

10.1 DEFINITIONS

AGED

Medicaid: An individual who is at least age 65. See ELDERLY for Supplemental Nutrition Assistance Program (SNAP) and WV WORKS benefits.

ALLOCATION STANDARD

The difference between the maximum SSI payment for one and two persons.

ALLOTMENT

An appropriation of one person's income diverted to another.

AMERICORPS

A national service program administered by the Corporation for National and Community Service. Included in the AmeriCorps Network of programs are AmeriCorps USA, AmeriCorps VISTA and AmeriCorps NCCC. Closely associated with the AmeriCorps Programs are: The Senior Corps, The Youth Corps and Learn and Serve, which are also administered by the Corporation.

ANNUITY

The proceeds from an investment. This may be payable yearly or at other regular intervals.

BASIC NEEDS

The primary needs of individuals or families such as food, clothing, shelter and incidentals.

BONA FIDE LOAN

AFDC Medicaid Only: A loan that meets one of the following conditions: The client has proof that the loan was obtained from an individual or establishment engaged in the business of making loans or the client and the lender have completed and signed form ES-AP-75, Verification of Loan Conditions, to acknowledge the obligation to repay the loan, with or without interest.

SSI-Related Medicaid, CDCS, PAC, QDWI, QMB, SLIMB and QI-1 Only: A loan agreement that is legally valid. This includes oral and written agreements that are binding under state law and which include the borrower's acknowledgement of his obligation to repay, a schedule and plan for repayment and the borrower's express intent to repay with real or personal property or anticipated income.

CHILD

AFDC Medicaid, AFDC-Related Medicaid and WV WORKS Only: See Section 15.2 for definition of a dependent child for these programs.

SSI-Related Medicaid, CDCS, PAC, QDWI, QMB, SLIMB and QI-1 Only: When an individual meets the SSI definition of a child, he may be entitled to additional income disregards or deductions, have income deemed to him or have his needs considered when income is deemed from an ineligible individual to an eligible one.

A Child is:

- A natural or adopted child who lives in a household with one or both parents; and
- Under age 18; or
- Under age 22 and a student; and
- Not married

Deeming to an eligible child no longer applies beginning the month following the month the child attains age 18 or is over 18 and is no longer a student.

SNAP Program Only: An individual who is not yet 18, nor the head of a household.

COLA (COST OF LIVING ADJUSTMENTS)

Adjustments to entitlement benefits, pensions or other retirement income such as RSDI, Black Lung and Railroad Retirement.

CONVERTING INCOME AND DEDUCTIONS

The method used to change income and deductions paid less often than monthly to a monthly amount.

CORPORATION FOR NATIONAL AND COMMUNITY SERVICE (CNCS)

The federal government administers a number of national and community service programs such as, but not limited to, Americorps and the National Civilian Community Corp (NCCC). In addition, it administers the former ACTION agency programs created by the Domestic Volunteer Act of 1973. Former ACTION programs include, but are not limited to, Americorps VISTA, University Year of Action, Urban Crime Prevention Program, RSVP and Foster Grandparents.

COUNTABLE INCOME

The amount of income after all allowable exclusions, disregards and deductions have been applied. The level of benefit is based on this amount.

DEDUCTION

A specific amount subtracted from income. Allowable deductions are different, depending upon the program involved.

DEEMING

The process by which income of a person, not included in the AG, but living in the home, is counted for the AG, whether or not it is actually made available. There are two methods by which this may be accomplished: by treating the deemer's income as if he were included in the AG or by allowing for the needs of the deemer, as well as the needs of others for whom he is financially responsible, and counting the remainder for the AG. The appropriate method depends on the relationship between the individuals and the program or coverage group involved.

DISQUALIFIED INDIVIDUAL

A person who must normally be included in a AG, but who has been excluded due to his failure to comply with a specific program requirement. This person may also be referred to as a SANCTIONED INDIVIDUAL.

DISREGARD

A portion of income that is not counted when determining countable income. Allowable disregards are different, depending upon the program involved.

DIVIDEND

A share of profits received by a stockholder or a policy holder.

EARNED INCOME

Income which is derived, at least in part, from physical or mental activity on the part of an individual. Earnings include gross income from employment and gross profit from self-employment.

EITC (EARNED INCOME TAX CREDIT)

An amount by which a person's federal income tax obligation is reduced or eliminated. When eligible for the EITC, **an individual** may receive a federal tax refund which exceeds the original amount withheld **or he may receive monthly advance payments.**

ELDERLY

SNAP and WV WORKS benefits: An individual who is at least age 60. Medicaid: An individual who is at least age 65. This is also referred to as AGED.

EMPLOYMENT

A situation in which a wage, salary or commission is paid to an individual for services rendered. The employer usually takes the responsibility for withholding income taxes and FICA taxes from the wages. However, if this is not done, the employee may pay these taxes himself without affecting his status as an employee. The employer controls such things as hours worked, what is done and where the work is located.

EXCLUDED BY LAW

An individual specifically excluded from the AG by PRWORA

EXCLUSION

Income that is treated as if it does not exist.

GROSS INCOME

The amount of monthly income received before any mandatory payroll deductions.

GROSS PROFIT

The total gross income from self-employment, less the cost of producing the income.

INCENTIVE PAYMENT

An allowance paid for participation in a training program.

INCURRED EXPENSES

Monetary liabilities of the client.

IN-KIND INCOME/PAYMENT

Goods or services received or rendered by the AG in lieu of a cash payment.