



The Poverty Institute
at the Rhode Island College School of Social Work

Public Benefits Eligibility Training

Spring 2007

Today's Agenda

RItE Care and Medical Assistance

Food Stamps

Child Care Assistance

Family Independence Program

Earned Income Tax Credit

One RI Platform/Advocacy Efforts

The “doors” to Medical Assistance

- Families
- Children
 - Under age 19
 - Disabled – SSI or “Katie Beckett” (parent’s income/resource not counted)
 - Substitute care (foster care/adoption subsidy)
- Adult
 - Age 65+
 - Disabled
 - Breast or cervical cancer diagnosis
 - Pregnant woman

RItE Care/RItE Share

	<u>Income Limit</u>
● Families with child under 18	185% FPL
● Parent/caretaker relative with child under 18 or 18 and graduate before 19	185% FPL
● Pregnant women	250% FPL
● Children under age 19	250% FPL

185% of FPL family of four= \$38,203/year

250% of FPL family of four= \$51,625/year

RItE Care/RItE Share

- Citizen or eligible non-citizen

Non-citizens:

- Pregnant Women – all eligible
- Children
 - LPR at least 5 years
 - Refugee or asylee
 - Received RItE Care prior to Jan. 1, 2007
- Parents
 - LPR at least 5 years
 - Refugee or asylee

RItE Care/RItE Share

- Receipt of RItE Care does not affect immigration status or ability to naturalize.
- An ineligible parent can apply for eligible children.
- Applicants need to provide proof of immigrant status or citizenship.

Proving citizenship/identity

Citizenship

- US passport
- Certificate of Naturalization
- Birth Certificate
- Hospital record of birth
- Life, health or other insurance record at least 5 years old with place of birth
- Medical record at least 5 years old with place of birth

Identity

- US passport
- Certificate of Naturalization
- Driver's license with photo
- State-issued photo ID
- School ID with photo
- Tribal ID card
- Under 16: parent's attestation

RItE Care/RItE Share

- RItE Share: If family has access to employer-based health insurance that is comprehensive and “cost effective” DHS pays employee’s share of premium and family enrolls in employer plan
- RItE Care: Family enrolls in one of three participating health plans and DHS pays health plan (NHPRI, Blue Cross, or United Healthcare)

RItE Care/RItE Share Cost Sharing

- Co-payments and Premiums

Co-payments

- No “point of service” co-payments (e.g., at doctor’s office).
- RItE Share enrollee does not need to pay as long as doctor accepts MA.

RItE Care/RItE Share

Premiums

- For families with income above 150% FPL, there is a monthly premium.
- No premium during the 1st 2 months.
- Failure to pay premium for 2 months results in ineligibility for 4 months. Can reapply without paying.
- No premium for pregnant woman or child under one.

Rite Care/Rite Share

Premium Amount:

- 150 – 185% FPL \$61
- 185 – 200% FPL \$77
- 200% - 250% FPL \$92

RItE Care/RItE Share

For Single Parent Family:

- Must cooperate in establishing paternity and pursuing medical support.
- Good cause exception – cooperation would cause physical or emotional harm to parent or child
- Child cannot be denied coverage if parent fails to cooperate.

Rite Care/Rite Share

Application Process

- Mail in application. No interview required.
 - Application on DHS website: dhs.state.ri.gov
 - Call: 462-5300
- Verification: pregnancy, income, immigration status, citizenship and identity
- Family Resources Counselors at Health Centers and Hospitals can help. 274-1771 x201 for FRC

Medical Assistance

- Children in foster care, on SSI, covered through Katie Beckett or who have subsidized adoption are eligible for Medical Assistance coverage.
- All children in foster care are enrolled in NHPRI.
- Children with special health care needs can choose to enroll in RItE Care unless covered by parent's insurance, then stay in medical assistance fee for service.

Katie Beckett Medical Assistance

- Child is under age 19
- US Citizen or eligible non-citizen (same as RIte Care)
- RI Resident
- Disabled
- Living at home
- Requires a level of care at home that is typically provided in a hospital, nursing facility or ICF-MR

Katie Beckett Medical Assistance

- Child's income and resources are within the limits (parents' income and resources are not counted)
- Application: Application form, Medical Evaluation completed by physician, parent questionnaire
- Application: 462-5300
 - 462-0760. KB Social Caseworker

Subsidized Child Care

- Pays for all or part of costs of child care for:
- Children under age 16 whose parents are working at least 20 hours/week
- Child 16 – 19 who has a physical or mental disability
- Child under court supervision
- Teen parents (up to age 20) who do not have a HS degree and are participating in an ASSC program

Subsidized Child Care



To be eligible:

- Child must be citizen or eligible non-citizen: legal permanent resident, refugee, asylee. (Parent's status doesn't matter, but parent must prove income.)
- Residency – no duration; plan to live in RI indefinitely

Subsidized Child Care

- Resource Limit:

Liquid resources less than \$10,000. Bank accounts, value of stocks, bonds, CD. Savings for education or retirement do not count.

- Income Limit:

Less than 225% FPL

<u>Family Size</u>	<u>Yearly Income Limit</u>
● 2	\$30,803
● 3	\$38,633
● 4	\$46,463

Subsidized Child Care

- Co-payment is assigned to the youngest child enrolled in care
- Co-payment is the same regardless of number of children in care or number of hours of care
- Families with income below 100% of FPL do not pay a co-payment.
- Co-payments of 1% -15% of gross income for families with income between 100%-225% FPL (see chart)

Subsidized Child Care

Example of Co-Payment

- Family with income at 150% FPL = \$2,146/mo for family of 3.
- Family pays \$86/month (4% of income) for child care.

Subsidized Child Care

Eligible Providers

- Licensed child care center
- Certified family home provider
- Approved relative
- Approved provider in the family's home.
- Payment can be made to more than one provider. Before school and after school, e.g.

Subsidized Child Care

Number of Hours

Authorized payment

Under 10

$\frac{1}{4}$ time rate

10-20 Hours

$\frac{1}{2}$ time rate

20-30 Hours

$\frac{3}{4}$ time rate

30 or more hours

Full-time rate

Subsidized Child Care

- Parent must pursue a child support order against non-custodial parent of all children in the home (Office of Child Support Services)
- Parent is exempt from child-support requirement if cooperation would put parent or child at risk. Domestic Violence Advocates available to help.

Subsidized Child Care

- Application Process:
 - Mail in application to DHS
 - Proof of citizenship/immigration status for child; social security numbers, income, resource
 - Decision within 30 days
 - Options for working parents:946-2300

What is the Food Stamp Program

- The Food Stamp Program serves as the first line of defense against hunger. It enables low-income families to buy nutritious food with Electronic Benefits Transfer (EBT) cards. Food stamp recipients spend their benefits to buy eligible food in authorized retail food stores.

Food Stamp Outreach

URI Feinstein Center for a
Hunger Free America

Presented by, Maria Cimini

Food Stamp Program Benefits

- Increases Purchasing Power
 - Improves nutrition status
 - Allows for adjusted household budgeting
 - Accommodates personal food preferences
- Aid to Farmers
 - .25 of every Food Stamp dollar spent supports farmers.
- Economic Impact
 - \$77 million federal dollars enter RI economy.
 - Multiplier effect of 1.84.

Who is the program intended for?

Households with low incomes (below 130% of the federal poverty level) and few assets

- Low-income families with children
- Elderly and disabled individuals
- Working families
- Able-bodied adults without dependants (ABAWDS)

ABAWDS

- ABAWDS are Able Bodied Adults Without Dependents
- ABAWDS are limited to 3 months of eligibility in 36 months
- An ABAWD is someone who is between 18-49, is able to work, but not working 80 hours a month and is not caring for a dependent

ABAWD Exceptions

- Adults without dependents are exempt from the 3- month time limit if they:
 - Live in Central Falls or Block Island
 - Have a doctor's note saying they are unable to work for any reason
 - Are working or in a school or training program at least 80 hours a month

Immigrants

- Most adult immigrants must have legal permanent resident status (a green card) for five years before being eligible.
- Legal immigrant children and disabled immigrants have no waiting period.
- Parents who are not eligible, even if they are undocumented, may apply just for their children.
- Applying for food stamps does not effect a citizenship application.

Convicted Felons

- Criminal records have no impact on Food Stamp eligibility.
 - The law preventing those convicted of drug related felonies from receiving benefits was repealed in 2004.

Eligibility

- Determination is based on
 - **Household size**
 - Low-income households
 - **Resources**
 - \$3,000 in cash, bonds, stocks, etc.
 - **Income**
 - Earned and unearned
 - **Deductions**
 - Court ordered child support payments (All Households)
 - Medical expenses (Elderly / Disabled Households only)
 - Shelter expenses (Elderly / Disabled Households only)
 - Dependent care deduction

Household Definition

- Any group of individuals who live and eat together
- Anyone who lives alone or with others but eats separately
- Spouses
- Children under age 22 who live with their guardians
- Very low-income elderly individuals living with their moderate-income children

Resources

- \$2,000 (\$3,000 if elderly or disabled) in cash, stocks, bonds, 401k, IRA, etc.
- What does not count as a resource?
 - The value of most household vehicles are no longer counted as an asset.
 - Households are allowed one car per adult up to two. Additional cars are subject to the asset test unless they are used as a home, for money making ventures or to transport to medical appointments.
 - A house
 - Burial contracts, life insurance

Income

- Earned income from employment
- Income from child support or alimony
- Government benefits: SSI, Social Security, SSDI, TDI, Unemployment, FIP, GPA
- Retirement pensions

Child Support Deduction

- The only income deduction that can be taken in households without an elderly or disabled member is for court-ordered child support.
 - Subtract the amount of child support paid monthly from the monthly gross income.
 - Include only monies paid to children outside the home.
 - Arrears may be deducted as well.

Caregiver Deductions

- \$200 can be deducted from the monthly income for each child under age two.
- \$175 can be deducted from the monthly income for all other dependents.

Medical Expenses

- Elderly and disabled applicants can deduct medical expenses in excess of \$35.00 a month from their gross income.
- Medical expenses include: prescription and doctor co-pays, insurance premiums, medical equipment, etc.
- A participant already receiving benefits may wish to review changes to their medical costs since Medicare Part D enrollment.

Shelter Expenses

- There is no cap on the shelter deduction for elderly or disabled applicants
 - The cost of shelter expenses that exceed one half of the adjusted gross income is deducted
 - Rent/Mortgage
 - Utility costs
 - Property taxes
 - Home insurance
- Income \$1000
 - $\frac{1}{2}$ income \$500
- Rent \$300
- Utilities \$15
 - \$315 total
- $\$315 - \$500 = - \$185$
- No Deduction

Standard Utility Allowance

- As of May 2005, households paying any heating or cooling costs benefit from a standard utility allowance.
- \$520 is factored into the shelter cost calculation.
- A participant already receiving benefits may complete a Change Report Form to benefit from this.

Excess Shelter Example

Without SUA

- Income \$1000
 - ½ income \$500
- Rent \$300
- Utilities \$15
 - \$315 total
- $\$315 - \$500 = - \$185$
- No Deduction

With SUA

- Income \$1000
 - ½ income \$500
- Rent \$300
- Utilities \$520
 - \$820 total
- $\$820 - \$500 = \$320$
- \$320 Deduction

Benefit Determination

- Based on expenses and deductions. For the purpose of benefit determination, all deductions are available to all households.
 - 20% from earned income
 - Standard deduction/ \$134 per household
 - Dependant care
 - Excess shelter

Application Process

- Two-part application
 - DHS-1
 - DHS-2 Statement of Need
(blue and yellow book)
- One-part downloadable application (CAF-1)

Though the application is long, many questions *do not apply* to all applicants.

Determination Timeline

- DHS must make a determination on an application within 30 days of receipt.
- All applicants must be screened for expedited service.
 - Expedited service gets an applicant benefits within 7 days.

Expedited Service

- Households with
 - Less than \$150 in earnings and \$100 in resources -
OR-
 - Housing expenses exceeding income -OR-
 - Migrant or seasonal farm workers

Interview Process

- After the application is received by the Department of Human Services, the applicant will receive a notice in the mail of their interview date.
- An interview is required in order to process an application.
- Face-to-face interviews can be waived for those who are unable to get to the office during their hours of operation.
- Applicants should bring their documentation to their interview.

Documents

- Documents must be provided for resources or expenses indicated in the application
- Photocopies are accepted (and encouraged)
- The applicant's caseworker can help gather needed documents.
- If additional documents are requested, the applicant must submit them within 10 days.

10-day Document Request Denial

- Applicants have ten days to give requested documents to DHS before a denial, but an application can be re-activated for a period of 60 days from initial application date

Recertification

- Individuals with fluid incomes recertify every six months.
 - In some offices they may conduct group recertification
- Individuals with fixed incomes will continue to receive benefits for two years without having to file additional paperwork.

DHS Office Information

Food Stamp Offices are open from
8:30 a.m. - 4:00 p.m. Monday – Friday.

Pawtucket & East Bay : 729-5400

Providence : 222-7276

Newport : 849-6000

Warwick & South County : 736-6511

Woonsocket & Blackstone Valley : 235-6300

Food Stamp Information Line

1-866-306-0270

Staffed by the Food Stamp Outreach Project at the
URI Feinstein Center for a Hunger Free America

FIP Eligibility – Who is eligible?

- Pregnant woman in her **7th –9th** month of pregnancy (Eligible for RItE Care from proof of pregnancy.)
- Parents and caretaker relatives (aunts, uncles, grandparents) caring for a child under age 18 or who is 18 and will graduate from high school before turning 19.
 - Child is **LIVING WITH** the parent or relative regardless of who has legal custody
 - Both parents can be in the home.

FIP Eligibility – Who is eligible?

- Relative can apply with the child (income and resources of relative will count) or
- Relative can apply just for the child
(income and resources of relative do not count)
- Child living with guardian is not eligible unless guardian is relative

FIP Household – Filing Unit

- Must include parents, stepparents and children.
- Others in the home are not counted.
- A boyfriend who is not the father of the child is not counted (and is not eligible) for FIP or RItE Care. If he buys and prepares food with the rest of the family, he is included in the Food Stamp household.

FIP Household – Filing Unit

- A parent or child who receives SSI or child receiving adoption subsidy is not included in the FIP “filing unit” and does not receive FIP cash assistance.
- The SSI/adoption subsidy recipient (and his/her income) is counted in determining Food Stamps

FIP - Eligibility

- A citizen or legal immigrant.
- Children born in the U.S are citizens and may be eligible for FIP cash assistance even though their parents (and siblings) are not.
- Resident of RI – no duration; intent to reside indefinitely in RI.
- Can receive benefits if homeless – provide mailing address

Resources

- Cannot have more than \$1,000 in resources (money in the bank, things you own).
- The home in which the family lives doesn't count. The value of one car per adult HH member doesn't count.

Income

- Countable income must be within the limits
- Unearned income (unemployment benefits, eg) counts dollar for dollar.

FIP for 3 \$554

Unemp. \$300

FIP payment \$254

Income

Earned Income – disregards applied

\$1,122 (min. wage – 35 hrs/wk.)

- 170

952/2 = \$476

-476

476 countable income

\$554 - \$476 = \$78 FIP payment

No time limit.

FIP Time Limits



-
- 60 month life time limit for parents (not necessarily sequential)
 - Any month that the parent (as an adult) received “family cash assistance” from another state counts towards the parent’s 60 month time limit on FIP\
 - A month in which parent is working 30 hrs/week (35 for 2-parent family) doesn’t count
 - A month in which parent is exempt from work may not count.

Exemption From Work Requirement

<u>Reason for Exemption</u>	<u>Clocks Stop?</u>
● Domestic Violence	Yes
● Temporary Illness	Yes
● Physical or mental disability that prevents work	Yes
● Providing full-time care to minor or adult who is disabled	Yes
● Sixty years old +	Yes
● Caring for child under one	No
● Pregnant woman	No

Parent receives notice every 3 months documenting time used.

FIP Time Limits



- No time limit for children (unless case closes due to full family sanction and parent has reached time limit)
- Extension to 60 months for hardship:
 - Homeless
 - Domestic violence
 - Disability

Work Requirement

- Unless exempt, a single parent with a child under age 6 must participate in employment plan activities 20 hours/week
- If the child is 6+, the activities must total 30 hours
- For 2-parent families, one parent must be in activities 35 hours and 30 must be in work or vocational training (12 months max.)

Employment Plan Activities

- Broad range of activities during first 24 months of plan including adult basic ed, ESOL, post-secondary education and training
- After 24th month, generally parent must be working
- Single parents working at least 20 hours per week can participate in 10 hours of work-related education/training to meet 30 hour work requirement

Employment Plan Activities

- Housing search can count alone or in a combination with other activities for up to 180 days if the family is homeless or in immediate danger of homelessness
- Up to 10 hours of activities required in a DCYF Service Plan can be counted as part of the required hours

Pregnant & Parenting Teens

- Teens under the age of 18 must live at home with their parents, a relative or a legal guardian in order to be eligible for cash assistance.
- If the teen's or baby's physical or emotional health would be at risk if she was at home, or if no parent or relative is available, the teen and baby can still receive FIP as long as she participates in an ASSC program.
- The Adolescent Self Sufficiency Collaborative (ASSC) determines whether a teen is exempt from "living with" a parent, relative or guardian.

Pregnant & Parenting Teens

When teen lives with parent, parent's income is considered available to the teen and baby.

Mary and baby living with Mom, dad, brother.

Dad earns \$1,200

- 90

1,110

- 554 (FIP payment for 3)

\$556 income "deemed" to Mary and baby

FIP for 2 = \$449. Deemed income of \$556 is more, so teen and baby get no cash.

Baby is eligible for RItE Care. Mary is eligible for RItE Care along with her mom, dad and brother.

Sanction

- A parent who fails to comply with her employment plan without good cause is sanctioned.
- During first 6 months, benefit is reduced. (Benefit restored when parent complies with plan.)
- After 6 months total, case is closed.

Parent must re-apply for FIP.

FIP Application Process

- Screening by Social Case Worker (SCW). Filing date.
- Appointments scheduled for TABE (test of adult basic education), app't with eligibility technician and with SCW to develop employment plan
- Benefits not started until after employment plan signed (or exemption established).

FIP Application Process

- Written decision re: eligibility for FIP, Food Stamps and Rite Care.
- FIP benefits are paid through EBT on 1st and 15th of month.
- Eligibility is for 6 months – then “Determination of Continued Eligibility” (DOCE) – for FIP, Food Stamps and Rite Care.

Public Benefits Hearings

Clients Right to Notice and Hearings

- Written decision prior to reducing or terminating benefits
- Right to hearing – file written request within 30 days of date on notice
- If requested within 10 days – benefits pending hearing. If lose, must repay cash assistance and Food Stamps – but not child care or RIte Care
- RI Legal Services for Assistance (Providence 274-2652; Newport 846-2264)

Earned Income Tax Credit

- Single or married people who worked full-time or part-time at some point in 2006
- Workers with one child: income less than \$32,001 (\$34,001 for married workers) EIC up to \$2,747
- Workers with more than one child: income less than \$36,348 (\$38,348 for married workers) EIC up to \$4,536

Earned Income Tax Credit

- Workers not raising children who were between the ages of 25 and 64 on 12/31/06 and had income below \$12,120 (\$14,120 for married workers) EIC up to \$412
- EITC off sets tax liability and is refundable
- Free help with filing taxes: 1-800-829-0922

Child Support

- Help obtaining or enforcing a child support order is available from the Office of Child Support Services
- Fee is \$20
- 222-2847

One RI Platform

- Budgets are a matter of priorities; a blueprint for how we decide to spend the state's revenue
- One RI Platform-modest investments to improve state programs that assist low-to moderate income Rhode Islanders and that help the state's economy
- “Do No Harm Platform”

One RI Advocacy

You can make a difference

- Engage in meetings with local legislators
- Attend rallies/press conferences/hearings at the state house
- Call and write your state representative/senator
- Engage individuals impacted by policies-identify stories