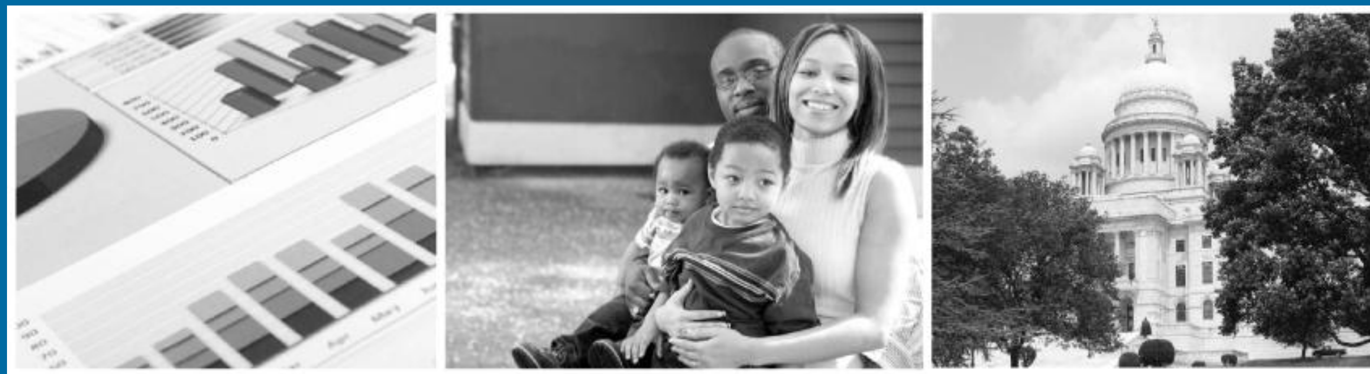

# Guide to Government Assistance

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The Economic Progress Institute

# What you will learn today

How to navigate public benefits and eligibility changes due to One Big Beautiful Bill Act (OBBBA or H.R.1)

1. Rhode Island Works
2. Supplemental Nutrition Assistance Program (SNAP)
3. Child Care Assistance Program (CCAP)
4. Temporary Caregiver Insurance (TCI) and Temporary Disability Insurance (TDI)
5. Health Insurance (Medicaid & HSRI)
6. Immigrant eligibility for benefits

# Rhode Island Works

# Rhode Island Works

Cash assistance and work readiness services for:

- Pregnant people from onset of pregnancy
- Children under age 18
- Parents/caretaker relatives living with eligible child
  - If relative – can choose not to be part of child's household (income doesn't count)

# RI Works: Benefit Level*

| Family Size | In Community | Public/Sub Housing |
|---|---|---|
| 1 | $510 | $445 |
| 2 | $701 | $636 |
| 3 | $865 | $800 |
| 4 | $990 | $925 |

*Earned or unearned income the family has reduces the benefit.

*SSI benefits do not reduce the family's benefit.

# RI Works - Eligibility

- Resource limit - $5,000*
- Income limit – income less than benefit amount
- Requires cooperation with child support enforcement
  - Domestic violence exception – referral to  Family Violence Options Counselors
  - Parent keeps $50 per month from child support collected, unless child is on SSI then parent keeps full child support payment
- Citizen or eligible immigrant:
  - Lawful permanent resident (green card) after 5 years
  - Refugee, granted asylum – no waiting period
  - *H.R.1 does NOT change eligibility for RI Works

# RI Works - Work Requirements

- Parent must participate in employment plan activities:
  - 20 hours per week if child under age 6
  - 30 hours per week if child age 6+
  - 35 hours (combined) per week if 2 parents
- Exemptions from work requirements:
  - Caring for a child under 1 (max 12 months in lifetime)
  - Pregnant (new applicant or recipient if unable to work)
  - Parent disability or need to care for family member
  - Domestic Violence
  - Appropriate childcare is not available

# RI Works - Time Limits

- Lifetime limit of 60 months
  - No time limit for children when parent is receiving SSI or if children are being raised by a relative
  - Months of assistance received in another state count
  - Months of assistance received as a child (under 18) do not count

- Hardship benefits are exceptions after 60-month time limit if:
  - Parent is disabled (on SSI) or caring for a disabled family member
  - Family is homeless or experiencing domestic violence
  - Difficulty finding work or high unemployment

# RI Works - Application Process – New applicants

- File a paper or on-line application: [https://dhs.ri.gov/apply-now](https://dhs.ri.gov/apply-now)
- Interview with Eligibility Worker (in-person or over the phone)
- Develop employment plan with Employment and Career Advisor (ECA)
- Referred to Employment Plan Activity – to vendor
- Parent needs to arrange for childcare 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.
- "Appeal" - Request hearing within 30 days of date on notice; request within 10 days to keep “benefits pending”
- RI Legal Services:  1-800-662-5034
    - May be able to assist with appeals

# Supplemental Nutrition Assistance Program (SNAP)

# Supplemental Nutrition Assistance Program (SNAP)

- Monthly benefits for purchasing food provided through an Electronic Benefits Transfer (EBT) card.
- The card is used at participating supermarkets and convenience stores. The EBT card can also be used to buy food online at Amazon, Walmart and Aldi’s.
- SNAP benefits CANNOT be used for items, such as:
  - Alcohol, cigarettes, hot food/prepared food, pet food, household supplies, vitamins and supplements

# SNAP – Eligibility

- No resource test for most households.
  - For households with member age 60+ or member who is disabled and income above twice the federal poverty level, resource limit is $4,500. For all other households, resource limit is $3,000.
  - One car per adult household member is not counted (maximum of two). The home in which the senior/household lives in not counted.
- Citizen or eligible immigrant:
  - **H.R.1 changes to immigrant eligibility:** only Legal Permeant Residents (LPR) after 5 years, COFA migrants, Cuban or Haitian entrants are eligible for SNAP.
  - Removes eligibility for refugees, parolees, people granted hold from deportation.
  - **Implementation** will be February 2026.
  - For LPRs, there are exceptions to the five-year waiting period for children and adults with disabilities – they are immediately eligible.

# SNAP - Eligibility and Benefit

| Household Size | Monthly Gross Income Limit* | Maximum Benefits |
|---|---|---|
| 1 | $2,414 | $298 |
| 2 | $3,262 | $546 |
| 3 | $4,109 | $785 |
| 4 | $4,958 | $994 |

There is also a “net income” limit calculated after SNAP-related disregards are applied. For example, 20% of gross earned income isn’t counted.

# SNAP – Work Requirements

**Able-Bodied Adults Without Dependents (ABAWDs)**

- ABAWDs may only receive SNAP benefits for 3 months, after which time they must comply with work requirements to continue benefits.
  - If they fail to meet work requirements, they cannot receive SNAP benefits for a 3-year period.
- **Work requirements:** ABAWDs must participate in 80 hours/monthly of work, training, or volunteer activities to continue receiving SNAP benefits after three months. *Or the equivalent income based on federal minimum wage ($7.25/hour)
  - **Exemptions** from work requirements include:
    - Having a disability; participating in RI Works; receiving/applying for Unemployment Insurance; at least a part-time enrollment in a higher education institution

# SNAP - Work Requirements

- Some additional categories of ABAWD's have been exempt from work requirements – H.R.1 removes those exemptions:
- **ABAWDs newly subject to work requirements per H.R.1:**
  - Adults with children over 14 years of age
  - Homeless individuals
  - Veterans
  - Those aged out of foster care and are under 24 years old
  - Individuals between the ages of 54-64
- **Implementation** – approximately February 2026

# SNAP – Work Requirements cont.

- Currently, city waivers make ABAWDs in Charlestown, Central Falls, Foster, Johnston, New Shoreham, Providence, Pawtucket, West Warwick, and Woonsocket exempt from ABAWD work requirements.
- H.R.1 reduces the ability of states to waive ABAWD work requirements for certain cities by allowing waivers only for cities with unemployment rates over 10%.

# SNAP – Application and Recertification

- Apply with paper application or on-line: https://dhs.ri.gov/apply-now
- Interview required (In-person or on phone)
- Certification
  - Households are certified for one year
  - Households with earnings need to file a report at sixth month
  - Household receives recertification materials in mail prior to end of year

# SNAP - Application

- Decision on application within 30 days of filing application if all information provided
  - Expedited: Benefits must be made available within 7 days of filing
- Expedited Eligibility
  - If household has less than $150 in gross income; resources less than $100 or
  - Gross income and resources are less than rent and utilities
- Assistance is available from SNAP Outreach Project
  - 866-306-0270

# SNAP - Consumer Rights

- Decision on Application within 30 days
- Right to written notice of decision and 30-day advance notice of termination.
- "Appeal" - Request hearing within 35 days of date on notice; request within 15 days to keep “benefits pending”
- RI Legal Services may be able to assist with hearing:  1-800-662-5034

# Child Care Assistance Program (CCAP)

# Child Care Assistance Program (CCAP)

- Subsidized childcare that helps eligible families pay for childcare services.
- CCAP for early educators/childcare providers
  - Pilot program that makes childcare *free* for childcare workers by eliminating copayments for staff who work at least 20 hours/week and have family incomes up to 300% FPL ($79,950 for a household of 3).
    - The program is accepting applications through July 31, 2028.

# CCAP - Eligibility

- Work/Education Requirement - Income-eligible families must be employed or participating in an approved education and/or training program, or an approved college degree program for a minimum of 20 hours per week.
- Transitional Childcare
  - When a family is participating in CCAP and their income goes above the eligibility criteria, the family is still allowed to participate in CCAP so long as their income doesn't go beyond 300% FPL ($96,450 for a household of 4).
- Citizen or eligible immigrant:
  - Lawful permanent resident (green card) - no waiting period
  - Refugee, granted asylum – no waiting period
- *H.R.1 did not change CCAP eligibility.

# CCAP – Eligibility

- Income-eligibility by Federal Poverty Level (FPL)
  - Less than 100% FPL – no co-payments
  - 100-125% FPL – 2% co-payments
  - 126-150% FPL – 5% co-payments
  - 150-261% and 262-300% (Transitional) FPL – 7% co-payments
- Child Support Mandate
  - Must cooperate with the Office of Child Support Services (OCSS) to establish a child support order against the non-custodial parent of the child receiving the subsidy.
  - Good cause exemptions for Domestic Violence, if cooperation with the OCSS would result in physical or emotional harm to the child or the applicant or recipient.

# CCAP - Income-Eligibility and Co-Payments

**Child Care Assistance Program (effective 02/16/25)**
**Family Co-Share Levels - 2025 Annual Federal Poverty Level**

| | | | Family Size | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Level | Standard FPL | % of Gross | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 0 | < 100 % | 0 % | $21,150 | $26,650 | $32,150 | $37,650 | $43,150 | $48,650 | $54,150 | $59,650 |
| 1 | 100 % - 125 % | 2 % | $26,438 | $33,313 | $40,188 | $47,063 | $53,938 | $60,813 | $67,688 | $74,563 |
| Co-Share | | | $8 - $10 | $10 - $13 | $12 - $15 | $14 - $18 | $ 17 - $21 | $ 19 - $23 | $21 - $26 | $23 - $29 |
| 2 | 125 % - 150 % | 5 % | $31,725 | $39,975 | $48,225 | $56,475 | $64,725 | $72,975 | $81,225 | $89,475 |
| Co-Share | | | $25 - $31 | $32 - $38 | $39 - $46 | $45 - $54 | $52 - $62 | $58 - $70 | $65 - $78 | $72 - $86 |
| 3 | 150 % - 261% | 7 % | $55,202 | $69,557 | $83,912 | $98,267 | $112,622 | $126,977 | $141,332 | $155,687 |
| Co-Share | | | $43 - $74 | $54 - $94 | $65 - $113 | $76 - $132 | $87 - $152 | $98 - $171 | $109 - $190 | $120 - $210 |
| Transitional Child Care – at Recertification Only | | | | | | | | | | |
| 4 | 261% - 300% | 7% | $63,450 | $79,950 | $96,450 | $112,950 | $129,450 | $145,950 | $162,450 | $178,950 |
| Co-Share | | | $74 - $85 | $94 - $108 | $113- $130 | $132 - $152 | $152 - $174 | $171 - $196 | $190- $219 | $210 - $241 |

# CCAP – Application Process

- Apply with paper application or online through https://HealthyRhode.ri.gov
- Applicants must be notified of a decision in writing within 30 days from the date the application and required documentation is received by DHS.
- Families are re-certified for CCAP once every two years.

# CCAP – Consumer Protections

- Decision on Application within 30 days
- Right to written notice of decision and 30-day advance notice of termination.
- "Appeal" - Request hearing within 30 days of date on notice; request within 10 days to keep "benefits pending"
- RI Legal Services may be able to provide assistance to families denied or terminated from CCAP: 1-800-662-5034

# Temporary Disability Insurance (TDI) & Temporary Caregiver Insurance (TCI)

# Temporary Caregiver Insurance (TCI) & Temporary Disability Insurance (TDI)

- TDI provides up to 30 weeks of partially paid leave for serious injury or illness that prevents worker from performing the functions of their job. TDI can be used for up to 8 weeks for recovering from giving birth.

- TCI provides up to 7 weeks (8 weeks in 2026) of partially paid, job-protected leave for bonding with a newborn, foster or adopted child, and for caring for a seriously ill family member (spouse/domestic partner, child, sibling, parent/parent-in-law, or grandparent).

# TCI & TDI

- Notable Rules
  - Workers cannot use Unemployment, Worker's Compensation together with TCI or TDI. Also, workers cannot use TCI and TDI at the same time.
  - State employees and sole proprietors are excluded from accessing TCI/TDI, because they do not pay into it.
  - Birthing parents can use TDI (up to 8 weeks) and then TCI (up to 8 weeks beginning 2026).
  - At maximum, an individual can use up to 30 weeks of combined TCI/TDI in one calendar year.
- What are the benefits?
  - Job-protected leave while receiving approximately 60% of weekly wages, up to a maximum of $1,103/week for TCI and TDI. And an additional $20/dependent (up to 5 dependents)

# TCI & TDI - Eligibility

- To be eligible for TDI/TCI benefits, individuals must have earned wages in Rhode Island and paid into the TDI/TCI fund.
- For claims filed effective January 1, 2025, or later, there must be  at least $18,000 in the Base Period for the claim. If this Base Period wage minimum was not met, you MAY be eligible if you meet ALL the following conditions:
    - Earned at least $3,000 in one of your base period quarters
    - Total base period taxable wages are at least one and one-half times your highest quarter of earnings
    - Base period taxable wages equal at least $6,000

**Standard Base Period**

The **Standard Base Period** is the first four of the last five completed calendar quarters prior to the beginning date of the claim.

For information on what your **standard** Base Period may be when you file your claim, refer to the chart below. The shaded area represents the Base Period. The non-shaded area represents the month the claim is filed.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| OCT NOV DEC | JAN FEB MAR | APR MAY JUNE | JULY AUG SEPT | | JAN FEB MAR | | | |
| | JAN FEB MAR | APR MAY JUNE | JULY AUG SEPT | OCT NOV DEC | | APR MAY JUNE | | |
| | | APR MAY JUNE | JULY AUG SEPT | OCT NOV DEC | JAN FEB MAR | | JULY AUG SEPT | |
| | | | JULY AUG SEPT | OCT NOV DEC | JAN FEB MAR | APR MAY JUNE | | OCT NOV DEC |

If your claim begins in:

# TCI & TDI - Application Process

- Apply with paper application or online at the Department of Labor and Training (DLT).
- Documentation required
  - For TDI, when you've submitted your application, DLT will mail a medical certification form.
    - It is your responsibility to deliver the form to your treating Qualified Healthcare Provider (QHP). QHP will then submit the completed form to the DLT.
  - For TCI caregiver claims, you are responsible for obtaining the necessary medical documentation for the family member you will be caring for during your claim.
  - For TCI bonding claims, you are responsible for providing proof of a child/parenting relationship. Documentation includes child's birth certificate, declaration of paternity, proof of foster placement certificate of adoption placement, or an independent adoption placement agreement.

# TCI & TDI - Application Process

- Decision on application within 30 days of filing application if all information provided.
- Most eligible customers get their first payment within 3-4 weeks from the day DLT receives a valid application.
- Right to appeal for any decision
  - Submit a request in writing to the TDI Appeals Coordinator at PO Box 20100, Cranston, RI 02920-0941 or by FAX at (401) 462-8466.
- TCI/TDI were not impacted by H.R.1

# Health Insurance

# Health Insurance - Medicaid

- **Medicaid:** The federal/state program that provides comprehensive health insurance coverage for income-eligible populations.
  - Federal government sets minimum eligibility rules – state can expand.
  - Federal government pays at least half the cost of Medicaid program
  - **Medicaid Programs: RIte Care, Rhode Health Partners, Rhody Health Options, and RIte Share.**

# Health Insurance - Medicaid

- Medicaid covers eligible:
  - Pregnant women – from verification of pregnancy
  - Children under age 19
  - Children exiting foster care until age 26
  - Parents
  - Adults without children
  - Children with special health care needs
  - Children in foster care or who have adoption subsidies
  - Seniors (age 65+)
  - People with significant disabilities

# Health Insurance - Medicaid

- Most Medicaid recipients in RI are enrolled in a Managed Care Program (Neighborhood Health Plan of RI, United, Tufts).
  - **RIte Care** is the name of the program for pregnant women, children, parents and families.
  - **Rhode Health Partners** is the name of the program for adults (19-64).
  - **Rhody Health Options** is the name of the program for seniors and people with disabilities.
  - **RIte Share** is a RIte Care program for people who have access to health insurance at work. The parent may be required to enroll in employer coverage and the state reimburses the parent for their monthly premium. If the parent refuses to enroll in the employer's coverage, the parent is dropped from RIte Care and the children remain enrolled.

# Monthly Income eligibility – Medicaid/RIte Care (insurance for children, families, and pregnant person)

| Family Size | Parent | Pregnant Person* | Children | Adults w/o children |
|---|---|---|---|---|
| 1 | 1,799 | N/A | 3,469 | 1,799 |
| 2 | 2,432 | 4,547 | 4,688 | 2,432 |
| 3 | 3,064 | 5,729 | 5,907 | 3,064 |
| 4 | 3,697 | 6,912 | 7,126 | 3,697 |

Pregnant person – minimum family size of 2

# H.R.1 Changes to Medicaid

- **Immigrant populations no longer eligible for Medicaid (effective October 1, 2026):** Refugees, humanitarian parolees, asylum grantees, abused spouses and children, and other non-citizens.
- **Still eligible:** US citizens or nationals, lawful permanent residents, Cuban/Haitian entrants, and people from Micronesia, Palau, or the Marshall Islands living in the US; and all children up to the age of 19 (Cover all Kids) and pregnant and post-partum people will be eligible regardless of immigration status.
- **H.R.1 Changes for Medicaid Expansion Population:**
  - **New Work Requirements:** Beginning January 2027, with possibility of an extension until December 31, 2028
  - **Recertification:** Every six months instead of annually.
  - **Fewer Retroactive payments:** Retroactive coverage offered for only one month instead of three.
  - **Cost sharing:** new requirement to make co-pays and additional payments.

# Purchasing commercial health insurance through HealthSourceRI (HSRI)

- HSRI – Allows people to purchase insurance when they are not eligible for Medicaid or Medicare and cannot access health insurance through an employer.
  - Many self-employed people purchase coverage through HSRI.
- Federal tax credits provide subsidies to offset costs of monthly premiums
  - H.R.1 did not extend enhanced Advanced Premium Tax Credits, which are set to expire at the end of 2025 – this is expected to nearly double premium costs for 41,000 Rhode Islanders.
- Currently, no income limit on tax credit availability – but higher the income, the lower the credit.

# Overview of Immigrant Eligibility for Affordable Health Insurance

Must Meet Income and Other Eligibility Requirements

| Immigration Category | RIte Care/Medicaid[1] | | | HealthSource RI Coverage and Advance Premium Tax Credits (APTCs) |
|---|---|---|---|---|
| | Children under 19 | Pregnant People | Single Adults/Parents/People With Disabilities | Children, Parents, Pregnant People, Single Adults |
| Legal Permanent Residents (green card)[2] | Yes | Yes | • After 5 yrs in status<br>• Entered U.S. before 8/22/66<br>• Veterans/active duty military and their spouses and unmarried children | Yes<br>(Starting in 2026, to be eligible for APTCs must have income > 100% Federal Poverty Level) |
| COFA migrant or Cuban/Haitian Entrant | Yes | Yes | Yes<br>(Starting October 1, 2026, 5-year bar applies to certain Cuban/Haitian entrants and legally residing COFA migrants) | Yes<br>(Starting in 2026, to be eligible for APTCs must have income > 100% Federal Poverty Level) |
| Refugee, Asylee, Victim of Trafficking, others[3] | Yes | Yes | No longer eligible starting October 2026 | No longer eligible for APTCs starting January 2027 |
| Lawfully Present Individuals[4] | Yes | Yes | No | No longer eligible for APTCs starting January 2027 |
| Undocumented | Yes | Yes | No | No[5] |

[1] Non-citizens who meet the eligibility requirements for Rite Care/Medicaid but lack required immigration status can qualify for Emergency Medicaid, which only covers hospital services. The application is submitted to DHS, usually with the help of hospital staff.

[2] Lawful Permanent Residents ("LPR") are individuals who have been admitted for permanent residence in the U.S. and will be able to become U.S. citizens. LPRs have a "green card."

[3] Also includes Amerasian immigrants, Iraqi or Afghan special immigrants and individuals granted withholding of deportation or removal.

[4] Lawfully present individuals have not been admitted to live in the U.S. on a permanent basis but have a status that allows them to live here. This includes, for example, a child of a citizen who is pending adjustment of status, individuals with temporary protected status (from El Salvador, Haiti, Somalia, and Sudan), deferred enforced departure (Liberia).

[5] Until October 2025, DACA recipients were eligible for HSRI coverage and APTCs. Now, they are treated as undocumented and not eligible for either.

# Applying for Health Insurance

- Apply on-line at: https://healthsourceri.com
  - System determines eligibility for RIte Care and Qualified Health Plan with tax credits
- Apply over the phone:
  - HSRI Contact Center: 1-855-840-4774
  - DHS office: 1-855-MY-RIDHS
- Apply with a navigator:
  - 2-1-1 to find a navigator or go to https://healthyrhode.ri.gov/HIXWebI3/DisplayNavigatorSearch

# Consumer Assistance – Health Coverage

- RIPIN - 401-270-0101
  - Medicaid
  - Qualified Health Plan
  - All health insurance issues
- United Way – 211
  - Health Insurance Navigator
- RI Legal Services - 1-800-662-5034
  - Medicaid

# Scenario

- **Susan** is a 27-year-old pregnant woman, living with two roommates. She works part-time as a Teaching Assistant at a Child Care Center and is a student at RIC. Her earnings do not cover her basic needs. She wants to know if she qualifies for any benefits and how to apply.

# Scenario - Answer

- Susan would be eligible for SNAP, WIC, Medicaid (RIte Care), TCI/TDI*, RI Works
  - Susan could apply for expedited SNAP depending on how much money she has in her bank
  - Once baby is born, Susan would be eligible for CCAP

# Quick overview of immigration categories

# Quick overview of immigration categories:

- Lawful Permanent Residents (LPR)
  - Green Card holders. Usually sponsored by family member. Can apply for naturalization after 5 years.
- Refugees, asylees and other humanitarian categories
  - Can apply for LPR status after 1 year.
  - H.R.1 removed eligibility for some public benefits.
- Lawfully present
  - Have a status allowing them to live in US: Temporary Protected Status, Deferred Enforced Departure. Can get a work authorization card.
- Undocumented
  - Entered across a border; overstayed visa.
  - Deferred Action for Childhood Arrivals (DACA) – allowed to stay/work in US

# A Quick Guide to Immigrant Eligibility for ACA and Key Federal Means-Tested Programs in Rhode Island

This guide shows you whether an immigrant has an eligible status for affordable health insurance coverage and other programs. Immigrants still need to meet the financial and other requirements of the individual programs. This includes the rules for people who entered the U.S. on or after September 22, 1996.

| Programs | **LEGAL PERMANENT RESIDENTS**[1] (age 18 and over) | **LAWFUL PERMANENT RESIDENTS** (under age 18) | **LAWFUL PERMANENT Residents** (pregnant people) | **CUBAN/ HAITIAN ENTRANT and COFA MIGRANTS** | **REFUGEES, ASYLEES, VICTIMS OF TRAFFICKING, and OTHERS**[2] | **LAWFULLY PRESENT INDIVIDUALS**[3] | **UNDOCUMENTED IMMIGRANTS** (including children)[4] |
|---|---|---|---|---|---|---|---|
| | If entered the U.S. on or after August 22, 1996: | | | | | | |
| **Health Source RI** (premium tax credits and cost-sharing reductions) | Eligible | Eligible | Eligible | Eligible | No longer eligible (starting Dec. 31, 2025 for ACA subsidies if under FPL) | Eligible[2] | Not eligible |
| **Medicaid** (RIte Care, Rhody Health Partners, etc.) | Not eligible (Until after 5-year waiting period *or* military connection[5]) | Eligible | Eligible | Eligible | No longer eligible (starting Oct. 2026) | Pregnant people and children under 19 are eligible | Pregnant people and children under 19 are eligible |
| **Medicare** | Not eligible (Until after 5-year waiting period or disability or meet age criteria) | Not eligible (Until after 5-year waiting period or disability) | Not eligible (Until after 5-year waiting period or disability or meet age criteria) | Eligible | No longer eligible (starting July 2025 & if already enrolled coverage ends Jan 4, 2027) | Not eligible | Not eligible |
| **SNAP** | Not eligible (Until after 5-year waiting period and have credit for 40 quarters of work or military connection) | Eligible | Not eligible (Until after 5-year waiting period *and* have credit for 40 quarters of work *or* military connection) | Eligible | No longer eligible (starting before Jan. 2026) | Not eligible | Not eligible |
| **RI Works** | Not eligible (Until after 5-year waiting period *or* military connection *or* receiving disability- related assistance) | Not eligible (Until after 5-year waiting period *or* military connection) | Not eligible (Until after 5-year waiting period *or* military connection *or* receiving disability-related assistance) | Eligible | Eligible | Not eligible | Not eligible |
| **SSI** | Not eligible (Until after 5-year waiting period *and* have credit for 40 quarters of work *or* have met another exemption) | Not eligible (Until after 5-year waiting period *and* have credit for 40 quarters of work *or* have met another exemption) | Not eligible (Until after 5-year waiting period *and* have credit for 40 quarters of work) | Only Eligible during first 7 years after status is granted | Only Eligible during first 7 years after status is granted | Not eligible | Not eligible |

# Immigrants and Public Benefits

- Mixed-status households:  Parent is undocumented living with eligible children
  - Parents can apply for their children
- Parent does not need to provide their social security number or other information, except income
- DHS staff not allowed to share information with outside agencies unless pertinent to receipt of benefits

# Scenario - Mixed Status Household

- **Luis** and **Maria** live in Rhode Island with their young son, who is 4 years old. Luis and Maria are undocumented immigrants, but their son was born in RI, so is a U.S. citizen. Maria is 6 months pregnant. Luis works, but his income is low, and the family struggles to afford food, healthcare, and other essentials. They want to know if they qualify for benefits and how to apply.

# Scenario - Answer

- Their son qualifies for Health insurance, SNAP, CCAP, RI Works (if family meets income requirements)
- Maria is eligible for Medicaid and WIC.

# Public Charge – chilling effect

- When person in the U.S. applies for a green card (i.e., to become a lawful permanent resident), Dept. of Homeland Security (DHS) determines whether they're likely to be a 'public charge' – dependent on government support in the future
- **Public charge does not apply when LPRs seek to become a U.S. citizen, and does not apply to refugees or persons seeking asylum when adjusting to LPR**
- Benefits considered in public charge determination:
  - Medicaid for long term care, as well as RI Works and SSI if that is the only income the individual has.

# Guide to Assistance Programs

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# RI LEGAL SERVICES: EVERYTHING YOU EVER WANTED TO KNOW ABOUT BENEFIT ADVOCACY

PRESENTED BY RHODE ISLAND LEGAL SERVICES

NOVEMBER 7, 2025

# PRESENTER

Nora Salomon, Supervising Attorney of the Public Benefits Unit

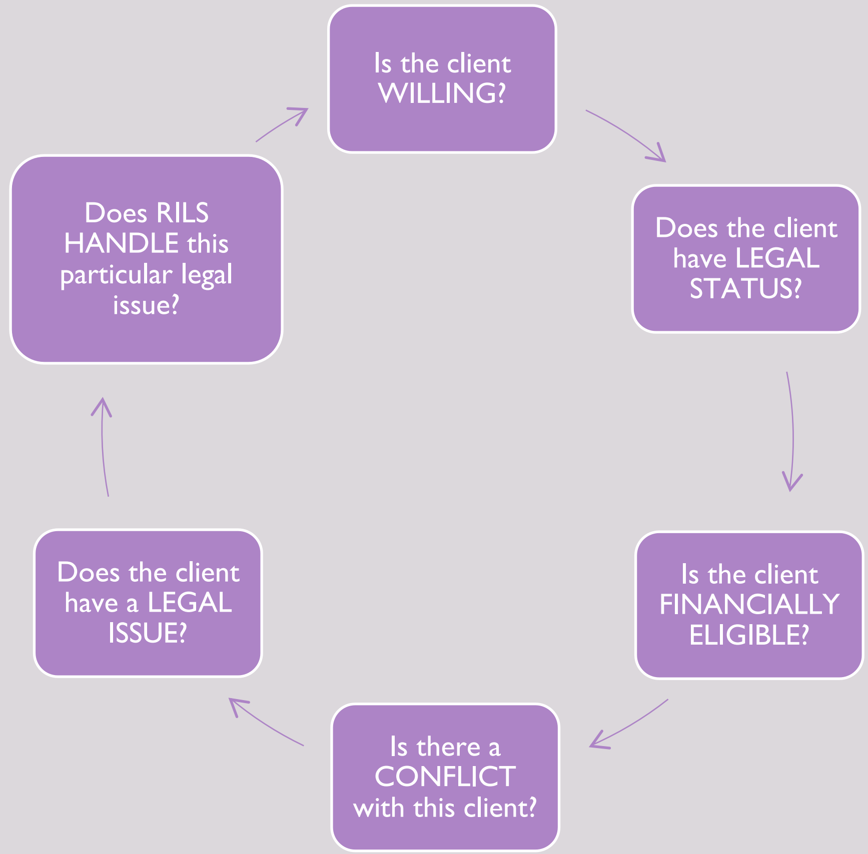
Phone: 401-274-2652, extension 116

E-mail: nsalomon@rils.org

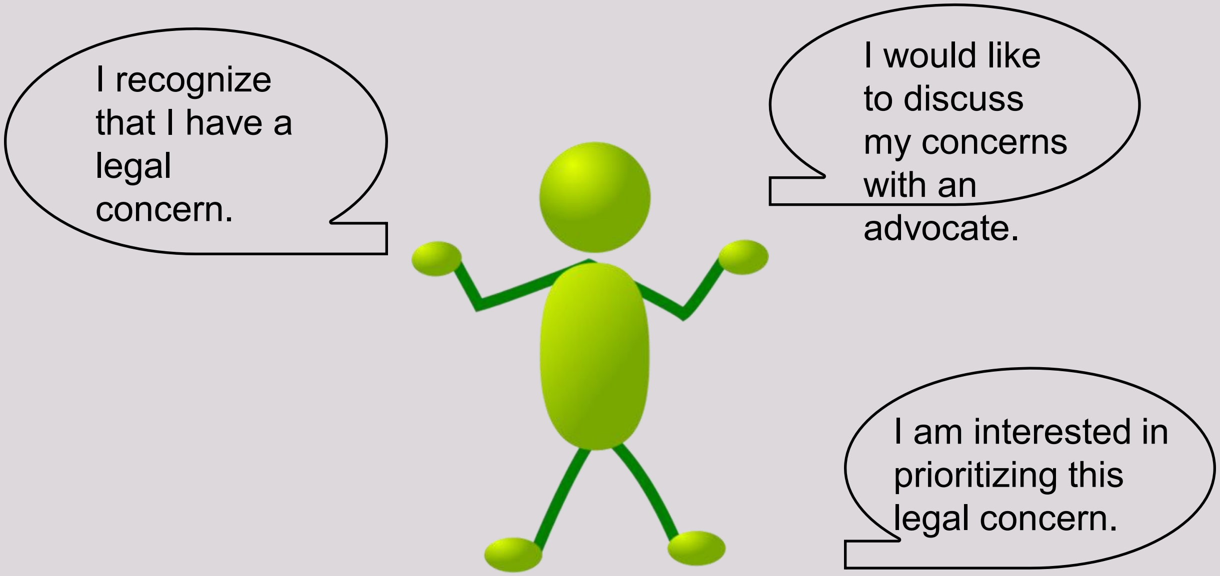
# RHODE ISLAND LEGAL SERVICES

- Civil legal assistance (no criminal representation provided) for:
  - Rhode Island residents (referral required for out-of-state individuals) with
  - Documented legal status
  - Who meet income requirements
  - Have a legal issue that falls within board-established priorities
  - And do not have interests that conflict with an existing client.
- Priority areas: housing, domestic violence and associated family law concerns, public assistance, child support contempt defense, DCYF defense, education rights, employment law, consumer law, and tax law

# CLIENT SCREENING PROCESS



# STEP 1: WILLING CLIENT



# STEP 2: CITIZENSHIP REQUIREMENTS

**US CITIZEN**

OR

**PERMANENT RESIDENT**

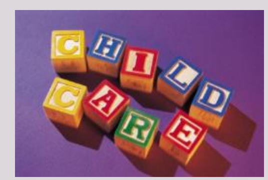
# STEP 3: FINANCIAL ELIGIBLITY

Income and Assets

< 125%
Federal
Poverty
Level

< $15,000

Minus Eligible Expenses

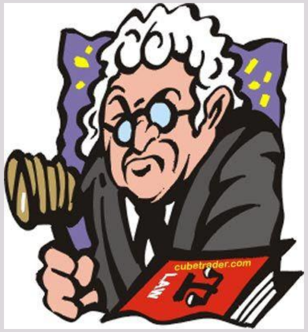


# STEP 4: CONFLICT SCREENING

Legal Conflict: a situation where representation of one party could be adverse to that of another party

# STEP 5: DETERMINE WHETHER THERE IS A LEGAL ISSUE

Has your client been denied benefits?




Is your client in danger due to domestic violence?

Does your client owe money to the IRS?

Is your client being evicted?

Does your client have excessive debt?

Is your client losing is or her home ?

# STEP 6: DOES RILS HANDLE THIS ISSUE?


You wouldn't send your client to the cardiologist for a migraine, would you?

# PRIORITY AREA 1: FINANCIAL STABILITY


### Consumer Debt Unit

- Bankruptcy screening
- Collections advice

### Low Income Taxpayer Clinic

- Earned income tax credit concerns
- IRS debt
- Identity theft


### Public Benefits

- State benefits (cash assistance, childcare assistance, GPA)
- Federal benefits (SSI and SSDI post-eligibility issues)


### Employment Law

- TDI/TCI denial
- Unemployment benefit denial
- Employment discrimination

# PRIORITY AREA 2: FAMILY SAFETY AND PRESERVATION


## Safe Family Project

- Restraining orders for VICTIMS ONLY
- Family court only → family relationship OR married OR have a child in common


## Family Preservation Project

- DCYF representation – court referral only

## Responsible Parent Project

- Child support contempt motions – court referral only

# PRIORITY AREA 3: AFFORDABLE HEALTH CARE

## Public Benefits Unit

- Medicaid and Medicare denial and eligibility questions

# PRIORITY AREA 4: INCOME MAINTENANCE AND FOOD


## Public Benefits

- Food stamp denials and reductions
- Childcare denials and reductions
- Cash assistance denials and reductions
- SSDI/SSI post-eligibility issues

# PRIORITY AREA 5: HIGH QUALITY EDUCATION

## EDUCATION LAW CENTER


- IEP/504 Plans
- Out-of-district placements
- Anti-bullying
- School residency enforcement
- School fees

# PRIORITY AREA 6: SAFE AFFORDABLE HOUSING

## Housing and Foreclosure Prevention Unit

- Subsidized housing evictions
- Subsidy housing termination hearings
- Subsidized housing denial hearings
- Housing conditions concerns
- Mortgage modification
- Foreclosure assistance
- Post-foreclosure eviction

# HOW CAN YOU OR YOUR CLIENT GET TO US?

- Call the main number: 274-2652
  - Recite your first and last name
  - Provide your full telephone number including the area code
  - Tell us the best time to call you back (must be during business hours)
  - Explain BRIEFLY why you are calling
- EXCEPT:
  - Responsible Parent Project (RPP; child support) and Family Preservation Project (FPP; DCYF defense) only accept court referrals. Your client can ask to be referred to RILS, but we cannot accept self-referrals

# NEXT STEPS

- You or your client will be placed on a callback list.
- People generally get called back within 24-48 unless there is an emergency.
  - Emergency: a court date that is within the week.
  - A constable is at your door.
- RILS tries each person 3x.
- After the eligibility intake is completed, the case gets referred to an attorney for further work and development of a case plan.

# SOMETIMES THINGS GO WRONG…

| If… | Then |
|---|---|
| It has been three days and my client hasn't got a call back! | Call us!  Sometimes phone messages are fuzzy and sometimes people forget to leave full phone numbers.  Call us to confirm we have the correct information.  Remember that we try to reach people 3x only. |
| I don't think that my client will be able to explain this issue by himself/herself. | Call WITH your client.  Ask if you can provide some intake notes. |
| My client doesn't really want help, but I know that she or he needs help. | We need to meet our clients where they are, even if they disagree about whether they need assistance. |
| My client doesn't understand anything RILS has said to them. | Ask the advocate whether your client can sign a release so that we can provide the information directly to you. |

# BEST PRACTICES: APPLICATION PROCESS

STREAMLINING THE APPLICATION PROCESS

# APPLICATION COMPLETION

1. Complete the application as fully as possible. This is your story.
2. Write legibly.
3. Be accurate. Include all family members. Include all income. Include all resources.
4. Include all requested documents.
5. Keep a copy of anything you submit.
6. Get a receipt for anything that you submit.

# WHAT ARE THE REQUIRED DOCUMENTS FOR DHS BENEFITS?

## SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM VERIFICATION CHECKLIST

**The following list includes documents that you may need for benefit approval. The Department of Human Services may ask for additional documents if needed. Please note: the same document may be used to verify more than one category, for example, a driver's license can verify identity and address.**

### 1. TO VERIFY YOUR IDENTITY, CITIZENSHIP AND/OR IMMIGRATION STATUS

One of the following:

- ☐ Driver's license
- ☐ School or work identification
- ☐ Immigration and Naturalization documents (e.g., Green Card)
- ☐ Birth certificate
- ☐ U.S. Passport
- ☐ Any other documentation requested for citizenship, immigration status, or age may be used for verification of identity

### 2. TO VERIFY YOUR RHODE ISLAND RESIDENCE

One of the following:

- ☐ Rent or mortgage receipts showing address
- ☐ Library card showing address
- ☐ Voter's registration card
- ☐ Lease agreement of letter from landlord
- ☐ Mail received with your home address (utility bills, bank statements)

### 3. TO VERIFY YOUR INCOME

All that apply:

- ☐ Check stubs (showing the last 30 days of income)
- ☐ Employer statement showing income before taxes, hourly work schedule and the number of hours worked for the past four weeks (if you get paid in cash or you do not have your check stubs)
- ☐ Social Security, Supplemental Security Income, or Veteran's Benefits award letter
- ☐ Other retirement or disability benefit award letters
- ☐ Proof of alimony received
- ☐ Proof of receipt of unemployment insurance benefits, temporary disability benefits (TDI), Veteran's Administration (VA) benefits.
- ☐ Proof of self-employment income (includes rental income and freelance work): provide tax returns or self-employment ledger
- ☐ Child Support court order

### 4. TO VERIFY YOUR RESOURCES *(ONLY REQUIRED IF REQUESTED BY DHS)*

All that apply:

- ☐ Documentation of ownership of a trust
- ☐ Proof of rental properties
- ☐ Trust documents, property
- ☐ Stock and/or bonds
- ☐ Proof of ownership of real property other than your home.
- ☐ Vehicle registration including car, boat, truck, motorcycle, camper
- ☐ Proof of ownership of other income producing property
- ☐ Proof of ownership of a burial plot (if you own more than one)
- ☐ Bank accounts, savings accounts, credit union statements, CD's

### 5. TO VERIFY YOUR DEPENDENT CARE EXPENSES

- ☐ Proof of expenses related to child care or caring for incapacitated adult living in the home: receipts showing your out-of-pocket expenses

1

### 6. TO VERIFY YOUR SHELTER COSTS

All that apply:

- ☐ Rent, lease or mortgage documents
- ☐ Statement from landlord
- ☐ Property taxes statement
- ☐ Statement from U.S. Department of Housing and Urban Development (HUD)
- ☐ Proof of property insurance
- ☐ Receipts or statement from utility company
- ☐ Statement from person who shares shelter costs

### 7. TO VERIFY YOUR CHILD SUPPORT EXPENSES

One of the following:

- ☐ Child support that you pay: income summary if child support is deducted from wages or income
- ☐ Copy of court order

### 8. TO VERIFY YOUR MEDICAL EXPENSES *(FOR HOUSEHOLDS WITH INDIVIDUALS AGE 60 AND OLDER OR DISABLED PERSONS)* FOR EXPENSES NOT COVERED BY INSURANCE

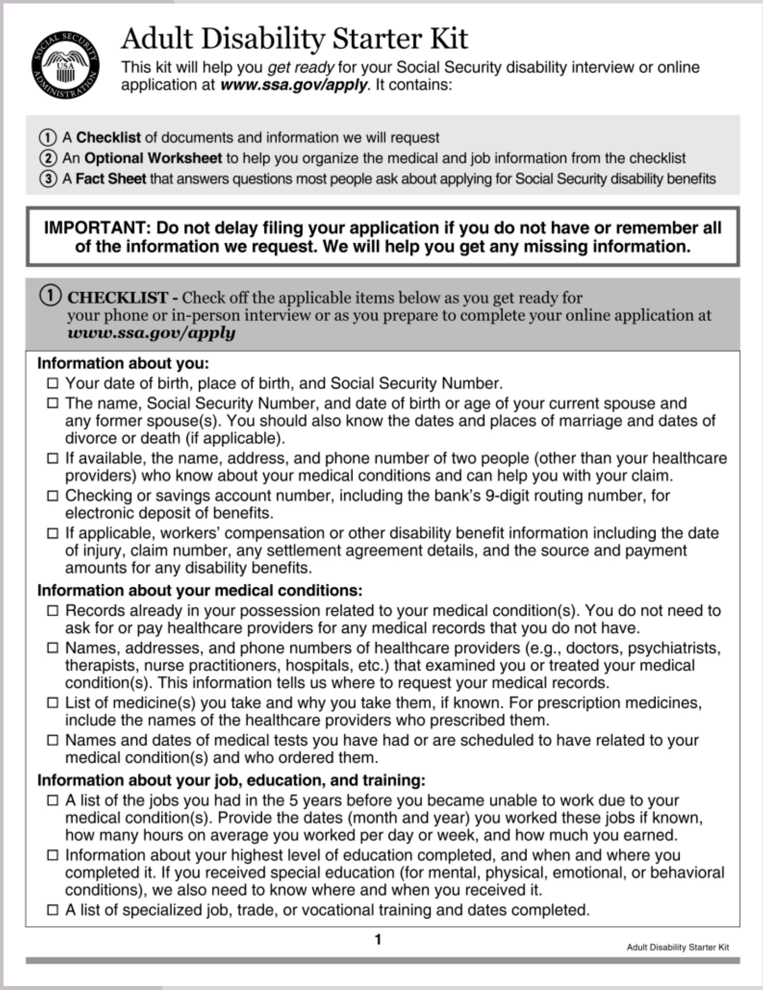
All that apply:

- ☐ Summary of provided services such as doctor or hospital visits
- ☐ Receipts showing unreimbursed medical expenses
- ☐ Health insurance policy showing premium amount
- ☐ Prescription pill bottles showing cost on label or printout
- ☐ Invoices or receipts for medical equipment (including the rental cost)
- ☐ Receipts for transportation and lodging to obtain medical treatment

2

# WHAT ARE THE REQUIRED DOCUMENTS FOR SOCIAL SECURITY BENEFITS?

Download a “disability starter kit” at https://www.ssa.gov/disability/disability_starter_kits.htm.



Adult Disability Starter Kit

This kit will help you *get ready* for your Social Security disability interview or online application at ***www.ssa.gov/apply***. It contains:

① A **Checklist** of documents and information we will request
② An **Optional Worksheet** to help you organize the medical and job information from the checklist
③ A **Fact Sheet** that answers questions most people ask about applying for Social Security disability benefits

**IMPORTANT: Do not delay filing your application if you do not have or remember all of the information we request. We will help you get any missing information.**

① **CHECKLIST -** Check off the applicable items below as you get ready for your phone or in-person interview or as you prepare to complete your online application at ***www.ssa.gov/apply***

**Information about you:**

- ☐ Your date of birth, place of birth, and Social Security Number.
- ☐ The name, Social Security Number, and date of birth or age of your current spouse and any former spouse(s). You should also know the dates and places of marriage and dates of divorce or death (if applicable).
- ☐ If available, the name, address, and phone number of two people (other than your healthcare providers) who know about your medical conditions and can help you with your claim.
- ☐ Checking or savings account number, including the bank’s 9-digit routing number, for electronic deposit of benefits.
- ☐ If applicable, workers’ compensation or other disability benefit information including the date of injury, claim number, any settlement agreement details, and the source and payment amounts for any disability benefits.

**Information about your medical conditions:**

- ☐ Records already in your possession related to your medical condition(s). You do not need to ask for or pay healthcare providers for any medical records that you do not have.
- ☐ Names, addresses, and phone numbers of healthcare providers (e.g., doctors, psychiatrists, therapists, nurse practitioners, hospitals, etc.) that examined you or treated your medical condition(s). This information tells us where to request your medical records.
- ☐ List of medicine(s) you take and why you take them, if known. For prescription medicines, include the names of the healthcare providers who prescribed them.
- ☐ Names and dates of medical tests you have had or are scheduled to have related to your medical condition(s) and who ordered them.

**Information about your job, education, and training:**

- ☐ A list of the jobs you had in the 5 years before you became unable to work due to your medical condition(s). Provide the dates (month and year) you worked these jobs if known, how many hours on average you worked per day or week, and how much you earned.
- ☐ Information about your highest level of education completed, and when and where you completed it. If you received special education (for mental, physical, emotional, or behavioral conditions), we also need to know where and when you received it.
- ☐ A list of specialized job, trade, or vocational training and dates completed.

1 Adult Disability Starter Kit

# WHAT IF YOU ARE MISSING INFORMATION?

- DHS will send you a letter requesting information. **SO CHECK YOUR MAIL!!!!!**
- SSA will send you a letter requesting information. **SO CHECK YOUR MAIL!!!!!**
- Send in your response promptly. Again: keep a copy of anything you submit; get a receipt for anything you submit.

# WHAT IF I NEED HELP COMPLETING THE APPLICATION?

- Friends/family
- Community providers (CAP agencies; SNAP community outreach providers; social workers)
- Agency employees

# STOP! GIVE THE AGENCY TIME TO MAKE A DECISION!

# BEST PRACTICES: ANALYZING THE DECISION

# I GOT MY DECISION! NOW WHAT?

- You will get a decision when you apply to a benefit. You will also get a decision if your situation changes and your benefit is modified or terminated.
- Keep a copy of your decision.
- Keep a copy of the envelope in which you received your decision.
- Read the decision.
- Look for the following:
  - Which agency has sent you the determination
  - What is the date of the decision?
  - Eligibility determination
  - Rationale behind the determination
  - How do you appeal?
  - When do your appeal rights expire?

# IF YOU DON'T UNDERSTAND THE DECISION OR YOU DISAGREE WITH THE DECISION, ASK FOR HELP OR FILE AN APPEAL

# GET EXPERT ADVICE.

# WHICH? FILE AN APPEAL OR ASK FOR HELP?

**BOTH!!!!!!!!!**

- You should always ask for help if you do not agree with or you do not understand a decision. You can contact the agency directly or you can contact a community advocate or you can contact an attorney.
- Many times you can resolve your issue or get your questions answered without a hearing. But sometimes, a hearing is necessary. If your appeal rights are about to expire and you don't understand or you don't agree with a decision, then **file your appeal to preserve your rights.**
- You can always WITHDRAW your hearing request if your issue is resolved or you learn that the decision was accurate.

# BEST PRACTICES: THE APPEAL PROCESS

| Program | Application processing time |
| --- | --- |
| **SNAP** | 30 days unless applicant is eligible for expedited processing |
| **SNAP expedited**<br><br>**Households with less than $150 in gross income and less than $100 in resources; eligible households whose combined monthly gross income and liquid resources are less than the household's monthly housing expense (rent/mortgage and utilities); migrant or seasonal farmworker households who are destitute and have resources less than $100** | 7 days |
| **Rhode Island Works** | 30 days |
| **Childcare Assistance Program** | 30 days |
| **General Public Assistance** | 30 days |
| **Medicaid** | 30-90 days (depends on whether a disability determination must be made) |
| **SSI/SSDI** | No deadline |

# APPEALING A DHS DECISION: PAPERWORK IS SENT WITH ALL NOTICES AND CAN BE FOUND ON-LINE

| Program | Appeal Deadline | Aid Pending |
|---|---|---|
| **Medicaid** | 30 days after the notice date plus 5 days for mailing | YES unless you request otherwise |
| **SNAP** | 90 days from notice mail date | YES unless you request otherwise |
| **CCAP** | 90 days from notice mail date | Benefits may be reduced until a hearing decision is made |
| **GPA** | 10 days from the notice mail date | Yes but the request must be made in writing |
| **Private health insurance** | 30 days after notice date plus 5 days for mailing | Call HealthsourceRI within 30 days of the notice to request aid-pending |
| **All other programs** | 30 days from the notice mail date | YES |

# APPEALING A SOCIAL SECURITY: APPEAL INFORMATION IS SENT WITH ALL NOTICES AND CAN BE FOUND ON-LINE

| | | |
|---|---|---|
| **SSI/SSDI cessation due to medical improvement** | **60 days from notice date with 5 days for mailing** | **YES if you make the request within 10 days of the notice date (with 5 days for mailing)** |
| **SSI/SSDI cessation due to earned income** | 60 days from notice date with 5 days for mailing | NO unless you can prove current benefit eligibility |
| **SSI cessation due to non-medical reasons (and not related to current work)** | 60 days from notice date with 5 days for mailing | YES but benefits may be interrupted if request is not timely |

# BEST PRACTICES FOR FILING APPEALS

- Be specific about what you are appealing on your appeal paperwork.
- You don't need to include a lot of specifics in your initial paperwork; wait until you get some expert advice.
- Keep copies of everything, including the appeal paperwork and a receipt to show that the appeal was filed.

# AFTER YOU FILE . . .

- You will generally have the ability to submit any evidence that you have.
  - Keep a copy of anything you submit!
  - Get a receipt for anything you submit.
  - The Agency may have their own evidence. Make sure that you review any paperwork that they give you.
- Some decisions are based on paperwork alone. Other decisions require a hearing.

# BENEFIT PROGRAMS ARE GENERALLY GOVERNED BY ADMINISTRATIVE LAWS

1. Hearings are information gathering tools.  Be prepared to provide YOUR INFORMATION and tell YOUR STORY.
2. This is not usually an adversarial process.  Do not be afraid to appear, either with or without counsel.

# WAIT FOR A WRITTEN DECISION

1. The Agency will issue its decision in writing.
2. Don't rush the Agency; let the Agency gather enough evidence to make a good decision.
3. If you don't understand the appeal decision or if you disagree with the decision, seek help to determine whether you can appeal that decision to the next level of appeal.

# IF AT FIRST YOU DON’T SUCCEED, TRY, TRY AGAIN.

# Please fill out the evaluation form!

- Your feedback matters!
- Please complete the evaluation form in your folder or using this QR code or shortened link to help us improve the Navigating Public Benefits trainings.

bitly

bit.ly/surveyepi25