

**North Dakota Department of Human Services
Children's Health Insurance Program
Income Examples at 250% Federal Poverty Level (FPL) (net)
January 2011**

Example 1: Family of 3 (Mother and 2 children)

Mother works and earns: \$4,500 per month (gross income is at 295% of FPL)

Deductions:

- Mother receives \$30 work/training allowance
- Mother has withholding for taxes of \$675

Total Deductions \$705

Net Income: \$3,795 per month – passes net income test at 250% (\$3,815)

Example 2: Family of 4 (Father, Mother and 2 children)

Father works and earns \$3,500 per month (gross income)

Mother works and earns \$2,500 per month (gross income)

\$6,000 total (gross income is at 327% of FPL)

Deductions:

- Mother and father each receive \$30 work/training allowance per month (total \$60)
- Father's withholding for taxes is \$525 and Mother's withholding for taxes is \$375 (total \$900)
- Child care expenses of \$500 per month

Total Deductions \$1,460

Net Income \$4,540 per month – passes net income test at 250% (\$4,595)

Example 3: Family of 4 (Father, Mother and 2 children)

Father works and earns \$3,500 per month (gross income)

Mother works and earns \$3,800 per month (gross income)

\$7,300 total (gross income is at 397% of FPL)

Deductions:

- Mother and father each receive \$30 work/training allowance (total \$60)
- Father's withholding for taxes is \$540 and Mother's withholding for taxes is \$600 (total \$1,140)
- Father pays \$400 child support
- Child care expenses of \$800
- Mother and Father each pay \$180 per month for a 'single' health insurance plan through their employer (total \$360)

Total Deductions \$2,760

Net Income \$4,540 per month – passes net income test at 250% (\$4,595)