

BUREAU OF FAMILY ASSISTANCE (BFA)

BFA PROGRAMS & SERVICES GUIDE



NH Department of Health & Human Services
www.dhhs.nh.gov/apply-assistance

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

BFA'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 BFA PROGRAMS AND SERVICES ARE BASED ON YOUR INCOME. SOME BFA PROGRAMS MAY ALSO LOOK AT THE CASH VALUE OF THINGS THAT YOU OWN, YOUR "RESOURCES" OR "ASSETS," WHEN FIGURING OUT IF YOU QUALIFY FOR A PROGRAM BFA OFFERS.

Supplemental Nutrition Assistance Program (SNAP)

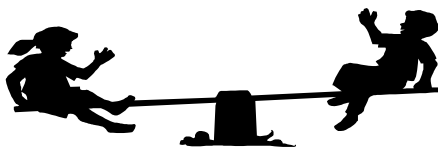
SNAP provides monthly benefits to low-income individuals and families to help purchase food. Eligibility for this program depends upon your income, resources, and expenses. The amount of your SNAP benefit depends upon your household size.

Resource Limits = no limit for certain households, otherwise \$2,750, or \$4,250 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.

Resource Limit = \$1,000,000.



Financial Assistance to Needy Families (FANF) Cash Program

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

- The New Hampshire Employment Program (NHEP): NHEP is for families with a child under age 18, or under age 19 and a full-time student in high school or in a high school equivalency program. It is a work-focused program and helps able-bodied parents become self-sufficient through employment and training.
- The Families With Older Children (FWOC) Program: FWOC is for families with a child age 19 up to the age of 20 who is a full-time high school student or basic education student.
- The Interim Disabled Parent (IDP) Program: IDP is for families where at least one parent is unable to work due to a medical issue.
- The Family Assistance Program (FAP): FAP is for relatives or court appointed guardians who need help caring for children. These relatives or court appointed guardians cannot get cash benefits for themselves. FAP is also for some families that include a disabled parent or parents.

Resource Limits = \$1,000 for applicants & \$5,000 for recipients.

STATE SUPPLEMENT CASH PROGRAMS (SSP)

State Supplement Programs provide cash 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



MAGI Categories of Medical Assistance

Medical assistance is offered through the following categories, all of which use the Modified Adjusted Gross Income (MAGI) method for determining eligibility. MAGI uses IRS-based concepts of household and income when determining eligibility:

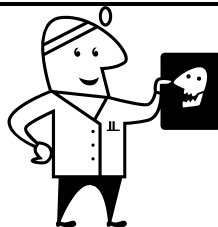
- **Children's Medicaid (CM)**: Children eligible for this category must be under age 19, with net income less than or equal to 196% of the federal poverty level (FPL). Children with severe disabilities (CSD) are also covered under this category;
- **Expanded CM**: Children eligible for this category must be under age 19 with net income higher than 196% FPL, but no higher than 318% FPL;
- **Pregnant Women**: Pregnant women eligible for this category must have net income less than or equal to 196% FPL;
- **Parent/Caretaker Relative Medical Assistance (MA)**: Adults eligible for this category are a parent/caretaker relative of a dependent child, defined as a child under age 18, or under age 19 and a full time student in secondary school (or equivalent vocational or technical training). The child must meet FANF deprivation requirements, and the adult's net income must be less than or equal to a set standard;
- **Former Foster Care**: Medicaid is automatically provided to former foster children, defined as children who were in foster care and enrolled in NH Medicaid as of age 18, are under age 26 or are under age 26 and have aged out of foster care in another state, and are not eligible for another category of medical assistance;
- **Granite Advantage Health Care Program (Granite Advantage)**: Adults eligible for this category must be at least age 19 and under age 65, cannot be pregnant at the time of application, cannot be entitled to or enrolled in Part A or B Medicare benefits, cannot qualify for or be enrolled in a mandatory Medicaid coverage group, and must have net income less than or equal to 133% FPL; and
- **Family Planning MA**: Individuals eligible for this limited coverage MA must not be pregnant, and must have net income less than or equal to 196% FPL. This type of assistance only covers family planning-related services.

Resources are not counted in these programs.

Non-MAGI Categories of Medical Assistance

Medical assistance is also offered through the following non-MAGI categories. All non-MAGI categories of medical assistance have a resource test:

- **State Supplement Program (SSP) Medical Assistance (MA)**: SSP provides medical assistance to certain low-income NH residents who are age 65 or older through OAA MA, disabled and between the ages of 18 and 64 through APTD MA, and blind regardless of age through ANB MA. Resource Limit = \$1,500.
- **Medicaid for Employed Adults with Disabilities (MEAD) and Medicaid for Employed Older Adults with Disabilities (MOAD)**: MEAD and MOAD provides medical coverage to disabled working adults over the age of 18. The income and resource limits for the MEAD and MOAD program are higher than other programs and change every year.
- **Medicare Savings Program (MSP)**: [QMB, SLMB/SLMB135, QDWI] The 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 (NF) Care**: This program covers the cost of NF care for individuals who are of limited resources who meet financial eligibility requirements. NF care is also available for MAGI categories. Resource Limit = \$2,500.
- **Home and Community-Based Care (HCBC) and HCBC Choices for Independence (CFI)**: These programs provide 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. HCBC services are also available for MAGI categories. Resource Limits for these programs vary.
- **Home Care for Children with Severe Disabilities (HC-CSD)**: Children eligible for these home based services are severely disabled, under age 19, with income that meets the NF care income limit. Resource Limit = \$1,000.



Other Assistance Offered

- *In and Out Medical Assistance*: 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 (EA) Program*: The EA 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. Families must be financially and categorically eligible for FANF cash assistance, even if not getting it.
- *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. SSNs are not needed to apply. Depending on the medical assistance program for which you are applying, there may be a resource limit.
- *Breast & Cervical Cancer Program (BCCP)*: Individuals eligible for this assistance, which is available for the course of the cancer treatment, are under the age of 65, not eligible for other medical assistance, and have been screened for breast & cervical cancer (BCC) by the CDC prevention BCC early detection program.
There are no income or resource limits for this program.

Proofs You May 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 or FANF deprivation
- Federal tax filing status
- Medical expenses or any income deduction
- Residence expenses
- Application for other benefits for which you or people in your household may be eligible, such as SSA/SSI/SSDI, child support, & VA



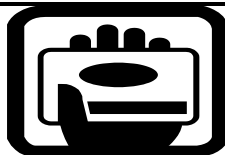
What Happens Next?

Once we get your application, we will make a decision on your eligibility for benefits as quickly as possible. For the MAGI categories of medical assistance, we can determine your eligibility in "real time" if you have given us certain information, but it can take up to:

- **15 days** for Emergency Assistance;
- **30 days** for SNAP and NH Child Care Scholarship;
- **45 days** for FANF cash, MAGI-categories of Medicaid, OAA and ANB cash or medical assistance, or MSP; and
- **90 days** for APTD cash or medical assistance, NF and HCBC/HC-CSD, and MEAD.

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

- who is eligible and 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 SNAP

Electronic Funds Transfer (EFT) OR ELECTRONIC BENEFITS TRANSFER (EBT)

Cash assistance is available through EFT or via an EBT 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. You can also choose to get your cash benefit via an EBT card. EBT cards are like debit cards. SNAP benefits are *always* issued through an EBT card.

- SNAP 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 SNAP benefits will be available through your card a few days after you have been found eligible. After that, your SNAP 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. Make sure that you do not use your EBT card, or cash from your EBT card, at a banned business, which are businesses in which greater than 50% of visible inventory is alcohol, or that primarily engage in body piercing, branding, or tattooing, any gaming establishment, or cigar, pipe, smoke, or tobacco stores/stands/shops, most marijuana dispensaries, or businesses in which greater than 50% of visible inventory being sold or rented is material considered adult-oriented entertainment per RSA 650:1,III. Using your EBT card or cash from your EBT card at a banned business will result in a cash penalty per RSA 167:7-b and He-W PART 608. 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 only applied if there are no ATM fees that are charged.



2. Medical Assistance

If you are eligible for 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;
- register to bill via the Department's web billing system; and
- electronically submit invoices through the Department's web billing system.

The Department will provide a supply of invoice forms to the provider. 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/HC-CSD services;
- SNAP; 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;
- read all material we give you;
- ask questions if you don't understand something; and
- keep all appointments. If you cannot keep an appointment, you must let us know right away. Failure to keep your appointment could result in lower benefits, your benefits being denied, or your benefits ending.

This institution is an equal opportunity provider.
