The Who/What/When/Where/How of SNAP, Cash & Medicaid Assistance

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IDHS

State of Illinois

Introduction

- Education
  - Bachelors Degree in Accounting
- Work History
  - Worked at IDHS since the age of 18
  - Clerical worker for 4 years.
    - Worked in the Exception Processing Unit, updating the medical database for Medicaid, issuing SNAP and Cash Benefits, and specialized in problem cases.
  - Caseworker for 7 years.
    - Determining eligibility for Medical, Cash, SNAP programs.

- Executive to EBT Program Director in the EBT (LINK) Unit for 6 years.
  - Learned all things LINK. How our files are produced and sent, designed and tested the new LINK system for delivery and reconciliation of benefits.
  - It was during this time, design, testing and implementation of the new Integrated Eligibility System (IES) occurred. I served as the Track Lead for the Benefit Management portion of this project, and continue to do so today.
- Administrator in Bureau of Collections
  - Over the Central Overpayment unit that is responsible for the establishment of all overpayments for the State of Illinois. Just came over in July 2018... this story is yet to be written.

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Who can get SNAP?

- There are several non-financial criteria that must be met, before an eligibility calculation is done to determine if someone is eligible for SNAP.
  - Examples of Non-Financial Eligibility factors
    - Citizenship Status PM 03-01-03
    - Student Status PM 03-04-03-b
    - Work Requirement- see references for complete list of participating counties.
- The financial calculation used to determine if someone is eligible for SNAP, and the amount they are eligible for, uses two base factors:
  - Household Size: Generally speaking, everyone who lives together and purchases and prepares meals together is grouped together as one SNAP household. *we can talk about a few exceptions to this rule.
  - Countable Income: Countable income is amount of income left when you take the Gross income of the household less any allowable expenses as defined and determined by policy.
    - Income PM 08-04-00/ PM 13-01-00
    - Expenses PM 13-01-04 thru PM 13-01-08

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Who can get Cash assistance?

- Different types of Cash assistance based on circumstance:
  - Temporary Assistance for Needy Families (TANF)- This cash assistance is for pregnant woman and families with one or more dependent children.
    - Eligibility amount based on standards for Household size and income
    - Participation requirements
    - 60 month Limit
  - Aid to the Aged, Blind, and Disabled (AABD Cash)- This cash assistance is for the Aged, Blind or Disabled that qualify.
    - Eligibility amount is based upon each individuals unique calculation of their circumstance.
  - Refugee Repatriate Assistance (RRA)- Cash program similar to TANF for persons that meet the eligibility standard.
  - Victims of Trafficking, Torture or Other Serious Crime (VTTC)- This new program is similar to TANF and is available to people who meet the eligibility requirements. They will receive assistance until they are eligible for TANF.
- If a customer is found eligible for CASH assistance, then they are also eligible for Medical Assistance (Medicaid). Therefore, if you apply for Cash, you are also applying for Medicaid.

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Who Can get Medicaid?

- In general to qualify for medical assistance a person must meet financial eligibility criteria, residency requirements and in most cases must be citizens (except for children).
- There are several different medical programs available. A general example of some of the biggest programs are:
  - FamilyCare programs
    - Families with a dependent child under the age of 19 in their care.
  - Moms & Babies program
    - Pregnant Women and Children under the age of 1.
  - AllKids Share & Premium
    - A program for children only for families with higher income than the FamilyCare level.
  - Aged, Blind, and Disabled (AABD)
    - Disabled persons and persons over the age 65.
  - ACA adult
    - Ages 19-64, no dependent children and do not receive Medicare.
    - *more programs are available, and information can be found on the DHS website.

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What?

What Can SNAP be used to buy?
- food for the household to eat
- seeds and plants which produce food for the household to eat
  (A link to eligible Food Items is provided in references)

What Can't SNAP be used to buy?
- Beer, wine, liquor, cigarettes or tobacco
- Any nonfood items (soap, paper towels)
- Vitamins and medicines
- Food that will be eaten in the store
- Hot foods*

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What?

- Copays for Adults that are not exempt:

Cost Sharing

Services	FamilyCare Assist
Monthly premiums	$0
Medical visits	$3.90 per visit
Prescriptions	$2 for generics $3.90 for brand drug
Emergency room use in non-emergencies	$3.90
Inpatient hospitalization	Up to $3.90 per day
Maximum family cost per year	N/A

- Exemption Reasons include but are not limited to: Pregnant Women; people who receive hospice care; lives in an institution; emergencies; services paid by Medicare.

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What?

- <u>Medical Copays for Children</u>

Type of Service	All Kids Assist	All Kids Share	All Kids Premium Level 1	All Kids Premium Level 2
Doctor visits	$0.00	$3.90	$5.00	$10.00
Rx Brand/ Generic Meds	$0.00	$3.90 - Brand $2.00 - Generic	$5.00 - Brand $3.00 - Generic	$7.00 - Brand $3.00 - Generic
ER Visits	$0.00	$3.90 - ER Visit $10.00 - Non-Emergency	$5.00 - ER Visit $25.00 - Non-Emergency	$30.00 - ER Visit $30.00 - Non-Emergency
Hospital Admission	$0.00	$3.90/Admission	$5.00/Admission	$100/Admission
% of HFS rate for Outpatient Services	No Co-Pay	No Co-Pay	No Co-Pay	5%
Max Co-Pays/Yr	No Max	$100 per family (all services)	$100 per family (all services)	$125 per child per calendar quarter
			No Co-pay for American Indians and Alaska Natives	Co-pays apply for American Indians and Alaska Natives

*** NO CO-PAYS FOR WELL BABY CARE, WELL CHILD CARE, PREVENTATIVE DENTAL, IMMUNIZATIONS, OR FLU SHOT *** CO-PAYS MAY APPLY IF CLIENT IS SEEN FOR AN UNRELATED REASON.

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When?

- When does a customer need to report changes?
  - Reporting Status SNAP/Cash
    - Simplified Reporting (most)- Only have to report a change if they go Over the Gross Income limit (PM 18-04-00); But report all information at:
      - 12 month certification period—complete a redetermination and interview every 12 months
      - Mid Point Report (MPR)—they will receive a MPR form at the end of their 5th month that they will be required to return in the 6th month of the cert period in order to finish the certification period
    - Change Reporters (some)- Must report changes* within 10 days (PM 18-04-00).
      *income changes of less than $100 and changes in shelter costs when have not moved are not required to be reported until application or redetermination.
      - 12 month certification period—complete a redetermination and interview every 12 months
- When does the customer see the result of reported changes?
  - Increase in benefits- such as adding a member to the home or changes in income or expense.
  - Decrease in benefits- will always give timely notice before decreasing regular benefit, however, can result in an overpayment that must be repaid.

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Where?

- SNAP
  - Retailers apply to The United States Department of Agriculture (USDA), Food and Nutrition Services (FNS) in order to be certified to accept SNAP at their place of Business.
  - Any Retailer that accepts SNAP from ANY State, will accept from All.
  - Retailers cannot treat SNAP customers differently than other customers.
  - You can only buy food for YOUR household. You cannot trade or sell your benefits. Or buy food for another family.
- Cash Benefits
  - Any Retailer that accepts the LINK card.
  - Any ATM that is programed to accept the IL BIN (Most ATM's do accept the LINK card)
  - Customers can opt for Direct Deposit.
  - *TANF cannot be accessed at Liquor Stores, Gambling Establishments, or places where persons disrobe for entertainment.

LINK
accepted here

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Where?

- Medicaid
  - Most individuals enrolled in the All Kids, FamilyCare, or Moms & Babies programs will be required to pick a health plan and primary care provider (PCP) for their medical home.
  - The Illinois Client Enrollment Services will mail them an enrollment packet when it is time to choose their health plan and PCP for their medical home. Most people have to have a medical home.
  - If someone needs help to find a medical home, call Illinois Health Connect at 1-877-912-1999 (TTY: 1-866-565-8557). The call is free.

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All Kids
Healthcare for
All Kids

How?

To Apply

- In Person or through the mail at a Family Community Resource Center
- Online through ABE at abe.Illinois.gov (we have a guide to ABE for Community Partners, a link is provided)
- Over the Telephone @ 1-800-843-6154

To Use

- SNAP and Cash
  - benefits are delivered through an EBT Account and accessed with an EBT card. In Illinois, we call this card, the LINK card.
  - Benefits are loaded to the account, not the card, so if a card is lost, it can be replaced right away and no benefits lost.
  - Once a customer receives a LINK card, they must select a 4 digit PIN to use the card at a Retailer. No one can see this 4 digit PIN and it is up to the customer to keep the PIN Private.
- Medicaid
  - Providers should be able to look an individual up through the Online system without requiring the medical card present.

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Summary

- We are here to assist our most vulnerable population to receive the benefits they need and are eligible for.

- Education of our customer base and community partners helps ensure customers get what they need, and are not penalized.

- WHO: Any Illinois resident that meets eligibility criteria

- WHAT: Qualifying food items for the household, necessary medical services, and Cash assistance.

- WHEN: Know the Reporting Rules to avoid getting overpayment or losing coverage.

- WHERE: Qualifying Retailers and Participating Providers.

- HOW: FCRC, online and Telephone to apply and LINK Card to receive.

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References

- Kasey Reagan p. 217-782-7377, email: Kasey.Reagan@Illinois.gov

- Illinois Cash, SNAP, and Medical Policy Manual
  http://www.dhs.state.il.us/page.aspx?Item=13473

- Counties with mandatory SNAP Employment & Training Program:
  http://www.dhs.state.il.us/page.aspx?item=18454

- Listing of eligible food items for SNAP
  https://www.fns.usda.gov/snap/eligible-food-items

- Guide to ABE for community Partners
  http://www.dhs.state.il.us/page.aspx?item=67369

- Listing of Medicaid Programs with links to more information about each program
  https://www.illinois.gov/hfs/MedicalClients/Pages/medicalprograms.aspx

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