

Table 10
Income Verification Procedures Used by Medicaid Agencies at Application
January 2016

State	Pre-Enrollment Verification ¹	Post-Enrollment Verification ¹	If attestation is <u>below</u> and data are <u>above</u> the income standard ²			If attestation is <u>above</u> and data are <u>below</u> the income standard ²			
			Reasonable Compatibility Standard	If not reasonably compatible, state first:		Reasonable Compatibility Standard	If not reasonably compatible, state first:		
				Asks for a Reasonable Explanation	Requires Paper Documentation		Asks for a Reasonable Explanation	Requires Paper Documentation	Transfers to Marketplace
Total	43	8	34	30	21	3	7	9	35
Alabama	Y		10%	Y		None			Y
Alaska	Y		10%	Y		None			Y
Arizona	Y		None		Y	None			Y
Arkansas	Y		10%		Y	None			Y
California	Y		None		Y	None		Y	
Colorado ³		Y	10%	Y		10%			Y
Connecticut ^{4,5}	Y		10%	Y		None			Y
Delaware		Y	10%	Y		None			Y
District of Columbia	Y		10%		Y	None		Y	
Florida ^{3,6}	Y		10%	Y		10%	Y		
Georgia	Y		None		Y	None			Y
Hawaii		Y	10%	Y		None			Y
Idaho	Y		None		Y	None		Y	
Illinois	Y		5%	Y		None			Y
Indiana	Y		None		Y	None			Y
Iowa	Y		10%	Y		None			Y
Kansas	Y		20%	Y		None			Y
Kentucky	Y		10%	Y		None			Y
Louisiana	Y		25%	Y		None			Y
Maine	Y		None	Y		None			Y
Maryland	Y		10%		Y	None			Y
Massachusetts ⁴	Y		10%		Y	None			Y
Michigan	Y		10%	Y		None			Y
Minnesota	Y		10%	Y		None			Y
Mississippi	Y		\$50	Y		None	Y		
Missouri ⁷	Y		10%		Y	None	Y		
Montana		Y	10%	Y		None			Y
Nebraska	Y		10%		Y	None			Y
Nevada	Y		None	Y		None			Y
New Hampshire		Y	10%	Y		None			Y
New Jersey ⁶	Y		10%	Y		10%	Y		
New Mexico	Y		None		Y	None		Y	
New York	Y		10%		Y	None			Y
North Carolina	Y		None	Y		None	Y		
North Dakota	Y		None	Y		None	Y		
Ohio	Y		5%		Y	None			Y
Oklahoma		Y	5%		Y	None			Y
Oregon ^{5,8}	Y		10%	Y		None			Y
Pennsylvania	Y		5%	Y		None		Y	
Rhode Island	Y		10%	Y		None			Y
South Carolina	Y		10%	Y		None			Y
South Dakota ⁶	Y		None	Y		None	Y		
Tennessee	Y		10%		Y	None			Y
Texas	Y		None		Y	None		Y	
Utah ⁹	Y		None		Y	None		Y	
Vermont		Y	None		Y	None		Y	
Virginia	Y		10%	Y		None			Y
Washington		Y	None	Y		None			Y
West Virginia	Y		10%	Y		None			Y
Wisconsin	Y		None		Y	None			Y
Wyoming	Y		None		Y	None		Y	

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2016. Table presents rules in effect as of January 1, 2016.

TABLE 10 NOTES

1. States are expected to attempt to verify income through an electronic source; they can verify information prior to enrollment or enroll based on an individual's self-attestation and conduct a post-enrollment verification. Only in cases where there is no electronic data source for a type of income are states able to accept self-attestation of income without verification.
2. If the information obtained from electronic data sources and the information provided by or on behalf of the individual are both above, at, or below the applicable income standard, the state must determine the applicant eligible or ineligible for Medicaid/CHIP. In these cases, any difference does not impact eligibility. If the data are not consistent, states have the option to apply a reasonable compatibility standard by establishing a threshold (e.g., a percentage or dollar figure) in which they will still consider the data to be reasonably compatible. States have the option to set different standards based on whether the applicant's attestation is above or below the eligibility threshold. In both cases, if the difference between the attested income and the electronic data source are within the reasonable compatibility standard, the state will process eligibility based on the individual's attestation. If the applicant reports income below the standard and the electronic source indicates income above the standard, and the difference is not reasonably compatible, the state may accept a reasonable explanation and/or request paper documentation. If the applicant reports income above the Medicaid or CHIP limit but the electronic source reflects income below, and the data are not reasonably compatible, the state may accept a reasonable explanation, request paper documentation, or determine the individual ineligible and transfer the application to the Marketplace.
3. Colorado and Florida implemented a reasonable compatibility standard of 10% when the applicant's income attestation is above but the data source reflects income below the Medicaid standard during 2015.
4. In Connecticut and Massachusetts, if the state is not able to verify income with electronic data, an individual will be enrolled based on self-attestation and income will be verified post-enrollment.
5. Connecticut and Oregon transitioned to verifying income prior to enrollment rather than relying on post-enrollment verification during 2015.
6. Florida, New Jersey, and South Dakota transitioned to rely on a reasonable explanation rather than transferring the account to the Marketplace when self-attested income is above the Medicaid standard but electronic data show income below the standard and the data are not reasonably compatible.
7. Missouri changed to request paper documentation when an individual's self-attestation is below the Medicaid income standard but electronic data show income above the standard during 2015.
8. Oregon added a reasonable compatibility standard of 10% when the applicant's income attestation is below but the data source reflects income above the Medicaid standard during 2015. Oregon also transitioned to rely on a reasonable explanation rather than paper documentation when data are not reasonably compatible.
9. In Utah, if an individual reports income above the Medicaid cutoff but a reliable data source qualifies the individual, Utah will approve the application.