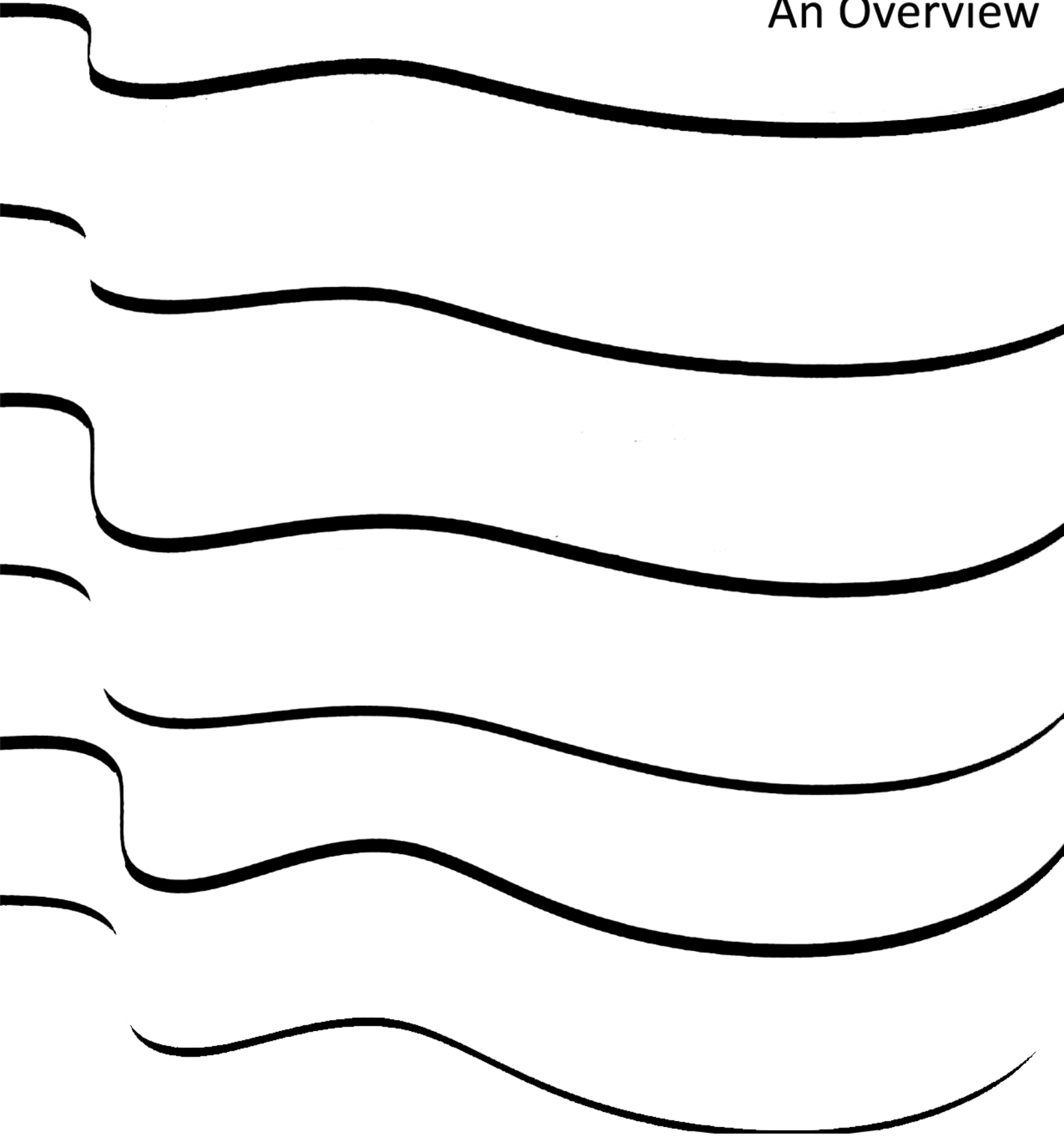


Public Benefits for Income Maximization: An Overview



Introduction: Why, What and Who this Booklet is For

The Front Door Collaborative asked me if I could do a basic training this past February on Public Benefits, as part of their Prevention 101 training series. It was for new housing and homelessness service providers and any, more experienced front line staff who wanted a refresher. I was delighted to do so as it would make me too brush up on details of the public benefits available from the federal and Massachusetts governments, not to mention exploring some benefits I wasn't familiar with, such as School Lunch and Veterans Benefits. And I suspected others could use the info too!

The result is this *Public Benefits for Income Maximization: An Overview* resource guide. It is designed for the front line staff person working with a low-income individual or family. People are often eligible for many benefits they and their service provider don't know about. This is not an exhaustive, detailed listing of all the minute details of a benefit's requirements. Nor does it calculate exactly what a person should receive. Rather, it provides enough information that you – as a helpful, caring provider – can get a good idea what benefits you both should explore further and why. In addition, it provides contact information to find out more about that benefit and where to apply.

One benefit fits on one page. Each is listed by its most commonly used name, with other, often more formal names listed under that. So, the “Food and Fuel Benefits” section contains a page titled “Food Stamps,” under which it notes “Food Stamps has just been renamed the Supplemental Nutrition Assistance Program (SNAP).” The bottom of each benefit entry also gives some additional “Comments” and notes “Linked Services.”

All the information is accurate and up to date as of February, 2009. It includes, where known, the effects of the American Recovery and Reinvestment Act (ARRA), informally called the Economic Stimulus Act. Many of the specific, Massachusetts program details are not worked out yet, though and so do not yet appear here.

A big gap in this first “edition” of the *Public Benefits Overview* is the lack of housing benefits. As the Prevention 101 training series held a separate, detailed training on housing benefits, I did not prepare them for this resource guide. I hope to remedy that soon in a second edition because it would be very useful to folks.

If you have any suggestions, spot any errors or have any comments, please do not hesitate to get in touch with me!

Roxanne R-W
ABCD Planning
617-348-6214
redwilde@bostonabcd.org

Cash Benefits:

TAFDC, EAEDC, SSI, SSDI, Social Security & EITC

<p><i>Program Name:</i> TAFDC Transitional Assistance for Families & Dependant Children Also known as “Welfare” or, nationally, TANF</p>	
<p><i>Agency:</i> Department of Transitional Assistance (DTA) <i>Description:</i> Combined State & Federal funding provide monthly cash payments to very low income and asset-holding families via Electronics Benefit Transfer (EBT) cards. <i>Website:</i> www.mass.gov/dta (see “cash assistance” on left)</p>	
<p><i>Client Eligibility:</i></p> <ul style="list-style-type: none"> • Must have dependant children and/or be in last 120 days of pregnancy (4 months) • Meet income/asset limits • Be US citizen or lawful immigrant 	
<p><i>Availability/Limitations:</i> Time limited: for most families, only available for 24 months out of every 60 (i.e. 2 years out of 5), but there are always exceptions to the rule which can benefit recipients. <i>Immigrants:</i> Many immigrants who legally entered the country after 8/22/96 face a five year wait before becoming eligible (but not veterans, refugees, asylees and some others).</p>	
<p><i>Amount:</i> TAFDC averages \$479/month ('08)</p>	
<p><i>Contact(s):</i> <i>Phone:</i> Application Information Unit, DTA 1-800-249-2007 or contact your local DTA field office listed below table. DTA Recipient Services Unit: 1-866-950-3663 (very useful: will give recipient details on their TAFDC account)</p>	
<p><i>Linked Services:</i> Recipients generally receive Food Stamps & MassHealth, as well as childcare, clothing allowance, education/training services & transportation assistance for jobs and job search.</p>	<p><i>Comments:</i> The adult recipient of TAFDC can be working and still receive these benefits. <i>Right to appeal?</i> Person has right to appeal denial of benefits up to 90 days of written notice. If current benefits terminated or reduced, an appeal filed within 10 days of notice keeps benefits at full level until appeal heard. <i>Retroactive?</i> Benefits go back to date of application.</p>

DTA “Field Offices” in Boston:

Newmarket Square: 1010 Mass Ave., 02118, Phone: (617) 989-2220 Fax: (617) 247-9214

Dudley Square: 2201 Washington Street, 02119, Phone: (617) 989-6000 Fax: (617) 727-4722

<i>Program Name:</i> EAEDC Emergency Aid to the Elderly, Disabled and Children	
<i>Agency:</i> Department of Transitional Assistance (DTA) <i>Description:</i> State program to provide monthly cash payments to very low income individuals via Electronics Benefit Transfer (EBT) cards. <i>Website:</i> www.mass.gov/dta (see “cash assistance” on left)	
<i>Client Eligibility:</i> <ul style="list-style-type: none"> • Unable to work due to DTA recognized physical or mental incapacity <i>and/or</i> • Be over 65 & waiting for SSI to begin <i>and/or</i> • Care for a child at home not related to you <i>and/or</i> • Must stay at home to care for a person who would otherwise be institutionalized <i>and/or</i> • Be in a Massachusetts Rehabilitation Commission program • Meet income/asset limits • Be US citizen or lawful immigrant 	
<i>Availability/Limitations:</i> <i>Immigrants:</i> Legal immigrants can receive EAEDC	
<i>Amount:</i> EAEDC averages \$329/month ('08)	
<i>Contact(s):</i> <i>Phone:</i> Application Information Unit, DTA 1-800-249-2007 DTA Recipient Services Unit: 1-866-950-3663 (very useful: will give recipient details on their EAEDC account)	
<i>Linked Services:</i>	<i>Comments:</i> EAEDC is available when qualified applicants are awaiting an SSI application decision, but overall EAEDC is a very low-paying benefit. <i>Right to appeal?</i> Similar to TAFDC, person has right to appeal denial of benefits up to 90 days of notice. If current benefits terminated or reduced, an appeal filed within 10 days of written notice keeps benefits at full level until appeal heard. <i>Retroactive?</i> Benefits are retroactive to date of application.

<i>Program Name:</i> SSI Supplementary Security Income	
<i>Agency:</i> Social Security Administration <i>Description:</i> Federally funded program to provide monthly cash payments via direct deposit or paper checks to very low-income elderly, blind & disabled individuals <i>Website:</i> www.ssa.gov/ssi www.ssa.gov/ssi/text-understanding-ssi.htm www.ssa.gov/ssi/spotlights/spot-homeless.htm	
<i>Client Eligibility:</i> <ul style="list-style-type: none"> • Must be over 65 <i>or</i> blind, • Disabled: Often complex eligibility requirements to establish disability, generally involving much documentation and/or a medical exam • Must have “limited” income: complex rules for counting income • Assets: cash & assets above \$2000 (\$3000/couple) count against applicant (but not car or property “essential to self-support”). 	
<i>Availability/Limitations:</i> Emergency Advance Payment: agency may be able to do one emergency advance payment for applicants facing financial crisis, not higher than \$999.	
<i>Amount:</i> Maximum benefit: Aged Individual: \$803; Disabled: \$788.39; Blind: \$824. Benefits retroactive to date of application, once state has been paid back its EAEDC dollars. Note: if <i>homeless</i> , can receive full SSI benefit for 6 out of 9 months living in a shelter.	
<i>Contact(s):</i> Malden Centralized SSI Office <i>Phone:</i> (800) 590-4820 <i>Address:</i> 200 Pleasant St., Malden, MA 02148 <i>Hours:</i> 7:45am – 5:00 pm	
<i>Linked Services:</i> Application for SSI is also an application for Social Security. Recipients automatically eligible for Food Stamps & MassHealth.	<i>Comments:</i> Massachusetts supplements the federal SSI monthly amount to make it higher. Apply for EAEDC while waiting for SSI determination decision. <i>Right to appeal?</i> If denied, must appeal within 60 days of initial decision to have case reconsidered. If appeal within 10 days of benefit being cut back or terminated, will continue receiving full benefit until appeal is heard. <i>Retroactive?</i> Yes, back to date of application.

Work & SSI/SSDI: A person can work and continue to receive SSI/SSDI as well as their Medicare/Medicaid health insurance. Their benefits can continue for up to three years into the employment. For the first 9 “trial work” months, benefits continue in full. Benefits continue to be paid out up to 3 years each month that their earnings are not “substantial” (after work-related deductions, can’t be over \$980 or \$1640 if blind). Social Security’s new “Ticket to Work” program helps people work their way back into employment while safeguarding their right to benefits.

For more information, see www.socialsecurity.gov/work/ & www.socialsecurity.gov/pubs/10095.html#part1

<p><i>Program Name:</i> SSDI Social Security Disability Insurance</p>	
<p><i>Agency:</i> Social Security Administration <i>Description:</i> Federally funded program to provide monthly cash payments to people, primarily adults, who cannot work because of a medical condition expected to last at least one year or result in their death. <i>Websites:</i> www.socialsecurity.gov/disability & www.socialsecurity.gov/pubs/10029.html</p>	
<p><i>Client Eligibility:</i></p> <ul style="list-style-type: none"> • Worked enough “quarters of years” (generally 40, but depends on age) to qualify for Social Security in general • Worked at least half time in the recent past until quarter of year that you became disabled: 1.5 years/3 years if under 24; 5 years/10 if over 31 (age 24-31: must have worked half time during those years) 	
<p><i>Availability/Limitations:</i> Social Security decides eligibility by 1st) asking doctor to determine severity of disability, 2nd) seeing if disability appears on the official SS “List of Impairments”, 3rd) deciding if it prevents you from returning to your old line of work, or 4th) if you cannot do other work, given your impairment, age, education, work experience & skills. If one of these criteria is not met, then no SSDI is granted.</p> <p><i>Immigrants:</i> Legal, permanent resident for 5 years (if arrived after 08/96) & have 40 quarters of work history, with some exceptions (veteran, etc.)</p>	
<p><i>Amount:</i> Benefit level depends on your average lifetime earnings, just as with regular social security. There is no specific minimum or maximum level. Benefits are adjusted yearly for inflation.</p>	
<p><i>Contact(s):</i> <i>Phone:</i> 1-800-772-1213 or TTY: 1-800-325-0778 <i>Address:</i> Social Security, Room 148, 10 Causeway Street, Boston, MA 02222</p>	
<p><i>Linked Services:</i> Medicare coverage kicks in after 2 years on SSDI or MassHealth. SSI receipt also common if SSDI income is too low.</p>	<p><i>Comments:</i> Apply as soon as become disabled: can take 5+ months to qualify & first application often denied but denial can be overturned on appeal. Should jointly apply for/receive EAEDC while waiting for SSDI determination. Note: in some cases, family members can also receive SSDI payments based on the work (spouse over 62 or caring for disabled/under 16 child; child under 18 or 19 if in school full time; parent of adult child disabled before 22) <i>Right to appeal?</i> If denied or disagree on amount, must appeal within 60 days of initial decision to have case reconsidered. <i>Retroactive?</i> If granted SSDI, benefits are retroactive back to the 6 month anniversary of the disability occurring.</p>

<i>Program Name:</i> Social Security	
<i>Agency:</i> Social Security <i>Description:</i> A federal benefit primarily meant for those 65+ (“retirees”) and their spouses, including divorced or widowed, but also extended to some disabled adults and surviving children of dead parents. <i>Website:</i> www.ssa.gov	
<i>Client Eligibility:</i> People with a work history of “40 quarters”=10 full years can apply for social security at 62, but will receive considerably less money monthly than if apply at or after age 66. Children under 18 (19 if in high school) of retirees/dead parents eligible for Social Security will receive a monthly check also. <i>Immigrants:</i> eligible if legal to work and meet above standards.	
<i>Availability/Limitations:</i> This is a universal program, available to any citizen/legal immigrant with the documented work history. It is <i>not</i> “means tested,” meaning it does not have income limits for eligibility. It continues from date of eligibility/application until death. <i>Note:</i> the age at which a “retiree” receives full benefits has been slowly increasing in the past few years. Starting last year, a person has to be 66 in order to qualify for the full amount, not 65 as in the past. The age limit will not increase again for 9 more years, then it will slowly rise to age 67 (for those born in 1960 or later).	
<i>Amount:</i> Maximum is \$2,323/month: average is \$1,153 (2009). No minimum but must have worked “40 quarters” (i.e. a full 10 years) before receiving any benefit. The longer one puts off receiving Social Security, the higher the monthly payment thereafter. Payment to seniors continues until death, disabled until no longer disabled, children until 19.	
<i>Contact(s):</i> <i>Phone:</i> 1-800-772-1213 or TTY: 1-800-325-0778 <i>Address:</i> Social Security, Room 148, 10 Causeway Street, Boston, MA 02222	
<i>Linked Services:</i>	<i>Comments:</i> It’s not wise to start social security before 66, if any other income sources exist. <i>Right to appeal?</i> If denied or disagree on amount, must appeal within 60 days of initial decision to have case reconsidered. <i>Retroactive?</i> Yes, up to 6 months back to date of eligibility.

Also note that not all workers are covered by Social Security. Railroad workers, some state government workers and federal government workers all have separate pension systems that do not necessarily contain the same rights or benefits levels as Social Security above.

<p><i>Program Name:</i> EITC Earned Income Tax Credit Sometimes known as the EIC: Earned Income Credit</p>	
<p><i>Agency:</i> Internal Revenue Service (IRS) and Massachusetts Department of Revenue (DOR) <i>Description:</i> A federally funded tax credit with an additional Massachusetts EITC credit of 15% on top of the federal amount. The EITC is a “refundable” tax credit for working, low-income individuals and families. They may get “money back” in their tax return from this credit even if they did not “owe” any taxes. It lifts more low-income families out of poverty than any other benefit program. <i>Website:</i> www.irs.gov/eitc www.mass.gov/DOR</p>	
<p><i>Client Eligibility:</i></p> <ul style="list-style-type: none"> • Have <i>earned</i> income in prior year (TAFDC, SSI, SSDI, Social Security do <i>not</i> count) <ul style="list-style-type: none"> ○ Individuals: \$12,880 max qualifying income in 2008 (\$15,880 if married, filing jointly) ○ Parent with 1 qualifying child: \$33,995 maximum qualifying income in 2008 (\$36,995 married filing jointly) ○ Parent(s) with 2+ qualifying children: \$ 38,646 max qualifying income in 2008 (\$41,646 married filing jointly) • Be between the ages of 25 & 64 • Have valid Social Security Number 	
<p><i>Availability/Limitations:</i> One “applies” for the EITC through filling out the federal and state income tax schedules and “receives” the benefit through one’s tax return check. <i>Immigrants:</i> eligible with valid social security number and have worked in the past year. Those with ITINs (Immigrant Taxpayer Identification Numbers) do not qualify.</p>	
<p><i>Amount</i> for 2008 tax year (i.e. tax return filled out in 2009 based on last year’s income):</p> <ul style="list-style-type: none"> • Individual: max of \$438 with no qualifying children + 15% in addition from Massachusetts • Parent: \$2,917: with one qualifying child; \$4,824 with two or more qualifying children + 15% in addition from Massachusetts 	
<p><i>Contact(s):</i> Application is done through filling out the federal and state income tax schedules. See Free Tax Preparation sites for help filing out tax returns.</p>	
<p><i>Linked Services:</i> Some low-income families with children under 17 may also receive the <i>Child Tax Credit</i>. In addition, tax payers often receive other monies back.</p>	<p><i>Comments:</i> Boston and places across the state offer <i>free income tax preparation</i> for low-income tax payers. Go to www.bostontaxhelp.org for Boston details, www.masscashback.com for elsewhere in the state. <i>Right to appeal?</i> If audited, one has right to appeal IRS findings through IRS Appeals system. Process described in audit findings letter. <i>Retroactive?</i> If was eligible for EITC/other credits but did not claim them, can file amended returns going as far as 3 years back.</p>

Food and Fuel Benefits:

SNAP/Food Stamps, WIC, School Breakfast/Lunch, Fuel Assistance & Weatherization

<p><i>Program Name:</i> SNAP/Food Stamps Food Stamps has just been renamed the Supplemental Nutrition Assistance Program (SNAP)</p>	
<p><i>Agency:</i> Department of Transitional Assistance (DTA) <i>Description:</i> A federal, needs-based food assistance program that is distributed through the state. It can be used in food stores but not restaurants to purchase food items. <i>Website:</i> State info: www.mass.gov/dta (see “food assistance” on left) Federal Info: www.fns.usda.gov/snap Project Bread’s excellent: www.gettingfoodstamps.org</p>	
<p><i>Client Eligibility:</i> Household “gross income” not to exceed 130% of poverty: \$ amount depends on size of household. Many deductions & combos of household members are then made before determining actual household income to base amount of food stamp allotment on. Note: Massachusetts no longer counts most assets: including cash in the bank, a car, etc!</p>	
<p><i>Availability/Limitations:</i> Immigrants: Legal immigrant children, adults legally in US for 5+ years and some disabled, legal immigrants qualify for food stamps. Don’t forget that any child born in the US is a US citizen and so qualifies, no matter the immigration status of their parent!</p>	
<p><i>Amount:</i> Maximum monthly amount: 1 person=\$176, family of 4=\$588, etc. On April 1st, 2009 the amount will rise to 1 person=\$200, family of 4=\$668, etc, due to the recent American Recovery & Reinvestment Act (ARRA) signed into law by the president. Determining the food stamp allotment is complex: to calculate how much an individual or family might likely receive, use Project Bread’s Food Stamp Calculator: www.gettingfoodstamps.org/qualify.htm</p>	
<p><i>Contact(s):</i> <i>Phone:</i> DTA Application Information Unit 1-800-249-2007 DTA Food Stamps Benefits Hotline: 1-866-950-3663</p>	
<p><i>Linked Services:</i> Food Stamps are used in many households as a “stand alone” program, but can often be accompanied by TAFDC or SSI.</p>	<p><i>Comments:</i> Recipients do not receive “cash” but monthly credit appears on an EBT card which they “swipe” at the store. <i>Right to appeal?</i> person has right to appeal denial of benefits up to 90 days of written notice. If current benefits terminated or reduced, an appeal filed within 10 days of notice keeps benefits at full level until appeal heard. Benefits are retroactive to date of application. <i>Retroactive?</i> Benefits accrue from date of initial application. Apply now!</p>

To find hours & locations of food pantries and related food services near you, call the Project Bread FoodSource Hotline: 1-800-645-8333 TTY: 1-800-377-1292

<p><i>Program Name:</i> WIC Women, Infants & Children</p>	
<p><i>Agency:</i> Department of Public Health <i>Description:</i> Another excellent, if more limited, federal food program administered by the Massachusetts Department of Public Health (not DTA) for children under 5 and their legal parent/guardians (i.e. it's not just their mothers who can apply). It provides nutritional education to the family and checks to purchase food for the children & pregnant, new or nursing mothers. <i>Website:</i> www.mass.gov/dph & go to bottom of page: look under Health Topics: "W"</p>	
<p><i>Client Eligibility:</i> Family/Household income must be at or below 185% of poverty (2 people or 1 pregnant woman=\$25,900; family of 4=\$39,220).</p>	
<p><i>Availability/Limitations:</i></p> <ul style="list-style-type: none"> • Parents/Legal Guardians with children below 5 • Automatically eligible if receive TAFDC, Food Stamps or MassHealth & have kids under 5 <p><i>Immigrants:</i> there are no immigration limitations for WIC recipients!!</p>	
<p><i>Amount:</i> Average & maximum monthly WIC checks unclear, perhaps ~\$45/month av.</p>	
<p><i>Contact(s):</i> <i>Phone:</i> 1-800-WIC-1007 will locate the 12 WIC offices in Boston and the many elsewhere.</p>	
<p><i>Linked Services:</i> No, is very much a stand-alone benefit. It is administered through a different dept. than most other benefits.</p>	<p><i>Comments:</i> WIC is only usable for certain, approved nutritious foods, not all like food stamps. Recipients receive a list of foods and participating retailers. <i>Right to appeal?</i> Yes, within 60 days of denial. <i>Retroactive?</i> Does not appear to be.</p>

<i>Program Name:</i> School Breakfast/Lunch	
<i>Agency:</i> Massachusetts Department of Elementary & Secondary Education (DESE) <i>Description:</i> The federal government (USDA) provides funding for the MA Department of Education to fund free/reduced price nutritious breakfast and lunch as well as some afterschool & summertime meals for school children at participating schools. <i>Website:</i> www.meals4kids.org	
<i>Client Eligibility:</i> Schools send home applications at beginning of school year. Contact school the child attends for specific information on its programs. Categorically eligible: if child/family receives food stamps, Head Start or child is homeless/runaway. Free meal: income below 130% of poverty; reduced price: income below 185% of poverty	
<i>Availability/Limitations:</i> <i>Immigrants:</i> Not a barrier to receiving benefit, although may ask if have a social security #.	
<i>Amount:</i> A meal, rather than direct cash or vouchers to purchase food, is provided.	
<i>Contact(s):</i> <i>Phone:</i> 617-723-5000 <i>E-Mail:</i> cnop@projectbread.org For application information, contact school that child attends.	
<i>Linked Services:</i> receiving School Breakfast/Lunch services does not automatically qualify one for other services, although similar income guideline levels suggest eligibility to them.	<i>Comments:</i> <i>Right to appeal?</i> No standard procedure, contact DESE if feel wrongly denied. <i>Retroactive?</i> No, but children who received free/reduced meals in prior year have a 30 grace period to re-apply.

For information on meals for seniors, contact the state's Executive Office of Elder Affairs, 1-800-882-2003.

<p><i>Program Name:</i> Fuel Assistance More formally known as LIHEAP: Low Income Home Energy Assistance Program; includes access to Weatherization and other services</p>	
<p><i>Agency:</i> Primarily Community Action Agencies across Massachusetts. Boston, Brookline & Newton are served by Action for Boston Community Development, Inc. (ABCD) <i>Description:</i> Combined state & federally funded program which provides low income households with winter energy service payment assistance through direct payments to utility or vendor. This includes purchased oil, gas, electricity or even firewood: any energy used to provide winter heat. <i>Website:</i> www.bostonabcd.org/programs/FuelAssistance.html</p>	
<p><i>Client Eligibility:</i> Serves homeowners & renters (even when heat is included in the rent). Massachusetts just increased income eligibility level to 60% of state medium income or Household of 1=\$27,867 & Household of 4=\$53,608.</p>	
<p><i>Availability/Limitations:</i> Operates November 1 – April 30 <i>Immigrants:</i> Any income-qualifying household, no matter immigration status, is welcome.</p>	
<p><i>Amount:</i> Up to \$1495 in 2009 (note: varies dramatically by year and state/congressional appropriation).</p>	
<p><i>Contact(s):</i> <i>Phone:</i> Statewide: 1-800-632-8175 In Boston, Brookline & Newton: (617) 357-6012</p>	
<p><i>Linked Services:</i> A Fuel Assistance application opens the door to many energy-related services, including utility rate reductions; home energy audits w/ potential heating system replacement & weatherization services. Utility bill arrearages can be re-negotiated through fuel assistance.</p>	<p><i>Comments:</i> Even if over income, apply! Client can then be directed to other utility payment sources. <i>Right to appeal?</i> Appeal form sent in denial letter requesting additional, supporting documentation. Technical deadline is 20 days from letter, but often accept as late as July. <i>Retroactive?</i> Payments are made directly to the oil or utility company and can be used to payback arrearages & turn services back on.</p>

Health Care & Health Insurance:

MassHealth, Commonwealth Care & Commonwealth Choice, Free Care/Health Safety Net, Medicare (Parts A, B & D) Prescription Advantage

<p><i>Program Name:</i> MassHealth a.k.a. Medicaid or Children's SCHIP program</p>	
<p><i>Agency:</i> MassHealth/Massachusetts Office of Medicaid <i>Description:</i> Federally funded but state-designed health insurance for low to medium-income individuals, children and families. It comes in a variety of forms, depending on income level and family composition. Coverage includes prescription drugs, dental care & mental health services. <i>Website:</i> www.mass.gov/masshealth</p>	
<p><i>Client Eligibility:</i> Children under 19 in families earning up to 300% of poverty; pregnant women up to 200%; parents of minor children: up to 133%; disabled adults (or those living with HIV, breast or cervical cancer): up to 133%; long term unemployed: up to 100%.</p>	
<p><i>Availability/Limitations:</i> <i>Immigrants:</i> Complex rules, but anyone except completely undocumented immigrants likely to qualify for some form of coverage.</p>	
<p><i>Amount:</i> Comes with co-pays and some deductibles.</p>	
<p><i>Contact(s):</i> <i>Phone:</i> Customer Service (info on application & case): 1-800-841-2900</p>	
<p><i>Linked Services:</i> TAFDC recipients automatically receive MassHealth Standard. MassHealth transitional coverage continues for 4 months automatically when recipient leaves TAFDC (12 months if left for employment). They will not be terminated after that until rescreened by MassHealth.</p>	<p><i>Comments:</i> Shares joint application with Commonwealth Care/Health Safety Net. Can apply online through state's Virtual Gateway system, preferably through a certified & trained provider. <i>Right to appeal?</i> Yes: Legal notice from MassHealth denying application, etc. will include appeal information. <i>Retroactive?</i> Retroactive 10 days; longer for elderly.</p>

Program Name : Commonwealth Care & Commonwealth Choice	
<p><i>Agency:</i> <i>Commonwealth Care</i> is run by the state Office of Medicaid; <i>Commonwealth Choice</i> by a new entity, the Commonwealth Connector.</p> <p><i>Description:</i> State programs put in place to deliver health insurance coverage to all Massachusetts adults.</p> <p><i>Website:</i> www.mahealthconnector.org</p>	
<p><i>Client Eligibility:</i> Commonwealth Care is a subsidized program available to those adults earning up to 300% of poverty. Commonwealth Choice picks up from there with a variety of price & coverage plans for individuals and families offered via a number of private, health insurance companies.</p>	
<p><i>Availability/Limitations:</i> <i>Immigrants:</i> State-subsidized coverage is not available to undocumented immigrants, although those over 150% of poverty are required to have health insurance coverage anyways.</p>	
<p><i>Amount:</i> Premiums, co-pays and deductibles vary based on income, age and geographic location. Coverage includes prescription drugs, dental and mental health services.</p>	
<p><i>Contact(s):</i> <i>Phone:</i> 1-877-623-6765</p>	
<p><i>Linked Services:</i> none directly</p>	<p><i>Comments:</i> All adults in Massachusetts are required to have credible (=legally defined to be of “good quality”) health insurance coverage or else face a penalty applied via one’s state income tax return. Those below 150% of poverty, with valid religious objections or with proven hardships, are exempt.</p> <p><i>Right to appeal?</i> Can appeal penalty by filing written appeal form within 30 days of denial letter sent by Department of Revenue. Can also appeal denial of Commonwealth Care coverage w/in 30 days of receipt of denial or 120 days if no written response by MassHealth/Connector to application.</p> <p><i>Retroactive?</i> Plans effective first of next month; but, if eligible, can get “Free Care” while waiting for <i>Commonwealth Care</i> to kick in.</p>

<p>Program Name: Free Care/Health Safety Net Old name: Uncompensated Care Pool (nickname was Free Care). New name is Health Safety Net or HSN</p>	
<p><i>Agency:</i> The new Health Safety Net is a division under the state Health Care Finance & Policy branch of EOHHS. <i>Description:</i> State program to ensure those Massachusetts residence ineligible for state-subsidized health insurance or unable to afford private health insurance receive health care. <i>Website:</i> www.mass.gov and search for “Health Safety Net”</p>	
<p><i>Client Eligibility:</i> Must first apply for MassHealth/Commonwealth Care. Will receive HSN if income eligible but do not meet other requirements of above subsidized programs. Fully subsidized for individuals/families otherwise uninsured with income below 200% of poverty (1=\$20,898; 4=\$42,408); partially subsidized for those up to 400% (1=\$41,616; 4=\$84, 816) or higher if one’s medical bills dramatically exceed income.</p>	
<p><i>Availability/Limitations:</i> Pays part or all of the cost for medically necessary services at community health centers and some hospital services, depending on income and age for those who do not otherwise have health insurance. Co-pays required for prescription drug coverage. Homeless residents of state qualify for service. <i>Immigrants:</i> Must be a resident of Massachusetts; immigration status does not matter.</p>	
<p><i>Amount:</i> Not a cash benefit. No limit on to amount of coverage.</p>	
<p><i>Contact(s):</i> <i>Phone:</i> Health Safety Net Customer Service Center by dialing 877-910-2100 <i>E-mail:</i> dhcfphelpdesk@state.ma.us</p>	
<p><i>Linked Services:</i> Common application for MassHealth/Commonwealth Care & Health Safety Net</p>	<p><i>Comments:</i> This is rapidly becoming the health care program of last resort for undocumented immigrants. The biggest providers of this care are Boston Medical Center and Cambridge Health Alliance. <i>Right to appeal?</i> Yes: Legal notice from MassHealth denying HSN application, etc. will include appeal information. <i>Retroactive?</i> Yes, if can show person was qualified for it at time of prior billing for service.</p>

<i>Program Name:</i> Medicare	
<i>Agency:</i> Centers for Medicare and Medicaid Services <i>Description:</i> A universal, federally-funded and administered program to provide health insurance to seniors, some disabled and those with kidney failure, regardless of income. It is divided into parts: Medicare Part A provides hospitalization insurance; B provides medical (doctors visits, out-patient care, etc.) and D provides prescription drug coverage (C lets private companies do all of the above for you for an extra fee.). <i>Website:</i> www.medicare.gov	
<i>Client Eligibility:</i> Must be 65 or over, have end-stage renal disease or have been disabled & receiving SSDI for more than 24 months. <i>Immigrants:</i> “Lawfully present” immigrants with 40 quarters of work history qualify. Those who have been in the country 5 ⁺ years but not worked long enough can purchase the coverage.	
<i>Availability/Limitations:</i> People who have chosen to receive social security at 65 or have been on SSDI for 24 months automatically are enrolled in Medicare at that point and will receive a members card for Part A coverage in the mail. Those with end-stage renal disease or not receiving Social Security yet (because working, etc.), must request a card. People must choose Part B medical coverage and pay a premium (\$96.40/month in '09: goes up each year with inflation).	
<i>Amount:</i> Medicare Part B has a yearly deductible of \$135. Medicare Part D is very complicated, but has an initial deductible of \$275 and then a huge “donut hole” after helping the recipient pay for \$2700 worth of drugs.	
<i>Contact(s):</i> <i>Phone:</i> 1-800-633-4227	
<i>Linked Services:</i> For most Americans, social security and Medicare eligibility come at the same time, one’s 65 th birthday. Low-Income Subsidy (LIS) for Medicare Part D, administered by Social Security, provides excellent premium & deductible coverage and limits co-pays: 1-800-772-1213 or www.ssa.gov/medicareoutreach2/ People on SSI automatically get LIS; individuals qualify if 2008 income below \$15,600 or couples below \$23,970.	<i>Comments:</i> The longer a person over 65 waits to sign up for Medicare & its parts, the greater the premiums they will have to pay for B & D. <i>Right to appeal?</i> Extensive and complex system of appeals if denied payment/coverage for Medicare-related health services. Unclear if time limit for appeal. Medicare’s website does not address issue of appealing denial of initial application for Medicare. <i>Retroactive?</i> Not in general or useful way, apparently. Some disabled may see Medicare retroactively pay for some services previously paid by Medicaid/MassHealth.

Program Name: Prescription Advantage	
<i>Agency:</i> Executive Office of Elder Affairs <i>Description:</i> Federal and state funded program for seniors to supplement Medicare Part D's prescription drug coverage. <i>Website:</i> www.mass.gov/elders Look under Health Care in lower center of web page.	
<i>Client Eligibility:</i> Must be 65 or older or meet disability requirements: income limit is 500% of poverty.	
<i>Availability/Limitations:</i> Must be receiving Medicare Part D: the supplement program covers prescription co-payments after recipient reaches Medicare's out of pocket payment limit. If income eligible, applicant must apply for Low Income Subsidy for Medicare Part D. <i>Immigrants:</i> Available for those not Medicare eligible, with no premium. Co-pays and deductibles vary based on income.	
<i>Amount:</i> PA pays Medicare Part D premium up to \$31.70/month for those below 225% of poverty (1 person=\$23,400; couple=\$31,500); will help all members with co-pays once hit "donut hole" of \$2,700 retail drug expenses.	
<i>Contact(s):</i> <i>Phone:</i> 1-800-243-4636, x2	
<i>Linked Services</i> MassMedline is a Massachusetts pharmacy information program for people needing information on prescriptions and/or help paying for them. www.massmedline.com 1-866-633-1617	<i>Comments:</i> Cost of benzodiazapines (a drug category) is fully covered, as Part D does not cover this at all. <i>Right to appeal?</i> Applicant can appeal denial of membership in Prescription Advantage through returning the denial reconsideration form within 15 days of receiving it. Note that, once a member, Prescription Advantage can then help person appeal if Medicare Part D denies coverage of prescribed drug. <i>Retroactive?</i> No, coverage starts 1 st of next month

For information on health coverage and help with health insurance enrollment, in *Boston* call the Mayor's Health Line (617) 534-5050, mayorhealthline@bphc.org or *statwide* call Health Care for All's Help Line: (800) 272-4232 www.hcfama.org/helpline (contains e-mail link). For specific help on health care coverage for seniors, contact your local SHINE (Serving the Health Information Needs of the Elderly) office. In Boston that is ABCD Elder Services: 617-357-6000 x 6226, swilson@bostonabcd.org Elsewhere, check 1-800-243-4636.

An excellent website to determine what national benefits seniors are eligible for is Benefits CheckUp: www.benefitscheckup.org

Other, lesser known public health insurances are Tri-Care for military families and Veterans Administration or VA for veterans.

Education & Child Care: Child Care Vouchers & Head Start

<i>Program Name:</i> Child Care	
<i>Agency:</i> Massachusetts Department of Early Education and Care <i>Description:</i> A complex variety of subsidized child care services, such as child care centers, family child care (at someone's home) and informal child care (with a relative, for example) are managed by area "Child Care Resource and Referral Agencies," including Child Care Choices of Boston. <i>Website:</i> www.childcarechoicesofboston.org	
<i>Client Eligibility:</i> Families must be below 50% of state medium income (2=\$29,043; 4=\$42,710) when they apply for child care and not go over 85% when they are actually receiving childcare (2=\$49,372; 4=\$72,607).	
<i>Availability/Limitations:</i> TAFDC recipients automatically receive childcare voucher for work, education & training, job search and community service activities. <i>Others</i> who receive child care <i>without a wait</i> : former TAFDC recipients who are now working (if apply w/in 12 months) or finished education & training program (if apply w/in 6 months); homeless in DTA shelter (if within 3 months or as long as starts working or enters Edu & training program); teen parents. <i>All others must get on state income eligible waiting list for child care</i> (a long wait). Co-pays are based on a sliding scale: families in Tier Level 1 (=family of 2 earning \$971/month) income bracket pay \$0. Fees rise in multiple increments up to \$205/week for a family earning 85% of median or 100% if child has disability. <i>Immigrants:</i> Does not review immigration status or report to ICE, but does require identifying documentation and proof of work eligibility, etc. for various child care vouchers.	
<i>Amount:</i> The amount of child care coverage varies by income, household size and age of child but state does set a cap.	
<i>Contact(s):</i> <i>Phone:</i> 617-542-KIDS (5437) <i>E-mail:</i> help@childcarechoicesofboston.org	
<i>Linked Services:</i>	<i>Comments:</i> The "income-eligible" wait list is very long, so get your name on it now if you don't qualify for an immediate child care voucher. <i>Right to appeal?</i> Yes, through EEC or DTA, depending on type of voucher: the Resource & Referral Agency will provide an appeal form asking for supportive documentation. Vouchers renew 2 weeks ahead of time in order that any appeals can be processed in a timely fashion. If appeal takes longer than 2 weeks, then will get an automatic voucher extension. <i>Retroactive?</i> No, unless couldn't get a voucher renewed in timely manner.

<i>Program Name:</i> Head Start Also Early Head Start	
<i>Agency:</i> Office of Head Start, Administration for Children & Families, US Dept. of Health & Human Services <i>Description:</i> A federally funded but locally operated program which promotes school readiness by providing comprehensive education and child care for low-income children up to age 6, emphasizing family involvement and connection to appropriate services. <i>Website:</i> www.bostonheadstart.org	
<i>Client Eligibility:</i> Head Start Children must be at least three years old as of September 1, 2008. Early Head Start provides services for pregnant women, babies and toddlers up to three years old.	
<i>Availability/Limitations:</i> Open to families with incomes below 100% of poverty (Family of 2=\$13,690; family of 4-\$20,650), although individual sites can serve some higher income families if slots available. Children from families receiving TAFDC or SSI automatically are eligible, regardless of income. <i>Immigrants:</i> Immigration status not a barrier.	
<i>Amount:</i> No direct cash equivalent	
<i>Contact(s):</i> <i>Phone:</i> In Boston: 617-348-6272	
<i>Linked Services:</i> Head Start will help families apply for other benefits for which they qualify.	<i>Comments:</i> This is an excellent program because it works with the entire family in a positive, holistic way, and not just the individual child. Includes physical & mental health services (often dental checkups also) as well as nutrition education & meals support services for child. <i>Right to appeal?</i> No formal right of appeal <i>Retroactive?</i> No, child starts as soon as “school year” begins or slot become open.

Unemployment & Career Centers

Unemployment Insurance & Workman's Comp

<i>Program Name:</i> Unemployment Unemployment Compensation	
<i>Agency:</i> Massachusetts Division of Unemployment Assistance (DUA) <i>Description:</i> An employer funded and state-managed program which provides temporary cash benefits to the unemployed who recently lost their job through no fault of their own. <i>Website:</i> www.mass.gov and search for "unemployment" www.jobnetboston.org ; www.bostoncareerlink.org ; www.theworkplace.org	
<i>Client Eligibility:</i> Must have worked for at least 30 weeks (=“base period”) prior to being laid off (time in training program does not count) and earned at least \$3,500.	
<i>Availability/Limitations:</i> Must be able, available to and looking for work to qualify. Yes, can work while collecting unemployment but must report earnings to DUA: unemployment benefits may be scaled back proportionately. You can collect for up to 30 weeks/year or 36% of your “base period.” Note, in <u>2009</u> due to high unemployment rates, this time limit has been <u>increased to 59 weeks</u> but the 36% still holds. <i>Immigrants:</i> Available to all legal workers.	
<i>Amount:</i> ~50% of your prior, gross (total) weekly pay, up to a max. of \$628/week, + \$25/dependant child if you were the sole wage earner in the family (note: the \$25/kid can't add up to more than the 50% of total pay above). As an economic stimulus, <u>\$25/week (through 12/09)</u> will be added atop these amounts as soon as a required agreement with the Feds is finalized.	
<i>Contact(s): to file a claim:</i> <i>Phone:</i> Teleclaim Center: 617-626-6800 or 1-877-626-6800 (be prepared for a long wait these days). <i>Walk-in Centers</i> located at One-stop Career Centers: www.mass.gov/careercenters	
<i>Linked Services:</i> Worker and family may be eligible for help with health insurance coverage under <i>Medical Security Program</i> . 1-800-908-8801, if combined last 6 months of working and projected next 6 months income is less than 200% of poverty (implies if \$0 coming in after loss of job, could be earning up to 400% of poverty when working).	<i>Comments:</i> Note: unemployment benefits are taxable. Can have taxes withheld from weekly check or send in withholding amount to IRS/DOR oneself. If work a bit while receiving unemployment, can stretch out checks beyond the 30 weeks. <i>Right to appeal?</i> If disqualified, will receive written notice of appeal. Must file appeal request in writing within 10 days of disqualification. <i>Retroactive?</i> Yes, to one week after filing of claim. Unclear if retroactive to one week after loss of job if file claim late.

The One-Stop Career Centers are a state-run system of 37 centers offering employment and job training services located under one roof. Boston has three: Job Net, Boston Career Link and the WorkPlace. They offer multiple services beyond simply applying for unemployment, including job training seminars, job search help, job listings and community service placement:
www.mass.gov/careercenters

<p><i>Program Name:</i> Workman’s Comp Workman’s Compensation</p>	
<p><i>Agency:</i> Office of Claims Administration, in MA Department of Industrial Accidents (DIA) <i>Description:</i> Employer Insurance funded & state-administered program to monetarily compensate workers who are injured on the job, or compensate their families if killed. <i>Website:</i> www.mass.gov and search for Dept. of Workforce Development; click on “claimants” on top bar and go from there.</p>	
<p><i>Client Eligibility:</i> If worker injured on the job and loses more than 5 partial or full working days to it, employer must file accident report within 7 business days after that.</p>	
<p><i>Availability/Limitations:</i> <i>Employer must carry workman’s compensation insurance by law, but some don’t.</i> If does not, worker can “file a claim” against the Worker's Compensation Trust Fund at DIA, to get equivalent compensation, as well as sue the employer. <i>Immigrants:</i> Yes! Covers all immigrant workers of all statuses.</p>	
<p><i>Amount:</i> There are several levels of compensation: Temporary, total incapacity=60% of gross weekly wage for up to 156 weeks; partial incapacity=75% up to 260 weeks; Permanent, total incapacity=66% of last year’s average wage as long as disabled. If die on job: surviving spouse receives 66% (see above) until remarries; dependant children \$60/week. Can instead collect a lump sum settlement. Also get \$4000 in burial expenses!</p>	
<p><i>Contact(s):</i> <i>Phone:</i> 617-727-4900; 1-800-323-3249 <i>Address:</i> Department of Industrial Accidents 600 Washington St., 7th Floor (in “China Trade Building, opposite Chinatown T-Stop) Boston, MA 02111</p>	
<p><i>Linked Services:</i></p>	<p><i>Comments:</i> If employer does not file report promptly, worker can file with the company’s Workmans Comp insurer: look for workplace poster to get details. Have up to 4 years to file. <i>Right to appeal?</i> Absolutely, although there are multiple types of hearings/conferences & appeal times. <i>Retroactive?</i> Retro to 5 days after injury</p>

Other Benefits

Veterans' Services

<i>Program Name:</i> Veterans' Services	
<i>Agency:</i> Massachusetts Department of Veterans' Services & local city/town departments <i>Description:</i> State and locally funded cash and medical assistance benefits for veterans, or their child/spouse/parent. <i>Website:</i> www.mass.gov/veterans	
<i>Client Eligibility:</i> A veteran is a person who has actively served in the U.S. Army, Navy, Marine Corps, Coast Guard, Air Force or on full time National Guard duty	
<i>Availability/Limitations:</i> The vet no longer is in active service <u>and</u> has received an honorable discharge. Must have served a minimum of 90 days during war time or 180 days in peacetime. Note: no minimum service requirements for a person with a Purple Heart or who suffered a service-related disability listed on their discharge certificate or who died in service under honorable conditions. <i>Immigrants:</i> Immigrants are eligible to serve in the US Armed Forces and therefore eligible for Veterans' Benefits, as long as they have that Honorable Discharge.	
<i>Amount:</i> <u>Cash</u> benefit depends on person's current income, financial needs & living situation (extra if person is retired or disabled): Ex. \$600/month for individual with no shelter costs; \$1,140/month for indiv with shelter costs (ex. rent); \$1,880/month for 2 parents w/2 children. Note that person's current income must be lower than the benefit amount. <i>Other Benefits:</i> Mortgage, rental or unpaid utility arrearages; moving expenses; tuition waivers at state schools; counseling; transportation to medical appointments; some catastrophe/disaster help; burial benefits and more!	
<i>Contact(s):</i> Veterans' Agent in your town/city <i>Phone:</i> In Boston: 617-635-3037, 43 Hawkins St. downtown For other towns/cities, contact the Town/City Hall, or go to mass.gov/veterans and look at "quick links" and "Find local veterans' agent" in bottom, right corner.	
<i>Linked Services:</i> Many services are accessible through Veterans' Services, including MassHealth and Food Stamps.	<i>Comments:</i> Massachusetts has a rich and diverse set of benefits for veterans, with many towns providing additional ones on top of the state's. Mass services are excellent but little known. <i>Right to appeal?</i> If benefits are denied, lowered or stopped, send appeal within 21 days to state Secretary of Veterans' Services. Existing benefits will continue while appeal is being considered. <i>Retroactive?</i> State and local Veterans' Benefits are only retro back to date of application but Federal benefits are retro back as far as 7 years!

Useful Resources:

Greater Boston Legal Services (GBLS): www.gbls.org

Greater Boston Legal Services provides free civil (non-criminal) legal assistance to low-income people in Boston and thirty-one additional cities and towns. The help ranges from legal advice to full case representation, depending on client need. GBLS serves families whose yearly income does not exceed 125% of Federal Poverty Income Guidelines (\$27,563 for a family of four).

GBLS Main Office: 197 Friend St., Boston, MA 02114

Voice: 617-371-1234 Toll-Free: 800-323-3205 TDD: 617-371-1228

Fax: 617-371-1222

Cambridge/Somerville Office: 60 Gore Street, Suite 203, Cambridge, MA 02141

Voice: 617-603-2700 TDD: 617-494-1757

Fax: 617-494-8222

Legal Advocacy and Resource Center (LARC): www.larcma.org

617-603-1700 or 1-800-342-LAWS

Low-income Massachusetts residents can call the hotline when they are having a legal problem. A LARC advocate will conduct a thorough interview over the telephone. Depending on their individual situation, callers will: consult with a LARC advocate about their legal questions and rights; find out if they are eligible for free legal representation from a legal services agency in Massachusetts and, if so, be referred to these agencies; be sent written information about legal rights and common legal problems; be referred to private bar panels who may be able to handle the case for a fee; be directed to social services and government agencies if appropriate.

Mass Legal Services: www.masslegalhelp.org

Superb legal services website with detailed, written resources on many public benefits and also a “find legal aid” geographic locator tool.

Mass Resources.Org: www.massresources.org

Very handy website which provides useful information about a wide range of assistance programs for people in need living in Massachusetts. It provides information on what benefits are available, how to apply, eligibility requirements, benefit amounts, and answers to commonly asked questions. Has a basic, on-line eligibility check tool.