

Issue 10: INSIDER’S EDGE: MAGI, Surprising Scenarios for Savvy Case Workers

Medicaid Marge back again to bring you the latest on the ever-mysterious MAGI. Today, you’ll get the INSIDER’S EDGE on how MAGI stacks up against today’s Medicaid eligibility rules. Let’s jump right in!



Scenarios of how MAGI will work

Scenario 1: Jack and Diane are married, file taxes jointly, and live with Diane’s two children from her first marriage. Diane receives \$500.00/month in child support. Jack makes \$3,180/month and Diane makes \$2,700/month. What is their countable income and household size? What would they qualify for?



	Today	Under MAGI
Household	3: Diane and her children	4: Jack, Diane, and her children
Monthly Income	\$2,700 + \$500 child support	\$2,700 + \$3,180
Deductions	\$50 from child support \$90 for employment	\$294 for 5% disregard
Countable Income	\$3,060	\$5,586
Insurance Assistance Programs	Diane: nothing Children: MCHP	Jack and Diane: QHP with premium assistance Children: MCHP Premium

Scenario 2: Fernando is single adult who makes \$1,300/month. What is his countable income and household size? What would he qualify for?

	Today	Under MAGI
Household	1: Fernando	1: Fernando
Monthly Income	\$1,300	\$1,300
Deductions	\$90 for employment	\$65 for 5% disregard
Countable Income	\$1,210	\$1,235
Insurance Assistance Programs	Nothing, ineligible for PAC. Fernando is overscale and is not a caretaker.	Medicaid



Scenario 3: Brenda and Eddie are married and file taxes jointly. Brenda is expecting their first child. Brenda makes \$1,900/month and Eddie makes \$1,760/month. What is their countable income and household size? What would they qualify for?



	Today	Under MAGI
Household	3: Brenda, Eddie, and unborn child	3: Brenda, Eddie, and unborn child
Monthly Income	\$1,900 + \$1,760	\$1,900 + \$1,760
Deductions	\$180 for employment	\$183 for 5% disregard
Countable Income	\$3,480	\$3,477
Insurance Assistance Programs	Brenda and unborn child: Medicaid for pregnant women; child will be deemed at birth Eddie: nothing	Brenda and unborn child: Medicaid for pregnant women; child will be deemed at birth Eddie: QHP with premium and cost-sharing assistance

Questions? Send them my way to dhmh.medicaidmarge@maryland.gov. You won't be eligible to win a fabulous prize package (sorry, budget cuts and all, you know), but I might feature your question in an upcoming edition of INSIDER'S EDGE!