Maximizing Benefits to Meet Basic Needs for Families and Individuals

Linda Katz
Policy Director
July 18, 2017

Today’s Agenda

• Health Insurance for Families and Individuals
  • Medicaid and QHP
• Child Care Assistance for Families
• SNAP
Health Insurance - The Affordable Care Act

- Continuum of Coverage
- Medicaid: adds expansion population
- Health Insurance Exchange
  - Compare and purchase Qualified Health Plans (QHP) for all
  - Affordability:
    - Premium Tax Credits
    - Cost sharing reductions

HealthSource RI

- RI’s Health Insurance Exchange and
- Single application point for Medicaid and QHP
- QHP – financial assistance
  - Income less than 400% FPL: Premium Tax Assistance
  - Income less than 250% FPL: Cost sharing reduction
- Single income methodology: Modified Adjusted Gross Income (MAGI)
**Medicaid – Eligibility Basics**

- **Who:**
  - Children under age 19
  - Parents and caretaker relatives
  - Pregnant women
  - Adults age 19 – 64, not-disabled
- RI Resident (no durational requirement)
- Income within limits; no resource test
- Citizen or eligible immigration status
- Medical Support Cooperation (not as condition of eligibility) for parents

**Qualified Health Plan with Financial Assistance**

- Rhode Island Resident (no durational requirement)
- Income less than 400% FPL - premium tax credit
- Parents of children receiving Rlte Care – income less than 175% FPL – state premium assistance
- Citizen or lawfully present immigrant
Affordable Health Insurance... Medicaid or QHP Depends on Income

Federal Poverty Levels 2017

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>138% FPL</th>
<th>141% FPL</th>
<th>175% FPL</th>
<th>250% FPL</th>
<th>258% FPL</th>
<th>266% FPL</th>
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<tr>
<td>Family Size</td>
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<td>$85,037</td>
<td>$87,674</td>
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Household Size

- Not like other public benefit programs (generally, parents/caretaker relatives, spouses and children)
- APTC for QHP: Household = Individuals for whom tax payer claims a deduction for personal exemption
- Medicaid: Person by person determination
- Can be difference between HH for APTC and MA

Family with Non-custodial Parent

Lisa and son, Michael
- David – Michael’s dad, not in home. David claims Michael as tax dependent.
- Lisa earns: $20,000
- David earns: $40,000

<table>
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<tr>
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<th>Medicaid</th>
<th>PTC</th>
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<tr>
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<td>HH</td>
<td>Income</td>
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<td>Lisa</td>
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<tr>
<td>Michael</td>
<td>2</td>
<td>$20,000</td>
</tr>
<tr>
<td>David</td>
<td>2</td>
<td>$40,000</td>
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</table>
MAGI Income – Medicaid and QHP

• Start with Adjusted Gross Income (AGI) on Tax Return
  • AGI does NOT include: most social security benefits, TANF (RI Works), SSI, Child Support

• Add to AGI:
  • Non-taxable Social Security benefits
  • Tax exempt interest and excluded foreign income

Income

• For Medicaid: Current income
  • Provide paystubs for last 4 weeks/employer letter

• For Tax Credit for QHP:
  • Estimate of income expected in tax year – based on data match for prior year tax return. Can use actual expected income for coming year.
  • Example: In 2016 Donald earned $80,000 – as documented on his tax return. He lost his job at the end of 2017 and expects to earn only $10,000 in 2018.
Eligibility for Financial Help - QHP

- To qualify for cost-sharing reduction (or state premium assistance), must enroll in a “silver level plan”.
- Premium tax credit: Annual amount of credit based on expected income for tax year.
  - Can choose to take in advance on monthly basis to reduce monthly premium. Fed. pays carrier (“APTC”)
  - Reconciliation between amount received and actual eligible amount when file taxes.

Eligibility for State Premium Assistance

- Parents of children enrolled in RIte Care where family income is less than 175% FPL.
- When apply online should be “pop-up” if potentially eligible for SPA. Should trigger action by DHS, but best to submit application.
  - http://www.eohhs.ri.gov/Portals/0/Uploads/Documents/Applications/ApplicationStateAssistanceProgram.pdf
- State reimburses parent (i.e., does not reduce premium like APTC). Takes 2 – 3 months to start.
Rite Share – Working Parents

- If parent is working at a job where employer offers health insurance
- The “Rite Share” unit at OHHS will determine whether it would be less expensive to enroll the children and parent in the employer’s plan, than provide Rite Care to family. Employer plan must meet certain coverage/cost standards
- If yes, OHHS will reimburse parent’s cost of ESI
- Family members will have Medicaid card for “wrap around services”

Citizen and Immigrant Eligibility

- Citizen – born in U.S. or naturalized

<table>
<thead>
<tr>
<th>Immigration Category</th>
<th>Rite Care/Medicaid</th>
<th>HealthSource RI Purchase coverage, premium tax credits and cost-sharing reduction</th>
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<tr>
<td></td>
<td>Children Under 19</td>
<td>Pregnant Women</td>
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<tr>
<td>Lawful Permanent Resident (“green card”)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- After 5 yrs in status or</td>
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<tr>
<td></td>
<td></td>
<td>- Entered US before 8/24/96 or</td>
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<tr>
<td></td>
<td></td>
<td>- Veterans/active duty military and</td>
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<tr>
<td></td>
<td></td>
<td>their spouses and unmarried children</td>
</tr>
<tr>
<td>Refugee, Asylee, Victim of Trafficking, certain victims of</td>
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<td>Yes</td>
</tr>
<tr>
<td>violence by a partner, family member or stranger; others¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lawfully present individuals¹</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Undocumented</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

*www.economicprogressri.org*
Immigrant Eligibility - Tips

- Non citizens who meet Medicaid eligibility rules except for eligible immigrant status can qualify for “Emergency Medicaid” (hospital coverage)

- Adult LPR: Check whether entered U.S. as refugee or granted asylum and adjusted to LPR. If so, 5 year bar doesn’t apply. Look for:
  - AS #
  - RE #

Immigrant Eligibility – Tips (cont.)

- Ineligible parent can apply for eligible children
- Receipt of Medicaid (or Tax Credits) does not affect right of LPR to naturalize
- Does not affect right of immigrant to adjust status to LPR (unless Medicaid is for long term care)
**Health Insurance Plans**

**Medicaid/RIte Care**
- NHPRI
- United Health

**Qualified Health Plans**
- NHPRI
- Blue Cross Blue Shield

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**Single Adults**

Roger is 28 years old and earns $20,000

- The Medicaid income limit for a single adult is $16,643
- He is eligible for a tax credit of $1,680 for the year.
- He takes the credit in advance: $140/month
- He can buy a silver level plan for $67/month (includes the $140) and qualifies for cost-sharing reduction.
Parent and 2 Children

Marta works as a nursing assistant earning $35,000 and has 2 children

- The children are eligible for RIte Care
- Marta is eligible for a tax credit of $71/month
- She can buy a plan for $136 (includes the $71)
- She is eligible for state premium assistance of $43
- Her net cost for coverage will be $93/month ($136 - $43)
- She is eligible for cost-sharing reduction

Medicaid Coverage for Youth Who Age out of Foster Care

- Began January 1, 2014
- Eligibility for Medicaid continues to age 26 (from age 18)
- Young adult who “aged out” of foster care on/after January 2007 is now eligible
- Contact DCYF to enroll
- Only need to prove residence in RI
- Eligible until age 26. Income doesn’t matter
How to Enroll

• Through HSRI
  • Over the phone – HSRI Contact Center
    • 1-855-840-4774
  • In person at HSRI Contact Center
    • 401 Wampanoag Trail, East Providence
  • Customer portal
    • Assistance available: Navigators and CACs
    • Call 2-1-1 to find a Navigator or go to healthsourceri.com

• Paper application
  • Available online [www.DHS.RI.GOV](http://www.DHS.RI.GOV), by calling DHS Call Center or visiting DHS field office.

When to Enroll and Renew

• Rite Care/Medicaid
  • Enroll at any time
  • Renew once/year

• Qualified Health Plan
  • Enroll during open enrollment period:
    • November – December (+) for 2018
    • Special Enrollment Period (SEP) after open enrollment ends.
### Special Enrollment Period (SEP) for QHP

- Life changing event:
  - Marriage
  - Baby, adopting a child
  - Moved to RI
  - Became a Citizen
  - Lost other health insurance
    - Job-based coverage
    - Divorce
    - Age off parent’s insurance
    - Cut-off Medicaid (at renewal or due to income change)

### Post Eligibility Verification

- Monthly: Death, Incarceration (Medicaid & QHP)
- Quarterly: Income match with state’s income database (Medicaid only)
  - If match shows income above Medicaid limit
    - Notice to provide information about income
    - If no updated information provided or updated information above Medicaid limit...
    - Notice of termination from Medicaid
    - Can appeal
    - Can apply for QHP with tax credits
**Consumer Rights - Medicaid**

- Application decision within 30 days
- Written decision in advance of termination
- Right to appeal denial or termination – within 35 days of date on notice
- For termination: right to “benefits pending” if appeal within 15 days of date on notice
- Right to be represented at the hearing
- Hearing decision within 90 days of request

**Consumer Rights – QHP/APTC**

- Right to appeal decision on eligibility/amount of APTC
- Request within 35 days of date on notice
- Right to “benefits pending” (continue to receive tax credit) if appeal within 15 days of date on notice
- Right to be represented at the hearing
- Hearing decision within 90 days of request
- Informal resolution: 1-855-712-9158
Consumer Assistance

- RIREACH. 1-855-747-3224
  - Medicaid
  - Qualified Health Plan
  - All health insurance issues
- RI Legal Services. 1-800-662-5034
  - Medicaid

Questions?
Child Care Assistance Program

- Parent is working or attending a short-term training program at least 20 hours/week
- If 2 parents – both are working at least 20 hours/week (at same time)
- Less than $10,000 in liquid assets
- Income less than limit

Child Care Assistance Program (cont.)

- Child must be citizen or qualified immigrant – based on child
  - Granted asylum or refugee
  - Lawful permanent resident
- Cooperation with Child Support for all children in family (Domestic Violence exception)
### Monthly Eligibility Limits – Gross Income

<table>
<thead>
<tr>
<th>Family Size</th>
<th>2</th>
<th>3</th>
<th>4</th>
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</thead>
<tbody>
<tr>
<td>Enter:</td>
<td>$2,436</td>
<td>$3,063</td>
<td>$3,690</td>
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<tr>
<td>Stay on until income is:</td>
<td>$3,045</td>
<td>$3,829</td>
<td>$4,613</td>
</tr>
</tbody>
</table>

### Parent Co-payment

- If income is equal to or less than 100% FPL there is no co-payment
- Income above 100% FPL – sliding scale based on family income
- Co-payments range from 2% - 14% of gross income
- One co-payment regardless of number of children
Family Co-pay

<table>
<thead>
<tr>
<th>Income Level</th>
<th>% of Income Assigned as Co-pay (CP)</th>
<th>Family Size 2</th>
<th>Family Size 3</th>
<th>Family Size 4</th>
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<tbody>
<tr>
<td></td>
<td>%</td>
<td>Weekly Income</td>
<td>Weekly Income</td>
<td>Weekly Income</td>
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<td>&lt; 100% FPL</td>
<td>0%</td>
<td>$16,240</td>
<td>$20,240</td>
<td>$24,600</td>
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<tr>
<td>&gt; 100% - 125% FPL</td>
<td>2%</td>
<td>$16,241 - $20,300</td>
<td>$20,241 - $25,525</td>
<td>$24,601 - $30,750</td>
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<td>&gt; 125% - 150% FPL</td>
<td>5%</td>
<td>$20,501 - $24,360</td>
<td>$25,026 - $30,650</td>
<td>$30,751 - $36,100</td>
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<td>&gt; 150% - 180% FPL</td>
<td>9%</td>
<td>$24,561 - $29,232</td>
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<td>$36,001 - $41,580</td>
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<td>&gt; 150% - 180% FPL</td>
<td>10%</td>
<td>$29,233 - $32,480</td>
<td>$36,757 - $40,540</td>
<td>$44,281 - $49,200</td>
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<tr>
<td>&gt; 200% - 225% FPL</td>
<td>14%</td>
<td>$33,481 - $36,540</td>
<td>$40,841 - $45,946</td>
<td>$49,201 - $55,950</td>
</tr>
</tbody>
</table>

Marta Needs Child Care

Marta works as a nursing assistant earning $35,000 and has 2 children

- Her gross income is less than the CCAP entry limit ($36,756)
- Her income = 173% FPL
- Her co-pay is 8% of income = $233/month
- She remains eligible for CCAP until her income = $45,948
- Co-pay will rise to 10% - 14% as income rises
Application Process

• Paper Application – questions that have CCAP
• Pilot: If already receiving SNAP and/or Medicaid, use short paper application
• CCAP for training:
  • Training provider provides information to DHS
  • DHS approves training; parent submits CCAP application

Consumer Rights

• Decision on application within 30 days
• Right to advance notice of termination or co-payment change
• Right to appeal denial, termination, amount of co-pay
• Appeal within 35 days of date on notice
• No benefits pending
• Help: RI Legal Services: 1-800-662-5034
Help finding a child care provider

- RI Child Care Resource & Referral Center: 1-855-398-7605
- On-line: www.Brightstars.org

Questions?
Supplemental Nutrition Assistance Program

What is SNAP?

• SNAP is the **Supplemental Nutrition Assistance Program**, formerly known as the Food Stamp Program.

• It is a federal assistance program, through the **US Department of Agriculture (USDA)**

• Administered locally through the **RI Department of Human Services (DHS)**

• SNAP Outreach Project through the **URI Feinstein Center for a Hunger Free America**
SNAP Eligibility Factors

- Household size
- Income & Exclusions
- Deductions
- Resources: For some elderly/disabled applicants
- Rhode Island Residency & Citizenship status

SNAP – Eligibility: Household Size

- Household = people who buy and prepare food together
- There can be more than one SNAP household living at the same address
- Children under 22 living with parents must apply together
- Spouses who live together must apply together
- Partners with children who live together must apply together
SNAP – Eligibility: Income & Exclusions

SNAP eligibility is determined by monthly gross income (before taxes or deductions). Income includes:

- Earned income from employment
- Income received for child support or alimony
- Government benefits: SSI, Social Security, Supplemental Payment, SSDI, TDI, Unemployment, RI Works, GPA, etc.
- Retirement pensions

- Multiply weekly income by 4.333 and bi-weekly income by 2.166 to determine the monthly income.
- Some income is excluded:
  - Child support paid out
  - Military combat pay
  - Americorp stipends

SNAP – Eligibility: Income Guidelines

<table>
<thead>
<tr>
<th>House-hold Size</th>
<th>Monthly Gross Income Limit (185% federal poverty level)*</th>
<th>Monthly Net Income Limit (100% federal poverty level)</th>
<th>Maximum Benefits</th>
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<td>$990**</td>
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<td>$1,335**</td>
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<td>$3,746</td>
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<tr>
<td>5</td>
<td>$4,385</td>
<td>$2,370</td>
<td>$771</td>
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</table>

* Households with elderly (60+) or disabled members can have income above the gross income limit and still qualify, if they meet the net income limit
**1 & 2 person households do not have a net income limit, if their income is below the gross income guidelines
SNAP – Eligibility: Deductions

- Deductions: expenses subtracted from gross income to determine net income
  - Standard deduction (e.g. $157 for 1-3 person household)
  - Earned income deduction – 20% of earned income
  - Dependent care costs – out-of-pocket expenses for child care or care of an adult family member
  - Shelter costs – rent, mortgage, property taxes, utilities. The portion exceeding one half adjusted gross income is deducted. Capped at $517 for non-elderly/disabled.
  - Medical costs – out-of-pocket medical costs over $35/month incurred only by elderly/disabled household members
- Expenses of other kinds: loans, internet, car payments, etc. are not considered.

SNAP – Eligibility: Resources

- Most households do not have a resource limit
- Household with elderly (60+) and/or disabled members and incomes above 200% of the Federal Poverty Level, have a resource limit of $3,250.
  - **Countable resources include**: money in checking or savings account, stocks and bonds.
  - **Non-countable resources include**: One car per adult household member (maximum of two), the value of the home in which the senior/household lives.
SNAP – Eligibility: Residency & Citizenship

- Resident of Rhode Island (do not need to have a permanent address)
- US Citizen
- Qualified non-citizens:
  - Refugee or asylee
  - Lawful permanent resident (LPR/green card holders)
    - Adults over 18 have 5 year waiting period
    - Children and adults with disabilities are eligible with no waiting period
- LPRs over 18 may be subject to “sponsor deeming”

SNAP - Application Process

- DHS-2 application is used to apply for SNAP and all DHS programs. Only the questions with the SNAP acronym apply to SNAP
- An interview is required- it can be over the phone or in-office
- Documentation – DHS must verify identity, residency, income and expenses (e.g. shelter, utilities, dependent care) for all household members
SNAP – Benefit Determination

• Benefit amount is based on household size, income and deductions.
• The benefit determination calculation is:
  • applicant’s monthly net income x .3 = SNAP income
  • maximum benefit allotment (as established per household size) – SNAP income = benefit amount
  • Ex: 1 person household, $500 net income
    $500 x .3 = 150
    $194 - $150 = $44 benefit amount
• For one and two person households, if the benefit amount results in a negative number the applicant is eligible for the $16 minimum benefit

SNAP - Application Process (cont.)

• Federal regulations require DHS to notify the applicant of eligibility decision within 30 days of filing application
• DHS must notify the applicant within 7 days if:
  • The household has less than $150 in gross income; resources less than $100 or
  • The gross income and resources are less than rent and utilities
• “Same day issuance” at some offices
SNAP - Maintaining Benefits

- Elderly and/or disabled households with fixed incomes:
  - Twenty-four month recertification

- All other households:
  - Six month interim report
  - Twelve month recertification

- Clients must have an interview and resubmit documents at the time of recertification

- Change reporting - changes to address, phone #, household size, income, expenses should be reported to DHS right away, using a change report form.

SNAP - Notices and Hearings

- Applicants are entitled to a written decision notice.

- DHS must provide advance written notice to SNAP recipients prior to changing or terminating their benefits.

- Clients can request a hearing to challenge a denial, termination or reduction in benefits using an appeal form.

- Hearings must be requested within 90 days of date on the denial/termination notice.
SNAP – How its used

• Electronic Benefits Transfer (EBT) Cards are loaded with SNAP benefits on the first day of the month
• Unused benefits carry over for up to 12 months
• SNAP benefits can only be used to purchase food, seeds and plants
• Benefits can be used at supermarkets, convenience stores, many farmers markets, Food on the Move mobile produce truck and authorized meal sites
• SNAP recipients can receive other benefits such as free school breakfast & lunch, and reduced electric, phone & internet rates

SNAP – EBT replacement

• Replacement cards are requested by calling the EBT customer service phone line: 1-888-979-9939. They will be mailed to the client.
• Replacement cards are available in DHS offices if the client is homeless or there has been an emergency such as a fire.
• Clients who request more than 4 EBT cards in a 12 year period will be referred to the fraud unit.
SNAP Assistance

• Assistance with SNAP applications, screening or problems (e.g. closures, change in benefit amounts, etc.) is available from the SNAP Outreach Project, call: 1-866-306-0270 or find SNAP materials and the community outreach calendar online: www.eatbettertoday.com

• DHS Automated Information line (IVR) 1-855-697-4347
  • Check status of a new application
  • Date of recertification or interim report

Questions?
Kim Merolla-Brito
Department of Human Services

Submitting Applications/DHS

• For Medicaid, CCAP, and SNAP
• Paper application:
• Online at: www.HealthyRhode.RI.gov
DHS Offices

<table>
<thead>
<tr>
<th>Office</th>
<th>Regular</th>
<th>Expanded Hours</th>
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<tbody>
<tr>
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<td>Tues &amp; Weds</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>8:30am – 4:00pm</td>
<td>N/A</td>
</tr>
<tr>
<td>Providence</td>
<td>8:30am – 4:00pm</td>
<td>4:00pm – 6:30pm</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>8:30am – 4:00pm</td>
<td>4:00pm – 6:30pm</td>
</tr>
<tr>
<td>Warwick</td>
<td>8:30am – 4:00pm</td>
<td>N/A</td>
</tr>
<tr>
<td>Newport</td>
<td>8:30am – 4:00pm</td>
<td>N/A</td>
</tr>
<tr>
<td>South County</td>
<td>8:30am – 4:00pm</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Application Tip

• If submitting documents after application – by mail or dropping off at DHS office, be sure to put SSN and case ID number on the document.

• Central Mailing Address: RI DHS, P.O. Box 8709, Cranston, RI 02920

• DHS Call Center: 1-855-MY-RIDHS (1-855-697-4347)
When a customer first calls the DHS Call Center, they have the option to access the IVR, through which they can receive the following information regarding SNAP:

- EBT balance
- Application, recertification, or interim status
- Request an application
- Appointment confirmation

Customers can also choose to speak to a representative.

Customer is routed to a triage team.

The triage team gathers basic information about the reason for the call and forwards the call into the appropriate queue in the Virtual Contact Center (VCC).
DHS Call Center (cont.)

• Once in the queue, the DHS Eligibility Technician (ET) picks up the call and addresses the customer’s issues from end-to-end. ET’s in the Call Center perform nearly all of the same functions as ETs in the local field offices. They are responsible for:
  • Processing new applications if customer has submitted paper application or applied online.
  • Processing Recertifications
  • Processing Interim Reports
  • Processing Change Reports
  • Determining eligibility
  • Conducting Interviews
  • Requesting and processing verification documents
  • Notifying clients of their benefit status
  • Relaying general SNAP information
  • Helping customer understand notices

Questions?
Resources from EPI

- [www.economicprogressri.org/guide](http://www.economicprogressri.org/guide)
- [www.economicprogressri.org/rihealthcoverage](http://www.economicprogressri.org/rihealthcoverage)

Join us again next week!

**Webinar 2:** Health Coverage (People w/ Disabilities & Seniors) Long term services & supports, Cash Assistance (including RI Works, Bridge Program, SSI State Supplement)

Tuesday, July 25, 2017 9AM-12PM
Register now: [http://tinyurl.com/EPIWebinar2](http://tinyurl.com/EPIWebinar2)
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• Linda Katz, 456-4634; lkatz@economicprogressri.org

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