Medicaid for Seniors and People with Disabilities; Cash Assistance Programs

July 25, 2017
Linda Katz
Policy Director

Medicaid: Who is eligible?

- Seniors
- Adults with Disabilities
- Children with special health care needs
- Foster youth and former foster youth
- Children
- Parents/caretaker relatives
- Pregnant Women
- Adults 19 – 64
Medicaid Covers...

- Health Care services – primary and specialty care; physical and behavioral health care; hospital; prescriptions....
- Long term services and supports – in a nursing facility or institution; home and community-based services

Financial Eligibility Rules for Medicaid

- Receiving SSI, foster care, post-foster care, adoption subsidy
- The magic of MAGI
  - Children, parents
  - Pregnant women
  - Adults 19 – 65
- Seniors and People with disabilities
ACA: Continuum of Affordable Health Insurance
Medicaid or QHP with tax credits

Household Income by Federal Poverty Level (FPL)

Today’s focus

- Seniors
- Adults with disabilities
- Children with disabilities
Eligibility Basics

- Senior = age 65+
- Disabled
  - Receiving SSI or meet SSI definition of disability
  - Katie Beckett rules for children
  - Sherlock plan for working adults
- RI resident – live in RI
- Citizen, immigrant
- Financial eligibility – income and resources

Citizen and Immigrant Eligibility

Citizen – born in U.S. or naturalized

<table>
<thead>
<tr>
<th>Immigration Category</th>
<th>Children Under 19</th>
<th>Pregnant Women</th>
<th>Adults/Parents</th>
<th>Children, Parents, Pregnant Women, Single Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lawful Permanent Resident (“green card”)²</td>
<td>Yes</td>
<td>Yes</td>
<td>- After 5 yrs in status or - Entered US before 1/1/96 or - Veterans/active duty military and their spouses and unmarried children</td>
<td>Yes</td>
</tr>
<tr>
<td>Refugee, Asylee, Victim of Trafficking, certain victims of violence by a partner, family member or stranger; others³</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Lawfully present individuals¹</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Undocumented</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
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 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)
Medicaid: A person receiving SSI automatically receives Medicaid

- SSI (Supplemental Security Income): federal cash assistance program for elderly/disabled who have limited income and resources
- Resource limit: $2,000
- Countable income less than benefit amount: $774.92
  - $735.02 federal benefit + $39.90 state supplement
- Unearned income disregard = $20

SSI and Medicaid

- SSI only
  - Total income = $774.92
- SSI as a supplement to other income (Social Security Disability or Retirement benefits)
  - Social Security = $600/month. Count $580
  - SSI = $194.92 ($774.92 - $580)
  - Total income = $794.92
Medicaid: Low Income
Would be eligible for SSI except for income/resources

Person is 65+ or has a disability that meets the SSI level of disability.
But has countable income that makes them ineligible for SSI and/or resources in excess of the SSI limit.

<table>
<thead>
<tr>
<th></th>
<th>SSI</th>
<th>Low Income Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Limit*</td>
<td>$794.92</td>
<td>$1,025</td>
</tr>
<tr>
<td>Resource Limit</td>
<td>$2,000</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

*Includes $20 unearned income disregard

Low Income Medicaid
Barbara receives retirement benefits of $1,000/month

- She has $3,000 in the bank
- She is eligible for Medicaid (income below $1,025, resources below $4,000)
Medicaid: Medically Needy

- If income is higher than Low-income Medicaid limit, and
- Resources are less than $4,000
- Individual can become eligible for Medicaid through “flex”. Income limit = $903.
- Eligibility determined on a 6 month basis
- Show medical expenses that equal difference between countable income and income limit.
- Eligible once difference = zero for balance of 6 months

Medically Needy: Flex

Barbara has retirement benefits that exceed the Low Income Medicaid limit
- After deductions, her countable income is $300 above the Medically Needy limit ($903) or $1,800 on a six month basis

Barbara applies for Medicaid in July.
- If she has medical expenses of $1,800 when she applies she will be eligible from July – December.
- If not, she will be eligible for the balance of the six month period once she has $1,800 in expenses.
Medicare

- Health insurance coverage for seniors (age 65+) and people with disabilities
  - Part A: Hospital
  - Part B: Doctors
  - Part C: Medicare Advantage
  - Part D: Drug Coverage

- For person found eligible for Social Security Disability Insurance (SSDI) benefits, Medicare starts 24 months after month in which person is eligible for SSDI payment.

- Not based on income/resources

Special Note for People With Disabilities - Waiting for Medicare

- During the waiting period for Medicare, a person who is disabled may be eligible for Medicaid based on income (MAGI Medicaid).

- If income is above the MAGI Medicaid limit ($1,387/mo.) the person can:
  - Buy a qualified health plan with tax credits through HSRI
  - Apply for Medicaid based on disability – but may have significant spend-down.
Jack was injured in a car accident.

- He applied for SSDI and was found eligible for $900/month in benefits.
- His Medicare will not start until December, 2017.
- Until then, Jack is eligible for MAGI Medicaid (income less than $1,387).
- Resources don’t matter.

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Once Jack’s Medicare starts, Jack will continue to be eligible for Medicaid since his income is less than $1,025 – as long as his resources are less than $4,000.

- Medicaid Pays:
  - Medicare monthly premium ($109), co-pays and deductible.
  - For services that Medicare doesn’t cover (e.g., long-term services and supports)
Medicare Premium Payment Program: Medicare recipients with higher income/resources

- Have Medicare Part A
- Resource limit = $7,390
- MPP covers all/some costs of Medicare, depending on income

<table>
<thead>
<tr>
<th></th>
<th>Income Limit</th>
<th>Medicaid will pay for</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB</td>
<td>$1,025</td>
<td>Medicare premium, co-pays and deductibles</td>
</tr>
<tr>
<td>SLMB</td>
<td>$1,226</td>
<td>Medicare Premium</td>
</tr>
<tr>
<td>QI</td>
<td>$1,377</td>
<td>Medicare premium, but limited # eligible.</td>
</tr>
</tbody>
</table>

MNIL, Low-income, QMB, SLMB, QI – oh my!

<table>
<thead>
<tr>
<th></th>
<th>Income Limit</th>
<th>Resource Limit</th>
<th>Covers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medically Needy</td>
<td>$903</td>
<td>$4,000</td>
<td>All MA – spend-down</td>
</tr>
<tr>
<td>Low Income MA</td>
<td>$1,025</td>
<td>$4,000</td>
<td>All MA+ Medicare premium, co-pay and deductibles</td>
</tr>
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Application Process: Fill out cover sheet to DHS-Paper Application

Rhode Island Health and Human Services
Application for Assistance- Medicaid/Health Coverage Checklist

Please read this sheet over if you are applying for Medicaid/Health Coverage. Answer the questions below and return this form with your completed application. Your answers will help us process your application more effectively.

Applicant’s full name __________________________ Social Security Number ________________

Check all that apply:

☐ Seeking Medicaid or a private health plan with financial help for a parent/caretaker, child(ren), pregnant woman, adult age 19 to 64 not receiving Medicare
☐ Katie Beckett eligibility for a child up to age 18 with serious disabilities and are cared for at home
☐ Working adult with disabilities seeking Sherlock Plan eligibility.
☐ Adult with intellectual/developmental disabilities seeking Medicaid/health coverage.

Cover sheet to DHS-2 (cont.)

Applying for Medicaid Long-Term Services and Supports (LTSS): for people who need help with everyday activities like eating, bathing, dressing, toileting, walking and the tasks necessary to live on their own such as shopping, managing medications, housekeeping and handling money and (check all that apply):

☐ Living now in a nursing home or assisted living residence.
☐ Entering nursing home or assisted living residence.
  Name of nursing home/assisted living residence ________________________
  Date of Entry ________________________
☐ Currently living in your own or someone else’s home, or will soon be returning to your own or someone else’s home.
☐ Already have Medicaid, but looking for LTSS
☐ Working with a community agency or Division of Elderly Affairs
  Name of agency ______________________________________________________
☐ Need help paying for Medicare premium costs
☐ Over age 65 and/or eligible for or enrolled in Medicare
Application Process (cont.)

• Submit paper application with cover sheet to DHS office

| RHODE ISLAND DEPARTMENT OF HUMAN SERVICES |
| APPLICATION FOR ASSISTANCE (DH-2) |

Do you need: □ Help filling out this application? □ Free language help?
Preferred language: ____________________________ Preferred language read: __________________________

I want to apply for:
- [ ] RIW  CASH ASSISTANCE (RHODE ISLAND WORKS - RIW)
- [ ] SNAP  SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)
- [ ] CCAP  CHILD CARE ASSISTANCE PROGRAM (CCAP)
- [ ] GPA  GENERAL PUBLIC ASSISTANCE (GPA)
- [ ] SSP  RHODE ISLAND STATE SUPPLEMENTAL PAYMENT PROGRAM (SSP)

□ MEDICAID/PRIVATE HEALTH INSURANCE WITH FINANCIAL HELP (HCA)
□ ADK MEDICAID: LONG-TERM SERVICES AND SUPPORTS (LTSS)
□ NSR KARE BECKETT: HEALTH COVERAGE FOR CHILDREN WITH SEVERE DISABILITIES (KBC)
□ KPB MEDICARE PREMIUM PAYMENT PROGRAM (KBP)
□ KDI MEDICARE HEALTH-COVERAGE FOR AGE 65 AND OVER, BLIND OR DISABLED OR PERSONS WITH DISABILITIES AND WORKING ABLE-TO-WORK DISABILITY PLANS (KAB)

• For Low-Income Medicaid & Medically Needy, fill out questions with [EAD]

Application Process (cont.)

• Low income Medicaid, Medically Needy
  • For seniors – decision within 30 days of application completion
  • For persons with disabilities – decision within 90 days of application completion (financial eligibility, determination of disability)
Application Process (cont.)

- Medicare Premium Payment (MPP)
  - Check box on cover sheet “need help paying for Medicare premium costs” and submit DHS – 2 or
  - Use the Medicare Premium Payment Form

For Medicaid and MPP

- Right to written decision about application
- Right to 30 days advance written notice for termination or change in benefit
- Request hearing within 35 days of date on notice; 15 days to keep “benefits pending”
- RI Legal Services: 1-800-662-5034
- RIREACH: 1-855-747-3224
Katie Beckett

• Program to help children with significant disabilities live at home instead of in an institution by providing child with health insurance and the services and supports the child needs to live with her family.

• Eligibility:
  • Child has severe disability that would require institutional level of care
  • Cost of care at home would be no more than cost of care in institution
  • Only child’s income/resources are counted

Katie Beckett: Application Process

• Paper application:
  • Fill out questions with KB
  • Check box on cover sheet “Katie Beckett eligibility”

  • UHIP will first test the family’s income against the MAGI income limit for a child.

  • Example: For family of 4, child income limit = $64,638/year
    • If the child is eligible, he will be enrolled in Medicaid and receive all necessary services
    • If the family income is more than the MAGI limit, then only the child’s income/resources will be considered in determining eligibility.
### Sherlock Plan – for people with disabilities who are working

Mike works at a tech firm.
- He earns less than 250% FPL ($30,150)
- He has less than $10,000 of money in the bank and other resources
- He needs a personal care attendant and other services to enable him to work and live independently
- He is eligible for Medicaid – with a monthly premium

### Sherlock Plan: Application Process

- Paper application:
  - Fill out questions with [EAD](#)
  - Check box on cover sheet “working adult with disabilities seeking Sherlock Plan eligibility”
For Katie Beckett and Sherlock Plan

- Right to written decision about application
- Right to 30 days advance written notice for termination or change in benefit
- Request hearing within 35 days of date on notice; 15 days to keep “benefits pending”
- RI Legal Services: 1-800-662-5034
- RIREACH: 1-855-747-3224
- Disability Law Center: 401-831-3150

Questions?
LTSS General Requirements

• Financial Eligibility Criteria
  ➢ Eligibility pathways
• Transfers of Assets
• Level of Care Requirement
• Post-Eligibility Treatment of Income (PETI)
• Community Spousal Resource Allowance
Financial Eligibility and Asset Limits

- **Income**: Depends on eligibility pathway. If income over $2,205/month who are medically needy, you will be required to pay a component of your care.

- **Resources**: No more that $4,000 for an individual or $8,000 per couple
  - $2,000 asset limit for clients eligible through SSI pathway

Financial Eligibility and Asset Limits (cont.)

- **Transfer of resources**: Review of whether an applicant has transferred resources at or in the five year period before the need for LTSS was established in a manner inconsistent with federal and state laws and requirements.

- The penalty is a period of restricted Medicaid eligibility during which payment for Long Term Care Services is denied.
**Financial Eligibility Pathways**

- MAGI for Adults 19-64
- SSI Beneficiaries
- Special income / HCBC - up to 300% of SSI income limit
- Medically Needy – individuals with income over 300% of SSI income limit ($2,205) with medical and LTSS expenses at or below their cost of care.
  - Cost of care calculations apply. All income over 300% SSI level must be paid towards the cost of their care

**Level Of Care**

Client is considered to meet the Level of Care (LOC) requirement if:

- Received services typically provided in a NF, ICF-ID, or LTH setting for 30 consecutive days and expected to have a continued need for such services;
- Obtained acute care services in a hospital or similar health facility for at least 30 consecutive days, and are seeking LTSS;
- Received Medicaid preventive level services while residing at home or a community-based care setting for at least 30 consecutive days; OR
- Have been determined to have needs that require the level of services typically provided in a health institution for at least thirty (30) consecutive days or would require such services if they were not provided in the home and community-based setting.
Clinical Eligibility Determinations

- **The Office of Medical Review (OMR):** Evaluates applicants seeking Medicaid coverage of LTSS typically provided in a NF and through long-term hospital care. For applicants seeking HCBS, a home assessment by a community provider, acting as an agent of the DEA or EOHHS, or an LTSS specialist may be conducted prior to or in conjunction with OMR’s clinical review.

- **BHDDH:** DD Unit assesses applicants to determine whether they have functional/clinical needs that meet the statutory requirements to qualify for services through the agency’s programs for adults with disabilities who might otherwise require the level of care typically provide in an ICF-ID. BH Unit determines whether the behavioral needs of an applicant require the level of care typically provided in a long-term care health facility settings, residential treatment facilities, etc.

Clinical Eligibility Determinations (cont.)

- **DCYF:** Evaluates clinical eligibility for children in state custody who may need the equivalent of an institutional level of care in certain residential treatment settings.

- **EOHHS Katie Beckett Review Team:** Determines clinical eligibility for children seeking coverage of LTSS under the Katie Beckett provisions. Continuing eligibility for current beneficiaries is based on the method used to determine initial eligibility and, if no basis for coverage is found, across the remaining pathways.

- **EOHHS MART:** Evaluates applicants seeking LTSS coverage through the Sherlock plan pathway to determine whether they meet SSI disability criteria related to work.
## Spousal Income

- **Community spouse impoverishment protection**
  - The community spouse can keep part of the institutionalized spouse’s income if the community spouse has a monthly income of less than $1,966.25.

- **Community Spouse Resource Allowance**
  - The amount of a couple's combined Total Joint Resources which is attributed to the Community Spouse at the time Medical Assistance eligibility is determined for the Institutionalized Spouse.

- **0380.40.15 Community Spouse Resource Allowance (Rev: April 2015):** The community spouse resource allowance, to the extent such resources are available, is equal to the greater of $23,844 or the spousal share, up to a maximum of $119,220.

## LTSS Process Flow

1. **Application Submission** → **Registered in Bridges and Documents uploaded**
2. **LTSS Specialist Financial Eligibility Review**
3. **Medical Review for LOC**
4. **Case Assessment (Home Visit and/or Service Plan)**
5. **Authorization**
6. **Communication sent to Partner Agency**
7. **Case information transferred to MMIS**
8. **Cost of Care Determination**

www.economicprogressri.org
Cover sheet to DHS-2
Rhode Island Health and Human Services
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Check all that apply:

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Applying for Medicaid Long-Term Services and Supports (LTSS)- for people who need help with everyday activities like eating, bathing, dressing, toileting, walking and the tasks necessary to live on their own such as shopping, managing medications, housekeeping and handling money and (check all that apply):
- Living now in a nursing home or assisted living residence.
- Entering nursing home or assisted living residence
  - Name of nursing home/assisted living residence ______________
  - Date of Entry ______________
- Currently living in your own or someone else’s home, or will soon be returning to your own or someone else’s home.
- Already have Medicaid, but looking for LTSS
- Working with a community agency or Division of Elderly Affairs
  - Name of agency ______________
- Need help paying for Medicare premium costs
- Over age 65 and/or eligible for or enrolled in Medicare
Checked the box for MA-LTSS in community

- Two ways to apply:
  - Through DEA Case Management Agencies
  - Provider referral
  - DHS - 2 in paper or in person in the Providence Field office

- Documentation
  - PM1 (Medical Form)
  - Documentation on any income and assets
  - Personal Identifying Documents and RI residency documents information
  - Documentation of Disability
  - Nursing Home referral form (GW REF form) if applicable

- Confirmation in 30-90 days if application is complete

Questions?
Cash Assistance Programs

- State Supplemental Payment Program
- GPA Bridge Program
- RI Works Program
- GPA Hardship

State Supplemental Payment Program

- SSI = federal payment of $735.02
- state payment of $39.90
- Total: $774.92

- For people with SSDI, SSRI or other unearned income, if countable income makes person ineligible for federal payment, but eligible for state payment, can receive state payment.
State Supplemental Payment Program (cont.)

• Barbara receives $757 in Social Security Retirement benefits.

• Her countable income of $737 ($757-$20) is higher than the federal SSI payment of $735.02

• But it is less than the total (federal plus state) benefit. So Barbara can receive a state supplemental SSI payment of $37.92 ($774.92 - $737).

State Supplemental Payment Program (cont.)

• A person who is eligible for both the federal and state payment receives both payments from the Social Security Administration.

• If the person is not eligible for the federal payment, then she must apply to DHS for the state payment.
  • Use the DHS - 2 to apply
  • Fill out questions with [SSP]
  • Contact RI Legal Services for Assistance: 1 800-662-5034
GPA Bridge Payment

- Provides a payment of $200/month for a person who:
  - Has a disability that will last longer than 30 days
  - Has applied for SSI benefits
  - Has income less than $327/month
  - Resources less than $400
  - Is receiving Medicaid

- The person signs a repayment agreement with DHS.
  Once found eligible for SSI, the state will recoup the GPA bridge payment from the persons retroactive SSI check.

Application for Bridge Payment

- Use the DHS-2
- Fill out questions with GPA
- Disability determination by MART (for now).
- Decision within 90 days of application.
- Right to written decision and 30 day advance notice of termination of benefits. Request hearing within 35 days of date on notice; 15 days for “benefits pending”
- RI Legal Services: 1-800-662-5034
RI Works: Eligibility

Cash assistance and work readiness services for:

• Pregnant woman from 6th month of pregnancy
• Child under age 18 (or 18 and will graduate HS before turning 19) and parent(s)
• Parents/caretaker relatives living with eligible child.
• If relative – can choose not to be part of child’s HH.

RI Works: Eligibility (cont.)

• Citizen
• Qualified Immigrant
  • Refugee, granted asylum
  • Victims of trafficking and certain abused immigrants
  • Lawful permanent resident – after 5 years in status for both children and adults
    • Income/resources of sponsor are “deemed” to family
  • “Mixed family” – citizen children and undocumented parents
RI Works: Eligibility (cont.)

- Resource limit - $1,000
- Income limit – countable income less than benefit amount
- Cooperation with child support (domestic violence exception)

RI Works: Benefit Level

<table>
<thead>
<tr>
<th>Family Size</th>
<th>In Community</th>
<th>Public/Sub Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>$449</td>
<td>$399</td>
</tr>
<tr>
<td>3</td>
<td>$554</td>
<td>$504</td>
</tr>
<tr>
<td>4</td>
<td>$634</td>
<td>$584</td>
</tr>
</tbody>
</table>

Add $80 for additional family members.
Earned or unearned income the family has reduces the benefit.
SSI benefits do not reduce the family’s benefit.
RI Works: Time Limits

• Time limits apply to children and parents

• Except:
  • No time limit for children when parent is receiving SSI or if children are being raised by a relative.

• Lifetime limit: 48 months
  • Count months since 5/97

• Periodic limit: 24 months in any 60 month period
  • Count months since 7/08

RI Works: Time Limits (cont.)

• Months of assistance received in another state count
• Months of assistance received as a child (under 18) do not count
### RI Works: Hardship Benefits

“Hardship benefits” – after Time Limits

- **Parent is disabled**
  - Provide medical form (C1-b); apply for SSI and participate in rehab plan through Office of Rehabilitative Services (ORS)

- **Parent is caring for disabled family member**
  - Provide medical form

- **Family is homeless**

- **Domestic Violence**

- **“Other” = High unemployment**

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### RI Works: Hardship Benefits (cont.)

- Can be granted to keep benefits going (when reaching time limit)

- Or as reason for reapplication for benefits

- Initial hardship = 6 months; renewal for 3-month periods

- No limit on number of months family can receive hardship benefits

- Parent must comply with employment plan
RI Works: Work Requirement

• Parent must participate in employment plan activities unless exempt:
  • Caring for a child under 1 (max 12 months in lifetime)
  • Pregnant (new applicant or recipient if unable to work)
  • Domestic Violence

• Required hours:
  • 20 hours if child under age 6
  • 30 hours if child age 6+
  • 35 hours (combined) if 2 parents

RI Works: Work Activities

• Vocational education training up to 12 months
• Project opportunity – 30 hour work readiness/adult education program
• Job search
• Employment
• Work Experience, on-the-job training
• For parent under Age 20 completing GED
• For homeless family - housing search
RI Works and DCYF – Work Activities

- Child is at home:
  - Parent has a service plan with DCYF (may include substance abuse treatment, parenting classes, etc.)
  - Parent has employment plan with DHS. Up to 10 hours of the DCYF Service plan activities can be counted as Employment plan activities toward 20 or 30 hour employment plan requirement
  - DCYF and DHS caseworkers should coordinate

RI Works: Sanctions

- Sanction is applied if parent fails to comply with employment plan (or other DHS requirement) and fails to show “good cause”
- During first 3 months of sanction (whether or not consecutive) cash benefit is reduced by “parent’s share”
- After 3 months, entire case is closed = “full family sanction”
RI Works: Application Process

• Complete DHS-2. Fill out question with RIW
• Interview with Eligibility Worker
• Develop employment plan with EAC
• Referred to Employment Plan Activity
• Parent needs to arrange for child care and figure out transportation – ECA should assist

RI Works: Application Process (cont.)

• Decision on Application within 30 days
• Right to written notice of decision and 30 day advance notice of termination.
• Request hearing within 35 days of date on notice; request within 15 days to keep “benefits pending”
• RI Legal Services: 1-800-662-5034
GPA – Hardship Payment

- Provides $200/month for up to 3 months for person who:
  - Has a disability that will last at least 30 days
  - Has income less than $327/month
  - Has resources less than $400/month
- Apply with DHS-2. Fill out questions with GPA
- Decision within 30 days
- No appeal if denied

You can find links to the DHS-2 application and the Cover Sheet for Health Care at:
http://www.dhs.ri.gov/Programs/LTCApplications.php

Remember: When printing the appropriate application and instructions (if needed), fill it out as completely as possible. Please mail the completed application to the RI Department of Human Services, P.O. Box 8709, Cranston, RI 02920-8787.
Resources from EPI

- www.economicprogressri.org/guide
- www.economicprogressri.org/rihealthcoverage

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- Linda Katz, 456-4634; lkatz@economicprogressri.org
Recording and Presentation

Materials from both webinars will be available at www.economicprogressri.org/basicneeds

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