

Young Adults Benefits Overview

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Young Adult Benefits

<http://ctlawhelp/self-help-guides>

- Medical
 - CT Department of Social Services/Access Health CT
1-855-805-HEALTH (4325)
- Other Public Benefits
 - CT Department of Social Services (call 211 for local office) or DSS ConneCT website
- Social Security
 - Social Security Administration: www.ssa.gov
Call: 800-772-1213 (or TTY: 800-325-0778)
- Housing
 - Call 211



HUSKY

**Insurance For Households with
Children, Pregnant Women, low
income adults without children, and
elderly and disabled adults**



What is HUSKY?

- HUSKY is Connecticut's Medicaid ("Title 19" Insurance) program for low income:
 - Children
 - Parents or other caretaker relatives of children
 - Pregnant women + 60 days postpartum
 - The elderly and disabled
 - Adults without children

What is HUSKY A & B?

- HUSKY A is for Children and Families with Children
- HUSKY B (SCHIP) is for children whose families have too much income to qualify for HUSKY A
- Note: Under the ACA, children in foster care placements at age 18 will remain eligible for Medicaid until age 26

Applying for HUSKY

- Can apply online, by phone or by mail with Access Health CT or the Department of Social Services (DSS)
- 45-day time limit for processing HUSKY A applications (90 days when disability must be determined)
- If parents wish to receive HUSKY A:
 - must cooperate with child support requirements unless there is good cause not to cooperate
 - *if parent fails to cooperate, children are still covered.*
- HUSKY coverage may begin up to 3 months prior to date of application

Who Can Get HUSKY A or B?

- Children under 19, parents or other caretaker relatives, pregnant women, and some 19 and 20 year olds who are:
 - Citizens,
 - including citizen children of documented and undocumented immigrant parents,
 - certain immigrants (with emergency medical situations)
 - Residents of Connecticut
 - Income eligible.

Income Eligibility for HUSKY A&B

- Almost all children/young adults in DCF's care or custody qualify
- Income must be **below**
 - 201% FPL for families with children.
 - Family of 1 < approx. \$1955
 - Family of 2 < approx. \$2,635 month
 - Family of 3 < approx. \$3012 month
 - 263% FPL for pregnant women (count child(ren) in womb as family member)
 - Family of 1 < approx. \$2558
 - Family of 2 < approx. \$3447 month
 - Family of 3 < approx. \$4339 month
- Resources (assets) not considered

TMA – Transitional Med. Assist.

- For Husky A family if income rises > 201% FPL
- AND family has earned income (or increased child support)
- Family remains eligible up to 1 year of continued coverage
- Income and Assets are not considered

HUSKY C

- Must be blind, or meet the SSI/SSD definition of disabled
 - and between 18-65 years old or older
- Same coverage as Husky A & B and includes long-term care coverage
- Individuals over income levels go on “spend down”

HUSKY D

- Must be age 19 through 65
- Income below 138% FPL
 - Family of 4 < approx. \$2743 month
 - Family of 3 < approx. \$2277 month
- And there are no children in Medicaid family unit

Services under HUSKY

- prescription drug coverage
- mental health care
- vision
- free transportation to medical visits
- dental care
 - if under 21 years old
 - limited access to dental care after 21.

EPSDT

- Early and Periodic Screening, Diagnosis, and Treatment (**EPSDT**)
- Comprehensive services for children under 21 (guaranteed under Medicaid)
- Eligible child/young adult is entitled to receive any medically necessary service identified as a result of a health screen or treatment - even if service is not listed in state's Medicaid Plan.

Things to Remember

- Rules are extremely complex
 - Many exceptions and qualifications
- Many deductions and disregards and exemptions in treatment of income and assets
 - When in doubt → Apply or appeal!
- Contact Statewide Legal Services for legal assistance with denied/reduced benefits:
 - **Toll-free: 1-800-453-3320 or online CTlawhelp.org**

The Marketplace

- The Marketplace is Connecticut's Healthcare Exchange or Access Health CT (under the Affordable Care Act).
- Access Health CT provides enrollment assistance for the Marketplace and processes HUSKY A, B, and D applications for DSS.
 - 1-855-805-HEALTH (4325)
 - Accesshealthct.com

Marketplace Subsidies

- Families, pregnant women, and individuals with income that is over the limit for their category, but below 400% FPL are eligible for subsidized coverage.
 - Individuals above 400% FPL may purchase nonsubsidized coverage in the Marketplace.
 - Some documented immigrants that are not yet eligible for Medicaid are eligible for subsidized and non-subsidized coverage in the Marketplace.
- Enrollment for the Marketplace is open annually or upon a qualifying event, such as loss of a job and birth or adoption of a child.



Other Medical Coverage for Various Groups

Condition-Specific Coverage

- Breast and Cervical Cancer Coverage – no income or asset limits
- Coverage for transplants

Other Medical Coverage (cont'd)

- **Veterans' Health Benefits:** *CT Dept. of Veterans Affairs: (860)721-5892; U.S. Dept. of Veterans Affairs: 1-800-827-1000. See: www.va.gov/health_benefits/.*
- **Hill-Burton:** *Local Hospital* (No cost & reduced cost services can be applied for before, during and after treatment, even if there is a collection action pending.)
- **Hospital Bed Trust Funds:** *Local Hospital* (Many hospitals have privately donated funds that cover the cost of services to low-income persons; should ask to apply for these benefits.)

Other Prescription Assistance

- **Connecticut AIDS Drug Assistance Program (CADAP) and Insurance Premium Program:**
 - HIV/AIDS drugs for persons at 300% FPL
 - employer group insurance premiums for HIV/AIDS positive persons at 200% FPL
- **Prescription Drug Patient Assistance Programs:**
- *Free prescriptions for low-income individuals by drug manufacturers – limited list.* WWW.HELPINGPATIENTS.ORG; WWW.RXASSIST.ORG; WWW.PPARXCT.ORG; WWW.VOLUNTEERSINHEALTHCARE.ORG

CASH ASSISTANCE



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Cash Assistance for Households with Children or Pregnant Women



Temporary Financial Assistance

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What is TFA?

■ **TFA (Temporary Family Assistance – formerly AFDC)**

- Young adult still in high school eligible if living alone or with a relative.
- Cash assistance for families with children,
- Pregnant women
- Income eligible citizen children are eligible regardless of parents immigration status.

TFA Amounts (vary by regions in the state)

Family size	Amount
1	\$366-443/ mo.
2	\$487-563
3	\$589-698
4	\$684-815
5	\$779-919
6	\$885-1028

TFA Limits and Rules

- Unless a head of household is EXEMPT from time limits and work requirements, there is a **60 month lifetime limit** on cash benefits for most families. Domestic violence may be a limited EXCEPTION to the 60 month rule.
- Most families with children are eligible for **21 initial months** of cash benefits. They can then try for extensions.
- Families receiving cash benefits must try to find and keep a job.
- During first 21 months of benefits, family can keep earnings up to 100% of poverty level.

TFA Rules for Exempt Persons & Families

TFA recipients may be EXEMPT from program rules. For exempt families, there is:

- No time limit on cash benefits.
- No participation in employment services program required.

Who Can Be Exempt?

- Persons with mental and/or physical health problem that is expected to last over 30 days and prevents work.
- Caretakers of “incapacitated” household member, if prevents caretaker from working.
- Pregnant women with medical certification of their inability to continue work, or women who have recently given birth (usually exempt for 6 weeks).
- Persons 60 years of age or older.

Exempt Persons

- Person caring for child(ren) under age one (unless child was conceived while parent was receiving TFA).
- Parent under age 18 who is attending school.
- Non-parent adult caring for child(ren), if only the child(ren) receive cash assistance. (example grandparents raising grandchildren)
- *Can go in and out of exempt status*

Qualifying for Safety-Net Services

- Families who have exhausted 21 months of TFA assistance but are ineligible for an extension may be referred for Safety-Net Benefits.
- Referrals can be requested from DSS.
- Safety-Net benefits are not always available or may be very limited, depending on funding.

What are Safety-Net Services?

- Safety-net benefits may include:
 - Food,
 - Clothing,
 - Employment services,
 - Eviction prevention,
 - Intensive case management, and
 - Monitoring for child abuse and neglect.

Special Benefits for TFA Recipients (limited availability/eligibility)

- emergency housing
- moving and storage expenses
- security deposits
- phone installation
- Meals on Wheels
- restaurant meals
- replacement of essential clothing
- repair/replacement of essential household items damaged/lost when housing is lost
- required equipment and materials fees for high school student
- funeral and burial expenses
- out-of-state or country transportation for moves to another jurisdiction
- property repairs needed to allow homeowners to safely remain in home

Getting TFA also means you are eligible for:

- HUSKY
 - Extended HUSKY(employed at time TFA ended or within 6 months of receiving it)
- Child Care Assistance
 - If working or in an approved educational program

SAGA Cash

- Individuals without children may be eligible for SAGA (State Administered General Assistance)
 - Must be either:
 - Temporarily Disabled
 - Unemployable
 - Disabled, but not yet receiving Social Security benefits

Diversion Assistance

- Up to 3 months' worth of TFA at one time (may be less than the amount family would receive if on regular TFA benefits).
- The program is intended to provide assistance that will help the family avoid a regular need for TFA.
- May receive assistance up to once per year, 3 times total

Income Tax Benefits

■ Earned Income Tax Credit (EITC)

- Low-income household
- Dependent Child
- Parent or Caretaker worked at least part of the year

■ Child Care Credit

- For child care so parent or caretaker(s) could work

Other safety net help

- DCF Crisis Fund – up to \$1,000 to prevent removal of child in DCF case. Can be used for food,
- Child Support – contact child support enforcement office for help;
- Assistance for Developmentally Disabled Children - other than mental retardation , up to \$250/mo. to help meet expenses.

FOOD ASSISTANCE



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SNAP (Food Stamps)

- Higher income limit and no asset limit than other benefits
- Available to homeless and must be expedited for very low income
- Income counted for everyone in household, if not purchasing and cooking food separately
- Special allowance if paying for any kind of utility service: telephone, heat, electricity or gas, surcharge to run air conditioner
- SNAP benefit calculator: WWW.CTFOODSTAMPS.ORG

Other Food Assistance

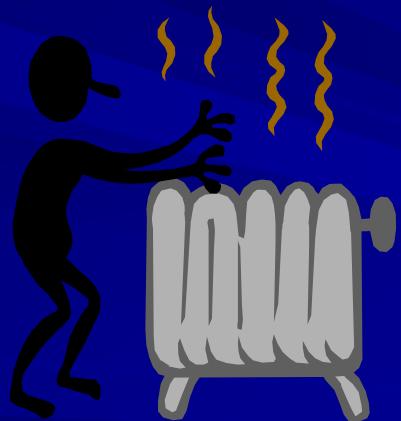
■ WIC

- Pregnant & post-partum, children under five,
- Food checks for formula, milk and certain nutritious foods,
- Must be income eligible.

■ School Breakfast and Lunch

- Must be income eligible.
- \$11,670 annual for household of 1

ENERGY ASSISTANCE



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ENERGY ASSISTANCE BENEFITS

For winter 2014-2015 – apply if income below the following:

Household of 1 < \$2,709; 2 < \$3,543; 3 < \$4,377

- **May be eligible even if heat is included in rent payment (depends on income and rent amount).**
- **Assistance available for heating equip. start-ups/tune-ups and repairs/replacement of unsafe furnaces.**

Arrearage Forgiveness, Payment Reduction

Available if Heat with CL&P, UI, Gas-Yankee Gas, SCG or CNG

Clients may also be protected from winter shut-off by applying for “hardship status” with electric and gas companies

- **Questions: call the DSS energy line (1-800-842-1132), or INFOLINE (211).**
- **How to Apply? Call 211.**

Other Help with Utility Bills

Arrearage Forgiveness Programs

Utility matches payments made on your utility bill, including energy assistance.

If you get energy assistance and heat with electricity from CL&P or UI, or gas from Yankee Gas, SCG or CNG

“Hardship Status”

Protects from a winter shut-off by a utility company

Apply each winter at the electric and gas companies, including municipal utilities

Weatherizing Apartment Or Home

CL&P and gas company customers apply with “WRAP” at 1-800-388-9727; UI customer apply with “UI Helps” at 1-203-499-2737, and municipal utility customers should contact their utility

Denial/Reduction of DSS Benefits

- Ask for a Fair Hearing
- Fill out the hearing form attached the denial notice and send to:

Department of Social Services

Office of Legal Counsel, Regulations and Admin. Hearings

25 Sigourney Street, 12th Floor, Hartford, CT 06106

Phone: (860) 424-5760; Fax: (860) 424-5729

- Request Hearing within 10 days of date on notice.

Denial/Reduction of DSS Benefits

- DSS will continue benefits if hearing requested within 10 days of the date on the notice.
- Exception: TFA benefits will not be continued if between periods of eligibility and new period of benefits has been denied.
- Contact Statewide Legal Services for legal assistance with denied/reduced benefits:
 - **Toll-free: 1-800-453-3320 or online CTlawhelp.org**

Social Security Benefits

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Supplemental Security Income (SSI)

- Financial assistance for blind, disabled or elderly people (65 yrs. and older), or people with no or little work history.
- Significant Disability that doctors expect will last 12 months or longer/end in death.
- \$733/mo –indiv., \$1100- couple for 2015.
- Asset limit is higher than Medicaid limit so no automatic Medicaid eligibility in Conn.

Social Security Disability Insurance (SSDI)

- Significant Disability that doctors expect will last 12 months or longer or end in death,
- Based on work history of self or spouse,
- Medicare after 2 year waiting period,
- Amount received depends on earnings history,
- No asset/income limits,
- If amount you receive based on earnings is less than SSI amount, you will be raised to SSI level.
- Young adult may qualify under parent's benefits if young adult became disabled prior to age 22 and parent is deceased, retired, or disabled.

For Social Security Benefits

- Appeal denial of benefits at local Social Security office
- Simple statement of disagreement with denial and being disabled is sufficient
- Applicants will be asked about any sources of medical treatment that can support the claim of disability

State Supplement - AABD

- Must be aged, blind or disabled,
- Must have income, but income must NOT be cash assistance,
- Recipients automatically qualify for HUSKY,
- Can request additional monthly benefit for special needs,
- AABD has income and asset limits.

State Supplement

- Can request payment for “special needs” such as:
 - Emergency Housing (max. 60 days 1/yr.)
 - Meals on Wheels
 - Essential Clothing
 - Repairing/Replacing Essential Household Items after Catastrophic Event

State Supplement

- Refuse Collection
- Congregate Meals
- Security Deposit – Heating and Housing
- Storage
- Phone Installation

Can also get increased monthly payment for therapeutic die

HOUSING ASSISTANCE

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Housing Programs

- Apply for public housing at the local housing authority.
 - Wait lists are generally 6 months or more,
 - Wait lists depend on unit size/availability.
- Apply for a Section 8 voucher to use in a private apt. when/if a list opens.
 - When list opens, applicants complete a pre-application to determine eligibility,
 - process can take months or years.

Housing Programs

- Applicants can register email address to receive an alert if a Section 8 waiting list opens: <http://www.cthcvp.org/>.
- Applicants may apply for project based Section 8 (also has lengthy waiting lists).
- Link for CT subsidized housing:
<http://www.hud.gov/apps/section8/step2.cfm?state=CT%2CConnecticut%20>

Housing Programs

- Urgent need of immediate shelter:
 - Call 211.
- Rental Assistance Program (RAP)
 - funded by CT DOH
 - helps very low income families with rent.
 - 1-800-842-1508
- List of CT Department of Housing's programs:
<http://www.ct.gov/doh/cwp/view.asp?a=4513&q=530466>

Security Deposit Guarantee Program

■ CT Department of Housing

- Landlord given a guarantee of payment if premises are damaged upon move out.
- Payment may be up to twice the monthly rent for any damage.

■ Eligibility for Program includes:

- Low income, left prior residence due to domestic violence or eviction, receive help from the state (HUSKY, SNAP, etc.) or
- In shelter, are homeless or about to be homeless.

Security Deposit Guarantee Program

- Local SDGP application sites:
 - <http://www.ct.gov/doh/cwp/view.asp?a=4513&q=530588>.
- Helpful documentation for application:
 - Proof of income (documents from DSS, SSA, bank statement, pay stubs),
 - And
 - Proof of homelessness (documents from landlord, court papers, letter from shelter).

Security Deposit Guarantee Program

- Must hold a Section 8 voucher or DSS rent subsidy, government benefit (e.g., Rental Assistance Program),
- OR had a catastrophic event, eviction, or domestic violence,
- OR income is under 150% Federal Poverty Limit.

Housing & Discrimination

- A landlord **CAN'T** refuse to rent based on:
 - race, religion, national origin, children, marital status, sexual orientation, gender, disability
 - or source of income (Section 8/other assistance).

A landlord **CAN** refuse to rent due to:

- bad credit
- previous eviction
- criminal record