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Division of family assistance (DFA), DFA programs and services guide

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DIVISION OF FAMILY ASSISTANCE (DFA)

DFA PROGRAMS & SERVICES GUIDE



NH Department of Health & Human Services www.dhhs.nh.gov/DFA

Visit www.NHEASY.nh.gov to apply online!

DFA's mission is to provide financial, medical, food and nutrition, emergency and child care assistance to eligible New Hampshire residents in a timely, equitable, accurate and customer-focused way that reduces the harmful effects of poverty and enables NH citizens to achieve and maintain health and economic stability, pursuant to State and Federal laws.

ALL DFA PROGRAMS AND SERVICES ARE BASED ON YOUR INCOME. SOME DFA PROGRAMS MAY ALSO LOOK AT THE CASH VALUE OF THINGS THAT YOU OWN, YOUR "RESOURCES,"

WHEN FIGURING OUT IF YOU QUALIFY FOR A PROGRAM DFA OFFERS.

Food Stamp Program

The Food Stamp Program provides monthly benefits to low-income individuals and families to help purchase food. Eligibility for this program will depend on your income, resources and expenses. The amount of your food stamp benefit depends on your household size.

Resource Limits = \$2,000 for most, & \$3,500 for elderly/disabled.

NH Child Care Scholarship

This program helps low-income families pay for child care while the adult is working, looking for work, or attending job-related training or educational activities. The rate of assistance depends upon the family's monthly gross income, household size, and the age of the child.

This program has no resource limit.



Financial Assistance to Needy Families (FANF) Program

These programs offer cash and medical benefits to low-income families with dependent children under age 18, or up to age 20 if they are a full-time high school student. One or both parents must be disabled, deceased, or absent from the household:

- The New Hampshire Employment Program (NHEP): NHEP offers cash and medical benefits. NHEP is work-focused and helps able-bodied parents become self-sufficient.
- The Unemployed Parent (UP) program: UP offers medical benefits only, no cash benefits. UP is for two-parent families. One parent must be unemployed or underemployed.
- The Families With Older Children (FWOC) program: FWOC offers cash and medical benefits. FWOC is for families with a child age 19 who is a full-time high school student or basic education student.
- The Interim Disabled Parent (IDP) program: IDP offers cash and medical benefits. IDP is for families where at least one parent is unable to work due to a medical issue.
- The Family Assistance Program (FAP): FAP offers cash and medical benefits. FAP is for relatives who need help caring for related children. FAP is also for some families that include a disabled parent or parents.

Resource Limits = \$1,000 for applicants & \$2,000 for recipients.

Children's Medicaid (CM)

Children's Medicaid provides free health and dental insurance for children who are under the age of 19. Eligibility for this program is based upon your family's income.

This program has no resource limit.

Medical Coverage for Pregnant Women (MCPW)

This program provides free medical coverage during pregnancy and 60 days postpartum. Eligibility for this program is based on your and your spouse's gross monthly income.

This program has no resource limit.



State Supplement Programs (SSP)

State Supplement Programs provide cash and medical assistance to certain needy NH residents who are:

- age 65 or older, through the Old Age Assistance (OAA) program;
- disabled and between the ages of 18 and 64, through the Aid to the Permanently and Totally Disabled (APTD) program; or
- blind, regardless of age, through the Aid to the Needy Blind (ANB) program.

Resource Limit = \$1,500

Medicaid for Employed Adults with Disabilities (MEAD)

MEAD provides medical coverage to disabled working adults between the ages of 18 and 64. The income and resource limits for the MEAD program are higher than other programs and change every year. Some MEAD individuals must pay a monthly premium for medical coverage.



Medicare Savings Program (MSP): QMB/SLMB/SLMB135/QDWI

The Medicare Savings Program (MSP) helps certain individuals with the cost of the monthly Medicare premium. The QMB program also helps with the co-insurance and deductibles associated with the Medicare program.

The QMB/SLMB/SLMB135 resource limit is higher than other programs and changes every year. The QDWI resource limit = \$4,000 (HH 1) or \$6,000 (HH 2).

Nursing Facility Care (NF)

This program covers the cost of nursing facility care for individuals who are of limited resources who meet financial eligibility requirements.

Resource Limit = \$2,500

Home and Community-Based Care (HCBC) and Choices For Independence (CFI) Program

These programs provide home and community-based assistance and services for individuals who are facing placement in a nursing facility or other institution, but could remain in their own home or community if they had some outside assistance.

Resource Limits for these programs vary.

Medicaid In and Out Program

If you meet all the criteria for any medical assistance program, but you are over the income limits, you may still be eligible for In and Out Medicaid with a monthly deductible. Medicaid assistance is provided after meeting the deductible.

Depending on the medical assistance program for which you are applying, there may be a resource limit.



Emergency Assistance Program

The Emergency Assistance Program helps pay for rent or utility deposits, fuel delivery, back rent, mortgage, or utility bills, for eligible families who are experiencing or threatened by homelessness, termination of a utility, or lack of heat, hot water, and/or cooking fuel.

Emergency Medicaid for Non-Citizens

If you are a non-citizen but meet all the criteria for a medical assistance program, Emergency Medicaid may cover some emergency services, including labor and delivery, regardless of your immigration status. Social Security Numbers are not needed to apply.

Depending on the medical assistance program for which you are applying, there may be a resource limit.



Proofs You Will Need to Provide

- Age and identity
- Income
- NH residency
- Citizenship and SSN (only if applying for assistance)
- Who lives in the household with you and their relationship to you

Some Programs May Also Require Proof Of:

- Resources
- Disability

- Medical expenses
- Residence expenses



What Happens Next?

After receiving your application, we will make a decision on your eligibility for benefits as quickly as possible, but it can take up to:

- 15 days for Emergency Assistance;
- 30 days for Food Stamps, NH Child Care Scholarship, or CM;
- 45 days for FANF, OAA, ANB, or MSP; and
- **90 days** for APTD, NF, HCBC, HCBC-CFI, and MEAD.

Once a decision is made, you will receive a Notice of Decision telling you:

- who is eligible;
- what you can expect for benefits;
- how your benefits were figured out;
- when you will start to receive benefits; and
- how you can file an appeal if you disagree with our decision



How are Benefits Delivered?

1. Cash and Food Stamps

EFT OR EBT

Cash assistance is available through EFT (Electronic Funds Transfer) or via an EBT (Electronic Benefits Transfer) card. Your cash grant is available to you at 6:00 am on the 15th and 30th of the month, even if it is a Sunday or holiday.

If you choose to get your cash grant through EFT, your cash grant is directly deposited into your checking or savings account. You can use your bank's ATM and pay no ATM transaction fee for most withdrawals. You can also earn interest on your money.

EBT cards are like debit cards. You can choose to get your cash benefit via an EBT card. Food Stamp benefits are *always* issued through an EBT card.

- Food Stamp benefits can only be used to buy eligible food items. Once activated, your EBT card can be used at any food retailer displaying a "QUEST" or "Electronic Benefit Transfer" sign. Your first Food Stamp benefits will be available through your card a few days after you have been found eligible. After that, your Food Stamp benefits will be added to your card on the 5th of every month at 6:00 am, as long as you remain eligible.
- If you choose to get your cash grant through an EBT card, you can access your benefit by getting cash back when making a cash purchase or at any ATM displaying the "QUEST" sign. The first 2 ATM cash withdrawals each month are free (although the ATM you use may have its own fees), but an EBT-related fee will be charged for each additional ATM cash withdrawal made during the calendar month which exceeds the 2 free withdrawals allowed. This EBT-related fee is in addition to any ATM fees that are charged.



2. Medical Assistance

If you are eligible for medical assistance for adults (Medicaid) or for children (Children's Medicaid), you will receive a permanent plastic Medicaid ID Card for each eligible household member. You will need to:

- keep all cards in a safe place;
- show the card to your doctor, hospital, or drugstore before receiving services from them;
 and
- make sure the provider accepts payment from Medicaid, or you will have to pay the bill yourself.

3. NH Child Care Scholarship

NH Child Care Scholarship payments are made directly to your choice of child care provider. The provider will need to:

- register with the Department;
- complete a form provided by the Department verifying they are your child's provider;
- fill out a weekly invoice form for each eligible child; and
- mail the invoice to the address on the back of the form within 90 days of providing service.

Your District Office will provide a supply of invoice forms. Your provider will receive payment after this process has been fully completed.

How Long Can You Receive Benefits?

As long as you continue to meet the program requirements, there is no limit to how long you can receive benefits for the following programs:

- OAA, ANB, and APTD cash assistance;
- all categories of medical assistance, including NF and HCBC services;
- Food Stamps; and
- NH Child Care Scholarship.

However, federal and state laws limit the amount of time families can receive FANF cash assistance to no more than 60 months. Your worker will explain this time limit on benefits to you. If your parents received cash assistance while you were a child, the time limit will not affect you. Your time limit begins when you receive benefits as an adult.



What We Expect From You

We expect you to:

- give accurate and complete information;
- provide proofs we need to determine your eligibility;
- report and provide proof of any changes that might affect your benefits, as explained by your Family Services Specialist; and
- keep all appointments. If you cannot keep an appointment, you must let us know right away.

NOTES: