



West Virginia Public Benefit Programs:

Income and Asset Limit Reference Guide

2014 Income Limits

ANNUAL

Persons in Family	Percent of Federal Poverty Guideline					
	100	133	150	185	200	250
1	\$11,670	\$15,521	\$17,505	\$21,590	\$23,340	\$29,175
2	\$15,730	\$20,921	\$23,595	\$29,101	\$31,460	\$39,325
3	\$19,790	\$26,321	\$29,685	\$36,612	\$39,580	\$49,475
4	\$23,850	\$31,721	\$35,775	\$44,123	\$47,700	\$59,625
5	\$27,910	\$37,120	\$41,865	\$51,634	\$55,820	\$67,775
6	\$31,970	\$42,520	\$47,955	\$59,145	\$63,940	\$79,925
7	\$36,030	\$47,920	\$54,045	\$66,656	\$72,060	\$90,075
8	\$40,090	\$53,320	\$60,135	\$74,167	\$80,180	\$100,225

MONTHLY

Persons in Family	Percent of Federal Poverty Guideline					
	100	133	150	185	200	250
1	\$973	\$1,293	\$1,459	\$1,799	\$1,945	\$2,431
2	\$1,311	\$1,743	\$1,966	\$2,425	\$2,622	\$3,277
3	\$1,649	\$2,193	\$2,474	\$3,051	\$3,298	\$4,123
4	\$1,988	\$2,643	\$2,981	\$3,677	\$3,975	\$4,969
5	\$2,326	\$3,093	\$3,489	\$4,303	\$4,652	\$5,648
6	\$2,664	\$3,543	\$3,996	\$4,929	\$5,328	\$6,660
7	\$3,003	\$3,993	\$4,504	\$5,555	\$6,005	\$7,506
8	\$3,341	\$4,443	\$5,011	\$6,181	\$6,682	\$8,352

Poverty guidelines are updated annually by the US Department of Health and Human Services. Please be sure to use current year's data when assessing eligibility. Current year guidelines can be found at <http://aspe.hhs.gov/poverty>



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Traditional Medicaid¹

www.medicaid.gov

Expansion Medicaid

www.medicaid.gov/AffordableCareAct/Provisions/Eligibility

Children's Health Insurance Program (CHIP)

www.chip.wv.gov

Who Can Receive	Children under certain levels of poverty; pregnant women; very low income parents	Individuals under 138% FPL that meet certain citizenship requirements	18 or younger without health insurance (cannot be eligible for Medicaid)
Whose Income/Assets Counted	Varies Based on Category	Tax-filing unit	Tax-filing unit
Categorical Eligibility	X	X	X
Income Limit as % Poverty Guideline	Varies based on category	133% FPL + 5% Income Disregard	Varies based on category
Sources of Countable Income			
Earned Income	✓	✓	✓
Unemployment Compensation	✓	✓	✓
Social Security	✓	✓	✓
SSI	✓	X	X
WV Works Cash Assistance	✓	X	X
Pensions, Retirement	✓	✓	✓
Dividends, Interest, Royalties	✓	Tax-exempt interest	Tax-exempt interest
Worker's Compensation	✓	X	X
Child support, Alimony	✓	✓ Alimony is included; child support is not	✓ Alimony is included; child support is not
Rental Income	✓	✓	✓
Income Disregards/Deductions	Varies Based on Category	✓ 5% income disregard	X
Asset Limit	Varies based on category	X	X
Sources of Countable Assets		X	X
Vehicles	✓	X	X
Checking, Savings, CDs	✓	X	X
Savings Bonds, Securities	✓	X	X
Stocks, Mutual Funds	✓	X	X
IRA, Keogh	✓	X	X
401k, 403b, Thrift	✓	X	X
Real Estate (Not One's Home)	✓	X	X
Income Tax Refunds	✓	X	X

¹ Traditional Medicaid includes approximately 30,000 individuals with income calculated based on MAGI

Health Insurance Marketplace

www.healthcare.gov

Supplemental Nutrition Assistance Program (SNAP)

www.wvdhhr.org/bcf/family_assistance/fs.asp

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

ons.wvdhhr.org

Who Can Receive	Anyone that meets eligibility requirements	Anyone that meets eligibility requirements	Pregnant women; women breastfeeding child under age of 1; postpartum to 6 months; children up to 5 years old
Whose Income/Assets Counted	Tax-filing unit	All (related and unrelated) persons living together as an economic unit	All (related and unrelated) persons living together as an economic unit
Categorical Eligibility	Individuals between 139% FPL and 400% FPL are potentially eligible for receive tax credits to help offset the cost of insurance premiums in the Marketplace. Additional cost sharing reductions are available for those under 250% FPL. Others outside of this range may purchase unsubsidized coverage.	If at least one person authorized to receive benefits from TANF-funded programs, including non-cash benefit like Information and Referral Services program brochure (broad-based categorical eligibility); if whole unit receives SSI; if eligible for child care subsidies	If eligible for SNAP or eligible to receive TANF, Medicaid or CHIP; if at least one person is certified to receive TANF; if a pregnant woman or an infant is certified to receive Medicaid or CHIP

Income Limit as % Poverty Guideline	Subsidized Coverage: 139% FPL - 400% FPL	Traditional: 100% (net); 130% (gross) Elderly/Disabled: 130% (net); 200% (gross)	
Sources of Countable Income			
Earned Income	✓	✓	✓
Unemployment Compensation	✓	✓	✓
Social Security	✓	✓	✓
SSI	✗	✓	✓
WV Works Cash Assistance	✗	✓	✓
Pensions, Retirement	✓	✓	✓
Dividends, Interest, Royalties	Tax-exempt interest	✓	✓
Worker's Compensation	✗	✓	✓
Child support, Alimony	✓ Alimony is included; child support is not	✓	✓
Rental Income	✓	✓	✓
Income Disregards/Deductions	✗	✓	✗

Asset Limit	✗	\$2,000; \$3,000 (over age 60)	✗
Sources of Countable Assets			
Vehicles		All excluded	
Checking, Savings, CDs		✓	
Savings Bonds, Securities		✓	
Stocks, Mutual Funds		✓	
IRA, Keogh		✗	
401k, 403b, Thrift		✗	
Real Estate (Not One's Home)		✗	
Income Tax Refunds		✓ Earned Income Tax Credit excluded for 12 months	

Low Income Energy Assistance Program (LIHEAP)

www.wvdhhr.org/bcf/family_assistance/utility.asp

WV Works Cash Assistance (TANF)

www.wvdhhr.org/bcf/family_assistance/wwworks.asp

Child Care Subsidies

www.wvdhhr.org/bcf/ece/earlycare/rr.asp

Who Can Receive	Any household that is responsible for the cost of heating a home	Families with children	Families with children under the age of 13
Whose Income/Assets Counted	All (related and unrelated) persons living together as an economic unit who share heating expenses	All persons in family, except SSI recipients over 18 years old	Adults and related children (by blood or law) living in the same household
Categorical Eligibility	X	X	If household receives TANF benefits or Foster Care Family Kinship Relative and meets the work requirement for WV Works

Income Limit as % Poverty Guideline	130% (gross)	65%	Intake: 150%; Exit: 185%
Sources of Countable Income			
Earned Income	✓	✓	✓
Unemployment Compensation	✓	✓	✓
Social Security	✓	✓	✓
SSI	✓	X	✓
WV Works Cash Assistance	✓	X	✓
Pensions, Retirement	✓	✓	✓
Dividends, Interest, Royalties	✓	✓	✓
Worker's Compensation	✓	✓	✓
Child support, Alimony	✓	✓	✓
Rental Income	✓	✓	✓
Income Disregards/Deductions	✓	X	X

Asset Limit	X	\$2,000	X
Sources of Countable Assets			
Vehicles		One excluded, regardless of value; All others = current market value	
Checking, Savings, CDs		✓	
Savings Bonds, Securities		✓	
Stocks, Mutual Funds		✓	
IRA, Keogh		✓	
401k, 403b, Thrift		✓	
Real Estate (Not One's Home)		✓	
Income Tax Refunds		✓ EITC excluded in month of receipt and following month	

Emergency Assistancewww.needhelp-payingbills.com/html/west_virginia_emergency_assist**School Clothing Allowance (SCA)**www.wvdhhr.org/bcf/family_assistance/sca.asp

Who Can Receive	Anyone meeting the eligibility requirements	School age children (5-18) living with a specified relative
Whose Income/Assets Counted	All members in the household	All persons in family, except SSI recipients over 18 years old
Categorical Eligibility	X	X
Income Limit as % Poverty Guideline	1 Person: \$355; 2 Persons: \$533; 3 Persons: \$566; 4 Persons: \$711	Intake: 150%; Exit: 185%
Sources of Countable Income		
Earned Income	✓	✓
Unemployment Compensation	✓	✓
Social Security	✓	✓
SSI	✓	X
WV Works Cash Assistance	✓	X
Pensions, Retirement	✓	✓
Dividends, Interest, Royalties	✓	✓
Worker's Compensation	✓	✓
Child support, Alimony	✓	✓
Rental Income	✓	✓
Income Disregards/Deductions	25% of gross earnings from self-employment	X
Asset Limit		X
Sources of Countable Assets		
Vehicles	One excluded, regardless of value	X
Checking, Savings, CDs	✓	
Savings Bonds, Securities	✓	
Stocks, Mutual Funds	✓	
IRA, Keogh	✓	
401k, 403b, Thrift	✓	
Real Estate (Not One's Home)	✓	
Income Tax Refunds	X	

**Supplemental Security
Income (SSI)**

www.ssa.gov

School Meals

wvde.state.wv.us/nutrition/nslp.html

Who Can Receive	Age 65 or older, blind, or disabled	Children in school (up to 18 years old) or in nonprofit private residential child care institutions
Whose Income/Assets Counted	Individual plus spouse/parent/sponsor/essential person	All (related and unrelated) persons living together as an economic unit
Categorical Eligibility	X	If at least one person receives assistance under SNAP or TANF; if low-income enrolled in Head Start or Even Start program; if a homeless, migrant, or runaway child

Income Limit as % Poverty Guideline	Individual (wage): 159%; Individual (no wage): 77%; Couple (wage): 174%; Couple (no wage): 85%	<i>Free: 130%; Reduced: 185%</i>
Sources of Countable Income		
Earned Income	✓	✓
Unemployment Compensation	✓	✓
Social Security	✓	✓
SSI	✓	✓
WV Works Cash Assistance	✓	✓
Pensions, Retirement	X	✓
Dividends, Interest, Royalties	✓ ²	✓
Worker's Compensation	✓	✓
Child support, Alimony	✓	✓
Rental Income	✓	✓
Income Disregards/Deductions	✓	X

Asset Limit	\$2,000 (individual); \$3,000 (couple)	X
Sources of Countable Assets		
Vehicles	One excluded, regardless of value	X
Checking, Savings, CDs	✓	
Savings Bonds, Securities	✓	
Stocks, Mutual Funds	✓	
IRA, Keogh	✓	
401k, 403b, Thrift	✓	
Real Estate (Not One's Home)	✓	
Income Tax Refunds	✓ Child Tax Credit excluded for 9 months, EITC excluded for 9 months	

² TANF grants funded with State-only money do not count as income for SSI. In West Virginia this refers to two programs: the WV WORKS Separate State College Program and the WV WORKS Separate State Two-Parent Families Program.