

Senior Companion Program 2020 Income Eligibility Levels To Earn Hourly Stipend

The chart below is designed to help you decide whether or not you will qualify, based on your current income, to become a stipend volunteer. Stipend volunteers receive approximately \$150-\$400 a month, dependent on the number of hours served. This hourly stipend is non-taxable, and **is not considered income**. All stipend volunteers must be willing to serve a *minimum* of 15 hours each week – no exceptions. (An important fact to keep in mind: because the hourly stipend is not considered income, by law, it cannot be factored into income for loan applications.)

Please fill out the enclosed “Income Eligibility” (blue) form to see if your income qualifies you to become a stipend volunteer with the Senior Companion Program. ***If your income is over the maximum allowed***, be sure to deduct any allowed medical expenses as explained on the back of the “Income Eligibility” form.

Family Unit Size	Maximum Annual Income Allowed to Qualify for Hourly Stipend	Maximum Medical Deduction Allowed
1	\$25,520	\$15,312
2	\$34,480	\$20,688
3	\$43,440	\$26,064
4	\$52,080	\$31,248
5	\$60,720	\$36,432
6	\$69,360	\$41,616

**Please call with any questions and/or concerns
about this part of the application process**

What is considered income for determining volunteer eligibility?

According to Section 2551.44 of the Senior Companion Program Regulations:

- (a) For determining eligibility, "income" refers to total cash or in-kind receipts before taxes from all sources including:
 - (1) Money, wages, and salaries before any deduction, but not including food or rent in lieu of wages;
 - (2) Receipts from self-employment for from a farm or business after deductions for business or farm expenses;
 - (3) Regular payments for public assistance, Social Security, Unemployment or Workers Compensation, strike benefits, training stipends, alimony, child support, and military family allotments, or other regular support from an absent family member or someone not living in the household;
 - (4) Government employee pensions, private pensions, and regular insurance or annuity payments; and
 - (5) Income from dividends, interest, net rents, royalties, or income from estates and trusts.
- (b) For eligibility purposes, income does not refer to the following money receipts:
 - (1) Any assets drawn down as withdrawals from a bank, sale of property, house or car, tax refunds, gifts, one-time insurance payments or compensation from injury.
 - (2) Non-cash income, such as the bonus value of food and fuel produced and consumed on farms and the imputed value of rent from owner-occupied farm or non-farm housing.
 - (3) Per capita payments from certain tribal trust settlements. The IRS provides more information on these settlements, including a list of eligible tribes.

What are allowable medical expenses that may be deducted from income?

According to the Senior Companion Program Regulations, Section 2551.43(c):

Allowable medical expenses are annual out-of-pocket medical expenses for health insurance premiums, health care services, and medications provided to the applicant, enrollee, or spouse which were not and will not be paid by Medicare, Medicaid, other insurance, or other third party pay or, and ***which do not exceed 50 percent of the applicable income guideline.***

Examples of allowable out-of-pocket medical expenses:

Health Insurance Costs:

Private Insurance, Medicare/Medicaid Premiums, Long Term Care Insurance premiums, Co-payments and Deductibles

Prescription Drugs:

Pharmacy Program Co-payments and Deductibles

Medical Bills for Dr. Visits:

Included, but not limited to: Medical Care, Dental Care, Vision Care

Other out-of-pocket Medical expenses:

One time medical expense; equipment (supplies for dentures, hearing aids, eyeglasses, wheelchairs, canes, etc.); Over the counter drugs and supplies (pain relievers, antacids, hearing aid batteries, vitamins, non-prescription eye glasses)