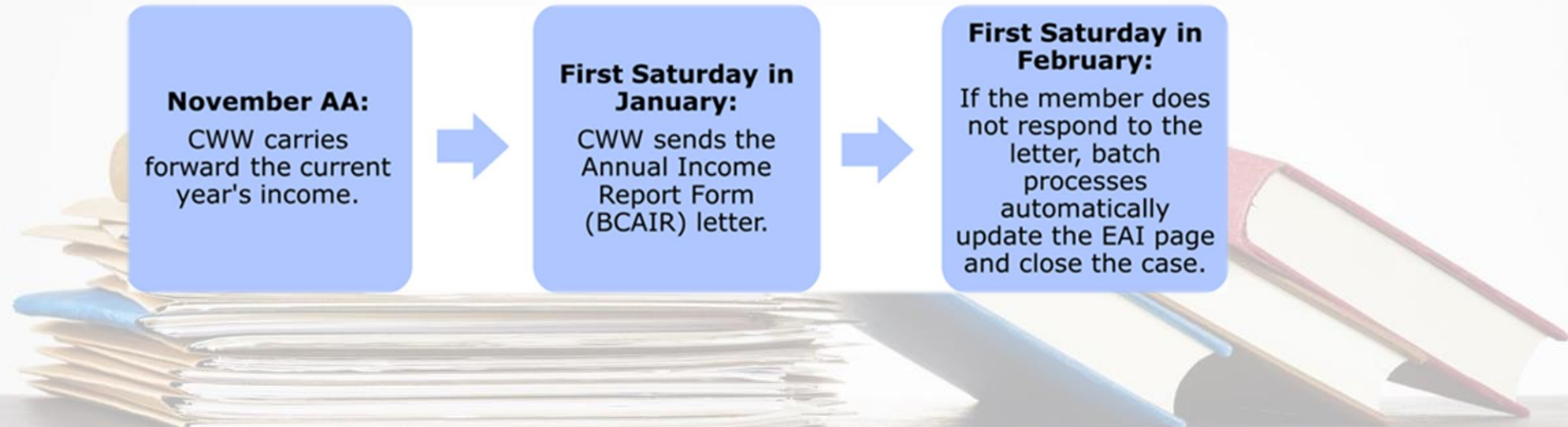


Gap Filling Refresher



General Gap Filling Info

- Only for BC+ tested at 100% of FPL (MAGA/MAGS/MAGN/etc.) when an AG is over 100% of FPL monthly.
- For most cases, only Validation is needed. Verification is **ONLY** required when we are missing info, or info is questionable.
- Gap Filling is systematically reviewed every calendar year.
 - Actions taken by system include:



Validation

Gap filling determinations use the **expected** annual income for the current calendar year. Since the client may not have yet received the income, documentation of this income may be difficult or impossible to obtain at the time of application or change report. Verification of expected annual income is not required. However, the expected annual income reported by the applicant or member must be **validated** by the agency using all available information.

Reminders about using validation:

- Only for Gap Filling determinations. Does not apply to other programs and/or determinations.
- Information and sources used to validate must be documented in the appropriate field on the Expected Annual Income (EAI) page and case comments. If you exceed the 240-character maximum available on EAI page, please make a separate, flagged case comment with the relevant information, and comment “See flagged case comment by X***** on MM/DD/YYYY for validation details”
- Once validated, information is used for the **calendar year** and should be reviewed/updated when changes to income or deductions are reported or found.

Examples of sources for Validation

- Client reported income
- SWICA
- FDSH
- DX UIB/UC info
- DX SOLQ info
- Letters/statements from clients or employers regarding seasonality
- Patterns of seasonality historically established
- Income verification available in ECF

Validated amounts should always reasonably align with client reported income. If we have unreported income sources found, or amounts do not align, we should be attempting to clarify with the client. If we are unable to do so, we should ask for verification

Annual Income Summary page

Annual Income Summary

Cancel

Individual Reported Annual Income Summary

Case Information

Row	Individual	Income Year	Last Updated	Delete Reason	Expected income amount		
	SANDY BEACH 36F PP	2025	01/15/2025		Does not know		

Expected Annual Income Summary

Individual	Income Year	Last Updated	Delete Reason	Final Calculated Annual Income		
SANDY BEACH 36F PP	2025	01/15/2025		\$10,000.00		

Individual:
Year:
Updated on or before:

Cancel

Individual Reported Annual Income page

Individual Reported Annual Income Cancel

Total: 1

Effective Period

*Income Year: **2025** Last Updated: **01/15/2025**

Delete Reason:

Individual Reported Annual Income Details

*Individual: **SANDY BEACH 36F PP**

Expected income amount: \$. Does not know

Enter New Year:

Individual Updated on or before

Cancel

EAI page

Expected Annual Income

Cancel

Total: 1

Annual Income Details

Effective Period

* Income Year: **2025**

Last Updated: **01/15/2025**

Delete Reason:

Last Updated By: **XSA270**

Details

* Individual: **SANDY BEACH 36F PP**

Individual Reported Annual Income: **\$0.00**

Employment Earned Income: **\$ 10,000.00**

Self-Employment Profit (or Loss): + **0.00**

Unearned Income: + **0.00**

Deduction: - **0.00**

Final Calculated Annual Income: \$ 10,000.00

Override Final Calculated Annual Income: \$.

Verification codes

Details

* Individual: **SANDY BEACH 36F PP** Go to

Individual Reported Annual Income: \$0.00	Employment Earned Income: \$ 10,000.00
	Self-Employment Profit (or Loss): + 0.00
	Unearned Income: + 0.00
	Deduction: - 0.00
	Final Calculated Annual Income: \$ 10,000.00

Override Final Calculated Annual Income: \$.

* Is additional income information needed from the individual?: ? - Pending information v

Comments:

Current Size = 0 characters (240 characters max.)

- ? - Pending information
- F - Failed to provide information
- V - Worker validated
- W - Waiting worker validation

Income/Deduction field types

1. Enter **all** countable earned income except SEI, including In-kind
2. Enter counted SEI income/loss in **ONE** field.
3. Enter **all** countable unearned income, except educational aid/expenses
4. Enter **BOTH** fields, countable aid and countable expenses
5. Enter amount **NOT** paid by **MSP**
6. Should include **all** deductions from BC + tax deductions pages

Earned Income		Expand All	Collapse All
Annual Earned Income Amount:	\$ <input type="text" value="10000"/> . <input type="text" value="00"/>	← 1	
Comments:			
Self-Employment		Expand All	Collapse All
Annual Self Emp. Income Amount:	\$ <input type="text" value="0"/> . <input type="text" value="00"/>	2	Annual Self Emp. Loss Amount: \$ <input type="text" value="0"/> . <input type="text" value="00"/>
Comments:			
Unearned Income		Expand All	Collapse All
Annual Unearned Income Amount:	\$ <input type="text" value="0"/> . <input type="text" value="00"/>	← 3	3
Annual Educational Aid Amount:	\$ <input type="text" value="0"/> . <input type="text" value="00"/>	4	Annual Educational Expense : \$ <input type="text" value="0"/> . <input type="text" value="00"/>
Annual Self-Paid Medicare Part-B Premium Amount:	\$ <input type="text" value="0"/> . <input type="text" value="00"/>	← 5	5
Comments:			
Deduction		Expand All	Collapse All
Total Annual Deduction Amount:	\$ <input type="text" value="0"/> . <input type="text" value="00"/>	← 6	6 Annual Deduction Based on Monthly Budget: \$0.00

DX info and totals

Earned Income

Expand All

Collapse All

Annual Earned Income Amount: \$.

Comments:

01/15/2025 - Client reported income of \$1,500/month for all 12 months used as projected annual income - XSA270

Current Size = 50 characters (240 characters max.)

Individual Reported Employment Income Details

Details Seq	Begin Month	End Month	Employer Name	Employer FEIN	Monthly/Override BC+ Taxable Amount	Number of Months Counted	Expected Annual Income
2	01/2025		WALMART	111431875	\$1,500.00	12	\$18,000.00

In-Kind Income Details

Details Seq	Begin Month	End Month	Person/Organization Name	Monthly In-Kind Amount	Number of Months Counted	Expected Annual Income
No data found.						

Data Exchange Employment Income Details

Employer Number	Employer Name	Quarter	Wage	Source
No data found.				

BC+ budget page

BadgerCare Plus MAGI Budget

Assistance Group Results

Assistance Group Overview

Assistance Group:	MAGS - BCP - CHILDLESS ADULT
Benefit Begin Date:	03/01/2025
Determination Date:	01/17/2025

Results

Assistance Group Status:	
Plan Type:	
Income Rule Type:	GAP FILLING

Fiscal Test Group

Income Eligibility Determination

Total Countable Income - Monthly

Group 1 Countable Income:	\$ 1,500.00
Assistance Group Countable Income:	\$ 1,500.00

Total Countable Income - Annual

Group 1 Countable Annual Income:	\$ 10,000.00
Assistance Group Countable Annual Income:	\$ 10,000.00

Income Limits

Countable Income FPL:	119.52%	Gap Filling Annual Income Limit:	\$ 15,060
Countable Annual Income FPL:	66.40%		
Eligibility Test FPL:	100.00%	Income Limit:	\$ 1,255.00
Premium Requirement Limit FPL:	50.00%	Premium Requirement Income Limit:	\$ 627.50

Pending EAI - VCL types and comments



Important note from your agency: Please provide verification of your employment with Walmart. Please contact our agency as listed on page one if you have any questions.

Action	Who	Program(s)	Due Date
<input type="checkbox"/> You need to give us more information about your expected annual income for 2025.	SANDY	BadgerCare Plus	February 6, 2025

Call your agency.

VCL text **MUST** be added specifying what information is needed

? On the EAI page ensures VCL correctly shows verification is needed and the due date

W on the EAI page will generate a VCL advising the client **NO ACTION** is needed

For your information (no action needed)

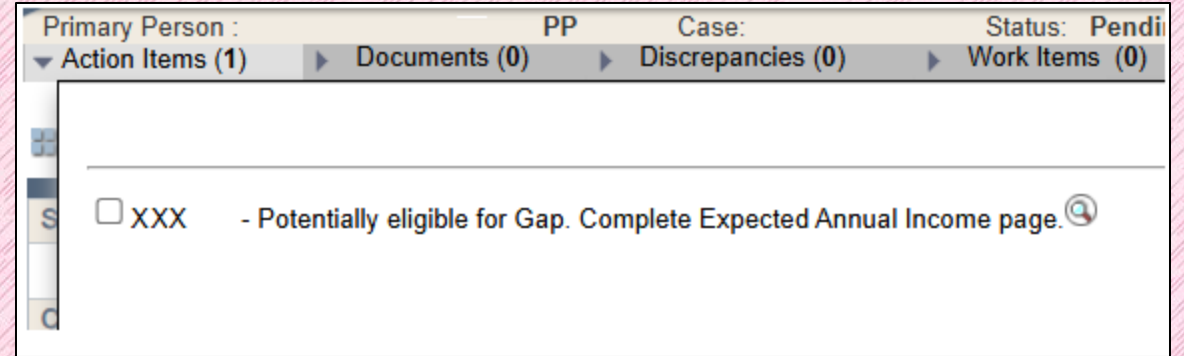
Your agency is checking other sources for the information listed below. You do not have to do anything at this time. If we cannot get the information from other sources, you will get a letter telling you what you need to do.

Agency Task	Who	Program(s)
Your agency is reviewing your information to see if you meet the program's annual income rules.	SANDY	BadgerCare Plus

Action Items

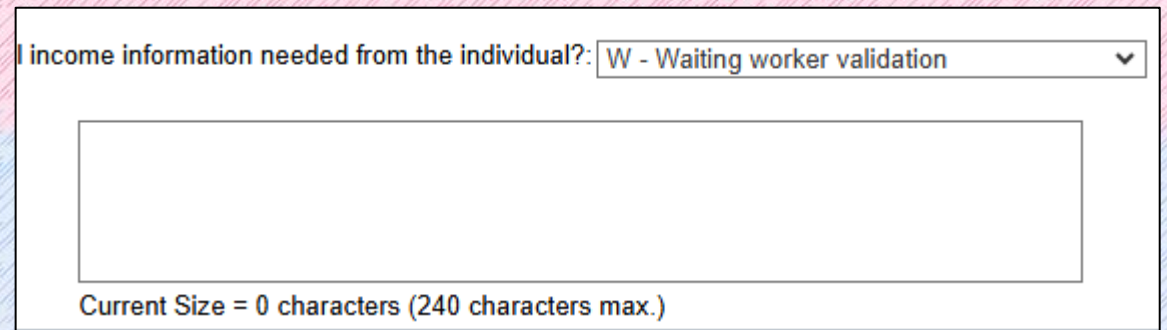
These action items generate AFTER eligibility is run, either by CWW or a worker, when a case has missing or incomplete information to determine Gap Filling on one or more EAI pages. They can sometimes also generate after you've already updated the EAI page. You MUST Check the EAI page if this action item appears and update the information and verification code. When this action item generates the verification field systematically updates to W, which will cause an incorrect VCL to generate, possibly delaying or incorrectly denying benefits.

It's always best practice to check to make sure all actionable action items are cleared before you leave a case.



Primary Person : PP Case: Status: Pendi
Action Items (1) Documents (0) Discrepancies (0) Work Items (0)

XXX - Potentially eligible for Gap. Complete Expected Annual Income page. ⓘ



Income information needed from the individual?: W - Waiting worker validation

Current Size = 0 characters (240 characters max.)

Important notes

UC/UIB – Yearly amount should never exceed the amount issued YTD PLUS the amount in “Left” as the benefits will exhaust/end once this amount is reached. Depending on timing it is possible for the estimated annual amount to be less.

Maximum Benefit Amount: **\$3848.00**

Left: **\$3782.00**

In general, the EAI page should **never** show \$0 for all adults. An AG cannot have income exceeding 100% of FPL for the month AND have \$0 for the year.

Depending on the time of year you are processing Gap info, you will have more or less actual YTD income information available. Whenever possible, we should use actual income. Estimated or Projected income should be used for future months.

Questions?



Process/Policy References and Resources

- **BC+ Handbook sections**

- 16.9 General gap filling policy
- 25.8.1 Backdated Eligibility rules
- 18.1.1 No extensions for gap eligible AGs
- 9.9.6 Using validation for gap filling instead of verification

- **Process Help sections**

- 14.1 Completing EAI pages
- 16.4 Prospective budgeting and best estimates

- **Capital Consortium website**

- Trainings/QC>Past Trainings>Gap fill training

- **Lead/Help Queue/PRT/Supervisor/DHS**

- Please consult a lead/supervisor if you have policy questions. They may escalate your question to DHS if needed.