

Households with No Income Reported

Upon receipt of this training a new income policy applies to requests for coverage where the applicant reports no income. This policy applies to applications, reviews, and case maintenance actions.

Policy applies to applicants that answer 'no' on all income questions

Do not view BASI or The Work Number

Check for Social Security and Unemployment Income

Red Flags = Discrepancies that require research

Red Flags must be Documented

Screening the Application

Remember, there is a difference between reporting no income and leaving income questions blank. This policy only applies to applicants who have answered all of the income questions. They could answer by saying 'no', writing \$0, or crossing out the section.

A blank income question on the application requires further contact with the applicant. This is a change from the current policy. The KC1100 Family Medical Application Eligibility Process Job Aid will be updated to reflect this change.

Another change from current policy is related to processing a review with repeated years of zero income. It is no longer necessary to do further research when zero income has been reported for multiple years.

Running the Subsystems Macro

When an individual reports that they have no income, BASI should **NOT** be checked for that individual. This policy is applicable to each individual member on the case. If the household includes two adults and one is reporting income, the subsystems will be checked for that individual reporting income only.

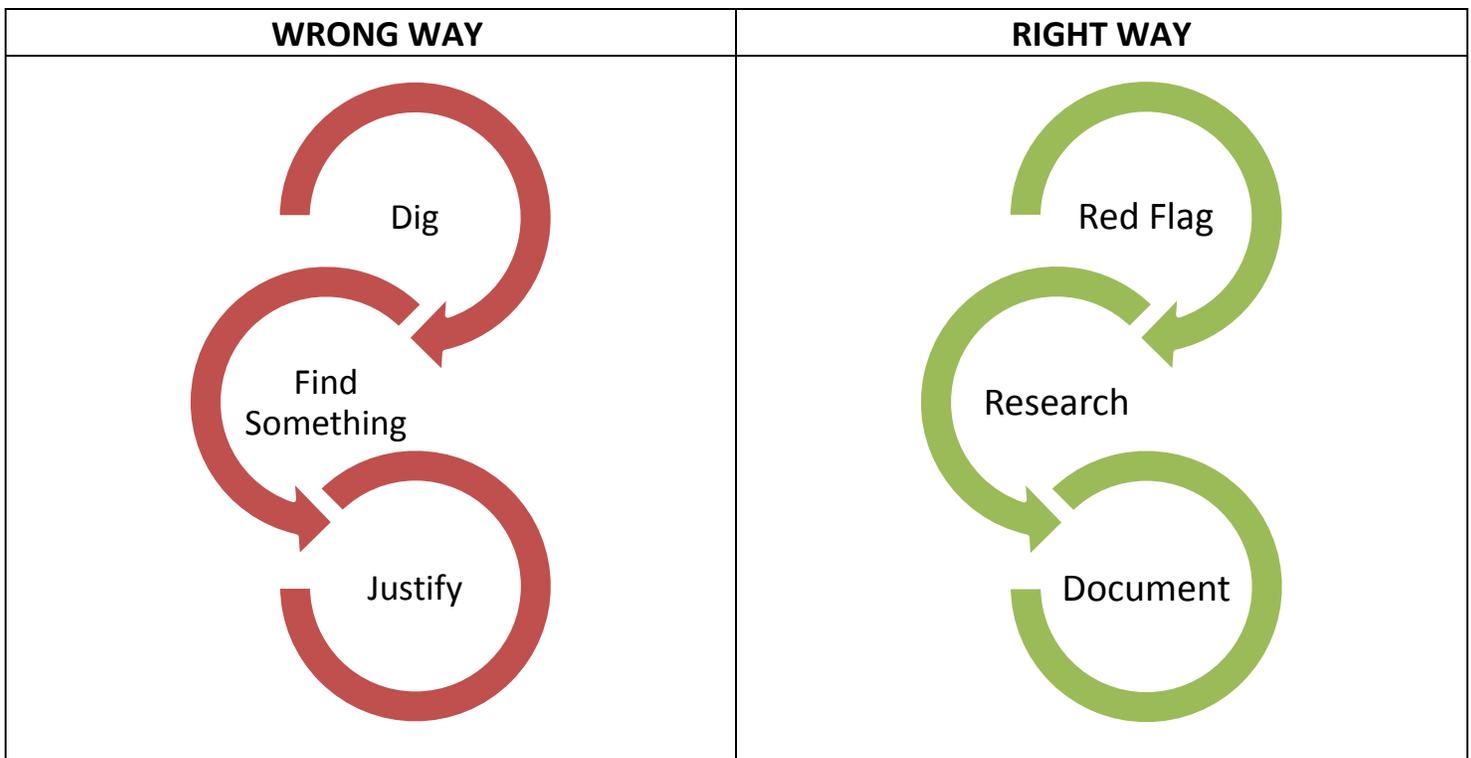
The way to prevent members from having BASI researched is to uncheck the check box during the running of the subsystem macro. Illustrated below is a household with a PI, SP, and 1 CH on a case with no income. Note that the BASI check boxes are removed for all members.

In addition, KAECSES-CSE is only needed to check for non-coop status on MACM requests. Because child support income is now exempt, it is not necessary to check KAECSES-CSE when non-coop is not an issue.

We will continue to check BARI for Unemployment Compensation and EATSS for Social Security Income. These interfaces are considered trusted sources and therefore will always be used despite what is reported by the consumer.

Bari	Basi	Kaecses CSE	CLPR	EATSS
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<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The Research Process



Identifying Red Flags

A Red Flag is a discrepancy on the case that requires further research. Because we are not viewing BASI or The Work Number for individuals with no reported income, information on these systems does NOT represent a Red Flag. Here are some tips to help you define a Red Flag:

- Case Specific – The discrepancy must be specific to the case you are working. Therefore, the red flag can't be due to common situations, but must apply directly to the case.
- Discrepant information must be found within the application form, case file, or other systems information, other than BASI or The Work Number
- You must be able to document what you saw that raised the Red Flag and caused you to research further.

Valid Red Flags	Invalid Red Flags
Scratched out income section	Incomplete application (other than income section)
Denial in last 90 days for excess income (could include household changes that resulted in changes of income)	Past due premiums
Reports health insurance from a job	Military Insurance
Application includes Work phone number	No job in 4 years, reports church pays their bills
Voicemail says 'You've reached Sally with Avon'	Other unrelated adult in the home, no other info provided
Last year reports self-employment. Nothing reported now	No other open cases
Reports job loss and sends in paystubs that are far beyond the last date of work that was reported	No child support
Child Care expenses	Gut instinct that something is wrong
Multiple years with no income yet report filing taxes	

*** These examples are not all-inclusive. Each case must be evaluated on a case by case basis.

Documentation

When a valid red flag is identified and further case research is needed, the case log MUST include details to support the case actions. You must log what specific discrepancies were identified, and then what research occurred to resolve the discrepancy. If the documentation in the log does not support further research this will be a case error.

Case Returns

If an error is identified when a case is sent to KDHE, KDHE staff will complete the case return and include 'No Income Reported' in the subject line of an email to their supervisor. KDHE supervisors will do a special review of these case returns before returning to Maximus. Any disagreements will be resolved with discussion among the Policy Manager, KDHE supervisors, and Maximus supervisors and trainers.