

How is Income Counted?

SeniorCare enrollment is based on the income you and your spouse (if you have a spouse living with you) expect to receive in a 12-month period. If you apply for SeniorCare, you will be asked to report your expected gross income for the 12-month period beginning with the month in which you apply.

Whose Income is Counted?

Spouses who live together must provide income information for both individuals on the SeniorCare Application and Renewal Application forms. This is true even if one spouse is not able to enroll or chooses not to enroll in the SeniorCare Program.

A spouse's income is not counted if:

- The spouse is institutionalized and is expected to be out of the home for 30 or more days
- The spouse receives Supplemental Security Income (SSI)
- Both spouses are living in a nursing home
- Spouses live separately from each other

What Income is Counted?

The following are examples of income that need to be reported, because they are counted for SeniorCare enrollment. This list is not all inclusive. If you have questions regarding any income not on the following lists, contact SeniorCare Customer Service at 1-800-657-2038.

Gross Social Security Payments

- Social Security benefits (including Electronic Funds Transfers)
- Medicare Part B premium (if withheld from your Social Security check)

Gross Employment Income/Wages

- Wages, salaries and bonuses from employment
- Training programs (income or wages received as part of a training program)
- Payments received for care provided to another individual

Interest/Dividends and Capital Gains

- Interest/dividends - You must include amounts that are earned, even if you do not receive that income. For example, interest earned on a Certificate of Deposit (CD) and rolled directly back into the CD principal should be included.
- Interest on checking and savings accounts
- Interest on Money Market Accounts
- Capital gains that are reportable to the IRS for tax purposes and that you expect to receive in the next 12 months

Net Self-Employment or Partnership Income

- Wages, salaries and bonuses you receive through self-employment
- Self-employment includes farming or a business that you own or your spouse owns solely or with others. To calculate your net self-employment income, deduct your business costs, business losses, depreciation on business assets and any other deductions the IRS allows you to take on your self-employment income. You may want to look at your taxes from last year to get an idea of what you earned and what you were allowed to deduct.

Gross Retirement Income

- Veterans and railroad retirement benefits
- Taxable portion of Individual Retirement Accounts
- Annuities
- Work related retirement plans
- Pension

Other Gross Income

- Federal farm subsidy payments
- Rental income, minus operating expenses
- Income allocation to a community spouse by an institutional spouse receiving Medicaid
- Income allocated to a spouse due to being a participant in the Community Options Program

What Income Is Not Counted?

Examples of income that is not counted, that you do not have to report are:

- Withdrawals from a CD or money market account
- Withdrawals from a checking or savings account
- Payments received from the Community Options Program to pay for long-term care at home
- Reimbursements from an insurance company for prescriptions you purchased
- Payments received directly from an insurance company that are used for long term care

For a more detailed list see the Frequently Asked Questions fact sheet at

dhs.wi.gov/seniorCare/freqaskquest.htm, or call the SeniorCare Customer Service Hotline at 1-800-657-2038

Do Tribal Per Capita Payments Count as Income?

Per capita payments made to tribal members from a Native American tribe count as income for SeniorCare. However, there are certain payments to Native Americans that you may not have to count.

For More Information:

- Call SeniorCare Customer Service at (800) 657-2038, or
- Visit the SeniorCare web site at: dhs.state.wi.us/seniorcare/index.htm.

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For civil rights questions, call (608) 266-3465 or 1-888-701-1251 TTY.



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