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The Legal Aid Society of Columbus





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Public Benefits Programs

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Overview of Programs

- Benefits basics
- Cash assistance
- Food assistance
- Health coverage and benefits
- Child care
- Appeal processes

Benefits Basics

- Who provides public benefits programs?
 - County Departments of Job and Family Services
 - Ohio Works First (OWF) cash assistance
 - Supplemental Nutrition Assistance Program (SNAP or food assistance)
 - Health coverage and benefits
 - Child care (Title XX)
 - Prevention, Retention, and Contingency (PRC)
 - Ohio Department of Job and Family Services
 - Unemployment Compensation
 - Social Security Administration
 - Supplemental Security Income (SSI)
 - Social Security Disability Insurance (SSDI)
 - Medicare

Benefits Basics Continued

- How do people apply for a public benefit program?
 - County Department of Job and Family Services programs:
 - Applications can be made over the phone, submitted online, by mail or in person OR at a Benefit Bank location
 - Call Franklin County Shared Services Hotline 1-844-640-6446
 - Online: odjfsbenefits.ohio.gov
 - Call 1-800-648-1176 for Benefit Bank locations
 - Ohio Department of Job and Family Services:
 - Applications can be submitted online or by telephone
 - Social Security Administration
 - Most applications must be submitted at a local Social Security office
 - SSDI applications may be submitted online

Benefits Basics Continued

- How quickly must an application be approved or denied?
 - Generally, 30 days
 - Exceptions:
 - Medicaid – 45 days
 - Prevention, Retention, and Contingency (PRC) – 15 business days
 - Unemployment compensation – average 3-4 weeks
 - Social Security applications usually take longer

Benefits Basics Continued

- Income
 - Benefits programs have an income limit to qualify
 - Exceptions: unemployment compensation, SSDI
 - Income limits are based on meeting a certain percentage of the federal poverty level (fpl)
 - Most programs look at gross (before taxes) monthly income
 - All programs have categories of excluded income that is not counted
 - Baseline—in 2019, a single adult would be considered to be living at 100% of poverty if their income is \$1,041 per month

Cash Assistance Programs

- Administered by the County Department of Job and Family Services:
 - Ohio Works First (OWF)
 - Prevention, Retention, and Contingency (PRC)
- Administered by the Ohio Department of Job and Family Services:
 - Unemployment Compensation (UC)
- Administered by the Social Security Administration:
 - Supplemental Security Income (SSI)
 - Social Security Disability Insurance (SSDI)

Ohio Works First (OWF)

- OWF = welfare
 - Monthly cash payment awarded to needy families and children
- Who can get OWF?
 - Only households with a minor child:
 - Parent(s)
 - Pregnant woman in 3rd trimester
 - Child only benefits
 - Grandparents, aunts, etc. can get OWF on behalf of a grandchild or niece/nephew whom they are caring for
 - Household income limit—at or below 50% fpl
 - Exception: Child only benefits

OWF Continued

- Time Limited
 - 36 month time limit
- Extensions of cash assistance
 - Good cause extension
 - Hardship extension
 - Domestic Violence Waiver
- Work Requirements
 - Sanctions for noncompliance
 - Good cause
 - Special protections from sanction for victims and survivors of domestic violence

Child-Only OWF vs “Regular OWF”

Child Only

- No monthly income limit for adult
- No time limit
- No work requirement
- Will only receive benefit based on the number of children
 - May be lower than “regular” benefit amount

Regular

- Income Limit = 50% fpl
 - Family of 2 = \$686 a month
 - Family of 4 = \$1,025 a month
- Time Limit
 - Can receive 36 months of OWF
 - Have to apply for extensions
- May be required to participate in a work activity
- Eligible for a higher benefit amount with larger assistance group size

OWF Continued

- OWF payments
 - Issued on an electronic benefit card (EPPI card)
 - Can be used for anything
 - Diapers, wipes, toiletries, rent, utilities, etc.
 - How much is given to needy families:
 - Family of 1 = \$297/month
 - Family of 2 = \$406/month
 - Family of 3 = \$497/month
 - Family of 4 = \$613/month
 - Family of 5 = \$718/month
- Child Support Limitation
 - Cannot receive both OWF and child support

OWF Issue Spotting

- Instruct the following to apply for OWF cash assistance:
 - Parent(s) with a minor child and no or limited income
 - Remember: Grandparents and caregiver relatives
 - Parent(s) reporting a loss of OWF due to the time limit (*submit good cause or hardship application*)
- Note option to appeal and contact Legal Aid when:
 - Application (OWF, hardship, good cause) has been denied
 - OWF has been terminated
 - Threatened with a sanction

Prevention, Retention, and Contingency (PRC)

- Emergency cash payment for families and children
- Who can get PRC?
 - Households with a minor child or a pregnant woman
 - Household income limit = 165% fpl
 - Household must have income source to be able to meet ongoing need
 - PRC is only available once during a 12 month period
- Program varies by county

PRC Continued

- In Franklin County, PRC is approved up to the amount needed to meet the need in one or more categories, up to the benefit cap of \$1500:
 - Shelter costs:
 - Past due and future rent or mortgage payments, security deposits
 - Sustainability requirement—rent must be 75% or less than total countable household income
 - Utilities
 - Car repairs
 - Employment expenses:
 - Uniforms, professional licensure and testing fees, Driver's license reinstatement fees
- Once approved, PRC payments are made directly to the landlord, utility company, etc.

PRC Issue Spotting

- Instruct the following to apply for PRC:
 - Parent mentions having fallen behind in paying rent due to unexpected expense
 - Parent mentions that their utilities have been disconnected
- Note option to appeal and contact Legal Aid when:
 - Application has been denied
 - Application has pended for more than 15 days

Unemployment Compensation

- Unemployment benefits are weekly cash payments awarded to individuals who have lost their job
- Who can get Unemployment benefits?
 - Worked enough weeks and earned enough money in “covered” employment
 - Be totally or partially unemployed with no fault
 - No fault: quit with “just cause” or was terminated without “just cause”
 - Just cause: reasonable person standard (whether the action taken would be taken by an ordinary careful person under similar circumstances)

Unemployment Compensation Continued

- Payments
 - Time limited to 26 weeks
 - Amount of weekly benefit depends on prior earnings and number of dependents
- To receive benefits:
 - Must be able and available to work
 - Must file weekly claims
 - Report job contacts
 - Verify seeking employment and must accept suitable work

Unemployment Compensation Issue Spotting

- Instruct the following to apply for UC:
 - Individual reports having been fired
 - Individual reports having been forced into quitting
- Note option to appeal and contact Legal Aid when:
 - Application has been denied
 - Unemployment payments have stopped
 - Notice of overpayment has been received
- Encourage contact with Legal Aid when:
 - Employer has appealed award of benefits
 - Individual reports difficulty accessing the internet to file claims or upload a resume

Supplemental Security Income (SSI)

- SSI is a monthly cash payment awarded by the Social Security Administration to individuals who are disabled
- Who can get SSI?
 - Individuals who are disabled, blind or over the age of 65
 - Must have limited income and limited assets (\$2,000)
- What does it mean to be disabled?
 - Child—health condition makes it hard for the child to function
 - Adult—health condition prevents individual from working
- SSI payments
 - Individual: \$771
 - Couple: \$1,157

Social Security Disability Insurance (SSDI)

- SSDI is a monthly cash payment awarded by the Social Security Administration to disabled workers
- Who can get SSDI?
 - Individuals who meet Social Security's definition of disability
 - health condition prevents individual from working
 - Individuals who have worked long enough at a job where they paid into Social Security
 - No income or asset limits
- SSDI payments:
 - Amount paid depends on work history and earnings
 - Disabled workers' children may receive a payment as well
- Additional benefit:
 - Eligible for Medicare 24 months after date SSDI benefits start

Social Security Appeals

- Appeals are made to the Social Security Administration
- Levels of appeal
 - Reconsideration
 - Administrative Law Judge (ALJ) hearing
 - Appeals Council
 - Federal District Court
- Deadline for submitting appeal
 - Must request within 60 days from date received notice of previous decision
 - If request within 10 days from date received notice, can continue receiving benefits until next decision is issued
 - *SSA assumes notice is received within 5 days of the notice mailing date*

Social Security Issue Spotting

- Instruct the following to apply for disability benefits:
 - Adult mentions having a child with a disabling health condition and no or limited income in the household
 - Adult mentions being disabled and lacking income
- Note option to appeal and contact Legal Aid when:
 - Application for SSI or SSDI has been denied
 - Legal Aid can explain appeal deadlines and to contact attorney in private practice
 - Payments have stopped OR have been reduced
 - Notice of overpayment has been received
 - Individual mentions problems with their payee

Food Assistance

- Food assistance is a monetary benefit that is awarded to low-income individuals and families for use in purchasing food items
 - Formerly known as food stamps; also known as Supplemental Nutrition Assistance Program (SNAP)
- Who can get food assistance?
 - Individuals or families with household income at or below 130% fpl
 - Higher income limit for seniors and persons with disabilities
 - No requirement to have children
 - NOTE—emergency food assistance
 - Payment must be issued within 24 hours for applicants reporting no income
 - Payment must be issued within 7 days for applicants reporting income lower than \$150 per month

Food Assistance Continued

- Payments
 - Issued on electronic benefit card
 - Can only be used for purchasing food items—cannot be used for toiletry items, alcohol or tobacco
 - Amount awarded depends on household size, income and expenses
 - Expenses that are considered include rent/mortgage, utilities, child care, medical expenses above \$35, child support payments
 - Maximum payments:
 - Family of 1: \$194
 - Family of 2: \$355
 - Family of 3: \$509
 - Family of 4: \$646
 - Family of 5: \$768

Food Assistance Continued

- Work requirements
 - Some individuals must go to a work program for a specified number of hours each month or individuals must work a specified number of hours each month if already employed
 - These individuals are called Able-Bodied Adults Without Dependents (ABAWD)
 - Note—there are many exemptions from this requirement
- Sanctions
 - Food Assistance can be temporarily suspended if the individual does not complete those required hours
 - Good cause excuses

Food Assistance Issue Spotting

- Instruct the following to apply for food assistance:
 - Family or single adult mentions having no or limited income
- Note option to appeal and contact Legal Aid when:
 - Application has been denied
 - Individuals mentions a delay in receiving food assistance
 - Food assistance stopped
 - Food assistance amount has been reduced
 - Sanctions or other work problems
 - Notice of overpayment has been received

Medical Benefits

- Medicaid
 - Health coverage for individuals with low income
 - Less than 206% of fpl for children – called Healthy Start
 - Less than 200% of fpl pregnant women
 - Less than 138% of fpl for other adults – this includes the Medicaid Expansion population
 - Less than the SSI amount for an individual on Medicare (the SSI amount in 2020 has increased to \$783) – sometimes called Aged, Blind, Disabled Medicaid
 - Asset limits exist for some Medicaid programs
 - Benefits provided through managed care plan with limited exception
 - Plan examples: Molina, CareSource, Buckeye, Aetna
 - Can apply any time—no open enrollment period

Medical Benefits Cont.

- Special Medicaid Programs for Disabled Individuals
 - Medicaid Buy In for Workers with Disabilities
 - SRS Medicaid – for adults with serious and persistent mental illness or other serious medical diagnoses
- Medicare
 - Medical coverage for persons over age 65 and for persons with Social Security Disability Income (SSDI) after a 24-month waiting period

Affordable Care Act

- Private health insurance through the Marketplace
- Who is eligible for Marketplace coverage?
 - U.S. citizens or non-citizens lawfully present in the U.S.
 - Individuals who are not eligible for Medicare
 - Households with income below 400% fpl are eligible for subsidies to help with premium costs
 - Households with even lower income are eligible for cost sharing assistance to help with out-of-pocket costs
- Enrollment
 - Open enrollment: Early November to Mid December
 - Special enrollment groups
 - 60 days following certain life events that involve a change in family status or loss of other health insurance
 - Applications submitted online or by phone

Medical Benefits Issue Spotting

- Instruct anyone who mentions lacking medical coverage to apply for Medicaid
- Note option to appeal and contact Legal Aid when:
 - Application for coverage has been denied
 - Application has been pending more than 45 days
 - Medical coverage has stopped
 - Individual has been denied a service or home care

Medicare Premium Assistance Programs

- Programs offered to individuals who have Medicare coverage to help with some of the Medicare costs
- Who can get help?
 - Individuals enrolled in Medicare Parts A and B
 - Individuals with low income and lower assets
- What help is provided?
 - State of Ohio pays the monthly Medicare Part B premium
 - Specified Low Income Medicare Beneficiary (SLMB), income below \$1249/month
 - Qualified-Individual Group (QI-1), income below \$1406/month
 - Qualified Medicare Beneficiary (QMB) program pays all Medicare costs including:
 - Medicare deductibles
 - Part A premiums as well as the Medicare Part B premium
 - Medicare co-pays
 - Medicare coinsurance costs
 - Income must be below \$1041/month

Medicare Premium Assistance Programs Issue Spotting

- Instruct the following to apply for a Medicare Premium Assistance Program:
 - Individual reports having higher medical costs relating to Medicare and low income
 - Individual mentions that money is being taken out of their Social Security award to pay premiums and low income
- Note option to appeal and contact Legal Aid when:
 - Application has been denied
 - Application has pended more than 45 days
 - Application was approved but Part B premium is still being deducted
 - Benefit has stopped—Part B premium is being deducted again

Immigrant Eligibility

- Immigrants with a lawful status such as asylees, refugees and lawful permanent residents (LPRs) can get public benefits if they meet the other program requirements
 - Adult LPRs have a 5 year waiting period for most benefits, but refugees and asylees do not
 - “Lawfully residing” children and pregnant women do not have a waiting period
- Undocumented immigrants are not eligible for public benefits, but they can apply on behalf of their kids who have a legal status or are U.S. citizens
- Alien Emergency Medical Assistance (AEMA)
 - Category of Medicaid that provides coverage for the treatment of an emergency medical condition for certain individuals who do not meet the Medicaid citizenship requirements

Publicly Funded Child Care

- Program offering lower cost child care services
- Who can get child care help?
 - Low income parents
 - Household income must be at or below 130% fpl for initial applications
 - Household income must be at or below 300% fpl for ongoing eligibility
 - Generally, parent must be working, attending school or a training program, or participating in a work program through the County
 - Homeless families including those living in shelters can receive child care without meeting the above 2 requirements
- Copayment
 - Required for some families (depends on income amount)
 - Paid directly to child care provider
 - Amount depends on family size and income
 - Waived for families living in shelters

Child Care Issue Spotting

- Instruct the following to apply for child care:
 - Working parent with low income mentions concerns with child care expenses
- Note option to appeal and contact Legal Aid when:
 - Application has been denied
 - Application has pended more than 30 days
 - Benefit has stopped

Income Guidelines

Household Size	OWF (50% fpl)	Food Assistance (130% fpl)	PRC (165% fpl)
1	\$506	\$1316	\$1670
2	\$686	\$1784	\$2264
3	\$866	\$2252	\$2858
4	\$1046	\$2720	\$3452
5	\$1226	\$3188	\$4046
6	\$1406	\$3656	\$4640

Income Guidelines Continued

Household Size	Adult Medicaid (133% fpl)	Kids w/o private insurance (206% fpl)	QMB (100% fpl)	QI-1 (135% fpl)
1	\$1385	\$2145	\$1041	\$1406
2	\$1875	\$2903	\$1410	\$1903
3	\$2365	\$3662	\$1778	\$2400
4	\$2854	\$4421	\$2146	\$2897
5	\$3344	\$5180	\$2515	\$3395
6	\$3834	\$5938	\$2883	\$3892

Appeals Process

- Varies depending on which Agency provides the benefit
- For OWF, PRC, food assistance, Medicaid, Medicare Premium Assistance Programs, Child Care:
 - Appeals are made to the Ohio DJFS Bureau of State Hearings
 - Appeals can be made in writing (mail, email or fax) or by telephone
 - Deadline for submitting an appeal depends on appeal level
 - Appeal Levels
 - For individuals enrolled in a managed care plan, appeals of Medicaid covered services must first go to the MCP
 - Appeal orally or in writing within 60 days of the mailing date on the notice
 - Follow the instructions in the MCP notice or visit the plan's website
 - State Hearings
 - Must request within 90 days from date of notice
 - If request within 15 days from date of notice, can continue receiving benefits (for terminations and reductions) until hearing decision issued
 - Administrative Appeals (written appeal, no hearing)
 - Must request within 15 days from date of state hearing decision
 - Common Pleas
 - Must request within 30 days from date of administrative appeal decision

Unemployment Compensation Appeals

- Appeals are made to ODJFS and can be submitted electronically, by mail or by fax
- Levels of Appeal
 - Redetermination
 - Must be requested within 21 days from date of initial determination
 - Appeal to UC Review Commission for Hearing
 - Must be requested within 21 days from the date of the Redetermination decision
 - Request for Review by UC Review Commission
 - Must be requested within 21 days from the date of mailing of Hearing Officer's decision
 - Common Pleas
 - Must be requested within 30 days from the date of the Review Commission decision

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Legal Aid Contact Information

- **Columbus Office**

- Telephone intake: (614) 241-2001, toll free 1-888-246-4420
 - Hours: 9:30 – 3:30 M-F

- **Marion Office**

- Telephone intake: (740) 383-2161, toll free 1-888-301-2411
 - Hours: 9:00 – 12:00, 1:00 – 4:30 M-F

- Online intake for both offices

- www.columbuslegalaid.org



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