

Welcome to Family Investment

- Face-to-face interviews for Family Investment Programs are on Mondays, Tuesdays, Thursdays and Fridays
- *Please submit applications to the front desk by 11am to be sure you are seen that day*
- *Applications can be dropped off at the front desk any day of the week for an interview at a later date*

Family Investment Programs include:

- Food Supplement (SNAP)
- Temporary Cash Assistance (TCA)
- Temporary Disability Assistance (TDAP)
- Medical Assistance (Medicaid/MA)
- Emergency Assistance for Families & Children (EAFC)
- Child Care Subsidy (CCS-formerly POC)

Food Supplement (SNAP):

- Allows eligible households to obtain a more nutritious diet by increasing their purchasing power
- Designed for all types of households including employed, elderly, and disabled adults

A household is defined as a group of people who live together, buy food and prepare their meals together.



Everyone in the household MUST be included on the application.

A household consists of parents and any children, married or unmarried under the age of 22, and any children they may have residing in the home.

Adult children (22 or older) can be a separate household if they purchase and prepare their meals separately. The adult child would need to file a separate application.

There can be several different household units in the same family, in the same home.

For example: A 3 generational home can have 3 separate households if all the generations are purchasing and preparing their food separately.

SNAP Employment & Training Program (SNAP E&T)

- Able-bodied adults in the household between the ages of 18 and 59 are required to participate.
- SNAP E&T helps people enhance work skills and find employment.
- The case worker will let you know who in the household must participate.
- You may also volunteer to participate in the program.



Monthly benefits depend on:

- number of people in the household
- amount of GROSS household income
- certain allowable expenses

GROSS income is before taxes
or anything else is taken out

Food Supplement Can Help You Buy:

- Bread and cereals
- Fruits and vegetables
- Meats, fish, and poultry
- Dairy products
- Seeds and plants that produce food

You Cannot Buy:

- Beer, wine, or liquor
- Cigarettes or tobacco products
- Pet foods
- Soap, paper products, or household supplies
- Vitamins or medicine
- Hot foods that are prepared in a store or restaurant



Food Supplement is only part of the household's monthly food budget!

Households must spend some of their own cash along with their Food Supplement benefits in order to buy enough food for the whole month.

You **MAY** be **ineligible** for Food Supplement if any of these apply to you:

- Convicted drug felon
- Adult or child who is an illegal alien
- College student
- Disqualified individual:
 - For past intentional program violation
 - For failure to comply with work requirements

Temporary Cash Assistance (TCA):

- Provides financial assistance to families with children under 18 years of age

Applicants **MUST** have a face-to-face interview.

Family must meet income guidelines and complete specific requirements **before** the case can be approved.

TCA Requirements:

- Pursue Child Support
- Cooperate with Substance Abuse Screener
- Participate in Work Activity
 - *Prepares participants for independence through employment*
 - *Includes job readiness program, volunteer work experience placement, and/or vocational education/training*

Pursue Child Support

Applicants must:

- Provide all available information on any non-custodial parent(s)
- Cooperate fully with Child Support Enforcement Agency and the State's Attorney's Office
 - Establishing paternity
 - Enforcing court orders

Only certain circumstances may be determined as good cause for not meeting this requirement.



You cannot receive Child Support and
Temporary Cash Assistance!

When you receive TCA, you assign your right to receive Child Support to the State of Maryland, who will collect and retain payments owed by the non-custodial parent(s) for the duration you receive TCA.

Participate in Work Activity

Applicants must:

- Begin before case is approved.
- Complete number of assigned hours each week.
- Provide attendance verifications on weekly basis.

Only certain circumstances may be determined as an exemption from this requirement.

Exemptions from Work Activity:

- Child under the age of one
 - *Can only be used for 12 months during an applicant's lifetime.*
- Documented medical reason
 - *Case worker will provide medical form that must be completed by doctor.*
- Caretaker Relative
 - *Caring for children other than your own, who are related to you.*

Temporary Disability Assistance (TDAP):

- Provides a time limited cash assistance for disabled adults without children in the household.
- Income for a spouse in the household will be used to determine eligibility (*Except for SSI benefits*).

TDAP Requirements:

- Cannot be working.
- Cannot have the capacity to work for at least 3 months.
- Cannot be receiving unemployment benefits.
- Disability (*physical or mental*) must be verified.
- Must apply for SSI and SSDI.
- Must agree to reimbursement from SSI payment
- Must be U.S. Citizen or legally admitted alien for permanent residency.

Food Supplement, TCA, and TDAP: Electronic Benefits System (EBT)

- Eligible households are issued an Independence Card, similar to a bank card, to use at the store.
- Cash benefits can be accessed from the ATM.
- Benefits are applied to the card monthly.

If you would like to check the balance on your card or request a replacement card, please call:

1-800-997-2222

*Please **do not** call the local office
with questions about your EBT card!*

Do Not:

- give false information or withhold information to get or continue to receive benefits;
- trade or sell benefits, or electronic benefits cards;
- use benefits to buy items not allowed;
- use someone else's benefits or card without authorization.

If a household member deliberately breaks the rules, we may bar the person from the program permanently. A judge can also fine the person up to \$250,000, imprison the person for up to 20 years, or both.

Medical Assistance (Medicaid/MA)

- Comprehensive health care insurance for aged, blind, and/or disabled adults and families with low income
- Amount of coverage varies based on income, and assets for certain types of coverage
- **MUST** be a US citizen or meet alien status **and** be a Maryland resident

Different Ways to Qualify for MA:

Families with Children

- Children under 19 only
- Families with unmarried children under 21 residing with parents
- Pregnant women
- Receiving SSI, TCA, foster care benefits, or DJS (Juvenile Services)

Adult Households

- Aged (65 or over)
- Verified Blind
- Verified Disabled
- Receiving SSI or SSDI
- Receiving Medicare Part A or B from SSA

Different Ways to Qualify for MA:

Effective January 2014 for Adult Households

- Aged 19 yrs to 64 yrs
- Not disabled
- Former Foster Care Child



You can apply for Medical Assistance even if you have:

- Private health insurance
- Third party coverage

You can apply for Medical Assistance to cover medical bills for the 3 months prior to the month of your Medical Assistance application (retroactive coverage) if you have outstanding medical expenses.

If your income is over the limit, you may still qualify under a “spend down” provision, which would require you to be responsible for a certain amount of medical expenses before coverage begins.

Covered Services May Include:

- Doctor appointments
- Inpatient and outpatient hospital care
- X-ray and laboratory services
- Prescription medication
- Emergency dental care
- Family planning services
- Limited transportation to providers of covered services
- Home health services, physical therapy, personal care services



MD Primary Adult Care (PAC)

(Formerly Pharmacy Assistance)

- Covers primary health care, certain outpatient mental health services, and prescription drug costs for certain low-income eligible MD residents
- Must be 19 or over and not eligible for MA or Medicare
- Must be a US citizen or meet alien status
- Must meet the income and resource guidelines

You do not qualify for MA? We can still help!

- The Maryland Health Connection application is available here!
 - Call 1-855-642-8572
- Apply online MarylandHealthConnection.gov
- Speak with us to set up an appointment with a Navigator to review your options.

Emergency Assistance for Families & Children (EAFC)

- Provides emergency cash assistance to families who need help paying an eviction notice, utility turn-off or other emergency utility bills.
- Must have at least one related child under 18 living in the household.
- Must provide proof household can maintain on-going monthly rent and utilities.
- Available to a household only once in a 24-month period.



Need Help with Paying Heating and Electric Bills?

Please call the Office of Home Energy Programs (OHEP) -

Maryland Energy Assistance Program (MEAP):

- 301-274-4474



Need more help or other
resources?

Howard County Community Action Council
(410)-313-6440

Child Care Subsidy (CCS-formerly POC)

- Provides financial help with child care costs to eligible, low income families.

There is currently a waiting list for this program.

If you apply, you will be notified by mail once the list has been opened.

CCS Requirements:

- Working, participating in approved school or training activity, or receiving TCA
- Pursue child support

What type of child care provider can I use?

- Licensed day care center or home
- Informal child care provider
 - Person must be at least 18 years of age
 - Person can be a relative or non-relative
 - If a non-relative, care MUST be provided in your home*
 - Person must consent to background check by Child Protective Services (CPS)

Frequently Asked Questions (FAQ's)

What type of income is used to determine eligibility?

Earned Income:

- Pay checks from full-time or part-time jobs
- Tips earned on the job
- Money from self-employment
 - Babysitting
 - Owning your own business

Unearned Income:

- Child Support payments
- Social Security payments
- Unemployment benefits –
You may be required to apply if you were recently laid off
- Workmen's Compensation benefits
- Cash contributions to the households, etc.

Frequently Asked Questions (FAQ's)

What should I bring to the interview?

- Proof of identity (driver's license, Maryland ID card, etc.)
- Social Security numbers for everyone in the household
- Proof of address (lease, utility bill, etc.)
- Proof of income (recent pay stubs, benefit letters, etc.)
- Proof of household expenses (recent utility bills, child care costs, recent doctor or hospital bills, etc.)

Frequently Asked Questions (FAQ's)

How long does it take to get benefits if I am eligible?

- Within 30 days for most programs
- Within 7 days if eligible for expedited Food Supplement
The case worker will determine if you are eligible during your interview
- 90 days or more if a disability determination is required

***Please allow time for processing
before calling to check the status of your case***



Questions?

Please ask the case worker
during your interview.