**Resolving a SWICA when income verification is NOT received**

* Sometimes requests for historical wages are not returned from the employer or client. In these cases, the resolving worker should use the SWICA quarter wages for time frame requested to determine potential OP.
* Convert total quarter wages using the formula below:
	+ Total quarter wages / 3 months= monthly converted wage

Example: A SWICA discrepancy is received for Mike with Taco Land for quarter 3, 2019 showing SWICA $4,400 with a monthly income average of $1,466.67 ($4,400/3 months). Worker A reviewed the SWICA and requested income verification for Mike from Taco Land for the months of January 2019 to March 2020. NOD dated 3/12/2019 for MAGS had a reporting requirement of $1, 040.83.

After 30 days, verification was not returned. Worker B resolves the SWICA discrepancy for quarter 3 2019 and other months requested using SWICA the following wage quarters:

* + Quarter 1 2019- $2,568.93 ($2,568.93/3= $856.31/mo)
	+ Quarter 2 2019- $3,000.00 ($3,000.00/3= $1,000.00/mo)
	+ Quarter 3 2019- $4,400.00 ($4,400.00/3= $1,466.67/mo)
	+ Quarter 4 2019- $4,000.00 ($4,000.00/3= $1,333.33/mo)
	+ Quarter 1 2020- $3,900.00 ($3,900.00/3= $1,300.00/mo)

Worker B first determines if Mike would have been eligible under GAP filing—he would not. Since worker A requested income for January 2019 to March 2020 and verification was not received, worker B should use the monthly amounts averaged from the SWICA quarters (amounts underlined above) for all months requested and compare to the reporting requirements to determine a potential overpayment.

In this case, Mike was required to report income over $1,040.83 by the tenth of the month following the first month of overage. Using the amounts listed above, worker B determines that Mike was overpaid MAGS benefits for the months of September 2019 thru March 2020.

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| --- | --- | --- | --- |
| Reporting Requirement | Month | Monthly SWICA Income | Result |
| $1,040.83 | July 2019 | $1,466.67 | First Month Over |
| $1,040.83 | August 2019 | $1,466.67 | Report Month |
| $1,040.83 | September 2019 | $1,466.67 | OP start |
| $1,040.83 | October 2019 | $1,333.33 | OP |
| $1,040.83 | November 2019 | $1,333.33 | OP |
| $1,040.83 | December 2019 | $1,333.33 | OP |
| $1,040.83 | January 2020 | $1,300.00 | OP |
| $1,040.83 | February 2020 | $1,300.00 | OP |
| $1,040.83 | March 2020 | $1,300.00 | OP |

Case comments for Mike’s case should read:

“Worker XRO999 updated the IM SWICA Wage match discrepancy - SWICA discrepancy created on 01/30/2020 for Mike Thomas 42M PP. The Resolution status is Eligibility Issue. Historical wage verification for Mike with Taco Land requested for 1/1/19-3/31/20 due and not received. Used wage quarter matches for 1/1/19-3/31/20 to find converted monthly wage. Converted monthly wage was then used to determine potential overpayment. NOD dated 3/12/2019 for MAGS had a reporting requirement of $1, 040.83. Converted monthly wages for Mike with Taco Land surpassed this reporting requirement beginning in July 2019 and remained over through March 2020. Mike was required to report the July income increase by August 10, 2019 to impact benefits effective September 2019. Failure to report this income increase timely has resulted in an overpayment of MAGS benefits for Mike for the months of September 2019 to March 2020. BRITS referral created with tracking number 123456789.”