

**North Dakota Department of Human Services
Children's Health Insurance Program
Income Examples at 200% PL (net)
January 2011**

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

Mother works and earns: \$3,600 per month (gross income is at 236% of PL)

Deductions:

- Mother receives \$30 work/training allowance
- Mother has withholding for taxes of \$540

Total Deductions \$570

Net Income: \$3,030 per month – passes net income test at 200% (\$3,052)

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

Father works and earns \$2,900 per month (gross income)

Mother works and earns \$2,000 per month (gross income)

\$4,900 total (gross income is at 268% of PL)

Deductions:

- Mother and father each receive \$30 work/training allowance per month (total \$60)
- Father's withholding for taxes is \$435 and Mother's withholding for taxes is \$300 (total \$735)
- Child care expenses of \$500 per month

Total Deductions \$1,295

Net Income \$3,605 per month – passes net income test at 200% (\$3,675)

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

Father works and earns \$3,000 per month (gross income)

Mother works and earns \$3,200 per month (gross income)

\$6,200 total (gross income is at 337% of PL)

Deductions:

- Mother and father each receive \$30 work/training allowance (total \$60)
- Father's withholding for taxes is \$450 and Mother's withholding for taxes is \$480 (total \$930)
- 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 \$2,550

Net Income \$3,650 per month – passes net income test at 200% (\$3,675)