

Income Guidelines and Tips for Healthy Start Healthy Families

Who is covered by HSHF?

- HSHF is **public health coverage** (insurance) for children, pregnant women, and adults who care for children who meet certain income guidelines. **Adults** without children do not qualify.

How is income calculated?

- If you are **paid weekly**, calculate monthly income by multiply by 4.3. If you are **paid every other week (bi-weekly)**, calculate monthly income by multiplying by 2.15.
- There are different income levels for children, pregnant women and parents. The chart on the right shows income levels in hourly, monthly and annual amounts.
- Income is based on **gross income** –income including taxes.
- **Income is based on the last 30 days.** If a person is not income eligible this month, they may be next month and should apply then.
- **Assets (house, cars, property etc.) do not count.**
- County Department of Job and Family Services processes applications and enrolls families.

What does income include?

- Child support (\$50 can be deducted from income and the remainder is counted towards income)
- Income from rent
- Worker's compensation
- Unemployment

Monthly Deductions:

1. Work Deduction

- \$90 can be subtracted from the family's gross monthly income if either or both adults/parents are working.

2. Child Care Expenses

- A parent working 35 hours a week or more can subtract child care costs up to **\$175 per child over the age of two** and **\$200 per child under the age of two** from the gross monthly income.
- Parents working **part time** may subtract childcare expenses up to \$120 per child.

3. Child Support Expense

- If the parent applying **pays out** child support to a parent then the total amount that is paid can be deducted from the family's gross monthly income.

2006 Eligibility for Children Income for Families at 200% of Poverty			
Family Size	Hourly	Monthly	Annual
1	\$ 9.43	\$1,633	\$19,600
2	\$ 12.70	\$2,200	\$26,400
3	\$ 15.97	\$2,767	\$33,200
4	\$ 19.23	\$3,333	\$40,000
5	\$ 22.50	\$3,900	\$46,800
6	\$ 25.77	\$4,467	\$53,600
7	\$ 29.04	\$5,033	\$60,400
8	\$ 32.31	\$5,601	\$67,200
2006 Eligibility for Pregnant Women Income for Families at 150% of Poverty			
Family Size	Hourly	Monthly	Annual
1	\$ 7.06	\$1,224	\$14,688
2	\$ 9.52	\$1,650	\$19,800
3	\$ 11.97	\$2,074	\$24,888
4	\$ 14.42	\$2,499	\$29,988
5	\$ 16.88	\$2,925	\$35,100
6	\$ 19.38	\$3,351	\$40,212
7	\$ 21.79	\$3,777	\$45,324
8	\$ 24.25	\$4,203	\$50,436
2006 Eligibility for Parents Income for Families at 90% of Poverty			
Family Size	Hourly	Monthly	Annual
1	\$ 4.25	\$ 735	\$8,820
2	\$ 5.71	\$ 990	\$11,880
3	\$ 7.18	\$1,245	\$14,940
4	\$ 8.65	\$1,500	\$18,000
5	\$ 10.13	\$1,755	\$21,060
6	\$ 11.59	\$2,010	\$24,120
7	\$ 13.07	\$2,265	\$27,180
8	\$ 14.54	\$2,520	\$30,240

Fill out an application, attach proof of income for the last 30 days and mail or drop off at CDJFS. Everyone who is interested should apply – even those slightly over the income!!!