Overview of Programs

- Benefits basics
- Cash assistance
- Food assistance
- Health coverage and benefits
- Child care
- Appeal processes
Benefits Basics

• Who provides public benefits programs?
  - County Departments of Job and Family Services
    - Ohio Works First (OWF) cash assistance
    - Supplemental Nutrition Assistance Program (SNAP or food assistance)
    - Health coverage and benefits
    - Child care (Title XX)
    - Prevention, Retention, and Contingency (PRC)
  - Ohio Department of Job and Family Services
    - Unemployment Compensation
  - Social Security Administration
    - Supplemental Security Income (SSI)
    - Social Security Disability Insurance (SSDI)
    - Medicare
Benefits Basics Continued

- How do people apply for a public benefit program?
  - County Department of Job and Family Services programs:
    - Applications can be made over the phone, submitted online, by mail or in person OR at a Benefit Bank location
      - Call Franklin County Shared Services Hotline 1-844-640-6446
      - Online: odjfsbenefits.ohio.gov
      - Call 1-800-648-1176 for Benefit Bank locations
  - Ohio Department of Job and Family Services:
    - Applications can be submitted online or by telephone
  - Social Security Administration
    - Most applications must be submitted at a local Social Security office
    - SSDI applications may be submitted online
Benefits Basics Continued

- How quickly must an application be approved or denied?
  - Generally, 30 days
    - Exceptions:
      - Medicaid – 45 days
      - Prevention, Retention, and Contingency (PRC) – 15 business days
      - Unemployment compensation – average 3-4 weeks

- Social Security applications usually take longer
Benefits Basics Continued

- Income
  - Benefits programs have an income limit to qualify
    - Exceptions: unemployment compensation, SSDI
  - Income limits are based on meeting a certain percentage of the federal poverty level (fpl)
  - Most programs look at gross (before taxes) monthly income
    - All programs have categories of excluded income that is not counted
  - Baseline—in 2019, a single adult would be considered to be living at 100% of poverty if their income is $1,041 per month
Cash Assistance Programs

- Administered by the County Department of Job and Family Services:
  - Ohio Works First (OWF)
  - Prevention, Retention, and Contingency (PRC)

- Administered by the Ohio Department of Job and Family Services:
  - Unemployment Compensation (UC)

- Administered by the Social Security Administration:
  - Supplemental Security Income (SSI)
  - Social Security Disability Insurance (SSDI)
Ohio Works First (OWF)

- OWF = welfare
  - Monthly cash payment awarded to needy families and children

- Who can get OWF?
  - Only households with a minor child:
    - Parent(s)
    - Pregnant woman in 3rd trimester
    - Child only benefits
      - Grandparents, aunts, etc. can get OWF on behalf of a grandchild or niece/nephew whom they are caring for

- Household income limit—at or below 50% fpl
  - Exception: Child only benefits
OWF Continued

- Time Limited
  - 36 month time limit

- Extensions of cash assistance
  - Good cause extension
  - Hardship extension
  - Domestic Violence Waiver

- Work Requirements
  - Sanctions for noncompliance
    - Good cause
    - Special protections from sanction for victims and survivors of domestic violence
## Child-Only OWF vs “Regular OWF”

<table>
<thead>
<tr>
<th>Child Only</th>
<th>Regular</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ No monthly income limit for adult</td>
<td>▪ Income Limit = 50% fpl</td>
</tr>
<tr>
<td>▪ No time limit</td>
<td>▪ Family of 2 = $686 a month</td>
</tr>
<tr>
<td>▪ No work requirement</td>
<td>▪ Family of 4 = $1,025 a month</td>
</tr>
<tr>
<td>▪ Will only receive benefit based on the number of children</td>
<td>▪ Time Limit</td>
</tr>
<tr>
<td>▪ May be lower than “regular” benefit amount</td>
<td>▪ Can receive 36 months of OWF</td>
</tr>
<tr>
<td></td>
<td>▪ Have to apply for extensions</td>
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<tr>
<td></td>
<td>▪ May be required to participate in a work activity</td>
</tr>
<tr>
<td></td>
<td>▪ Eligible for a higher benefit amount with larger assistance group size</td>
</tr>
</tbody>
</table>
OWF Continued

- OWF payments
  - Issued on an electronic benefit card (EPPI card)
  - Can be used for anything
    - Diapers, wipes, toiletries, rent, utilities, etc.
  - How much is given to needy families:
    - Family of 1 = $297/month
    - Family of 2 = $406/month
    - Family of 3 = $497/month
    - Family of 4 = $613/month
    - Family of 5 = $718/month

- Child Support Limitation
  - Cannot receive both OWF and child support
Instruct the following to apply for OWF cash assistance:

- Parent(s) with a minor child and no or limited income
  - Remember: Grandparents and caregiver relatives
- Parent(s) reporting a loss of OWF due to the time limit *(submit good cause or hardship application)*

Note option to appeal and contact Legal Aid when:

- Application (OWF, hardship, good cause) has been denied
- OWF has been terminated
- Threatened with a sanction
Prevention, Retention, and Contingency (PRC)

- Emergency cash payment for families and children

Who can get PRC?
- Households with a minor child or a pregnant woman
- Household income limit = 165% fpl
- Household must have income source to be able to meet ongoing need
- PRC is only available once during a 12 month period

Program varies by county
In Franklin County, PRC is approved up to the amount needed to meet the need in one or more categories, up to the benefit cap of $1500:

- Shelter costs:
  - Past due and future rent or mortgage payments, security deposits
  - Sustainability requirement—rent must be 75% or less than total countable household income

- Utilities
- Car repairs
- Employment expenses:
  - Uniforms, professional licensure and testing fees, Driver’s license reinstatement fees

Once approved, PRC payments are made directly to the landlord, utility company, etc.
Instruct the following to apply for PRC:

- Parent mentions having fallen behind in paying rent due to unexpected expense
- Parent mentions that their utilities have been disconnected

Note option to appeal and contact Legal Aid when:

- Application has been denied
- Application has pended for more than 15 days
Unemployment Compensation

- Unemployment benefits are weekly cash payments awarded to individuals who have lost their job.

Who can get Unemployment benefits?
- Worked enough weeks and earned enough money in “covered” employment.
- Be totally or partially unemployed with no fault.
  - No fault: quit with “just cause” or was terminated without “just cause”.
  - Just cause: reasonable person standard (whether the action taken would be taken by an ordinary careful person under similar circumstances).
Unemployment Compensation Continued

- Payments
  - Time limited to 26 weeks
  - Amount of weekly benefit depends on prior earnings and number of dependents

- To receive benefits:
  - Must be able and available to work
  - Must file weekly claims
    - Report job contacts
    - Verify seeking employment and must accept suitable work
Unemployment Compensation Issue Spotting

- Instruct the following to apply for UC:
  - Individual reports having been fired
  - Individual reports having been forced into quitting
- Note option to appeal and contact Legal Aid when:
  - Application has been denied
  - Unemployment payments have stopped
  - Notice of overpayment has been received
- Encourage contact with Legal Aid when:
  - Employer has appealed award of benefits
  - Individual reports difficulty accessing the internet to file claims or upload a resume
Supplemental Security Income (SSI)

- SSI is a monthly cash payment awarded by the Social Security Administration to individuals who are disabled.

- Who can get SSI?
  - Individuals who are disabled, blind or over the age of 65
  - Must have limited income and limited assets ($2,000)

- What does it mean to be disabled?
  - Child—health condition makes it hard for the child to function
  - Adult—health condition prevents individual from working

- SSI payments
  - Individual: $771
  - Couple: $1,157
Social Security Disability Insurance (SSDI)

- SSDI is a monthly cash payment awarded by the Social Security Administration to disabled workers

- Who can get SSDI?
  - Individuals who meet Social Security’s definition of disability
    - health condition prevents individual from working
  - Individuals who have worked long enough at a job where they paid into Social Security
  - No income or asset limits

- SSDI payments:
  - Amount paid depends on work history and earnings
  - Disabled workers’ children may receive a payment as well

- Additional benefit:
  - Eligible for Medicare 24 months after date SSDI benefits start
Social Security Appeals

- Appeals are made to the Social Security Administration

- Levels of appeal
  - Reconsideration
  - Administrative Law Judge (ALJ) hearing
  - Appeals Council
  - Federal District Court

- Deadline for submitting appeal
  - Must request within 60 days from date received notice of previous decision
  - If request within 10 days from date received notice, can continue receiving benefits until next decision is issued
  - SSA assumes notice is received within 5 days of the notice mailing date
Social Security Issue Spotting

- Instruct the following to apply for disability benefits:
  - Adult mentions having a child with a disabling health condition and no or limited income in the household
  - Adult mentions being disabled and lacking income
- Note option to appeal and contact Legal Aid when:
  - Application for SSI or SSDI has been denied
    - Legal Aid can explain appeal deadlines and to contact attorney in private practice
  - Payments have stopped OR have been reduced
  - Notice of overpayment has been received
  - Individual mentions problems with their payee
Food Assistance

- Food assistance is a monetary benefit that is awarded to low-income individuals and families for use in purchasing food items
  - Formerly known as food stamps; also known as Supplemental Nutrition Assistance Program (SNAP)

- Who can get food assistance?
  - Individuals or families with household income at or below 130% fpl
    - Higher income limit for seniors and persons with disabilities
  - No requirement to have children
  - NOTE—emergency food assistance
    - Payment must be issued within 24 hours for applicants reporting no income
    - Payment must be issued within 7 days for applicants reporting income lower than $150 per month
Food Assistance Continued

- Payments
  - Issued on electronic benefit card
  - Can only be used for purchasing food items—cannot be used for toiletry items, alcohol or tobacco
  - Amount awarded depends on household size, income and expenses
    - Expenses that are considered include rent/mortgage, utilities, child care, medical expenses above $35, child support payments
  - Maximum payments:
    - Family of 1: $194
    - Family of 2: $355
    - Family of 3: $509
    - Family of 4: $646
    - Family of 5: $768
Food Assistance Continued

- **Work requirements**
  - Some individuals must go to a work program for a specified number of hours each month or individuals must work a specified number of hours each month if already employed
    - These individuals are called Able-Bodied Adults Without Dependents (ABAWD)
  - Note—there are many exemptions from this requirement

- **Sanctions**
  - Food Assistance can be temporarily suspended if the individual does not complete those required hours
  - Good cause excuses
Food Assistance Issue Spotting

- Instruct the following to apply for food assistance:
  - Family or single adult mentions having no or limited income
- Note option to appeal and contact Legal Aid when:
  - Application has been denied
  - Individuals mentions a delay in receiving food assistance
  - Food assistance stopped
  - Food assistance amount has been reduced
  - Sanctions or other work problems
  - Notice of overpayment has been received
Medical Benefits

- Medicaid
  - Health coverage for individuals with low income
    - Less than 206% of fpl for children – called Healthy Start
    - Less than 200% of fpl pregnant women
    - Less than 138% of fpl for other adults – this includes the Medicaid Expansion population
    - Less than the SSI amount for an individual on Medicare (the SSI amount in 2020 has increased to $783) – sometimes called Aged, Blind, Disabled Medicaid
  - Asset limits exist for some Medicaid programs
  - Benefits provided through managed care plan with limited exception
    - Plan examples: Molina, CareSource, Buckeye, Aetna
  - Can apply any time—no open enrollment period
Medical Benefits Cont.

- Special Medicaid Programs for Disabled Individuals
  - Medicaid Buy In for Workers with Disabilities
  - SRS Medicaid – for adults with serious and persistent mental illness or other serious medical diagnoses

- Medicare
  - Medical coverage for persons over age 65 and for persons with Social Security Disability Income (SSDI) after a 24-month waiting period
Affordable Care Act

- Private health insurance through the Marketplace
- Who is eligible for Marketplace coverage?
  - U.S. citizens or non-citizens lawfully present in the U.S.
  - Individuals who are not eligible for Medicare
  - Households with income below 400% fpl are eligible for subsidies to help with premium costs
  - Households with even lower income are eligible for cost sharing assistance to help with out-of-pocket costs

- Enrollment
  - Open enrollment: Early November to Mid December
  - Special enrollment groups
    - 60 days following certain life events that involve a change in family status or loss of other health insurance
  - Applications submitted online or by phone
Medical Benefits Issue Spotting

- Instruct anyone who mentions lacking medical coverage to apply for Medicaid
- Note option to appeal and contact Legal Aid when:
  - Application for coverage has been denied
  - Application has been pending more than 45 days
  - Medical coverage has stopped
  - Individual has been denied a service or home care
Medicare Premium Assistance Programs

- Programs offered to individuals who have Medicare coverage to help with some of the Medicare costs
- Who can get help?
  - Individuals enrolled in Medicare Parts A and B
  - Individuals with low income and lower assets
- What help is provided?
  - State of Ohio pays the monthly Medicare Part B premium
    - Specified Low Income Medicare Beneficiary (SLMB), income below $1249/month
    - Qualified-Individual Group (QI-1), income below $1406/month
  - Qualified Medicare Beneficiary (QMB) program pays all Medicare costs including:
    - Medicare deductibles
    - Part A premiums as well as the Medicare Part B premium
    - Medicare co-pays
    - Medicare coinsurance costs
    - Income must be below $1041/month
Medicare Premium Assistance Programs Issue Spotting

- Instruct the following to apply for a Medicare Premium Assistance Program:
  - Individual reports having higher medical costs relating to Medicare and low income
  - Individual mentions that money is being taken out of their Social Security award to pay premiums and low income

- Note option to appeal and contact Legal Aid when:
  - Application has been denied
  - Application has pended more than 45 days
  - Application was approved but Part B premium is still being deducted
  - Benefit has stopped—Part B premium is being deducted again
Immigrant Eligibility

- Immigrants with a lawful status such as asylees, refugees and lawful permanent residents (LPRs) can get public benefits if they meet the other program requirements
  - Adult LPRs have a 5 year waiting period for most benefits, but refugees and asylees do not
  - “Lawfully residing” children and pregnant women do not have a waiting period

- Undocumented immigrants are not eligible for public benefits, but they can apply on behalf of their kids who have a legal status or are U.S. citizens

- Alien Emergency Medical Assistance (AEMA)
  - Category of Medicaid that provides coverage for the treatment of an emergency medical condition for certain individuals who do not meet the Medicaid citizenship requirements
Publicly Funded Child Care

- Program offering lower cost child care services

- Who can get child care help?
  - Low income parents
    - Household income must be at or below 130% fpl for initial applications
    - Household income must be at or below 300% fpl for ongoing eligibility
  - Generally, parent must be working, attending school or a training program, or participating in a work program through the County
  - Homeless families including those living in shelters can receive child care without meeting the above 2 requirements

- Copayment
  - Required for some families (depends on income amount)
  - Paid directly to child care provider
  - Amount depends on family size and income
  - Waived for families living in shelters
Child Care Issue Spotting

- Instruct the following to apply for child care:
  - Working parent with low income mentions concerns with child care expenses
- Note option to appeal and contact Legal Aid when:
  - Application has been denied
  - Application has pended more than 30 days
  - Benefit has stopped
## Income Guidelines

<table>
<thead>
<tr>
<th>Household Size</th>
<th>OWF (50% fpl)</th>
<th>Food Assistance (130% fpl)</th>
<th>PRC (165% fpl)</th>
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## Income Guidelines Continued

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Adult Medicaid (133% fpl)</th>
<th>Kids w/o private insurance (206% fpl)</th>
<th>QMB (100% fpl)</th>
<th>QI-1 (135% fpl)</th>
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</table>
Appeals Process

- Varies depending on which Agency provides the benefit

- For OWF, PRC, food assistance, Medicaid, Medicare Premium Assistance Programs, Child Care:
  - Appeals are made to the Ohio DJFS Bureau of State Hearings
  - Appeals can be made in writing (mail, email or fax) or by telephone
  - Deadline for submitting an appeal depends on appeal level

- Appeal Levels
  - For individuals enrolled in a managed care plan, appeals of Medicaid covered services must first go to the MCP
    - Appeal orally or in writing within 60 days of the mailing date on the notice
    - Follow the instructions in the MCP notice or visit the plan’s website
  - State Hearings
    - Must request within 90 days from date of notice
    - If request within 15 days from date of notice, can continue receiving benefits (for terminations and reductions) until hearing decision issued
  - Administrative Appeals (written appeal, no hearing)
    - Must request within 15 days from date of state hearing decision
  - Common Pleas
    - Must request within 30 days from date of administrative appeal decision
Unemployment Compensation Appeals

- Appeals are made to ODJFS and can be submitted electronically, by mail or by fax

- Levels of Appeal
  - Redetermination
    - Must be requested within 21 days from date of initial determination
  - Appeal to UC Review Commission for Hearing
    - Must be requested within 21 days from the date of the Redetermination decision
  - Request for Review by UC Review Commission
    - Must be requested within 21 days from the date of mailing of Hearing Officer’s decision
  - Common Pleas
    - Must be requested within 30 days from the date of the Review Commission decision
Social Security Appeals

- Appeals are made to the Social Security Administration

- Levels of appeal
  - Reconsideration
  - Administrative Law Judge (ALJ) hearing
  - Appeals Council
  - Federal District Court

- Deadline for submitting appeal
  - Must request within 60 days from date received notice of previous decision
  - If request within 10 days from date received notice, can continue receiving benefits until next decision is issued
  - SSA assumes notice is received within 5 days of the notice mailing date
Legal Aid Contact Information

- **Columbus Office**
  - Telephone intake: (614) 241-2001, toll free 1-888-246-4420
    - Hours: 9:30 – 3:30 M-F

- **Marion Office**
  - Telephone intake: (740) 383-2161, toll free 1-888-301-2411
    - Hours: 9:00 – 12:00, 1:00 – 4:30 M-F

- Online intake for both offices
  - [www.columbuslegalaid.org](http://www.columbuslegalaid.org)