Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)** to reevaluate APTC eligibility.

Select the programs the household would like to apply for.

Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)

QHP (Medical and Dental Insurance plans without payment assistance)

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HOW DO I UPDATE INCOME?(1 of 3)

Agents and kynectors can update income by selecting Report a Change from the Resident Dashboard. Follow the steps below to update income:

1. Navigate to the Resident Dashboard and select **Report a Change**.
2. Select **Modify other information such as income, expenses, resources, or health**. Select **Continue**.

Report a Change [Close]

Select the type of change you would like to report

Add or Remove Household Member

Modify other information such as income, expenses, resources, or health

Interested in applying for other benefits, [click here](#).

Continue

Cancel

3. Select **Income**.
4. Select the applicable **household member(s)**.

✓ Income

Select applicable household member(s):

✓	RAJA KHAJA
	RATO DALLE
	TYPE HERA

5. Select either **Add Income** to enter a new income source or **Next** to revise existing income details.

Income Summary [Close]

Details are required for RAJA KHAJA's income source(s) listed below. If RAJA KHAJA has other income sources that don't appear in this list, please add them.

[Learn More](#)

The income source(s) below have already been reported for RAJA KHAJA. You will have opportunity to modify them later.

TEST
\$1255.00/month

Add Income

Exit **Next**

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HOW DO I UPDATE INCOME?(2 of 3)

6. Select the **Box** to indicate whether the Individual has stopped receiving the listed income source or if they still receive the income. Select **Next**.

Remove Existing Income

Has RAJA KHAJA stopped receiving any of the below income sources?

TEST	\$1255.00/month
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RAJA KHAJA still receives the above source(s) of income.

Back Exit Next

7. Select the **Income Source** which needs to be modified.
8. Edit the **Income Frequency** and **Income Amount** as applicable. Select **Next**.



Please note: Medicaid evaluates monthly income whereas APTC evaluates annual income. The Individual will be approved for Medicaid if their monthly income amount is below Medicaid limits. For more information on income limits, please reference the [Federal Poverty Level \(FPL\) Fact Sheet](#).

Change in Existing Income

Has RAJA KHAJA's income details changed for any of the below income sources?

✓ TEST	\$1255.00/month
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Income frequency

Monthly \$ 1255

\$ 1255

RAJA KHAJA's income details have not changed for the above income sources.

Back Exit Next

9. Confirm that the *Estimated Yearly Income* is correct by selecting **Yes** or **No**. Select **Next**.



Please note: If **Yes** is selected, the *Estimated Yearly Income* will be used for evaluating eligibility. If **No** is selected, enter the correct **Annual Income** for eligibility evaluation and provide a reasonable **Explanation** for the change.

Adjusted Annual Income

We calculated the below yearly income based on the income and expenses you reported.

[Learn More](#)

Estimated Yearly Income \$6600.00

Is the estimated yearly income amount of \$6600.00 a good estimate of your income in 2024?

Yes No

Enter your correct annual income for 2024

\$ 30,120

Enter the reason for the adjustment for 2024

Job Change

We will also use this amount to examine your eligibility for the upcoming coverage year, 2025. Is this estimated yearly income amount of \$26400.00 a good estimate of your income in 2025?

Yes No

Back Exit Next

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HOW DO I UPDATE INCOME?(3 of 3)

10. Confirm the updated income details are correct on the **Application Review** screen and select **Next**.
11. Complete the required fields on the **Signature** screen.
12. Select **Submit Benefits Application** to process the income update and reevaluate the Individual's eligibility.

The screenshot shows the 'Application Review' screen. At the top, it says 'You can review your application and make changes before you sign and submit.' Below that are 'Expand All' and 'Collapse All' links. A red box highlights the 'Member Details - Income Summary' section, which contains the following information:

Member Details - Income Summary	
Job income from employer	\$1100.00/month
Estimated Annual income in 2024	\$6,600.00
Estimated Annual income in 2025	\$26,400.00
Client reported income in 2024	\$30,120.00

At the bottom of the screen, there are three buttons: 'Back', 'Exit', and 'Next' (highlighted with a red border).

HOW DO I VERIFY INCOME?

As a best practice, Agents and kynectors should always double-check the Individual's income details for accuracy. Medicaid requires a higher standard of income verification compared to APTC. Below are examples of preferred income verification documents for Medicaid and APTC.



Medicaid (Monthly Income)

Medicaid evaluates income on a month-to-month basis. Preferred verification for Medicaid includes the following:

1. Original documentation showing the last three (3) months of earned income.
2. Award letter for unearned income.
3. Tax return if it is representative of current monthly income.

Medicaid assesses eligibility based on monthly income from the last 3-12 months to determine what is reflective going forward.



APTC (Annual Income)

APTC evaluates income over the course of a year. Preferred verification for APTC includes the following:

1. Written statement outlining projected annual income.
 - The written statement template for APTC income verification may be found in the **Document Center** located on the Resident Dashboard.
2. Tax return if income from previous years is still representative.

APTC assesses eligibility based on annual income during the current tax year.

While the above outlined forms of proof are preferred for satisfying income requirements for Medicaid and APTC, additional forms may also be uploaded. Reference the [Countable vs Non-Countable Income Tip Sheet](#).

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HOW DO I COMPLETE ELECTRONIC ATTESTATION?

When processing an income update or a change of income, a RFI will often be generated requesting Agents and kynectors to upload supporting documentation. Through the **Document Center** found on the Resident Dashboard, Agents and kynectors can attest to APTC income verification RFIs by selecting an applicable reasonable explanation.

To select a reasonable explanation, follow the steps below:

1. On the **Proof** screen, select **Yes** for *Do you have proof or the reasonable explanation to verify [Applicant Name]'s APTC income?*
2. Next, select **Reasonable Explanation** for *How would you prefer to verify [Applicant Name]'s APTC Income?*
3. Finally, select the **applicable reason** from the drop-down menu for *Reasonable Explanation for APTC Income Verification in [Year]*.



Please note: This reasonable explanation will satisfy the RFI for the Individual's case.

Reasonable Explanation
YUK TERRENCE's APTC income verification: YUK TERRENCE

An individual's self-attested reasonable explanation will be considered proof of APTC income for the qualifying coverage year.

Reasonable Explanation for APTC Income Verification in 2024

Select

- Contract worker or self employed
- Have not filed taxes yet
- Income varies month by month
- Income includes commissions
- Income includes dividends
- Income includes royalties
- Living situation/homelessness
- Loss or change in unearned income
- Lost job
- Multiple employers

Save