4.3.2 - DATA EXCHANGES

<mark>SWICA Discrepancies</mark>

When a <mark>SWICA</mark> discrepancy is created <mark>(see section 1.5.12.3)</mark>, local agency workers are expected to research the case to determine if any of the following occurred:
- Household income exceeded 85% of the State Median Income (SMI) for two (2) consecutive months; or
- The AG was in Gradual Phase Out or Exit copayment period (190% FPL or above) and the household income exceeded the next 5% of the Federal Poverty Level (FPL) above reported income for two (2) consecutive months; or
- The AG had an initial application or annual renewal in the quarter and the household income was $250 or more above reported income for two (2) consecutive months

If any of the above criteria are met, the local agency must take corrective action. Workers are expected to contact the client or a third party source to resolve the discrepancy and to request verification when necessary. <mark>If ongoing eligibility may be affected, see Chapter 1.5.1.12.3</mark>

Case comments must be added in CWW to explain the actions taken and overpayments completed if appropriate. Overpayments related to the SWICA match are not required to be completed within the 45-day timeframe.

When a SWICA match is received for a case, the local agency should review the case for a potential overpayment by determining if the parent failed to report an increase in income that would have affected eligibility, subsidy amount, or copayment amount.

An overpayment may be assessed if the parent received an incorrect subsidy amount which was paid to the provider and any of the following occurred:
- The parent failed to report a change in income that would have put the AG over 85% of the State Median Income (SMI) for two (2) consecutive months;
- The local agency failed to enter reported information timely;
- The AG was in Gradual Phase Out or Exit copayment period (190% FPL or above), and the parent failed to report an increase in income that would have put the AG above the next 5% FPL above reported income for two (2) consecutive months; or
- The AG had an initial application or annual renewal in the quarter and the household income was $250 or more above reported income for two (2) consecutive months

> **Note:** An overpayment will <u>not</u> be assessed if the parent failed to report an increase in income that would not have affected eligibility, subsidy amount, or copayment amount.

The local agency should utilize the Post Load Benefit Correction (PLBC) module in CSAW to determine if the subsidy amount received by the parent was correct in the following circumstances:
- The AG was over 85% SMI for two (2) consecutive months (or more);
- The AG was in Gradual Phase Out (GPO) or Exit period and the difference in income exceeded the reporting requirement for two (2) consecutive months (see 1.8.1); or
- The AG completed an initial application or annual renewal during the quarter of the SWICA match and the difference in income was $250 or more for two consecutive months

If any of the above situations occurred, an overpayment may be assessed if the parent received an incorrect subsidy amount and made payment to the provider.

Note: SWICA matches are displayed on the CWW Dashboard that identifies discrepancies that need to be worked by the local agency. SWICA discrepancies may identify any bonuses, commissions, or overtime that the client may not have reported to the local agency. This income may affect the client's eligibility, subsidy amount, or copayment amount, and therefore warrants an investigation.