
**DEPARTMENT
POLICY****All Types of Assistance (TOA)**

This item identifies all of the following:

- Unearned income types.
- Definition of each unearned income type.
- Whether an unearned income type is countable or excluded for each type of assistance.

To create a new income record, go to the income questions screen and answer *yes* to the unearned income question. This will add the unearned income logical unit of work (LUW) to the driver flow and cause Bridges to consider this income.

To view or change an existing income record, select the unearned income logical unit of work from the left navigation.

**LOGICAL UNIT OF
WORK (LUW)**

A logical unit of work is composed of a series of data collection screens whose completion is required to collect the information needed to determine countable income for each type of assistance.

Enter the gross income amounts and details in the unearned income logical unit of work. Data entered in a logical unit of work is not saved until all screens in the logical unit of work are completed and saved. Use the tabs across the top of the Bridges screens to identify which screens are contained within the logical unit of work.

Income data is not considered in the eligibility result until eligibility determination and benefit calculation (EDBC) is run. Income data does not affect benefit issuance until the eligibility results are certified for that program.

**EXPENSES OF
OBTAINING
UNEARNED
INCOME**

Bridges excludes amounts paid or withheld from unearned income which are essential expenses of obtaining the income. Enter these amounts in the expense screen of the unearned income logical unit of work.

Examples:

- Legal and medical expenses withheld from a lawsuit settlement.
- Disability insurance premiums which must be paid to continue current disability payments.

MA Only

There is a limit to the deduction of court-ordered guardianship and conservator expenses. See [BEM 536](#), [540](#), [541](#) or [546](#) depending on the type of budget being done. Enter guardianship/conservator expenses on the Support Expense Details screen in Bridges.

**UNEARNED
INCOME TYPES****All Types of Assistance****ACCELERATED
LIFE INSURANCE
PAYMENTS**

An accelerated life insurance payment is payment of the death benefit of a life insurance policy prior to the insured individual's death. Some companies call the payment a living need payment or accelerated death payment. Details of the payment option vary from company to company. Under most plans, payment is available when the insured individual meets any of the following:

- Needs care in a long term care (LTC) facility.
- Has a catastrophic illness.
- Is terminally ill.

The individual might have the option of receiving the payments over a period of months or all at once.

Receipt of such payments might reduce the cash surrender value of the insurance policy. In some cases, a lien might be attached to the insurance policy. Accelerated life insurance payments are **not**:

- Conversion of an asset from one form to another.
- A potential benefit for which an individual must apply.

Bridges counts the gross amount of an accelerated life insurance payment as unearned income.

Exception: It is a lump sum if payment is received all at once: see [BEM 500, LUMP SUMS AND ACCUMULATED BENEFITS](#).

**ADOPTION
SUBSIDIES****FIP, SDA, RAP, CDC**

An adoption subsidy is a payment to the adopting parent(s) of an adopted child who would remain in foster care without the subsidy incentive. There are two types of adoption subsidies:

Support Subsidy

- A support subsidy is a payment for ongoing care and support of the child. Bridges includes support subsidies as income.

Medical Subsidy

- A medical subsidy is a payment for medical expenses due to a physical, mental or emotional condition of the child. Bridges excludes medical subsidies as income. They are reimbursements.

Do not include funds from these payments in liquid asset amounts entered in Bridges. They are excluded assets.

Note: Support Subsidy is excluded as income for Medicaid programs and FAP.

**AGENT ORANGE
PAYMENTS****All Types of Assistance**

Agent Orange payments are received from Aetna Life and Casualty as a result of the Agent Orange lawsuit settlement and Public Law 101-201. Bridges excludes these payments as income. Do not include funds from these payments in liquid asset amounts entered in Bridges. They are excluded assets.

**ALIEN SPONSOR
INCOME****FIP, RAP, SDA, CDC, MA, AMP and TMAP**

Bridges counts actual contributions an alien receives from their sponsor as unearned income.

FAP Only

See [BEM 550](#), SPONSORS OF ALIENS about how Bridges counts both of the following:

- The sponsor's actual contributions to the alien.
- An amount deemed to the alien from the sponsor by policy.

**AMERICAN INDIAN
PAYMENTS****All Types of Assistance****Gaming Revenue**

Individuals may receive income from tribal gaming profits including casino profit sharing. Bridges counts as unearned income all payments made to American Indians from gaming revenues. Bridges does **not** exclude any part of these payments. If a payment is intended to cover multiple months, use the appropriate payment frequency in Bridges to average the income for applicable type of assistance.

**Payments
Excluded by
Federal Laws**

Many federal laws exclude all or a part of payments made to American Indians. These have been programmed into Bridges and are identified in [EXHIBIT I- NATIVE AMERICAN PAYMENT EXCLUSIONS](#) in this item.

ANNUITY INCOME All Types of Assistance

Payments an individual receives from an annuity are unearned income. Bridges counts annuity payments as the individual's unearned income.

BLACK LUNG

Black Lung benefits are administered by the federal government. The purpose of the program is to provide wage replacement and medical benefits to coal miners who are totally disabled due to black lung disease. Payments are also made to disabled coal miners' eligible survivors. Bridges counts black lung payments as the individual's unearned income.

CHILD/COMMUNITY SPOUSE ALLOCATION**MA and FAP Only**

Sometimes policy deems someone's income (or a portion of income) available to another person. Deeming rules are programmed into Bridges and deemed amounts are automatically calculated.

Money diverted by an L/H patient to their community spouse or dependents at home per [BEM 546](#) is a contribution. Count the gross amount actually received as the community spouse's or dependent's unearned income.

CHILD FOSTER CARE PAYMENTS**FIP, RAP, SDA, CDC, MA, AMP and TMAP**

Bridges excludes government, court or private agency payments for child foster care and independent living stipends.

FAP only

Bridges counts these payments as the unearned income of the foster child who has a FAP program request status of yes.

Reminder: A foster parent may choose whether or not to request FAP on behalf of a foster child. When FAP program request status for foster child is no, Bridges does not consider the child's needs or income in the FAP eligibility determination: see [BEM 212](#), Foster Children, for details.

Note: Contact the children's service worker for the amount paid.

Independent Living Stipend

Independent living stipends (ILS) are payments made to a former foster child who is in an independent living arrangement. DHS services manual defines independent living as: "The youth's own unlicensed residence or the unlicensed residence of an adult who has no supervisory responsibility for the youth."

FIP, RAPC, SDA, CDC

Recipients of independent living stipends (ILS) have an eligibility determination group (EDG) participation status of excluded. Bridges does not consider the recipient's need, income or assets: see [BEM 210](#), WHO IS IN THE FIP EDG?; BEM [214](#) and BEM [215](#), Mandatory RAPC EDG Members.

FAP

Bridges counts independent living stipend payments as unearned income.

CHILD SUPPORT**All Types of Assistance**

Child Support is money paid by an absent parent(s) for the living expenses of a child(ren). Medical, dental, child care and educational expenses may also be included. Court-ordered child support may be either **certified** or **direct**. Certified support is retained by the state due to the child's FIP activity. Direct support is paid to the client.

Child support is income to the child for whom the support is paid.

Exception: FIP, RAP, SDA, CDC, FAP - Enter child support payments received by a custodial party for an adult child or a child no longer living in the home, as the **other unearned income** of the payee as long as the money is not forwarded to the adult/child. If forwarded to the adult/child, enter as the **other unearned income** of the adult/child.

Exception: MA & AMP Only - Arrearage payments received by a parent for an adult child, or a child not living in the home, are considered unearned income for the parent.

**Child Support
Certified****All Types of Assistance**

Certified support means court-ordered payments the Michigan State Disbursement Unit (MiSDU) sends to DHS due to a child's receipt of assistance. Office of Child Support refers to these collections as retained support.

CDC Only

Bridges excludes as income, both of the following:

- The amount of collections retained by DHS (certified support).
- Direct Support payments the group receives (in error) after the child support certification effective date and returns to DHS.

FAP Only

Bridges excludes collections retained by DHS (certified support) and court-ordered support payments the group receives after the child support certification effective date.

FIP Only

The effective date for court-ordered child support certification at FIP opening depends on the initial FIP eligibility date and the date initial FIP eligibility is certified in Bridges.

When the initial eligibility date is the first of a month, certification of child support is effective the first of the month following the day you certify initial FIP eligibility in Bridges.

When the initial eligibility date is the 16th of a month, court-ordered child support is certified the later of:

- The first of the month following the initial eligibility date.
- The first of the month following the day you certify initial FIP eligibility in Bridges.

Note: Certification effective date changes if a FIP eligibility determination group is closed and then reinstated.

Bridges counts certified child support only in the FIP child support income test: see [BEM 255](#), Support Certification Effective Date, [BEM 505](#), PROSPECTIVE BUDGETING/INCOME CHANGE PROCESSING and [BEM 518](#), FIP/RAPC/SDA INCOME BUDGETING.

Child Support Non-FIP Arrears**FIP Only**

For FIP eligibility determination groups whose initial eligibility is approved on or after October 1, 2009, collections attributed to a time period when the family was not receiving FIP, are not retained by the state. Office of Child Support (OCS) refers to these payments as pre-assistance arrears.

FIP and RAP Only

These payments are excluded income.

MA Only

This type of child support income is countable for both FIP and SSI-related MA.

CDC Only

This type of child support income has no affect on CDC eligibility when received by FIP recipients because they are categorically eligible for CDC.

When received by a non-FIP recipient, this is countable unearned income.

FAP Only

This type of child support income is countable.

**Child Support
Certified Potential
Family Arrears****All Types of Assistance**

For FIP eligibility determination groups whose initial eligibility of ongoing benefits was approved prior to October 1, 2009, collections attributed to a time period when the family was not receiving FIP, are retained by the state. Office of Child Support refers to these payments as potential family arrears.

**Child Support
Direct (Court-
Ordered)****All Types of Assistance**

Court-ordered direct support means child support payments an individual receives directly from the absent parent or the MiSDU. Bridges counts the total amount as unearned income, except any portion that is court-ordered or legally obligated directly to a creditor or service provider: see [BEM 518](#), Voluntary/Direct Support, for direct support income disregard for FIP.

**Child Support
Refund****All Types of Assistance**

Child support refund means a payment issued to a current or former FIP recipient when support was misdirected to DHS (retained in error) due to a delay in child support decertification. Office of Child Support refers to these payments as late decerts. Bridges excludes as income.

**Child Support
Reimbursement****All Types of Assistance**

Child support reimbursement means a payment issued to a current or former FIP recipient when the state receives certified support exceeding the amount that may be retained to offset FIP paid. Office of Child Support refers to these payments as excess Unreimbursed Grant (URG) amount. Bridges excludes as income.

**Child Support
Voluntary (Not-
Court Ordered)****All Types of Assistance**

Voluntary support means child support payments that are **not** court-ordered. The payments are received by the individual directly from the absent parent. Bridges counts the total amount as the child's unearned

income: see [BEM 518](#), Voluntary/Direct Support, for direct support income disregard for FIP.

DEATH BENEFIT

All Types of Assistance

Death benefits are money an individual receives from Social Security or an insurance company due to the death of an another individual. Enter as Death Benefit in both the unearned income logical unit of work and lump sum logical unit of work.

FIP, RAP, SDA, CDC and FAP Only

A death benefit is a lump sum: see [BEM 500, LUMP SUMS AND ACCUMULATED BENEFITS](#).

MA and TMAP

A death benefit is unearned income. Bridges counts the gross benefit minus the amount used to pay the last medical expenses and burial costs of the deceased individual.

DONATIONS/ CONTRIBUTIONS

All Types of Assistance

Home Heating Fuel Supplier or Public/Government Agency

Bridges excludes as income, a donation given to an individual by a home heating fuel supplier or a public/government agency for food, clothing, shelter or home energy.

Individual Outside the EDG

A donation to an individual by family or friends is the individual's unearned income. Bridges counts the gross amount actually received, if the individual making the donation and the recipient are not members of any common eligibility determination group.

Exception: See [BEM 500](#), Inconsequential Income.

Private, for Profit/Other Donations

Donations from a private, for profit organization are countable unearned income. Donations from sources other than those specified in policy, are countable unearned income.

Private, Nonprofit Organization Assistance

This means money an individual receives from a private, nonprofit organization based on need, as determined by the contributing organization. Bridges excludes the first \$300 received during a calendar quarter. Amounts in excess of \$300 per calendar quarter are counted as unearned income.

**EDUCATIONAL
ASSISTANCE (NOT
WORK STUDY)****All Types of Assistance****Grants, Loans,
Scholarships etc.**

Educational assistance includes grants, loans, scholarships, assistantships, stipends and fellowships for education. Bridges excludes these income types as income and as assets.

See [BEM 501](#), Work Study income.

**Operation
Graduation**

The Operation Graduation School Dropout Prevention Program is funded by the Michigan Department of Education and operated by local school districts. Recipients are secondary school students ages 12 through 18. Bridges excludes as income.

**FACTOR
CONCENTRATE
LITIGATION
SETTLEMENT
(WALKER VS.
BAYER)****All Types of Assistance**

Four manufacturers of blood plasma settled a lawsuit involving hemophilia patients who became infected with human immunodeficiency virus. The court case was referred to as Susan Walker vs. Bayer Corporation. Beneficiaries of the lawsuit, may receive a settlement worth \$100,000. Payment may be a one-time payment or periodic payments. Enter one-time payments as a lump sum. Enter periodic payments in the unearned income logical unit of work.

The recipient may have documents from the settlement law group regarding factor concentrate litigation settlement.

FIP, RAP, SDA, CDC, AMP and FAP Only

Bridges will count lump sums as assets beginning the month received.

Bridges will count the amount of periodic payments as unearned income.

MA and TMAP

Bridges excludes all settlement payments as both income and assets.

**FILIPINO
VETERANS EQUITY
COMPENSATION
FUND****All Types of Assistance**

These payments are issued to certain veterans and surviving spouses of veterans who served in the military of the Government of the Commonwealth of the Philippines during World War II. Bridges excludes the payments as income and assets.

**FLEXIBLE
BENEFITS**

See [BEM 501](#), Wages.

**FOSTER
GRANDPARENTS****All Types of Assistance**

This is a Domestic Volunteer Services Act, Title II program. Payments are excluded under Public Law 93-113 as income and as an asset.

GOVERNMENT AID**All Types of Assistance****Child Care
Nutrition Payments**

Child care nutrition payments may be made through the National School Lunch Act or the Child Nutrition Act of 1965. This income type is excluded for all types of assistance when payment is received only for an individual's own child(ren). In this situation, do not enter any payments in Bridges.

This income type appears only in the self-employment logical unit of work for use when an individual receives payment on behalf of someone else's children for whom child care is provided.

Exception: FAP Only

When a child care provider receives payments for someone else's children, payments must be entered in the self-employment logical unit of work. Bridges will determine countable income from this source, for FAP only: see [BEM 502](#), CHILD CARE NUTRITION PAYMENTS.

**DHS Child
Development and
Care Program
(CDC)****All Types of Assistance**

When CDC is approved for a parent/substitute parent (PSP), do not enter CDC payments as income for the PSP. These payments are excluded income for the family receiving the care.

Enter CDC payments received by an individual providing care as self employment income; see [BEM 502](#), INCOME FROM SELF-EMPLOYMENT.

Family Support Subsidy**All Types of Assistance**

Department of Community Health makes payments to families with impaired or autistic children under age 18. Bridges excludes Department of Community Health family support subsidy payments to families when the child is living in the home. These payments are for needs **not** covered by the state standard of assistance.

Federal Emergency Management Assistance (FEMA)**All Types of Assistance**

The FEMA program makes payments to individuals for a variety of emergent needs. Bridges excludes these payments as income and as an asset.

Exception: FAP only

If money received from the FEMA program is for temporary housing, and exceeds the actual cost, Bridges counts the difference as unearned income unless it is returned to the FEMA program.

Food Assistance Program (FAP)**All Types of Assistance**

Do not enter FAP issuances as income in Bridges. Food assistance is excluded as income and as an asset.

FIP, RAPC or SDA Cash Assistance**FIP, RAPC, SDA, CDC, MA, AMP and TMAP**

Bridges excludes FIP, RAPC and SDA as income.

FAP Only

FIP, RAPC and SDA benefits are considered the unearned income of the FIP, RAPC or SDA head of household (HOH, formerly grantee). Bridges counts as unearned income, the amount of cash assistance benefits minus any excludable portion.

The following portions of cash assistance benefits are excluded by Bridges:

- The amount of non-IPV administrative recoupment.
- The amount of initial cash benefits intended to cover a current or previous month, when FAP benefits have already been authorized for such months.

Some types of FIP and RAPC penalties, require budgeting of cash assistance for FAP, even when not received: see [BEM 233A](#), FAILURE TO MEET EMPLOYMENT AND/OR SELF-SUFFICIENCY RELATED REQUIREMENTS: FIP, [BEM 233C](#), FAILURE TO MEET EMPLOYMENT REQUIREMENTS: RAP CASH, [BEM 255](#) Budgeting Last FIP

Grant on FAP When FIP Closes and [BEM 550](#), DISQUALIFIED OR INELIGIBLE PERSONS.

Bridges calculates countable cash assistance benefits for FAP based on program policy rules.

FIP, RAPC and SDA Supplements

FIP, RAPC, SDA, CDC, MA, AMP and TMAP

When Bridges determines a cash assistance underpayment for a benefit period for which benefits have already been issued, it displays supplement on the eligibility summary screen. When the new eligibility results are certified, the difference between the original issuance and the new benefit calculation is automatically authorized.

Bridges excludes these payments as income.

FIP, RAPC and SDA Reinstatement and Delayed Benefits

FAP Only

When initial cash assistance authorization is delayed until after FAP is authorized, Bridges does not count the cash assistance for that benefit period in the FAP benefit calculation.

Bridges counts FIP, RAPC and SDA benefits issued as a result of reinstatement only if authorized before or at the same time FAP benefits are authorized for the benefit period for the first time. Bridges allows the exclusions described in FIP, RAPC or SDA Cash Assistance.

Reinstatement benefits that cover or restore retroactive FIP, RAPC or SDA benefits are lump sums. Lump sums are assets.

Home Help Services Under Medicaid

All Types of Assistance

Individual's needing care in their homes may qualify for DHS to make payment on their behalf to a service provider. Do not enter these payments for the individual receiving the care. These payments are excluded income for the individual receiving the care.

Enter home help services payments received by the individual providing the service as that individual's employment income: see [BEM 501](#), WAGES.

Housing Assistance

All Types of Assistance

The Federal Office of Housing and Urban Development (HUD) and the Farmers Home Administration (FMHA) provide many forms of housing assistance (example: subsidized housing) under the following laws:

- Subchapter II of the Uniform Relocation and Real Property Acquisition Act of 1970.
- U.S. Housing Act of 1937.

- Experimental Housing Allowance Program made under Annual Contribution Contracts entered into prior to January 1, 1975.
- National Housing Act.
- Section 101 of the Housing and Urban Development Act (HUD) of 1965.

Exclude any housing assistance with HUD or FMHA involvement as income and as an asset.

Nutrition Program for the Elderly, Title VII

All Types of Assistance

Enter payments received from the Nutrition Program for the Elderly, Title VII of the Older Americans Act of 1965, in the unearned income logical unit of work. Bridges will exclude as income and assets.

Out of State Diversion

All Types of Assistance

Some states offer a Temporary Assistance for Needy Families (TANF) diversion program similar to Michigan's Short Term Family Support. It is intended as a one-time payment in lieu of periodic/monthly TANF assistance (Michigan uses the term FIP). This is considered a one-time payment and is excluded income for all types of assistance.

Refugee Matching Grant

All Types of Assistance

This is an employment program administered by refugee resettlement agencies. It provides job training and maintenance assistance (food, housing, transportation, etc.) to eligible refugees. The benefits are partly cash, but mainly in-kind goods and services. Enter any cash payments made directly to the refugee in the unearned income logical unit of work.

FIP, RAP and SDA Only

Recipients of Refugee Matching Grant have an eligibility determination group participation status of excluded. Bridges does not consider the recipient's need, income or assets: see [BEM 210](#), [BEM 214](#), [BEM 215](#), Excluded RAPC eligibility determination group Members, and [BEM 222](#), Refugee Matching Grant.

CDC and FAP Only

Bridges counts as unearned income.

MA, AMP and TMAP

Bridges excludes as income.

**Refugee
Resettlement
Assistance**

All Types of Assistance

Refugee resettlement assistance is distributed within 90 days of a refugee's date of entry. Payments may be made to third parties such as landlords, utility companies or other service providers: see [BEM 500](#), THIRD PARTY ASSISTANCE.

Payments may also be made directly to refugees. The number and frequency of payments are determined by the refugee resettlement agency.

FIP, RAP, SDA, CDC, MA, AMP and TMAP

Exclude all payments as income.

FAP Only

If payments are made monthly, exclude the first \$300 per calendar quarter as this is considered a donation. If payment meets the definition of a lump sum, see [BEM 500, LUMP SUMS AND ACCUMULATED BENEFITS](#). Budget remainder of payments made to refugees as unearned income.

**Robert T. Stafford
Disaster Relief**

Payments from the Robert T. Stafford Disaster Relief and Emergency Assistance Act (formerly the Disaster Relief Act of 1974), are excluded as income and as an asset.

**State Emergency
Relief (SER)**

Do not enter SER payments in Bridges. Such payments are excluded as income and assets.

**Women, Infants
and Children (WIC)**

This is a supplemental food program for women, infants and children. WIC is excluded as income and as an asset.

**Guardianship
Assistance
Program**

FIP, SDA, RAPC, CDC, FAP

Guardianship Assistance Program is counted as unearned income.

**HOME EQUITY
CONVERSION
PLANS**

FIP, SDA, RAPC, CDC and FAP

Reverse Mortgage

Reverse mortgages allow a homeowner to borrow, via a mortgage contract, some percentage of the value of his home. The homeowner receives periodic payments (or a line of credit) that does **not** have to be repaid while the homeowner lives in the home.

Money the homeowner receives from a reverse mortgage is a loan and is **not** countable as an asset or income.

Some reverse mortgages involve the purchase of an annuity and are called reverse annuity mortgages.

Payments the homeowner receives from a reverse annuity mortgage are unearned income. Count the gross amount.

Sale-Lease Back Income

All Types of Assistance

The homeowner sells a home on an installment note and receives monthly payments from the buyer. The buyer allows the former homeowner to live in the home in exchange for rent. The difference between the buyer's payment and the rent is money the former homeowner can use for current expenses. Sometimes the arrangement involves the purchase of an annuity that pays money to the former homeowner.

Payments the former homeowner receives from an annuity are unearned income. Bridges counts the gross amount.

Bridges counts payments the former homeowner receives from the buyer, minus allowable expenses, as unearned income. Allowable expenses are the former homeowner's cost of things such as mortgage or land contract payments, taxes and insurance on the property sold. The former homeowner's rent is **not** an allowable expense.

SSI-Related MA Only

Note: See [BEM 400](#), Sale-Lease Back Asset Value regarding the asset value.

Time Sale

All Types of Assistance

The homeowner signs a contract to sell his home at death, but maintains ownership and can continue living in the home. The buyer makes monthly payments to the homeowner now and agrees to pay certain expenses such as property taxes, insurance, and some maintenance.

The contract may call for purchase of an annuity.

Payments the homeowner receives from an annuity are unearned income. Count the gross amount.

Count payments from the buyer to the homeowner, minus allowable expenses, as the homeowner's unearned income. Allowable expenses are the homeowner's costs of things such as mortgage or land contract payments. Expenses paid by the buyer are **not** allowable.

Payments the former homeowner receives from an annuity are unearned income. Count the gross amount.

**INDIVIDUAL
DEVELOPMENT
ACCOUNTS****All Types of Assistance**

Individual Development Accounts (IDA) are established pursuant to Michigan Public Act 361 of 1998 and section 404(h) of the Social Security Act or Public Law 105-285. IDAs allow low-income families to promote their economic independence by saving for any of the following:

- Postsecondary educational expenses.
- First home purchase.
- Business capitalization.

IDAs are funded by periodic contributions from the family's earnings and matching contributions by or through a nonprofit organization. The IDA must be a trust or a joint account that requires the signatures of both the nonprofit organization and a family member to authorize withdrawals.

Bridges excludes matching contributions and interest or dividends earned by an IDA are excluded as income and assets.

**INSURANCE
PAYMENTS FOR
MEDICAL
EXPENSES****All Types of Assistance**

Insurance payments that are specifically made as reimbursement for incurred medical expenses are excluded as income and as assets.

Common sources of such payments are:

- Health insurance; see BPG glossary.
- Automobile insurance that covers medical expenses.
- Long term care facility insurance.

**INTEREST AND
DIVIDENDS PAID
DIRECTLY TO
CLIENT****FIP, RAP, SDA, CDC and FAP**

Bridges counts interest and dividends paid directly to an individual as unearned income. Choose unearned income type of *Interest Paid Directly to Client* and budget over the period of time intended to cover. Interest and dividends that are reinvested or deposited back into the asset are excluded as income.

Example: Nicole receives a quarterly interest check from her certificate of deposit (CD). Choose income frequency of *contractual/single pay-*

ment covering more than one month, and enter the number of months intended to cover *three*.

Example: Tiffany has an IRA and chooses to let her interest automatically reinvest in the IRA rather than receiving interest checks. Do not enter these payments in Bridges.

MA Only

Count interest and dividends as unearned income in the month received.

JAPANESE AND ALEUT PAYMENTS

All Types of Assistance

To acknowledge the fundamental injustice of being evacuated during World War II, payments are made under Public Law 100-383 to U.S. citizens of Japanese ancestry, resident Japanese aliens and Aleuts. Bridges excludes as income and assets.

JURY DUTY

All Types of Assistance

Enter payments an individual receives for being on jury duty in the unearned income logical unit of work. Bridges excludes money an individual receives for being on a jury.

LEASE OF NATURAL RESOURCES

All Types of Assistance

Enter payments received for leasing natural resources in the unearned income logical unit of work. Bridges counts the gross amount received for leasing natural resources as unearned income. This includes storage rights. Examples of natural resources are:

- Timber.
- Gravel.
- Oil and natural gas.

Exception: Lease income received by an American Indian might be excluded under Public Law 93-134: see [EXHIBIT I-NATIVE AMERICAN PAYMENT EXCLUSIONS](#) in this item.

LOAN PROCEEDS

All Types of Assistance

Enter loan proceeds in the unearned income logical unit of work. Bridges excludes funds an individual has borrowed provided it is a bona fide loan. This includes a loan by oral agreement if it is **made into** a bona fide loan.

Bona fide loan means all the following are present:

- A loan contract or the lender's written statement clearly indicating the borrower's indebtedness.
- An acknowledgment from the borrower of the loan obligation.
- The borrower's expressed intent to repay the loan by pledging real or individual property or anticipated income.

This exclusion does **not** apply to either of the following:

- Purchases made with borrowed money.
- Interest earned on borrowed money. However, the interest might be Inconsequential Income as defined in BEM 500.

MICHIGAN REHABILITATION SERVICES PAYMENTS

All Types of Assistance

Payments from Department of Energy, Labor & Economic Growth, Michigan Rehabilitation Services are considered reimbursements. Enter this type of income in the unearned income logical unit of work. Bridges excludes as income and as an asset.

MILITARY ALLOTMENTS

All Types of Assistance

Allotments are payments for the support of dependents of military personnel, usually initiated by the service member.

It is possible to obtain an involuntary allotment when both of the following conditions are met:

- A court or administrative order for support exists.
- Payments are past due.

Support specialists can provide information on involuntary allotments. The local chapter of the Red Cross can assist in obtaining voluntary allotments.

Intact Families

A family is considered to be intact when an individual is temporarily absent from the home due solely to being in the military. Enter military allotments or money made available to the family at home as military allotment/contribution from absent member. Absent member is in the FIP eligibility determination group and earnings are counted; absent member is not in the FAP eligibility determination group so the allotment/contribution only is counted as unearned income.

Estranged Families A family is considered to be estranged when the individual in the military is **not** temporarily absent due solely to being in the military. When a military allotment is intended for a child, enter the payments as voluntary child support. When payments are intended for an adult, enter as other unearned income.

NAZI VICTIMS' COMPENSATION

All Types of Assistance

Bridges excludes payments made as compensation for Nazi persecution. Enter the gross amount and pay details in the Bridges unearned income logical unit of work. Do not include these payments in liquid assets amounts entered in Bridges.

Austrian Social Insurance Payment

Payments made as compensation for Nazi persecution from paragraphs 500 through 506 of the Austrian General Social Insurance Act.

German Restitution Act

Payments made as compensation for Nazi persecution from the Federal Republic of Germany under the German Restitution Act.

Netherlands Act Victims of Persecution

Payments made as compensation for Nazi persecution from the Dutch government under the Netherlands Act on Benefits for Victims of Persecution 1940-1945 (Dutch acronym WUV).

OLDER AMERICAN VOLUNTEER PROGRAM

All Types of Assistance

This is a Domestic Services Volunteers Act, Title II program. Payments are excluded unearned income under Title II of Public Law 93-113. Bridges excludes as income and as an asset.

RADIATION EXPOSURE COMPENSATION

All Types of Assistance

Exclude payments received from Public Law 101-426, Radiation Exposure Compensation Act. Exclude as income and as assets.

RAILROAD RETIREMENT BOARD BENEFITS

All Types of Assistance

Current and former employees of railroads and related industries and their families can receive the following types of benefits.

- Disability.
- Retirement.
- Sickness.
- Strike.

- Survivors.
- Unemployment.

The U.S. Railroad Retirement Board makes the payments.

Count the gross benefit amount as unearned income.

Note: Allowances in Railroad Retirement Board benefits for the Medicare Part B premiums are **not** considered a reimbursement and should be included in the amounts entered in the Bridges unearned income logical unit of work.

RETIRED SENIOR VOLUNTEER PROGRAM (RSVP)

All Types of Assistance

This is a Domestic Services Volunteers Act, Title II program. Payments are excluded unearned income under Title II of Public Law 93-113. Bridges excludes as income and as an asset.

RETIREMENT INCOME-OTHER

All Types of Assistance

Other retirement income includes annuities, private pensions, military pensions, and state and local government pensions.

Refer to the specific sections in this item for policies regarding:

- Railroad Retirement Board benefits.
- Retirement, Survivors and Disability Insurance (RSDI).
- U.S. Civil Service and Federal Employee Retirement System.

Count the gross benefit as unearned income.

Note: Allowances in pension benefits for the Medicare Part B premiums are not considered a reimbursement and should be included in the amounts entered in the Bridges unearned income logical unit of work.

Sometimes benefits are reduced because of a previous overpayment. In such cases, the reduced amount is the gross amount; see [BEM 500, Reduced Benefits Due to Overpayment](#).

**RETIREMENT,
SURVIVORS, AND
DISABILITY
INSURANCE (RSDI)
(AKA SOCIAL
SECURITY
BENEFITS)****All Types of Assistance**

RSDI is a federal benefit administered by the Social Security Administration that is available to retired and disabled individuals, their dependents, and survivors of deceased workers.

Bridges counts the gross benefit amount as unearned income.

Exceptions:

- Special rules apply when determining MA eligibility for certain former SSI recipients; see [BEM 155](#), 503 Individuals, [156](#), COBRA WIDOW(ER)S, [157](#), EARLY WIDOW(ER)S and [158](#), DISABLED ADULT CHILDREN. These special rules do **not** apply to post-eligibility patient-pay amount calculations in [BEM 546](#).
- Exclude Medicare premium refunds as income and as assets. Refunds are made because there is a delay of about 120 days between when Medical Services Administration initiates Medicare buy-in and a individual's benefit check actually changes: see BAM 810.
- The Social Security Administration authorizes qualified organizations to deduct a fee for acting as a representative payee. Exclude the fee withheld by an authorized organization.
- See [BEM 500](#), Returned Benefits.
- See [BEM 400](#), Retroactive RSDI and SSI Exclusion.

**RICKY RAY
HEMOPHILIA
RELIEF ACT****All Types of Assistance**

The Ricky Ray Hemophilia Relief Act (P.L. 105-369) established a temporary fund administered by the U.S. Secretary of the Treasury to pay money for certain human immunodeficiency virus infected individuals.

A payment an individual receives from that fund is excluded as income and as assets.

**SALE OF
PROPERTY IN
INSTALLMENTS****All Types of Assistance**

This section applies only to the sale of real property with payments in installments (example: land contract). Other sales of real property are conversion of an asset from one type to another.

Bridges counts each installment payment, minus allowable expenses, as unearned income.

The seller may remain liable for certain expenses on the property even though the property has been sold. Such expenses are allowable. Examples include:

- Taxes.
- Insurance.
- Debts secured by property lien.

SCORE OR ACE

Service Corps of Retired Executives (SCORE) and Active Corps of Executives (ACE) are Domestic Services Volunteers Act, Title II programs. Payments are excluded unearned income under Title II of Public Law 93-113. Bridges excludes as income and as an asset.

**SICK AND
ACCIDENT
INSURANCE
PAYMENTS****All Types of Assistance**

Sick and accident insurance pay a flat-rate benefit due to illness or injury without regard to actual charges or expenses incurred. This does not include long term care facility insurance payments. Examples include:

- \$60 for each day hospitalized.
- Lost wage benefits following a car accident.
- Short or long term disability payments.

Enter the gross amount of these payments as unearned income.

Bridges counts as unearned income. If there is an expense for obtaining these income types (for example insurance premium payment), enter the expense in Bridges.

**SPOUSAL
SUPPORT****All Types of Assistance**

Spousal support is a payment from a spouse or former spouse because of a legally enforceable obligation for financial support. It includes maintenance and alimony payments.

See [THIRD-PARTY ASSISTANCE](#) in BEM 500 if support is paid to a creditor or service provider.

**Spousal Support
Certified**

Certified spousal support means court-ordered payments the Michigan State Disbursement Unit (MiSDU) sends to DHS due to an individual's FIP activity. This occurs occasionally, when spousal support is part of a child support order.

Certified support is counted only in the FIP support income test.

**Spousal Support
Direct**

Direct spousal support is a payment received by the spouse or ex-spouse as a result of a legally binding obligation.

Bridges counts the total amount as unearned income, except any portion that is court-ordered or legally obligated directly to a creditor or service provider.

**Spousal Support
Voluntary**

Voluntary spousal support is a payment received by the spouse or ex-spouse that is not court ordered. Bridges counts the total amount as unearned income.

STRIKE BENEFITS

All Types of Assistance

Bridges counts the gross amount received as unearned income.

FAP Only

See [BEM 227](#), STRIKERS, for budgeting policies.

**SUPPLEMENTAL
SECURITY INCOME
(SSI)**

All Types of Assistance

SSI is a benefit administered by the Social Security Administration. SSI is a means-tested program that can be received based on age, disability or blindness.

Michigan SSI benefits include a basic federal benefit and an additional amount paid from state funds. The amount paid by the state and the payment process varies by living arrangement; see [BEM 660](#), STATE SSI PAYMENT.

For SSI recipients in independent living or household of another, refer to Current SSA-Issued SSI, Retroactive SSA-Issued SSI and State SSI Payments below. For SSI recipients in other living arrangements, refer to just Current SSA-Issued SSI and Retroactive SSA-Issued SSI.

**Current SSA-
Issued SSI**

FIP, RAP, MA and TMAP

Bridges excludes the amount of current SSA-issued SSI as income.

SDA, CDC, AMP and FAP Only

Bridges counts the gross amount of current SSA-issued SSI as unearned income. SSI amounts withheld to recoup overpayments due to an intentional program violation (IPV) as defined below, are also included in the gross amount.

IPV means there was a finding of fraud or an agreement to repay in lieu of prosecution. Bridges counts recouped SSI only if IPV information is volunteered by the SSI recipient or other reliable source. Do **not** initiate any contacts; see [BEM 500, Reduced Benefits Due to Overpayment](#).

Exception: The Social Security Administration authorizes qualified organizations to deduct a fee for acting as a representative payee. Exclude the fee withheld by an authorized organization.

AMP Only

Bridges excludes SSI income received by an AMP client's spouse only.

Retroactive SSA-Issued SSI**All Types of Assistance**

Retroactive SSI benefits may be paid as a one-time payment or in installments over several months. SSA determines how the retroactive benefits will be paid.

FIP, SDA, RAPC, RAPM, CDC, AMP and FAP Only

Retroactive SSI benefits are considered assets whether paid as a one-time payment or as installment payments.

An individual may receive a payment that includes a portion intended as current benefits as well as a portion intended as retroactive benefits. The portion intended as current benefits is income.

MA and TMAP

Retroactive SSI benefits are income in the month received: see BEM 400, Retroactive RSDI and SSI Exclusion about the income and asset exclusion for SSI-related MA.

SDA Only

When retroactive SSI is issued while an SDA application or hearing is pending, determine eligibility for each potential SDA month by budgeting the amount of the SSI intended to cover that month.

State SSI Payments**All Types of Assistance**

State SSI Payments (SSP) are issued quarterly. Payments are issued in the final month of each quarter; see [BEM 660](#), State SSI Payment.

FIP, RAPC, RAPM, MA and TMAP

Bridges excludes as income.

SDA, CDC, AMP and FAP Only

Whenever an SSA-issued independent living or household of another payment is budgeted, Bridges counts the corresponding monthly SSP benefit amount as unearned income; see RFT 248.

Example: If the federal SSI amount being budgeted is for independent living, Bridges counts the monthly SSP benefit amount for independent living.

Bridges does not count as income, SSP benefits paid when the individual is no longer an SSI recipient.

**TAX REFUNDS AND
TAX CREDITS****All Types of Assistance**

Tax refunds and credits are assets, **not** income; see [BEM 400](#), Tax Refund and Tax Credit Exclusion.

**Earned Income Tax
Credit, EITC,
Advanced**

Individuals can elect to receive a portion of an anticipated Earned Income Tax credit in regular pay checks. Do not enter advance payments of the Earned Income Credit as part of wages or as unearned income. They are not countable for any type of assistance; see [BEM 501, Wages](#).

TRUST PAYMENTS**All Types of Assistance**

Count payments from a trust to a beneficiary as the beneficiary's unearned income.

FIP, SDA, CDC, AMP and FAP Only

In addition, count any amount of trust income that the beneficiary can instruct the trust to pay him. It is the beneficiary's unearned income.

**UNEMPLOYMENT
BENEFITS****All Types of Assistance Except FTW**

Unemployment benefits include all of the following:

- Unemployment benefits (UB) available through the Michigan Unemployment Insurance Agency (UIA) and comparable agencies in other states.
- Supplemental unemployment benefits (SUB pay) from an employer or other source.

- Trade Readjustment Act (TRA) payments.

Count the gross amount as unearned income.

Exception: Sometimes benefits are reduced because the individual has earnings. In such cases, the reduced amount is the gross amount. See [BEM 500, Returned Benefits](#) about excluding amounts listed under recoupment on the Unemployment Insurance Agency payment stub.

FTW Only

Bridges excludes UB as income.

URBAN CRIME PREVENTION

This is a Domestic Services Volunteers Act, Title I program. Payments are excluded unearned income under Title I of Public Law 93-113. Bridges excludes as income and as an asset.

U. S. CIVIL SERVICE AND FEDERAL EMPLOYEE RETIREMENT SYSTEM

All Types of Assistance

The U.S. Office of Personnel Management makes payments because of the disability, retirement or death of a federal employee.

Bridges counts the gross amount as unearned income.

Exception: Exclude Medicare premium refunds as income and as assets. The refunds are because there is a delay of about 120 days between when Medical Services Administration initiates Medicare buy-in and a individual's benefit check actually changes; see [BAM 810](#), Part B Buy-In Program.

VETERANS' BENEFITS

All Types of Assistance

The Department of Veterans Affairs (VA) has numerous programs that make payments to veterans and their families. The most common types are discussed below.

VA PENSION AND COMPENSATION

All Types of Assistance

Pension payments are based on a combination of a service connected and non service-connected disability or death. Pensions are normally paid monthly. However, the VA may make the payment quarterly, twice a year or annually if the amount is small (less than \$19 per month).

Compensation payments are based on service-connected disability or death.

The pension and compensation payment can include one or more of the following additional allowances:

- Aid and attendance or housebound allowances.
- VA adjustment for unusual medical expenses.
- VA clothing allowance.
- Augmented benefit because of a dependent.

Note: These additional allowances are **not** identifiable on a check stub or award letter. Accept the client's statement that the payment does **not** include any additional allowances nor an amount for dependents.

Bridges counts the gross amount of the pension or compensation as unearned income.

Exceptions:

- Bridges excludes any portion of a payment resulting from an Aid and Attendance or Housebound allowance, except the \$90 reduced VA payment made to certain MA recipients in Medicaid-certified long term care facilities; see BEM [546](#) about identifying such payments.
- Bridges excludes any portion of a payment resulting from unusual medical expenses. That portion is **not** income or an asset.
- Bridges may exclude augmented benefits; see [Augmented Benefits](#) in this item.

The VA calls a payment that is increased because of a dependent an augmented benefit. If the VA chooses to pay the dependent's portion directly to the dependent, it is called an Apportionment Payment: see [Apportionment Payment](#).

VA Educational Benefits

All Types of Assistance

VA provides educational benefits under several programs.

Bridges excludes as income and as an asset.

VA Aid and Attendance and Housebound Allowances

All Types of Assistance

Payments are made to veterans, spouses of disabled veterans, and surviving spouses who are:

- Housebound.
- In regular need of the aid and attendance of another individual.

The payment is included with the pension or compensation payment.

Bridges excludes as income and as an asset the portion of a VA pension or compensation that is the aid and attendance or housebound allowance.

VA Clothing Allowance

All Types of Assistance

A lump-sum clothing allowance is payable in August of each year to veterans with a service-connected disability for which a prosthetic or orthopedic appliance or wheelchair is used.

Bridges excludes the clothing allowance as income and as an asset. It is a reimbursement.

VA Spina Bifida Benefits

All Types of Assistance

Benefits are available to Vietnam veterans' natural children with spina bifida. Bridges excludes these benefits as income and as assets.

VA Adjustment for Unusual Medical Expenses

All Types of Assistance

VA increases some pension and compensation payments due to medical expenses.

Bridges excludes the increase due to medical expenses as income and as an asset.

Apportionment Payment

All Types of Assistance

Apportionment is direct payment of VA benefits to a dependent of the veteran or veteran's surviving spouse. The VA decides whether and how much of such benefits to pay on a case-by-case basis.

These payments are the dependent's countable unearned income.

Augmented Benefit

All Types of Assistance

An augmented benefit is a VA benefit that has been increased because of a dependent. The increase is usually included in the payment made to the veteran or the veteran's surviving spouse.

The dependent's portion of an augmented benefit is the dependent's income. That portion is countable as the dependent's unearned income when the dependent lives with the individual receiving the VA benefit.

Bridges does **not** count the dependent's portion as income of either the dependent or the individual receiving the benefit if the dependent does **not** live with the individual receiving the VA benefit.

Note: Actual payments by the VA beneficiary to the dependent when they live apart are budgeted as unearned income to the dependent when determining the dependent's eligibility.

WORKERS' COMPENSATION

All Types of Assistance

Workers' compensation payments are available under various federal and state laws to individuals with a job-related illness or injury and to survivors of a deceased worker. Payments might be made by a government agency, an insurance company or an employer.

Count the gross payment as unearned income.

Exception: Exclude compensation awarded for a particular use which carries legal sanction if used for another purpose. Exclude as income and as an asset.

YOUTHBUILD

All Types of Assistance

On-the-job training payments are disregarded as income if received by a individual who is:

- Under age 18.
- Age 18 and living with someone providing care or supervision.
- For LIF only, age 19 and a dependent child.

Other types of payments (stipends, grants, etc.) under Youthbuild are excluded.

VERIFICATION REQUIREMENTS

All Types of Assistance except Healthy Kids

Verify non-excluded income at all of the following:

- Application, including a program add, prior to authorizing benefits.
- At member add, only the income of the member being added.
- Redetermination.
- When program policy requires a change be budgeted.

Exception: For FIP, RAP, SDA, CDC and FAP verify income that decreases or stops. Do not verify starting or increasing income unless income change information is unclear, inconsistent or questionable. Select *starting or increasing income* as the verification source. Selecting *client statement* as the verification source results in Bridges incorrectly pending eligibility and generating a Verification Checklist.

Exception: For MA, Bridges accepts client statement regarding changes in income for ongoing eligibility determination groups unless you are completing a redetermination.

Use available electronic methods (for example consolidated inquiry or SOLQ) to verify income. When electronic verification is not available or inconsistent with client statement, the client has primary responsibility for obtaining verification. Do not deny assistance based solely on an employer or other source refusing to verify income; see [BAM 130](#), Verification and Collateral Contacts and [BEM 702](#), CDC Verifications.

Healthy Kids Only

Income and expenses are **not** verified for Healthy Kids. Client statement is an acceptable verification source for income and expenses.

VERIFICATION SOURCES

Child Support Certified, Direct (court ordered), Refund and Reimbursement

All Types of Assistance

- Consolidated Inquiry.
- Letter or document from person/agency making payment.
- Check stub.
- Data obtained from the Michigan child support enforcement system (MiCSES). (Select other acceptable).
- Contact with child support specialist. (Select other acceptable).
- Information from the friend of the court (DHS-243, Verification of Public Records).

Child Support Voluntary (Not Court Ordered)

- Letter or document from person making payment.
- Other acceptable method that provides necessary information.

RSDI and SSI

- Recent check stub(s).
- Consolidated Inquiry.
- SOLQ/WTP.
- BENDEX/SDX.
- Award letter.
- Statement from or contact with a reliable source. (Select other acceptable as the verification source.)

- Unemployment Benefits**
- Recent check stub.
 - Consolidated Inquiry.
 - Unemployment Insurance Agency
 - Other acceptable method that provides necessary information.
- VA Benefits**
- DHS-75, Verification of VA Payments.
 - Other acceptable method that provides necessary information.

**EXHIBIT - NATIVE
AMERICAN
PAYMENTS
EXCLUSION**

All Types of Assistance

Bridges excludes payments to Native Americans under the following laws as income and as assets:

- Public Law 92-203: Tax exempt portions of payments under the Alaska Native Claims Settlement Act.
- Public Law 92-254: Judgment funds to members of the Blackfeet Tribe of Blackfeet Reservation, Montana, and Gros Ventre Tribe of the Fort Belknap Reservation, Montana.
- Public Law 93-134: Funds distributed to members of the Indian tribes and the purchases made with such funds. Also, exclude up to \$2,000 per year of income received by an individual Indian that is derived from leases or other uses of individually-owned trust or restricted lands.
- Public Law 93-531: Relocation assistance payments to members of the Hopi and Navajo Tribes.
- Public Law 94-114: Receipts distributed to members of certain Indian tribes.
- Public Law 94-189: Payments received under the Sac and Fox Indian agreements.
- Public Law 94-540: Judgment funds to the Grand River Band of Ottawa Indians.
- Public Law 95-433: Payments by the Indian Claims Commission to the Confederated Tribes and Bands of the Yakima Indian Nation or the Apache Tribe of the Mescalero Reservation.
- Public Law 96-420, Section 5: Payments to the Passamaquoddy Tribe and the Penobscot Nation or any of their members received pursuant to the Maine Indian Claims Settlement Act of 1980.

- Public Law 98-64: Funds distributed to members of Indian tribes and purchases made with such funds.
Exception: For FAP only, if recurring payments are made from funds held in trust by the Secretary of the Interior, count the amounts over \$2,000 per person as unearned income. Amounts of onetime payments over \$2,000 per person are countable assets. (Public Laws 97-458 and 98-64).
- Public Law 98-123: Funds distributed to members of the Red Lake Band of Chippewa Indians.
- Public Law 98-124: Funds distributed to the Assiniboine Tribe of the Fort Belknap Indian Community and the Assiniboine Tribe of the Fort Peck Indian Reservation.
- Public Law 99-346: Payments and distribution of judgment funds to the Saginaw Chippewa Indian Tribe of Michigan. May be called payments from the Investment Fund or Elderly Assistance Investment Fund.
- Public Law 105-143: Distributions under this law are NOT considered income or assets. This law provides funds to Ottawa and Chippewa Indians of Michigan.

LEGAL BASE**FIP**

MCL 400.1 et. seq.

SDA

Annual Appropriations Act

CDC

Child Care and Development Block Grant of 1990, PL 101-508, Section 5105(a)(3)

Social Security Act, as amended. Title IVA (42 USC 601 et seq.); Title IVE (42 USC 670 et seq.); Title XX (42 USC 1397 et seq.)

45 CFR Parts 98 and 99

MA

Social Security Act Sections 1902(a)(10), 1931

42 CFR 435, Subparts H and I

MCL 400.106

AMP

Title XIX of the Social Security Act (1115) (a)(1)

FAP

7 CFR 273.9

Child Care and Development Block Grant of 1990, as amended
42 USC 4601 et. seq., 1437 et. seq., 3001, 5121 et. seq., 4950, 2210,
1612 (a)(2), 9858 et. seq.

300 c-22

43 USC 1601 et. seq.

50 USC app 1989b-4

25 USC 1401 et. seq., 459 e

12 USC 1701

P. L. 108-447, 111-5, & 1002(g)(2)

American Recovery and Reinvestment Act of 2009

Filipino Veterans Equity Compensation Fund

RAP

45 CFR 400

P.L. 106-386 of 2000, Section 107

**JOINT POLICY
DEVELOPMENT**

Medicaid, Adult Medical Program (AMP), Transitional Medical Assistance (TMA/TMA-Plus), and Maternity Outpatient Medical Services (MOMS) policy has been developed jointly by the Department of Community Health (DCH) and the Department of Human Services (DHS).