

Tools for Economic Safety: How to Help Survivors Access and Apply for Public Benefits

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What is Economic Abuse?



Economic abuse involves behaviors that control a woman's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.

Adams, A.E., Sullivan, C.M., Bybee, D., & Greeson, M.R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women, 14*, 563-588.

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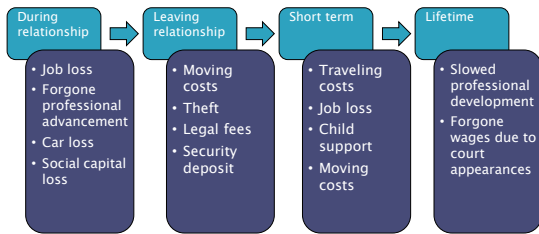
Power and Control Wheel developed by Domestic Abuse Intervention Programs in Duluth, MN. If you are having technical difficulties, please contact Global Customer Support Center at 1-800-263-6317 or <http://support.gotomeeting.com>.

DV leads to poverty, and poverty leads to increased vulnerability to violence

- ▶ Women living in poverty experience DV at twice the rate of women who do not live in poverty.
- ▶ More than 70% of women receiving public benefits report abuse by a former partner at some point in their lives.
- ▶ More than half of homeless women report having been physically assaulted by an intimate partner.
- ▶ In a nationwide survey of domestic violence shelters, 74% of survivors indicated having stayed longer with their abusive partners because of financial reasons.

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Economic Ripple Effect of DV



Sussman, E. & Shoener, S. (2013). The Economic Ripple Effect of IPV: Building Partnerships for Systemic Change. *Domestic Violence Report*.

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Battered women living in poverty

- ▶ More risks
- ▶ Fewer options
- ▶ May not prioritize physical safety
- ▶ May remain in contact
- ▶ Are affected by consequences for abusive partners

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Types of Benefits We'll Explore

- Healthcare
- Nutrition
- Income Support
- Others

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Healthcare Benefits

- ▶ Medicaid and Medicare
 - Families
 - Aged, Blind, Disabled
- ▶ PeachCare
- ▶ Affordable Care Act Coverage

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What is Medicaid?

- ▶ “Medicaid, a successful federal–state partnership, provides a stable *source of health care coverage for vulnerable children, families, seniors, and people with special health care needs or disabilities*” – Georgetown University Health Policy Institute
- ▶ Medicaid is NOT the same as Medicare, which provides coverage for people over 65 and people who receive Social Security Disability Insurance. Medicare is not income based.

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Misconceptions

- ▶ There is no such thing as one Medicaid category of eligibility in Georgia. There are over 30 paths to Medicaid eligibility.
- ▶ Medicaid eligibility is not just dependent on income, other factors such as age or disability determine if someone is eligible.
- ▶ There are citizens in this state with NO income who are still not eligible for any type of Medicaid.

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The Federal Poverty Level (FPL)

2016 FEDERAL POVERTY LEVEL GUIDELINES

Household Size	100%	150%	250%	400%
1	\$11,880	\$17,820	\$29,700	\$47,520
2	\$16,020	\$24,030	\$40,050	\$64,080
3	\$20,160	\$30,240	\$50,400	\$80,640
4	\$24,300	\$36,450	\$60,750	\$97,200
5	\$28,440	\$42,660	\$71,100	\$113,760
6	\$32,580	\$48,870	\$81,450	\$130,320
7	\$36,730	\$55,095	\$91,825	\$146,920
8	\$40,890	\$61,335	\$102,225	\$163,560
8+	Add \$4,160 for each additional person			

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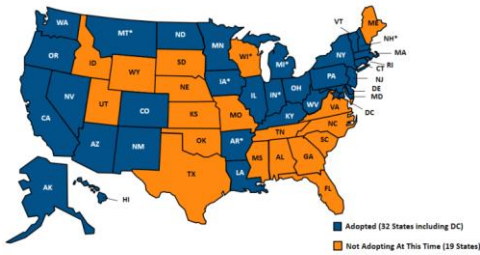
Medicaid Expansion

- ▶ The Patient Protection and Affordable Care Act (ACA) expanded Medicaid to 138% FPL nationwide, eliminating other categorical eligibilities, such as age or disability status.
- ▶ A 2012 Supreme Court decision ruled that since Medicaid is a state-run program, the states could choose whether they adopted the Medicaid Expansion.
- ▶ Georgia's Governor chose not to expand Medicaid.
- ▶ The ACA also created a marketplace where individuals and families between 100% FPL - 400% FPL could find lower-cost health insurance options with help from the federal government for their premiums and other related costs.
- ▶ Because Georgia did not expand Medicaid, this has created a coverage gap for those who don't qualify for Medicaid but who don't make enough to get insurance on the marketplace.



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Current Status of State Medicaid Expansion Decisions



NOTES: Current status for each state is based on KCMU tracking and analysis of state executive activity. *AK, HI, ME, MT, and NH have approved Section 1115 waivers. **AZ, IA, IN, MI, MN, NY, and NH have approved Section 1115 waivers. **AZ, IA, IN, MI, MN, NY, and NH have approved Section 1115 waivers. SOURCE: "Status of State Action on the Medicaid Expansion Decision." KFF State Health Facts, updated July 7, 2016. <http://www.kff.org/health-policy/policy-advocacy/state-action-on-the-medicaid-expansion/>

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Types of Medicaid

- Supplemental Security Income (SSI) Medicaid
 - Anyone who receives SSI income
- Aged, Blind, Disabled (ABD) Medicaid
 - People over 65 who get Medicare
 - People who receive disability and get Medicare
- Family Medicaid
 - Children
 - Parents



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Types of Medicaid

- ▶ Waiver Programs
- ▶ Other
 - Women's Health Medicaid
 - Pregnancy Medicaid
 - Planning 4 Healthy Babies Medicaid
 - PeachCare



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SSI vs. SSDI

- ▶ Supplemental Security Income - Recipient (adult or child) must meet definition of disabled, income limits and resource limits.
 - There are not benefits for dependents
 - Max \$733/individual
 - **Automatic Medicaid eligibility**
- ▶ Social Security Disability Insurance
 - Meet the definition of disabled and have made sufficient contributions to the SS program through work deductions
 - **2 year waiting period before Medicare eligibility**
- ▶ Survivors, Retirement, and Dependents Benefits
 - www.ssa.gov

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Supplemental Security Income (SSI) Medicaid

- ▶ Individuals who receive this type of Medicaid will also receive SSI income.
- ▶ SSI is a classification of disability and is run by the Social Security Administration (SSA).
- ▶ SSI monthly income maximum is \$733, but can be less.
- ▶ Individual's monthly income can be a mix of SSI and Social Security Disability Income. In this case, he or she may be eligible for both Medicaid and Medicare.
- ▶ SSI Medicaid provides full Medicaid coverage.

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Aged, Blind, and Disabled Medicaid

- ▶ ABD Medicaid is made up of several different programs with different eligibility limits and services.
- ▶ For Seniors (65+) with Medicare and for people who have been certified disabled by the SSA.
- ▶ Adult Medically Needy (AMN) Medicaid:
 - Also called Spend Down Medicaid
 - Applicant must have medical bills which they still owe on.
 - The medical bills are used to "spend down" income to make it look like income is low enough to get Medicaid.
 - Clients can choose to have the bills paid or to activate Medicaid for an upcoming month.

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Medicare Savings Programs

Recipient must be getting Medicare.

- **Qualifying Individual (QI1):** Income limit is 135% FPL + \$20
 - \$1,345 for an individual, \$1,813 for a couple
 - Pays Part B Monthly Premium
- **Specified Low-Income Medicare Beneficiary (SLMB):** Income limit is 120% FPL + \$20
 - \$1,197 for an individual, \$1,613 for a couple
 - Pays Part B Monthly Premium
- **Qualifying Medicare Beneficiary (QMB):** Income limit is 100% FPL + \$20
 - \$1,001 for an individual, \$1,348 for a couple
 - Pays Part B Monthly Premium AND cost sharing with Medicare.
- Resource limits: \$7,280 per individual, \$10,930 per couple
- Rules for couples' income consideration can change depending on the situation.

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Medicaid for Children

- ▶ **Right from the Start Medicaid**
 - Children 1-5: Eligibility limit is 149%+ FPL
 - Children 6-19: Eligibility limit is 133%+ FPL
- ▶ **Newborn Medicaid**
 - Children 0-1: Eligibility limit is 205%+ FPL
- ▶ **Foster Care**
 - For children living in DFCS placed foster care, up to age 18
- ▶ **Former Foster Care**
 - Individuals who aged out of foster care are eligible up to age 26
- ▶ **Adoption Assistance**
 - Assistance provided to families who have adopted a child with special needs



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Caretaker Medicaid

- ▶ Sometimes called Low-Income Medicaid
- ▶ Provides coverage for parents with children under age 19.
- ▶ Eligibility limits are extremely low at 38%FPL.

Who does Medicaid leave out?

Able Bodied
Adults without
Dependents



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Medicaid for Women

- ▶ **Planning 4 Healthy Babies Medicaid**
 - Up to 200% FPL for fertile women between 18-44.
 - Provides assistance with contraception and reproductive health.
 - Provides full assistance for women who have given birth to a low birth-weight baby.
- ▶ **Pregnancy Medicaid**
 - Up to 220%+ FPL, lasts 60 days after pregnancy ends
- ▶ **Women's Health Medicaid**
 - Up to 200% FPL
 - Helps women who have been diagnosed with breast or cervical cancer

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Waiver and other Medicaid Programs

WAIVER

- ▶ Community Care Services Program
 - Would be Nursing Home eligible but is choosing to stay in his or her own home.
- ▶ Katie Beckett
 - Children in need of institutionalized care who can get less expensive care at home.
- ▶ Independent Care Waiver Program

OTHER

- ▶ Hospice Care
- ▶ Nursing Home Medicaid
 - Provides Medicaid to those residing in a Medicaid participating Nursing Home.

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The Department of Family and Children's Services (DFCS)

- ▶ DFCS is the administering agency for most Medicaid programs.
- ▶ Applications and renewals can be submitted at
 - www.compass.ga.gov
 - DFCS has 45 days to make a decision on a new Medicaid application
- ▶ DFCS' regulations can be found at
 - www.odis.dhr.state.ga.us
 - Index → Family and Children → Medicaid

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PeachCare for Kids

- ▶ Free to low cost healthcare coverage for children through age 18.
- ▶ Income up to 247%FPL.
- ▶ Also called Children's Health Insurance Program (CHIP)



- Can apply at www.peachcare.org
- Children must be uninsured for 2 months prior to applying (there are lots of exemptions to this rule).

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Affordable Care Act Coverage

- ▶ In Georgia, you can apply for Affordable Care Act coverage through the Federal Exchange at www.healthcare.gov (this is the ONLY site that you should use).
- ▶ Navigators are available to provide FREE and UNBIASED assistance in signing up.
- ▶ You may qualify for Premium Tax Credits and Cost Sharing reduction to make insurance more affordable for you.

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Special Enrollment Between Open Enrollment Periods – Anytime



- ▶ Special Enrollment Periods are available throughout the year when there is a Life Change.
 - **A Victim of Family Violence can sign up without spouses and are entitled to SEPs.**
 - **Domestic Violence SEPs**

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Individual Mandate/Penalty

- There is a penalty for not having insurance if you can afford it and you do not qualify for an exemption.
- **Hardship Exemptions**
- Exemption 4: You recently experienced domestic violence
- You can find information about the exemptions and how to apply on www.healthcare.gov



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ACA Enrollment

- ▶ Open Enrollment is November 1, 2016 - January 31, 2017
 - ▶ Contact Navigator if you need help
- 1 (844) 442-7421**
- ▶ Enroll through www.healthcare.gov

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Powerline

- ▶ Provides directory of low to no cost providers by area and specialty.
- ▶ Other services also listed.
- ▶ Run by Healthy Mothers Healthy Babies, but available for everyone.
- ▶ **POWERLINE** or 1-800-300-9003



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Nutrition Assistance

- ▶ SNAP (food stamps)
 - Apply by paper application or at DFCS office
 - Applications are no longer online
 - Special rules for seniors and people with disabilities
 - After initial application, DFCS will send notice that a phone interview is scheduled. If phone interview is missed, client will have to try calling 1-877-423-4746.
 - After phone interview, client has to provide verifying documentation (i.e. rent, income, identity)
 - 30 day Standard of Promptness; 10 day standard of promptness for emergency SNAP.

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Nutrition Assistance

- ▶ SNAP (food stamps)
 - Renewals every 6 months for families, individuals, every 12 months for seniors.
 - Work requirements starting to be implemented in some counties: Gwinnett, Cobb, and Hall. More starting January 2017.
 - SNAP Works requirements are for Able Bodied Adults without Dependents (ABAWD); client can apply for an exemption-
 - Under 18 or 50 years of age or older,
 - Responsible for the care of a child or incapacitated household member,
 - Medically certified as physically or mentally unfit for employment, pregnant, or
 - Already exempt from the general SNAP work requirements.

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Nutrition Assistance

- ▶ Women, Infants, and Children (WIC)
 - Must apply through [County Health Department](#)
 - For pregnant women, single caregiver households with children
- ▶ [Summer Meals](#)
- ▶ [Food Pantries](#)
- ▶ [Meals on Wheels](#)
 - For seniors



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Income Support

- ▶ Disability
 - SSI/SSDI (in earlier slides)
 - May need an attorney to get this, GLSP does NOT handle new applications or appeals
- ▶ TANF
- ▶ Unemployment Insurance
- ▶ Other:
 - Child Support
 - Victim's Compensation
 - Veterans Benefits

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TANF – Temporary Assistance to Needy Families

- ▶ Provides cash assistance for very low income families.
- ▶ Since 2005, the rate of poverty among Georgia families headed by single mothers has climbed.
- ▶ Over the last decade, the number of adult TANF recipients in the state has fallen from more than 29,000 to fewer than 4,000, according to federal data.

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TANF Family Violence Option

- ▶ “To waive, pursuant to a determination of good cause, certain program requirements in cases where compliance with such requirements would make it more difficult for individuals receiving TANF assistance to escape domestic violence”
–(ODIS Section 1005)
- ▶ Right to Appeal if denied TANF or FV Option

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TANF – Temporary Assistance to Needy Families

- ▶ TANF application must be done by paper, in office or faxed into the office.
- ▶ They will consider abusers income if client tries to apply before she has left him, in anticipation of leaving.
- ▶ After initial application, must complete phone interview, then provide verifying document– lots of documents.
- ▶ Quick turn around to get documents back in. If needed, ask for an extension and explain why (DV is a reason for extension)

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TANF – Temporary Assistance to Needy Families

- ▶ If approved after providing all these documents, must comply with work requirements (disability or care for someone is exemption, DV not exemption from work requirements).
- ▶ Refusal to participate in work requirements will result in denial of TANF.
- ▶ Client will be sanctioned if they voluntarily quit, unless proof of good cause (DV is good cause) (ODIS Section 1349)
- ▶ Georgia has 48 month lifetime limit, unless you prove hardship (DV is hardship when DV is the direct barrier to attaining self sufficiency)

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Unemployment Insurance Benefits

- ▶ Unemployment Insurance (UI) benefits is temporary income for workers who become unemployed through no fault of their own and who are either looking for another job, have definite recall to their jobs within 6 weeks of the last day worked, or are in approved training.
- ▶ In Georgia, employers pay the cost of unemployment insurance benefits.
- ▶ **Domestic violence victims now eligible for UI – DV as good cause for leaving employment**
- ▶ <http://www.dol.state.ga.us/>

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Other

- ▶ Energy Assistance
- ▶ CAPS
- ▶ Housing



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Energy Assistance

LIHEAP– Low Income Home Energy Assistance Program

ELIGIBILITY: GA families receiving LIHEAP assistance have incomes below 200 percent of the federal poverty level.

DEMOGRAPHIC: GA LIHEAP helps the most vulnerable:
Elderly – 74%
Disabled – 48%
Children under 5 – 7%

AVERAGE AWARD: Average GA household assistance benefit was \$343.

Statewide Energy Assistance Agencies in Georgia

DHS– 1-800-869-1150 ;
Salvation Army, Project SHARE – 1-800-257-4273 (outside Atlanta);
United Way, 211 Referral Program – dial 211 or 404-614-1000

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CAPS– Childcare and Parent Services

- Provides services for children up to age 13 or 18 if special needs.
- Must be working, in school, or job searching for certain amount of hours per week.
- Available depending on funding, then after funding runs out, must meet “priority” qualifications.
- Can choose your own childcare provider and a portion will be paid.
- Can apply online at www.compass.ga.gov

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CAPS– Childcare and Parent Services

- Must be working average of 24 hours/week
- CAPS does not accept commission based employment because hours, wages are unpredictable.
- School must be a technical or vocational 6–12 month certificate program.
- Must submit an application, then have employer complete an 809 Form and fax it into DFCS.
- DFCS wants you to apply after you begin working, usually will not approve in anticipation.

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Affordable Housing

Housing Choice Vouchers are available through the Georgia Department of Community Affairs

- http://www.dca.state.ga.us/housing/RentalAssistance/programs/hcvc_program.asp.

Your local Public Housing Authority may also have housing vouchers, in addition to traditional public housing units. To find housing authorities in your area go to

- http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts.



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Affordable Housing

HUD has contracts with privately owned apartment complexes which make the rents affordable. You can locate these complexes using:

<http://www.hud.gov/apps/section8/index.cfm>.

USDA provides affordable multifamily housing in rural Georgia and those complexes can be found at:

http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp.

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Affordable Housing

- ▶ GeorgiaHousingSearch.org provides detailed information about rental properties, some of which have affordable rents.
 - GeorgiaHousingSearch.org or through a toll-free, bilingual call center at 1-877-428-8844, available M-F, 9:00 am – 8:00 pm.
- ▶ Can search based on Section 8, Voucher, close to public transit, disability.



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Housing Laws that Protect Victims of Sexual Assault and Domestic Violence

- ▶ There is legal protection for victims of sexual assault or domestic violence who are threatened with the loss of housing due to violence against them. There is also protection for victims seeking to access federally subsidized housing.
- ▶ Now VAWA housing protections for ALL federally subsidized housing, including Low Income Housing Tax Credit Properties
 - Go to lihtc.huduser.gov and select 'Georgia' (left side of screen) to identify all LIHTC properties in your area
 - **Contact GLSP or ALAS if your subsidized housing is being threatened as a result of sexual assault/domestic violence**

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Question and Answer

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THANK YOU!

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