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Modified Adjusted Gross Income (MAGI) =

**Include:**
- Wages, salaries, tips, etc.
- Taxable interest
- Taxable amount of pension, annuity or IRA distributions and Social Security benefits
- Business income, farm income, capital gain, other gains (or loss)
- Unemployment compensation
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- Alimony received under settlements executed before 2019
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- Taxable refunds, credits, or offsets of state and local income taxes
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**Deduct:**
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Add back certain income
- Non-taxable Social Security benefits (Line 5a minus Line 5b on Form 1040)
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- Foreign earned income & housing expenses for Americans living abroad (Form 2555)

Exclude from income
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1 Medicaid eligibility is generally based on MAGI for parents and childless adults under age 65, children and pregnant women, but not for individuals eligible on the basis of being aged, blind, or disabled.
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updated April 2020

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### Modified Adjusted Gross Income and COVID-19 relief policies:

Which common benefits or sources of assistance provided during the COVID-19 pandemic are included in calculating MAGI for purposes of determining health insurance program eligibility?

This table addresses common benefits and sources of assistance, including select provisions in federal policies enacted in response to the COVID-19 pandemic as of March 31, 2020. This document is not personalized tax or legal advice. Consult the Health Insurance Marketplace for your state, your state Medicaid agency, or a legal or tax adviser for assistance in determining your MAGI.

<table>
<thead>
<tr>
<th>Income type</th>
<th>Included in income for Medicaid/Children’s Health Insurance Program eligibility? (based on current monthly income)</th>
<th>Included in income for Marketplace subsidy eligibility? (based on projected annual income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recovery rebates—one-time cash payments for individuals (CARES Act)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Unemployment insurance (UI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regular &quot;base&quot; UI</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Pandemic Unemployment Compensation (PUC)—additional $600 per week available to eligible UI recipients (CARES Act)</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Pandemic Emergency Unemployment Compensation (PEUC)—assistance available after exhausting state UI benefits (CARES Act)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Pandemic Unemployment Assistance (PUA)—for workers left out of state UI, including self-employed individuals (CARES Act)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Paid sick leave (Families First Act)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Paid family leave (Families First Act)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Workers compensation</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Severance benefits</td>
<td>Yes (in month received)</td>
<td>Yes</td>
</tr>
</tbody>
</table>