

Children's Health Insurance Program (CHIP) Fact Sheet

To qualify for the Water Distribution Program under the CHIP qualification requirements, the following criteria must be met:

- **Citizenship:**
 - Applicants must be a US Citizen or qualified non-citizens.
 - Non-citizens must meet one of the following criteria:
 - Have lived in the United States, including the Virgin Islands, for at least 5 years
 - Be receiving disability-related assistance or benefits
 - Be children under 18
- **Covered Groups:**
 - Families with children under age 19
- **Annual Modified Adjusted Gross Income (MAGI) Limit:**
 - Household annual MAGI must be at or below the limits specified in Table 1.
 - A household with at least one Aged, Blind or Disabled person is subject to higher annual MAGI limits, as shown in Table 1.
 - Aged individuals consist of those individuals 65 years and older
 - Individuals are considered disabled if they receive a disability benefit from a governmental agency because of a disability or have received a disability diagnosis by a medical professional
 - See "How to Calculate MAGI Under CHIP" for details on how to calculate an applicant's household MAGI.

How to Calculate Annual MAGI Under CHIP

Annual MAGI is used to determine financial eligibility for CHIP. Annual MAGI is derived by taking your annual Adjusted Gross Income (AGI) and making a few adjustments, if applicable.

The easiest way to obtain your annual AGI is to take the number reported on line 11 of your most recent tax Form 1040. If you did not file your taxes last year, do not have access to your taxes, or have had significant changes in income, refer to the IRS instructions on how to self-calculate your annual AGI.

Form 1040 Instructions: <https://www.irs.gov/pub/irs-pdf/i1040gi.pdf>

Take Annual Adjusted Gross Income (AGI) from Line 11 on Form 1040

+ Untaxed Foreign Income (annual)

+ Non-taxable Social Security benefits (annual)

+ Tax-exempt interest (annual)

Equals Annual MAGI

Now, compare the sum of all individuals' annual MAGI in your household to the annual limits presented in Table 1.

Note: Your MAGI does not include Supplemental Security Income (SSI).

How to Determine Your Household Under CHIP

Follow these basic rules when including members of your household:

- Include yourself, your spouse and tax dependents
- Include your spouse if you're legally married
- Do not include divorced or legally separated spouses, even if they live with you
- If you plan to claim someone as a tax dependent for the year, include them in your household
- If you won't claim them as a tax dependent, don't include them
- Include children for whom you share custody *only* if you're going to claim them as a tax dependent
- Do not include unborn children

Table 1: Annual Income Eligibility Limits Under CHIP

Household Size	1	2	3	4	5	6	7	8	Asset/ Resource Limitations
MAGI Limits	\$15,660	\$21,084	\$26,508	\$31,932	\$37,356	\$42,780	\$48,204	\$53,628	N/A
Limits for Aged, Blind or Disabled	\$20,833	\$28,049	\$35,264	\$42,480	\$49,696	\$56,912	\$64,127	\$71,343	N/A

Note: The household size is determined by the number of individuals listed in Section D of the Claim Form plus the applicant (if the applicant is not otherwise listed in Section D).

Household income is the total of the individual annual income for each member of the applicant's household that is older than 18.

Table 2: Acceptable Documentation to Prove Eligibility Under CHIP

To qualify for the Water Distribution Program under the CHIP requirements, the following documents verify eligibility:

To verify Citizenship:

- US Passport
- US Birth certificate
- Certificate of Naturalization
- Certificate of Citizenship
- Consular Report of Birth Abroad or Certification of Birth
- U.S. Citizen Identification Card

To verify eligibility as a Qualified Non-Citizen:

- Documents establishing residency in the United States, including the Virgin Islands, no later than 5 years prior to the claim submission date, such as:
 - Driver's License
 - Other ID with an address
 - Lease, mortgage statement, or deed
 - Credit card statement
 - Utility bill
 - Other bills or documents that establish the applicant's home address
- Record of receipt of disability-related assistance or benefits
- Documents establishing age of a child under 18, such as:
 - Nursery Book/Infant Card
 - Birth Certificate
 - Passport or Passport ID/Visa
 - Baptismal Record (not a copy)
 - Photo ID (school, health, other)
 - Immunization Record
 - Driver's License
 - Census Record
 - Other valid government issued ID with date of birth

To verify Covered Party Status (child under 19):

- US Passport
- Birth certificate
- Naturalization Documents
- School ID
- Driver's License
- State ID Card
- Baptismal certificate
- Other documentation with valid date of birth for your child

To verify an Elderly Household Member:

- Driver's License
- Military ID
- Census Record
- Any of the Citizenship documents showing date of birth
- Other valid government issued ID with date of birth

To verify a Disabled Household Member:

- Health records or letter from a health professional certifying a diagnosed disability
- Record of receipt of disability benefits
- Health records

To verify Household's MAGI:

- ***Most recent tax forms are the preferred method of verification.***
- Paystub (most recent)
- Check Stub/Statement (most recent)
- Bank Book/Statement (most recent)
- Verification of Employment Letter
- Foster Care Stub (most recent)
- Tax Forms (most recent)
- Social Security Letter/Statement
- Alimony ruling
- Child support ruling
- Unemployment benefits statement
- Worker's compensation benefits statement
- Veterans' benefits statement
- Retirement/Pensions statement
- Foster Care Stub (most recent)
- Receipts of Payment Received
- LES (Military Earning Statement)
- Foreign income statements
- Tax exempt income statements
- Any other relevant documentation that verifies an input to your MAGI calculation