

Worksheet: Estimating Annual Income for those Recently Unemployed



Some MassHealth and Health Connector applicants and members have experienced sudden changes of income due to COVID-19.

If someone has recently become unemployed, it is important for them to report any income changes as soon and accurately as possible, so they can get the most affordable coverage. Use this worksheet to help someone project what their annual income for 2020 may be.

Step 1: Gather information about the applicant or members income sources. Use that information to help them answer the questions below.

Beginning on January 2020, what was your income from any jobs you had before you became unemployed? On average, estimate how much you made monthly.	\$
What is your weekly “base” unemployment income benefit? This can be found on your unemployment benefit statement.	\$
How many weeks do you expect to receive the “base” unemployment income benefit? <i>(Generally up to 39 weeks, unless you expect to go back to work sooner)</i>	
Are you receiving the additional \$600 per week? If yes, how many weeks do you expect to receive the extra \$600? <i>(Generally until July 25, unless you expect to go back to work sooner)</i>	\$
Do you have any other past or expected income to report for 2020? (Learn more about what income gets reported here).	\$

Step 2: Now enter all the income you received so far this year.

	Month	Amount
Include all income from jobs and all unemployment income. Do NOT include any tax refund or stimulus checks received from the IRS. But DO include the \$600 weekly FPUC that is included in unemployment benefits that you may have received beginning March 29 th	January	\$
	February	\$
	March	\$
	April	\$
Total for Step 2		\$

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Step 3: Now enter the amount of income you expect from May-July from all sources.

	Month	Amount
Enter the amount of income expected during this time from all sources. If collecting unemployment, include the full amount of unemployment received, including the \$600 weekly FPUC that is included in unemployment benefits through July). Multiply any weekly amounts by 4.333 to get a monthly estimate.	May	\$
	June	\$
	July	\$
Total for Step 3		\$

Step 4: Now enter the amount of income you expect from August-December from all sources.

	Month	Amount
Enter the amount of income expected during this time. If collecting unemployment, estimate the amount by including only the weekly benefit amount. Do <u>NOT</u> include the \$600 weekly FPUC) that is included in unemployment benefits through July.	August	\$
	September	\$
	October	\$
	November	\$
	December	\$
Total for Step 4		\$

Step 5: Add the totals for Step 2, 3, and 4 to get your total estimated annual income for 2020. That is the amount you should enter when asked for annual income in the application.

Total for Step 2	\$
Total for Step 3	\$
Total for Step 4	\$
Total estimated annual income for 2020	\$