

# Household Scenarios

## Colorado Indigent Care Program

Taryn Graf, CICP Administrator



**COLORADO**

Department of Health Care  
Policy & Financing

# Objectives

- Evaluate various household make ups for common situations sent to the CICP inbox throughout the year

# Household #1

- Parents and three children (19 year old son, 14 year old daughter, and 2 year old niece)
- 19 year old is in college, living at school
- Entire family has health insurance
- Household FPL is 195
- Entire household wishes to be covered by CICP

# Question 1

- Are the following the correct dependent codes for the household members?

Father - 1 (Applicant)

Mother - 2 (Spouse)

Son - 6 (Other)

Daughter - 3 (Minor)

Niece - 3 (Minor)

➤A. Yes

➤B. No

# Answer 1

- Are the following the correct dependent codes for the household members?

Father - 1 (Applicant)

Mother - 2 (Spouse)

Son - 6 (Other)

Daughter - 3 (Minor)

Niece - 3 (Minor)

➤A. Yes

➤B. No

# Question 2

- Which of the household members had the incorrect code?
  - A. Father - 1 (Applicant)
  - B. Mother - 2 (Spouse)
  - C. Son - 6 (Other)
  - D. Daughter - 3 (Minor)
  - E. Niece - 3 (Minor)

# Answer 2

- Which of the household members had the incorrect code?
  - A. Father - 1 (Applicant)
  - B. Mother - 2 (Spouse)
  - C. Son - 6 (Other)
  - D. Daughter - 3 (Minor)
  - E. Niece - 3 (Minor)

# Question 3

- Which dependent code should the son have?
  - A. 1 - Applicant
  - B. 2 - Spouse
  - C. 3 - Minor
  - D. 4 - Adult Student
  - E. 5 - Senior
  - F. 6 - Other

# Answer 3

- Which dependent code should the son have?
  - A. 1 - Applicant
  - B. 2 - Spouse
  - C. 3 - Minor
  - **D. 4 - Adult Student**
  - E. 5 - Senior
  - F. 6 - Other

# 19 Year Old Son

- The 19 year old is receiving financial aid for school, working at the school through a work-study program, and also has a part time job at a local pizzeria.

# Question 4

- Is the son allowed to be included in the household since he's living at school?
  - A. Yes, as long as he still lists his parents' house as his permanent residence (plans on returning)
  - B. No, he lives at school

# Answer 4

- Is the son allowed to be included in the household since he's living at school?
  - A. Yes, as long as he still lists his parents' house as his permanent residence (plans on returning)
  - B. No, he lives at school

# Question 5

- Which of his three incomes should be included in the household income?
  - A. Financial aid payments
  - B. Work-study
  - C. Pizzeria
  - D. Work-study and pizzeria
  - E. None

# Answer 5

- Which of his three incomes should be included in the household income?
  - A. Financial aid payments
  - B. Work-study
  - C. Pizzeria
  - D. Work-study and pizzeria
  - E. None

# Explanation for #5

- CICP specifically excludes both income from a working minor living with their parent(s) and income for an adult student related to financial aid and/or work study. Since the son is considered as living with his parents, none of his income can be counted in the household income calculation.

# 2 Year Old Niece

- The family's 2 year old niece is temporarily living with them, the household believes she will be with them for at least the next year and a half.

# Question 6

- Does the family need to prove they are financially supporting the niece in order for her to be included in the application?
  - A. Yes
  - B. No

# Answer 6

- Does the family need to prove they are financially supporting the niece in order for her to be included in the application?
  - A. Yes
  - B. No
- Explanation: CIGP does not require proof of financial support for any minor.

# Question 7

- The niece's parents send money to the household each month specifically to help cover costs for their daughter. Is that money counted in the household income?
  - A. Yes
  - B. No

# Answer 7

- The niece's parents send money to the household each month specifically to help cover costs for their daughter. Is that money counted in the household income?
  - A. Yes
  - B. No
- Explanation: This would be considered a form of child support, even though it is not court ordered. Child support income is specifically excluded for CICP income calculations.

# Question 8

- Six months after the household is rated, you find out that the niece is no longer living there. What needs to happen?
  - A. Nothing, the household will be rerated when their rate year ends
  - B. Rerate the household for the rest of the rate year
  - C. Rerate the household and start a new rate year

# Answer 8

- Six months after the household is rated, you find out that the niece is no longer living there. What needs to happen?
  - A. Nothing, the household will be rerated when their rate year ends
  - B. Rerate the household for the rest of the rate year
  - C. Rerate the household and start a new rate year

# Explanation for #8

- The reason that the household must be rerated is that their household size has changed from the initial rating. CICP requires that clients be rerated with a change in household size or a change in household income.

# Household 1 Income

- Both parents work outside the home. When their niece first came to live with them earlier this year, the mother took unpaid time off for two weeks to help her niece adjust to her new living arrangement.

# Question 9

- Does the unpaid time off impact her income calculation for the next 12 months?
  - A. Yes
  - B. No

# Answer 9

- Does the unpaid time off impact her income calculation for the next 12 months?
  - A. Yes
  - B. No
- Explanation: Since she took unpaid time off, her YTD income is lower than it normally would be. The time taken unpaid must be figured in to the calculation so that her projected income for the next 12 months is accurate.

# Question 10

- What's the most accurate way to calculate her income?
  - A. Use the Year-to-Date method with the gross amount her most recent pay stub
  - B. Use the Average Pay method using some of her most recent pay stubs

# Answer 10

- What's the most accurate way to calculate her income?
  - A. Use the Year-to-Date method with the gross amount her most recent pay stub
  - B. Use the Average Pay method using some of her most recent pay stubs
- Using the YTD method in this case takes into account the time she took off unpaid. Since we don't want to assume she will take a similar unpaid period in the next 12 months, we need to essentially remove it from the calculation.

# Question 11

- The father is a teacher and has opted to be paid only during the school year (nine monthly paychecks instead of 12). His last monthly pay stub from May showed a YTD amount of \$21,685. What is his correct annual income using the YTD method?
  - A. \$39,033
  - B. \$43,370
  - C. \$52,044

# Answer 11

- The father is a teacher and has opted to be paid only during the school year (nine monthly paychecks instead of 12). His last monthly pay stub from May showed a YTD amount of \$21,685. What is his correct annual income using the YTD method?
  - A. \$39,033
  - B. \$43,370
  - C. \$52,044

# Calculation for #11

- May would have marked the fifth paycheck for the dad. Taking his YTD amount and dividing by five months would give the average monthly amount he receives. Since he is only getting 9 paychecks for the year, you would then multiply that number by 9.

$$\$21,685 / 5 = \$4,337 \times 9 = \$39,033$$



# Questions?



# Household #2

- Pregnant mother of a 3 year old and mother's adult sister
- 3 year old spends half her time with her father, who has already been rated for CICP at your facility and is included in his application

# Question 12

- Can the 3 year old be included in her mother's household if she's already included in her father's?
  - A. Yes
  - B. No

# Answer 12

- Can the 3 year old be included in her mother's household if she's already included in her father's?
  - A. Yes
  - B. No
- Explanation: CICP allows for minors to be included in the households of both of their parents regardless of their custody split.

# Question 13

- Under the CICP definition of household, can the two adult sisters be rated together?
  - A. Yes
  - B. No

# Answer 13

- Under the CICP definition of household, can the two adult sisters be rated together?
  - A. Yes
  - B. No
- Explanation: CICP rules state that any two or more adults can be rated together as long as they want to be rated together and one provides at least 50% of the support for the other. Being roommates, these sisters more than likely split living costs and can self-declare that they do so.

# Question 14

- Under the CICP definition of household, do the two sisters have to be rated together?
  - A. Yes
  - B. No

# Answer 14

- Under the CICP definition of household, do the two sisters have to be rated together?
  - A. Yes
  - B. No
- Explanation: CICP rules state that the only two adults that must be included on each other's applications are spouses/civil union/common law partners.

# Question 15

- Assuming that the two sisters want to be included in the same household, what is the household size?
  - A. Two
  - B. Three
  - C. Four

# Question 15

- Assuming that the two sisters want to be included in the same household, what is the household size?
  - A. Two
  - B. Three
  - C. Four
- Explanation: The unborn baby is allowed to be counted in the household size.

# Household 2 Income

- The applicant works at a restaurant and receives tips on every paycheck. The sister owns her own business that she runs out of a storefront. The applicant receives child support for her 3 year old from her father. The household also receives WIC benefits for the 3 year old.

# Question 16

- Which of the pay sources are included in the household income?
  - A. All of them
  - B. Just the employment income for both sisters
  - C. Employment income and child support

# Answer 16

- Which of the pay sources are included in the household income?
  - A. All of them
  - B. Just the employment income for both sisters
  - C. Employment income and child support
- Explanation: CICP specifically excludes income from a public benefit like WIC and child support payments received.

# Question 17

- The sister is self-employed and pays herself as she does all her other employees. Does she have to complete Worksheet 2?
  - A. Yes
  - B. No

# Answer 17

- The sister is self-employed and pays herself as she does all her other employees. Does she have to complete Worksheet 2?
  - A. Yes
  - B. No
- Explanation: Since she receives a paycheck from her employment, it can be used as it would for any other applicant and the business can be left out of the application.

# Question 18

- The applicant provides her last three pay stubs which show that she regularly receives tips included in her paycheck. She also received a bonus on one of them for winning a contest during a particularly busy shift. How should these be handled?
  - A. The tips and bonus should be removed and put in the one time income section
  - B. The tips and bonus should be included in her annual income calculation
  - C. The tips should be moved to the one time section and the bonus should be included in the annual calculation
  - D. The bonus should be moved to the one time section and the tips should be included in the annual calculation

# Answer 18

- The applicant provides her last three pay stubs which show that she regularly receives tips included in her paycheck. She also received a bonus on one of them for winning a contest during a particularly busy shift. How should these be handled?
  - A. The tips and bonus should be removed and put in the one time income section
  - B. The tips and bonus should be included in her annual income calculation
  - C. The tips should be moved to the one time section and the bonus should be included in the annual calculation
  - D. The bonus should be moved to the one time section and the tips should be included in the annual calculation

# Explanation for #18

- Since tips are routinely included in her paycheck, those are kept in the annualization calculation to ensure that her income is not understated. The bonus was a one time payment and there is no guarantee that she will receive it again, so it is counted as one time income.

# Other Health Insurance

- The pregnant applicant does not have primary health insurance, but the 3 year old daughter is covered under her father's plan. The sister has primary health insurance.

# Question 19

- If the household FPL is 236, which of the household members need to apply with Health First Colorado/CHP+ prior to completing the application?
  - A. None of them
  - B. The pregnant applicant and her daughter
  - C. The pregnant applicant and her sister
  - D. All of them
  - E. Need more information

# Answer 19

- If the household FPL is 236, which of the household members need to apply with Health First Colorado/CHP+ prior to completing the application?
  - A. None of them
  - B. The pregnant applicant and her daughter
  - C. The pregnant applicant and her sister
  - D. All of them
  - E. Need more information

# Explanation for #19

- CACP households are defined differently than Health First Colorado households. While the sisters are allowed to be one household for CACP, they would be two separate households for Health First Colorado. Therefore, their combined household income is not enough to prove they are separately ineligible for Health First Colorado.

# Question 20

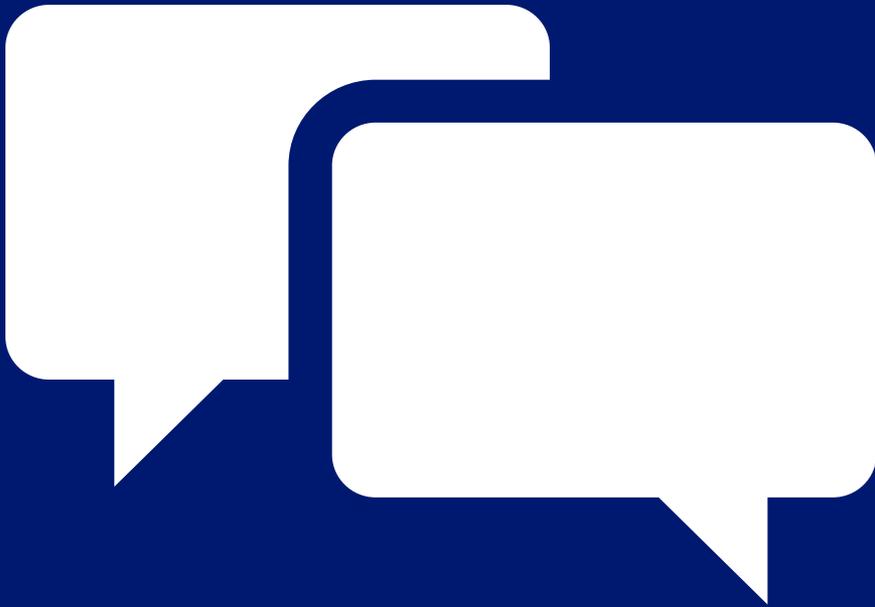
- If the pregnant applicant and her daughter's FPL is 205 and the sister's FPL is 135, which of them need to apply?
  - A. None of them
  - B. The pregnant applicant and her daughter
  - C. The pregnant applicant and her sister
  - D. All of them
  - E. Need more information

# Answer 20

- If the pregnant applicant and her daughter's FPL is 205 and the sister's FPL is 135, which of them need to apply?
  - A. None of them
  - B. The pregnant applicant and her daughter
  - C. The pregnant applicant and her sister
  - D. All of them
  - E. Need more information

# Explanation for #20

- The pregnant applicant needs to apply since she does not have primary health insurance and she is below the income limit for CHP+. The daughter is ineligible for CHP+ since she has primary insurance under her father.
- The sister needs to apply since her income is less than the 138% FPL cutoff for Health First Colorado.



# Questions?



**COLORADO**

Department of Health Care  
Policy & Financing

# Household #3

- Married lawful permanent resident whose husband lives in Brazil
- Husband is employed in Brazil

# Question 21

- Applicant has been a lawful permanent resident (LPR) for four and a half years. Does she need to apply for Health First Colorado?
  - A. Yes
  - B. No
  - C. Need more information

# Answer 21

- Applicant has been a lawful permanent resident (LPR) for four and a half years. Does she need to apply for Health First Colorado?
  - A. Yes
  - B. No
  - C. Need more information
- Explanation: This applicant has not hit the five year bar yet, so you already know that she will be denied coverage under Health First Colorado.

# Question 22

- The applicant provides a Colorado ID that has a star in the upper right hand corner, and expires in December 2021. She also presents documentation showing her LPR status with a later date. Does her CICP eligibility need to be end dated when her ID expires in December?
  - A. Yes
  - B. No

# Answer 22

- The applicant provides a Colorado ID that has a star in the upper right hand corner, and expires in December 2021. She also presents documentation showing her LPR status with a later date. Does her CICP eligibility need to be end dated when her ID expires in December?
  - A. Yes
  - B. No

# Explanation for #22

- If the applicant had only supplied her Colorado ID, she would have to be end dated in December because you don't have any documentation showing her lawful presence status past the ID's expiration date. HOWEVER, since she has been LPR for four and a half years as of June 2021, you would need to check her five year bar date and end date her CICP on that date. She would need to reapply for CICP after that date if she is over the Health First Colorado income limit.

# Question 23

- Would this applicant be eligible to use the self-declaration on the lawful presence affidavit?
  - A. Yes
  - B. No

# Answer 23

- Would this applicant be eligible to use the self-declaration on the lawful presence affidavit?
  - A. Yes
  - B. No
- Explanation: only US citizens are allowed to use the self- and third-party declarations on the affidavit.

# Question 24

- The applicant's husband is working in Brazil. He does not send her money, and she does not send him money. Does the husband's income need to be included in the application?
  - A. Yes
  - B. No

# Answer 24

- The applicant's husband is working in Brazil. He does not send her money, and she does not send him money. Does the husband's income need to be included in the application?
  - A. Yes
  - B. No
- Explanation: Per Colorado state rule, spouses are responsible for each other's medical bills and therefore both of their incomes must be included.

# Question 25

- You've received the husband's pay information, converted it to US Dollars, and entered it into the application. Once you include the pay information in the application, is there anything else that needs to be added to the application?
  - A. Yes, his pay needs to be confirmed by his company
  - B. Yes, the currency conversion needs to be documented
  - C. No, only his pay information is needed

# Answer 25

- You've received the husband's pay information, converted it to US Dollars, and entered it into the application. Once you include the pay information in the application, is there anything else that needs to be added to the application?
  - A. Yes, his pay needs to be confirmed by his company
  - B. Yes, the currency conversion needs to be documented
  - C. No, only his pay information is needed

# Explanation for #25

- The currency conversion needs to be documented since it can change day to day. There is no way to prove why the amount of income was used if the conversion rate at the time of the application is not documented.



# Questions?



# Household #4

- Applicant is married and has two minor children
- Applicant stays home with the children and therefore has no income
- Husband is employed outside of the home

# Question 26

- The applicant's husband is refusing to cooperate with the rating process. Can the application be completed?
  - A. Yes
  - B. No

# Answer 26

- The applicant's husband is refusing to cooperate with the rating process. Can the application be completed?
  - A. Yes
  - B. No
- Explanation: providers are allowed to complete applications containing an uncooperative spouse.

# Question 27

- What should be done in regards to the husband's income?
  - A. Count it as \$0 and make a note he refused to cooperate
  - B. Have the spouse make their best guess at the husband's income, make a note it is a guesstimate
  - C. Tell the spouse to steal their husband's pay stub for proof of income
  - D. Use their bank statements to get the net amount deposited into their account

# Answer 27

- What should be done in regards to the husband's income?
  - A. Count it as \$0 and make a note he refused to cooperate
  - B. Have the spouse make their best guess at the husband's income, make a note it is a guesstimate
  - C. Tell the spouse to steal their husband's pay stub for proof of income
  - D. Use their bank statements to get the net amount deposited into their account

# Question 28

- If a spouse refuses to cooperate with the rating process and the applicant spouse has to guess their income, should you include the refusing spouse on the CACP card?
  - A. Yes, the spouses would both get CACP per Colorado State law
  - B. No, the refusing spouse would be counted in household size only

# Answer 28

- If a spouse refuses to cooperate with the rating process and the applicant spouse has to guess their income, should you include the refusing spouse on the CACP card?
  - A. Yes, the spouses would both get CACP per Colorado State law
  - B. No, the refusing spouse would be counted in household size only
- Explanation: The refusing spouse is not meeting the cooperation requirements of the CACP, and therefore is not allowed to be covered.

# Question 29

- Would the refusing spouse need to sign an affidavit indicating their lawful presence to be counted in household size only?
  - A. Yes
  - B. No

# Answer 29

- Would the refusing spouse need to sign an affidavit indicating their lawful presence to be counted in household size only?
  - A. Yes
  - B. No
- Explanation: Only household members who are receiving services under the CACP need to sign the affidavit.

# Question 30

- When asking the applicant to guess their husband's income, you discover that it's not that the husband doesn't want to cooperate, it's the applicant that doesn't want to give his information. What happens now?
  - A. Tell the applicant you cannot continue the application without their husband's information
  - B. Continue with the application, stating the husband's income as \$0
  - C. Make your own guess at the husband's income

# Answer 30

- When asking the applicant to guess their husband's income, you discover that it's not that the husband doesn't want to cooperate, it's the applicant that doesn't want to give his information. What happens now?
  - A. Tell the applicant you cannot continue the application without their husband's information
  - B. Continue with the application, stating the husband's income as \$0
  - C. Make your own guess at the husband's income

# Explanation for #30

- At this point, now the applying spouse is not meeting the cooperation requirements for CICP and therefore the application cannot be completed. The applicant must make their best effort to supply all necessary information, and refusing to turn over their spouse's income information is not their best effort.

# Question 31

- After telling the applicant that you cannot continue with their application, they storm off and refuse to sign the incomplete, denied application. What do you do with it?
  - A. Throw it away since it wasn't a completed application
  - B. Shred it since it wasn't completed and has PHI on it
  - C. Sign it on your signature lines, make a note explaining why it was not completed, and file it with the other applications

# Answer 31

- After telling the applicant that you cannot continue with their application, they storm off and refuse to sign the incomplete, denied application. What do you do with it?
  - A. Throw it away since it wasn't a completed application
  - B. Shred it since it wasn't completed and has PHI on it
  - C. Sign it on your signature lines, make a note explaining why it was not completed, and file it with the other applications

# Explanation for #31

- This application was started and therefore must be kept even though it is unfinished and unsigned. Providers are required to submit a list of all applications for the program year during their audit, including ones that the applicants refuse to sign.



# Questions?



# Household #5

- Married couple, a US Citizen and their lawfully present spouse
- Applicant has their own business but it has been failing for the last few months due to the pandemic and hasn't been able to reopen yet
- Couple just refinanced their house in order to make much needed repairs

# Question 32

- The lawfully present spouse presents documentation that shows expired, but states that they have applied for new documentation that they have not received. Can you use the expired documentation?
  - A. Yes, as long as SAVE shows a new date, the expired documentation can be used
  - B. No, the application will have to wait until the spouse receives their new documentation

# Answer 32

- The lawfully present spouse presents documentation that shows expired, but states that they have applied for new documentation that they have not received. Can you use the expired documentation?
  - A. Yes, as long as SAVE shows a new date, the expired documentation can be used
  - B. No, the application will have to wait until the spouse receives their new documentation

# Question 33

- The US Citizen spouse is having a hard time locating a document that shows their citizenship. Can the lawfully present spouse use the third party declaration for them?
  - A. Yes
  - B. No

# Answer 33

- The US Citizen spouse is having a hard time locating a document that shows their citizenship. Can the lawfully present spouse use the third party declaration for them?
  - A. Yes
  - B. No
- Explanation: Only US citizens are allowed to use the self- and third-party declarations. The US citizen spouse would be able to self-declare their own citizenship, but the lawfully present spouse cannot declare it on their spouse's behalf.

# Question 34

- The applicant brings in the most recent P&L for their business that shows they are currently operating at a loss, and have been for a few months. What is recorded for the business?
  - A. The business is reported at \$0
  - B. The business is reported at the loss amount, and it lowers the other spouse's income
  - C. The business is completely left out of the application

# Answer 34

- The applicant brings in the most recent P&L for their business that shows they are currently operating at a loss, and have been for a few months. What is recorded for the business?
  - **A. The business is reported at \$0**
  - B. The business is reported at the loss amount, and it lowers the other spouse's income
  - C. The business is completely left out of the application

# Explanation for #34

- CICIP does not include negative income for any applicant, nor is a failing business allowed to be used to “offset” other income or liquid resources.

# Question 35

- The couple's bank statements show that they just completed a refinance of their house and took out \$35,000, which has recently been deposited into their account. When asked, they state that they refinanced solely to be able to replace the pipes throughout their home because they are leaking in nearly every room. Is the \$35,000 counted as a liquid resource?
  - A. Yes
  - B. No

# Answer 35

- The couple's bank statements show that they just completed a refinance of their house and took out \$35,000, which has recently been deposited into their account. When asked, they state that they refinanced solely to be able to replace the pipes throughout their home because they are leaking in nearly every room. Is the \$35,000 counted as a liquid resource?
  - A. Yes
  - B. No

# Explanation for #35

- CICP specifically excludes the proceeds of a loan from being counted as income, so funds from a refinance would be excluded.



# Questions?



# 2021-22 Training

- Seven trainings available this year:
  - Income Calculation - Wednesday June 16 9:00 to 11:00 and Tuesday June 22 1:00 to 3:00
  - Application Policies - Thursday June 17 9:00 to 11:00 and Wednesday June 23 9:00 to 11:00
  - Household Scenarios - Monday June 21 1:00 to 3:00 and Thursday June 24 9:00 to 11:00
  - Question and Answer - Tuesday June 29 9:00 to 12:00
- Someone from your facility/facilities should attend at least one session of each training

# Helpful Links

- Provider Information:  
<https://hcpf.colorado.gov/cicp>
  - Training sign up links and materials
  - Provider Manual
  - Current Client applications
- COVID FAQs: <https://hcpf.colorado.gov/covid-19-provider-information#CICP>
- CICP Email:  
[hcpf\\_CICPCorrespondence@state.co.us](mailto:hcpf_CICPCorrespondence@state.co.us)

# Contact Info

Taryn Graf

CICP Administrator

[hcpf\\_CICPCorrespondence@state.co.us](mailto:hcpf_CICPCorrespondence@state.co.us)



**COLORADO**

Department of Health Care  
Policy & Financing

# Thank you!

