

**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.

**GIFT CARD/CERTIFICATE**

Representation in paper form as a certificate or other device such as an electronic card that has a dollar value, a merchandise credit, or verification of value where the issuer has received payment for the full face value with the agreement that the card will be redeemed in the future for food, goods, services, credit, or money of at least an equal value. A gift card/certificate must be evaluated to determine if it can be used to purchase food or shelter and if there are any restrictions related to its use.

**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.

**LUMP SUM PAYMENTS**

Non-recurring, recurring or advance payments intended to cover more than the current month, or windfalls, such as bingo or lottery winnings.

**MANDATORY PAYROLL DEDUCTIONS**

Income withholdings common to all employees of the same employer.

**MEANS-TESTED PROGRAM**

A program for which the client's financial circumstances are considered in determining eligibility and/or benefit level. Also known as NEEDS-BASED PROGRAM.

**NON-AG MEMBER**

An individual who is not eligible to be included in the AG of the persons with whom he lives, but who has not been disqualified, sanctioned or excluded by law.

**PARENTAL LIVING ALLOWANCE**

The SSI payment amount for one or two persons, depending on the number of parents in the home.

**PASS**

Plan for Achieving Self-Support. A plan developed by SSA or DHHR for a blind or disabled individual to achieve self-support.

**PRORATION**

The process of distributing income received as a single payment, or an expense met by a single payment, equally over more than one month.

**REIMBURSEMENT**

Compensation for past or future expenses.

**RELOCATION PAYMENTS**

Money received from federal, state or local agencies to cover moving costs, cost of purchasing a home in a new location, or as a rent supplement, when a person or family is displaced by such an agency. Examples of these payments include, but are not limited to, Highway Relocation, Urban Renewal and the Army Corps of Engineers.

**PAY CARD/PAYROLL CARD/PAYROLL DEBIT CARD**

**A plastic debit card on which the employee or recipient's earned or unearned income is direct deposited for his use by the employer or agency. This card is in lieu of a paystub or other paper document that indicates payments.**

**REMEDIAL CARE**

Services related to medical care, which are provided by a practitioner who is licensed by the State, but who is not a physician.

**ROYALTIES**

A share of the profit from the product of an oil or mineral lease. Also a payment made to an author or composer for each copy of work sold or to an inventor for each article sold under a patent.

**SANCTIONED INDIVIDUAL**

See DISQUALIFIED INDIVIDUAL.

**SELF-EMPLOYMENT**

A situation in which an individual has an investment in a business, has costs involved in producing income from this business, and could suffer a loss. He is usually responsible for his own income taxes and FICA. A self-employed person usually has to provide his own equipment, supplies and materials needed to do a job or produce the income. He controls to some extent his hours of work and where the work is done.

**SNAP**

Supplemental Nutrition Assistance Program (formerly known as the Food Stamp Program)

**SPECIAL NEEDS**

Needs other than food, shelter, utilities, clothing and incidentals which are not uniformly shared by all members of the AG.

**SPENDDOWN**

The amount by which income exceeds the Medically Needy Income Level (MNIL) for the Period of Consideration (POC).

**THIRD-PARTY LIABILITY**

The means by which Medicaid payments are reduced or reimbursed by the amount paid by any individual, entity or other program.