

Table 9: Income Verification and Real-Time Eligibility Determinations, January 2020								
State	Verify Income Prior to Determining Eligibility ¹	Reasonable Compatibility Standard ²	Able to Make Real-Time Determinations ³ (<24 Hours)	Share of Determinations Completed in Real-Time ⁴				
				<25%	25%-50%	50%-75%	75%-90%	≥90%
Total	45	33	47	21	11	5	6	4
Alabama	Y	10%	Y				Y	
Alaska	Y	10%						
Arizona	Y	None	Y		Y			
Arkansas	Y	10%	Y			Y		
California	Y	None	Y	Y				
Colorado		10%	Y		Y			
Connecticut	Y	10%	Y					Y
Delaware		10%	Y	Y				
District of Columbia	Y	10%	Y				Y	
Florida ⁵	Y	10%	Y		Y			
Georgia	Y	None	Y	Y				
Hawaii		10%	Y		Y			
Idaho	Y	None	Y				Y	
Illinois	Y	5%	Y	Y				
Indiana	Y	None	Y	Y				
Iowa	Y	10%	Y	Y				
Kansas	Y	20%	Y	Y				
Kentucky	Y	10%	Y			Y		
Louisiana	Y	10%	Y		Y			
Maine	Y	None	Y	Y				
Maryland	Y	10%	Y					Y
Massachusetts	Y	10%	Y			Y		
Michigan	Y	10%	Y		Y			
Minnesota	Y	10%	Y		Y			
Mississippi	Y	\$50	Y	Y				
Missouri	Y	10%	Y		Y			
Montana	Y	10%	Y	Y				
Nebraska	Y	10%	Y	Y				
Nevada	Y	None	Y	Y				
New Hampshire	Y	10%	Y	Y				
New Jersey ⁵	Y	10%	Y	Y				
New Mexico ⁶	Y	None	Y				Y	
New York	Y	10%	Y					Y
North Carolina	Y	None	Y	Y				
North Dakota	Y	None	Y	Y				
Ohio	Y	5%	Y	Y				
Oklahoma		5%	Y					Y
Oregon	Y	10%	Y			Y		
Pennsylvania	Y	5%	Y	Y				
Rhode Island	Y	10%	Y				Y	
South Carolina	Not reported	Not reported	Not reported					
South Dakota	Y	None						
Tennessee ⁷	Y	10%	Y	Y				
Texas	Y	None						
Utah	Y	None	Y	Y				
Vermont	Y	None	Y			Y		
Virginia	Y	10%	Y		Y			
Washington		None	Y				Y	
West Virginia	Y	10%	Y	Y				
Wisconsin	Y	None	Y		Y			
Wyoming	Y	None	Y		Y			

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Families, 2020.

Table presents rules in effect as of January 1, 2020.

Table 9 Notes

1. States attempt to verify income through an electronic source at application; they can verify information prior to enrollment or enroll based on an individual's self-attestation and conduct a post-enrollment verification.
2. This column indicates if the state has set a reasonable compatibility threshold when the applicant reports income below the Medicaid eligibility threshold but the electronic data source reflects income above the threshold. If the information obtained from electronic data sources and the information provided by or on behalf of the individual are both above, at, or below the applicable income standard, the state must determine the applicant eligible or ineligible for Medicaid/CHIP. In these cases, any difference does not impact eligibility. If the data are not consistent, states have the option to apply a reasonable compatibility standard by establishing a threshold (e.g., a percentage or dollar figure) in which they will still consider the data to be reasonably compatible. States have the option to set different standards based on whether the applicant's attestation is above or below the eligibility threshold. In both cases, if the difference between the attested income and the electronic data source are within the reasonable compatibility standard, the state will process eligibility based on the individual's attestation. If the applicant reports income below the standard and the electronic source indicates income above the standard, and the difference is not reasonably compatible, the state may accept a reasonable explanation and/or request paper documentation. If the applicant reports income above the Medicaid or CHIP limit but the electronic source reflects income below, and the data are not reasonably compatible, the state may accept a reasonable explanation, request paper documentation, or determine the individual ineligible and transfer the application to the Marketplace.
3. Under the Affordable Care Act (ACA), states must seek to verify eligibility criteria based on electronic data matches with reliable sources of data. This column reflects whether the state system is able to make real-time eligibility determinations, defined as within 24 hours. Not all states have programmed their eligibility systems to make real-time determinations without worker interaction. In some states, only a small share of applications completed in person or over the phone that can be verified by an eligibility worker immediately are processed in real time.
4. These columns indicate the share of applications for non-disabled groups (children, pregnant women, parents, and expansion adults) that are determined eligible in real-time.
5. Florida and New Jersey have a reasonable compatibility threshold of 10% when the applicant reports income above the Medicaid eligibility threshold but the electronic data source reflects income below the threshold.
6. New Mexico implemented real-time eligibility for online applications December 2019.
7. Tennessee implemented real-time eligibility when the state's new eligibility system was implemented statewide in 2019.