

**MEEOA Annual Conference 2016**  
**Supporting Financial Resilience In Adult**  
**Learners**

**January 8, 2016**

**Presented by: Maine Equal Justice Partners**



[www.mejp.org](http://www.mejp.org)



## Who is Maine Equal Justice?

- **MEJP is a legal services provider that works to find systemic solutions to poverty and improve the lives of people with low income in Maine.**
- **We accomplish our mission through:**
  - Public policy advocacy in the legislature and with governmental agencies
  - Legal representation and impact litigation on systemic issues
  - Statewide outreach and training on issues affecting people with low income and the supports that can help them prevent or move out of poverty
- **MEJP focuses its work on the issues that affect people's daily lives - access to adequate health care, food and income security, supports for working families, and higher education and training opportunities.**
- **Our website contains much information about public benefit programs—[www.mejp.org](http://www.mejp.org)**



# Many Adult Learners Face Housing and/or Food Insecurity— What Can be Done?



- A new survey shows that **half of all community college students** are struggling with food and/or housing insecurity.
- Housing and food insecurity can inhibit cognitive functioning and contribute to adverse mental health conditions including depression and anxiety that compromise the ability to focus on school.
- There is a strong correlation between college completion rates and income; families in the top income quartile are six times more likely to graduate from college than those in the lowest income quartile
- Most undergraduates who have left college without degrees say that financial reasons are a key cause.

[http://wihopelab.com/publications/Wisconsin\\_hope\\_lab\\_hungry\\_to\\_learn.pdf](http://wihopelab.com/publications/Wisconsin_hope_lab_hungry_to_learn.pdf)

# Prevalence of Food Insecurity

## A Majority (52%) of Adult Learners are Food Insecure:

Marginal Security—13%

Low Security—19%

Very Low Security—20%

Food Insecurity:	
The food I bought just didn't last; I didn't have enough money to get more.	39%
I couldn't afford to eat balanced meals.	43%
Did you ever cut the size of meals or skip meals because there wasn't enough money for food?	28%
Did you ever cut the size of meals or skip meals for 3 days or more because there wasn't enough money for food?	22%
Did you ever eat less than you felt you should because there wasn't enough money for food?	26%
Were you every hungry but didn't eat because there wasn't enough money or food?	22%

## Prevalence of Housing Insecurity Among Adult Learners—More than Half of Respondents (52%) Experienced Some Form of Housing Insecurity

Housing Insecurity:	
Difficulty paying rent	22%
Didn't pay full amount of rent	18%
Didn't pay full amount of utilities	22%
Moved 2 or more times per year	12%
Doubled up	11%
Moved in with other people due to financial problems	14%
Homeless (including evicted; stayed in shelter; stayed in abandoned building; didn't know where you'd sleep at night; didn't have a home)	13%

# Help to Alleviate Adult Student Hunger, Housing and Income Insecurity

- Several forms of public assistance are available to help adult learners meet their basic needs. Research suggests that some are getting this help, but most are not. Only 27% of community college students who are eligible for SNAP benefits receive them.

**Today we will discuss these programs and how they can help adult learners:**

- **Food Supplement Benefits (Food Stamps, SNAP)**
- **Temporary Assistance for Needy Families (TANF) and Parents as Scholars (PaS)**
- **MaineCare**
- **The Affordable Care Act**
- **Competitive Skills Scholarship Program (CSSP)**
- **Dislocated Worker Benefit Program (DWB)**



## Food Supplement (SNAP; Food Stamps) benefits are the first line of defense against hunger and poverty

### A Snapshot:

- 196,466 Mainers in 102,671 households received FS benefits in November 2015.
- The average **household** FS benefit is about **\$224** a month, or about **\$2.40** a family meal.
- Of all Maine FS Households:
  - 36% include a minor child
  - 22% include an elderly individual
  - 25% include a person with a disability
- Nationally the SNAP program helped raise 4 million people, including 2.2M children, above the official poverty line in 2012 (when SNAP is factored into a family's income)



# SNAP: Are Students Eligible? Some are not, but MANY are!



**If you are a low-income college student enrolled in school at least half-time or more, you may be eligible for SNAP if any of these describe you. You...**

- Are younger than 18 or older than 49; **OR**
- Receive either federal work-study during the school year (in any amount); **OR**
- Work for pay for 20 hours or more per week; **OR**
- Are responsible for the care of a child under age 6 (not limited to single parents); **OR**
- Are responsible for the care of a child between ages 6 and 12 and do not have enough child care coverage to both attend school full time and work 20 hours; **OR**
- Are a single parent enrolled in an institution of higher education on a full-time basis (as determined by the institution) and responsible for the care of a dependent child under age 12; **OR**
- Receive TANF benefits (not just cash--can include TANF-funded child care or other supports) or enrolled in the Parents as Scholars Program; **OR**
- Are physically or mentally unable to work twenty hours per week while attending school at least half-time (NOT as stringent as SSI disability standard); **OR**
- Are going to school through the Competitive Skills Training Program or most other government-sponsored education and training programs; **OR**
- Are participating in an on-the-job training program.

# Examples:

## Example 1

- Mary is a single parent and a full-time college student with one child age 10. She qualifies for SNAP, even though she is a student, because she is a **single parent with a child under age 12**.

## Example 2

- Harry is a full-time college student with no dependents. He has a work-study job on campus for 5 hours a week. Harry qualifies because he is doing **work-study**. He does not need to work 20 hours per week—doing any work study *at all* makes him eligible.

## Example 3

- Julie is enrolled in the Competitive Skills Scholarship Program. She is eligible because she is in **enrolled in CSSP**.

## Other SNAP *Student Eligibility* Issues:

- College students enrolled **less than half-time** are not required to meet special conditions to get SNAP benefits. Their eligibility will be determined just like any non-student. They will have to meet work requirements unless exempt.
- The income or assets of an **ineligible** student will not be counted in determining the eligibility or benefit amount for the rest of his/her household **unless** the student is under 22 living and living with a parent or a spouse.
- Students that **live on campus** and get more than half of their meals through a meal plan do not qualify for SNAP.
- Students that **live with their parents** and are under age 22, *must* be part of their SNAP household even if they meet the student eligibility rules, and even if they purchase and prepare food separately. **Once students turn 22**, they can be their own SNAP household even if they live with their parents so long as they purchase and prepare meals separately from them.

# SNAP—How is Student Income Treated?

- **Federal** loans, grants and work-study are “excluded” or not counted as income for SNAP purposes;
- VA educational benefits are not counted if the grant or scholarship precludes its use for current living costs.
- Private and state grants, private loans and any state work-study monies **do** count—but only the amount that is **designated for your living expenses** counts in calculating SNAP benefits (e.g., the amount by which the grant or loan exceeds your tuition, fees, books, supplies, child care and other earmarked educational expenses).

# Many Students are Exempt From the New SNAP 3-month Limit



- In January 2015 SNAP benefits were limited to 3-months in a 3-year period for certain non-disabled Mainers between the ages of 18 through 49 with no dependent children at home.
- 6,500 individuals were terminated from FS at that time; thousands more have lost help since then.
- **Students** are **EXEMPT** from this time limit if they are enrolled at least half time in a recognized school, training program or institution of higher education. (Must still meet other student eligibility requirements). (Other exemptions exist. See: <http://www.mejp.org/content/3-month-limit-food-supplement-benefits>)

# Maine DHHS Clarifications

## Related to Education and Training Programs and 3-month SNAP Limit

Here are some clarifications from DHHS related to the exemption from the 3-month limit for persons in education and training programs:

**Q. A person may be exempt from the 3-month limit if they are participating at least half time in any “*recognized*” school, training program or institution of higher education. What programs are “*recognized*”?**

**A. “Recognized” means the University of Maine system and the Community College system as well as accredited propriety schools in Maine. It also means a GED or other non-post secondary training program if it is accredited.**

**Q. What standard will be used to determine if the person is participating “at least half time” in a recognized training program?**

**A. DHHS will use the *school or training program’s* determination of half time participation.**

**Q. Will on-line programs be approved to meet the training requirement?**

**A. Yes, provided that it is offered by a recognized school or training program.**

# Requalifying for SNAP benefits after 3-months

If a person has used up 3-months of SNAP benefits in a 3-year period they *may* be able to requalify for additional SNAP benefits *if the person*:

- Meets any one of the exemptions to the three month limit;

OR

- **Has worked or participated in a employment or training program for 80 hours in a 30-day period;**

OR

- Participated in volunteer community service or “workfare” position for 24 hours in a 30-day period,

A person who requalifies under this provision will remain eligible for FS for three consecutive months whether or not working, volunteering or in training. A person will remain eligible indefinitely if they remain employed, continue to be in a training or volunteer position or become otherwise exempt.

**IMPORTANT NOTE:** This additional three-month requalification period is available only once in any 36 month period.

# SNAP Decisions and Appeals

## Decisions:

- DHHS must make decisions on SNAP application within 30 days.
- A household may qualify for “*expedited*” benefits that must be provided the day following application if it has:
  - Gross monthly income of less than \$150; **and**
  - Less than \$100 in assets that it can access right away like a checking or savings account; **OR**
  - Monthly gross income and liquid assets that are less than household’s monthly rent or mortgage and utility costs.

## Appeals:

- To contest a DHHS SNAP decision the household must appeal within 90 days of the decision. If the household is receiving SNAP benefits and appeals within 12 days of the decision, benefits will continue at current level until there is a decision. Overpayments may accrue.
- The Department has sixty days from the date of the hearing request to hold the hearing, make a decision, and notify the household of its decision.

# TANF; Parents as Scholars—Help for Adult Learner Families with Children

**TANF** stands for **Temporary Assistance to Needy Families**. It is a cash benefit for families with minor children in their home. In order to get TANF you must meet certain eligibility rules.



**Parents as Scholars** is a student aid program that helps low-income parents in two or four-year college programs. Only parents who are eligible for (but not necessarily receiving) Temporary Assistance to Needy Families (TANF) are eligible for PaS.

# Who is Eligible for TANF/PaS?

To get TANF or PaS you must have one or more minor children living with you. Your child(ren) must be “**deprived**” of the care and support of at least one parent.

## “Deprived” means that:

- 1) The parents are **not** living together and one parent is **not** playing a major role in parenting the child; **OR**
- 2) The parents are living together *but*:
  - One parent is disabled or incapacitated; **or**
  - Both parents are unemployed or underemployed but at least one has a history of working.

# Income Eligibility

## For New TANF Applicant Households that Include an Adult

Applicant households must have gross income *below* the *Gross Income Test* (green column) to qualify for TANF/PaS:

<b>Table 1 BASIC Eligibility Chart</b>				<b>Table 2 Housing Special Need Eligibility Chart— Use this table if family pays more than 75% of its income for rent or mortgage, property tax and home insurance</b>				
Number in filing unit	Gross Income Test	Standard of Need	Maximum/ Total Grant	Gross Income Test	Standard of Need	Maximum Grant +	Special Need	= Total Grant
1	485	294	230	578	394	230	200	430
2	762	463	363	855	563	363	200	563
3	1,023	620	485	1,116	720	485	200	685
4	1,286	780	611	1,379	880	611	200	811
5	1,548	938	733	1,641	1038	733	200	933
6	1,811	1,096	856	1,904	1196	856	200	1,056
7	2,072	1,255	981	2,165	1355	981	200	1,181
8	2,335	1,414	1,105	2,427	1514	1,105	200	1,305
Additional Member	+262	+159	+124	+262	+159	+124	+200	+124

# TANF Eligibility Calculation for New Applicants

**NOTE:** Use these slides only as a rough guide. Families should always err on the side of applying to see if they are eligible if they need help.

**Step #1:** Compare gross household income to the “gross income test” (green column—slide 18). If *less than* the gross income test continue to step #2.

**NOTE:** For all steps first determine if a family pays more than 75% of its income for rent *or* mortgage, property tax and home insurance. If no, use Table 1 on slide 18; if yes, use Table 2.

**Step #2:** Deduct household income from the “standard of need” (pink column—slide 18). If the household only has *unearned* income deduct all unearned income from the standard of need. If the household has any “earned income” first apply disregards to earned income. TANF disregards the first \$108 per month of earned income and then disregards one-half of the remaining income. After applying all disregards subtract the remaining earned income from the standard of need.

**Step #3:** The TANF grant will be either the result you get from deducting countable income from the Standard of Need or the Maximum Grant (blue column—slide 18) whichever is less.

**\*Federal Student Aid (including work study income) does not count as income in the TANF or Pas Programs.**

**\*\*Certain other income is not counted.**

# Example TANF/PaS Calculation

**Mary is a single mom with 2 children.** She is working part time as a CNA while she attends college to get her nursing degree. She works 10 hours a week and earns \$9/hour. Her rent is \$450. Here's how Mary's TANF grant is calculated:

**Step 1:** Determine gross monthly income:

$\$9 \times 10 \times 4.33 \text{ (wks.)} = \$389.70$  *gross* monthly income—Mary meets the gross income test. (Gross Income Test for a family of 3 with housing costs that exceed 30% of income is \$1,116--\$389.70 is *less* than this)



**Step #2:** Apply earned income disregards:

$\$389.70 - \$108 = \$281.70 \times .50 = \$140.85$  *countable* monthly income

**Step #3:** Deduct *countable* income from the Standard of Need:

$\$720 \text{ (SON Table 2 family of 3)} - \$140.85 \text{ (countable income)} = \$579.15$

**Step #4:** Compare the answer to step #3 to Maximum Grant (Table 2 family of 3).

Mary is eligible. Her grant will be **\$579** since that amount is *less* than the maximum grant of \$685 for a family of 3.

# What Kind of Help is Available from the Parents as Scholars Program?

- **Monthly Cash Assistance.** For example, the maximum PaS check for a family of 3 is \$485 (or \$685 w/Housing Special Need (HSN)) per month -- just as in TANF.
- **Child care.** Child Care for children under 13 years old, or over 13 if children are not physically or mentally able to care for themselves.
- **Transportation.** Transportation is reimbursed at .30 cents a mile up to a maximum of 400 miles a week. Carpooling, taxi fare also available.
- **Car repairs.** The Department will pay up to a maximum of \$500 in a calendar year for needed car repairs.
- **Auto liability insurance.** PaS will pay the cost of the minimum liability insurance required by Maine law up to a maximum cost of \$300 for total time enrolled in PaS.
- **Eye care.** PaS will pay the cost of eye care, not covered by Medicaid, that is necessary to participate in school. This includes glasses up to \$200 per calendar year (more if special vision problems).
- **Dental care.** Cost of dental care not covered by Medicaid, necessary to alleviate pain or to help the participant become employed. Pays the least expensive cost for quality care up to a maximum of \$2,000 for the total time enrolled in PaS.



# MORE PaS support services...

- **Books and Supplies.** Up to \$750 per academic year for books and supplies that are required for everyone in the class. PaS will only pay if there is not enough left from financial aid grants (not including loans) to cover this cost.
- **Clothing and uniforms.** Clothing and uniforms required by the program or emergency clothing to meet immediate needs, such as a winter coat. Costs limited to \$300 in a calendar year.
- **Tuition and mandatory school fees.** PaS will not usually pay tuition or mandatory fees. But, it will pay up to \$3,500 per year when the participant is not able to get other educational funding because of poor credit or other reasons.
- **Occupational Expenses.** Up to \$500 during for total time in PaS for occupational expenses such as tools, equipment, examination fees, or license fees if required by an employer or for approved self-employment.
- **Other services.** \$500 in a calendar year for other expenses that are necessary to participate in an educational plan. It will pay for the least expensive quality service required to meet the need. Some examples are a calculator or special items like safety equipment for a science course.

# Who is Eligible for Parents as Scholars?

You are eligible for the PaS program if *all* of the following are true:

- You are eligible for TANF;
- You are "matriculating " (enrolled) in a two or four-year postsecondary degree program (you may be able to get help from ASPIRE if you are taking remedial courses to get into college);
- You do not already have a bachelor's degree in a field where there is work available to you;
- You do not have the skills to earn at least 85% of Maine's median wage (just under \$1,000 a week for a family of three);
- The degree you will be receiving will improve your ability to support your family; **and**
- You have the aptitude to complete the educational program that you have chosen.

# Once I'm in PaS, What are the Rules?

## How many hours a week must I "participate"?

**The first two years.** Unless you have good cause (*good cause defined slide 26*), you will be required to participate 20 hours per week. *DHHS will count 1 hour of study time for each hour of class time.*

**The third year and beyond.** After your first two years, required hours of participation increase. *You can choose one of the following options:*

**Option #1.** You can participate in 15 hours of "work-site" experience in addition to other education, training or study; **or**

**Option #2.** You can participate in a total of 40 hours of education, training, study, or work-site experience.

### ***"Work-site experience" includes:***

- Paid employment Work study Practicums
- Clinical placement Internships Volunteer work
- Laboratory or field work related to your employment goal.
- Any other work-like activity that will increase your chances of getting employed.
- *In a student's last semester, time spent in resume preparation, employment research, interviews or other activities related to getting a job also counts as work-site experience.*

# Do I have to go to school full-time to qualify for PaS?

A PaS student must be enrolled in school full-time with the expectation that they will finish their degree in the "normal" time for that program (either 2 years or 4 years).

***However, the rules allow students more time to finish if they have "good cause" (see slide 26)***

**Good cause can help people in two ways.**

**1.** Good cause can help a person who needs more time to finish their program. A person with good cause may be given up to 1 ½ times the normal amount of time to complete their program. This would allow a student to take fewer credit hours in a semester. A student with good cause can take:

- Up to 6 years to complete a 4-year program; and
- Up to 3 years to complete a 2-year program.

***Students who need even more time than this to complete school because of a disability must be given that time.***

**2.** The number of hours a student is required to participate *each week* can also be reduced if the student has "good cause."

# What is “Good Cause”?

## "Good Cause" includes:

- The need to care for a family member with special needs;
- A physical or mental health problem;
- Illness, accident or death;
- A serious family problem;
- The need to appear in court;
- The lack of a support service like child care or transportation needed to participate;
- Inability to participate because of domestic violence, including the physical or psychological effects of abuse, the need to participate in legal proceedings or counseling, or to protect yourself from the abuser; **or**
- Any other reason that is beyond your control or that a reasonable person would consider to be good cause.

**NOTE:** If you believe that you have good cause, but your ASPIRE/PaS case manager disagrees, you can request a fair hearing—see slide 29.

## Parents in 2-parent families can qualify for the PaS Program

Both parents can participate in PaS.

If only one parent is in PaS, *the parent who is not in school will be expected to work for at least 30 hours per week* in either a paid job or in a "volunteer" placement.

The parent *who is in school must meet all PaS requirements.*

# Are There "Time Limits" in the TANF/PaS Program?

**A family can only receive TANF and PaS for 60 months unless they qualify for an “exemption” or an “extension.”** This is a lifetime limit. Extensions may be available when a family reaches the 60-month limit. An extension gives additional months of TANF, but only under certain circumstances.

**A family may qualify for an extension if the parent is participating in an Education or Training Program, such as PaS.**

**To qualify for an education/training extension the family must apply for the extension in its 60th month of receiving TANF or PaS and:**

- Maintain at least a 2.0 GPA (grade point average);
- Participate for the required number of hours and verify participation; and
- Provide financial aid award letters and grades as they become available.

**Extensions are granted for 6-month periods for as long as a family meets the extension criterion.**

**NOTE:** The following education and training programs will not qualify for an extension:

(1) Adult Basic Education; (2) GED activities; (3) English as a Second Language (ESL); or (4) High School.

# TANF/PaS Decisions and Appeals

## Decisions:

TANF/PaS decisions must be made within 30 days from the date of application; benefits must be accessible to eligible households within 45 days.

## Appeals:

To contest a TANF/PaS decision the family must appeal within **30 days of decision**.

To stop a decision terminating or reducing a TANF cash benefit, the family must request a hearing **within 10 days from the date of the notice** to continue the same amount of benefits pending a fair hearing decision. Overpayments will accrue if family loses the hearing.

# For More Information About TANF or PaS

Here are links to additional information about:

**TANF:** <http://www.mejp.org/sites/default/files/TANF-ASPIRE-guide.pdf>

**PaS:**

<http://www.mejp.org/sites/default/files/PAS.pdf>

# Medicaid In Maine MaineCare



## Who Is Eligible?

MaineCare provides coverage for people who fit into a “coverage group”. Examples of these groups are:

- Elderly (65+)
- Disabled (SSA disability standard)
- Pregnant Woman (Pregnancy Verified)
- Parent (Primary caregiver for child)
- Child (under age 21)
- Diagnosed with Breast or Cervical Cancer (through Maine CDC program) or HIV/AIDS

**MaineCare Financial Eligibility is determined depending on which coverage group you are in.**

## For *parents, children (except Katie Becket children)* and *pregnant women* use Modified Adjusted Gross Income (MAGI) to determine eligibility

MAGI is the family's adjusted gross monthly income (based on Line 37 of IRS Form 1040);

- Use MAGI for the household size for each type of individual in the family. For example, a household of 3 can have different household sizes for purposes of determining eligibility depending on tax filing status and relationship, e.g. in a single parent household of 3, compare Mom's eligibility level to family income to determine her eligibility, and compare children's eligibility level to family income to determine their eligibility.
- Federal Poverty Level (FPL) eligibility levels for each individual:
  - parents up to 105% of FPL;
  - children up to 213% of FPL (depends on age); and
  - Pregnant Women up to 214% of FPL



**Assets** do not count and do not affect eligibility in MAGI households.

**[NOTE: See montly poverty levels Slide 33 and at:  
http://www.mejp.org/content/federal-poverty-levels](http://www.mejp.org/content/federal-poverty-levels)**

## 2015 Poverty Guidelines for the 48 Contiguous States and the District of Columbia Monthly Income

Persons in family	100%	105%	133%	138%	140%	161%	175%	213%	214%	250%	400%
1	\$981	\$1,030	\$1,305	\$1,354	\$1,374	\$1,580	\$1,717	\$2,090	\$2,099	\$2,453	\$3,924
2	\$1,328	\$1,394	\$1,766	\$1,832	\$1,859	\$2,138	\$2,324	\$2,828	\$2,841	\$3,319	\$5,310
3	\$1,675	\$1,758	\$2,227	\$2,311	\$2,344	\$2,696	\$2,930	\$3,566	\$3,583	\$4,186	\$6,697
4	\$2,021	\$2,122	\$2,688	\$2,789	\$2,830	\$3,254	\$3,537	\$4,305	\$4,325	\$5,053	\$8,084
5	\$2,368	\$2,486	\$3,149	\$3,268	\$3,315	\$3,812	\$4,144	\$5,043	\$5,067	\$5,919	\$9,470
6	\$2,715	\$2,850	\$3,610	\$3,746	\$3,800	\$4,370	\$4,750	\$5,782	\$5,809	\$6,786	\$10,857
7	\$3,061	\$3,214	\$4,071	\$4,224	\$4,286	\$4,928	\$5,357	\$6,520	\$6,551	\$7,653	\$12,244
8	\$3,408	\$3,578	\$4,532	\$4,703	\$4,771	\$5,487	\$5,964	\$7,258	\$7,293	\$8,519	\$13,630
Each Additional Person	\$347	\$364	\$462	\$479	\$486	\$559	\$607	\$739	\$742	\$867	\$1,387

# Eligibility For *Elderly, Disabled, HIV/AIDS, Katie Beckett and Breast and Cervical Cancer* groups use SSI Budgeting

- **For Elderly/Disabled individuals**—100% FPL or less;
- **For persons with Breast or Cervical Cancer or HIV/AIDS**--250% FPL or less;
- **For Katie Beckett eligibility information see:**  
<http://www.maine.gov/dhhs/ocfs/cbhs/eligibility/katiebeckett.html>
- MaineCare allows certain deductions from gross income for these categories: federal disregard (\$20); state disregard-\$55 for single; \$80 for a couple; work related disregards (\$65 and ½ of remainder of gross earned income and impairment related work expenses, e.g. travel costs.) There are certain other income deductions. For more detail see below.
- Assets are counted in determining eligibility but some assets are not including:
  - Home
  - Furniture
  - Vehicle (generally 2)
  - \$8000/ \$12,000 in savings for purposes like home purchase or repair; health care costs; savings for school and certain others.
  - Income Producing Property
  - \$2000/\$3000 catchall exclusion
- For more detail see: <http://www.mejp.org/sites/default/files/MaineCare-Eligibility-Guide-June-2015.pdf>.



# MaineCare Decisions and Appeals

## Decisions:

- Must be issued within 45-days.
- Exceptions to 45 day rule- applicant fails to provide needed information or medical provider fails to timely provide needed information
- If application not acted upon with 45 days, then Temporary MaineCare must be issued. Provides prospective coverage until decision is made. (No overpayment)

## Appeals:

- MaineCare **Eligibility** Decisions- 30 days to appeal. (If appeal filed within **15** days of date of the notice, then any current benefits will continue pending the Fair Hearing decision.)
- MaineCare **Service** Decisions (Prior Authorization)- 90 day appeal period
- Hearing Decisions to be issued within 90 days of request for hearing.

# The Affordable Care Act

Since October 1, 2013, the [Health Insurance Marketplace](#) has been a new way for people to get health insurance.

## How much will insurance cost in the Marketplace?

- Based on income, many people will be able to get discounts from the cost of coverage through the Marketplace. Kaiser Family Foundation has created an [online calculator](#) that people can use to get a general idea about what insurance might cost in the Marketplace.

## Do you need help understanding the Marketplace?

- If you're having difficulty finding a plan that meets your needs and budget, or if you have any other questions call the Consumers for Affordable Health Care [HelpLine](#) at **1-800-965-7476** (TTY: 1-877-362-9570) or e-mail CAHC at <http://www.mainecahc.org/about-us/contact-us/>

**Other helpful resources available at** <http://www.mainecahc.org/guide-to-maine-health-care/the-affordable-care-act-obamacare-and-what-it-means-to-mainers/health-insurance-marketplace/>

- [Frequently Asked Questions](#)
- [Help Paying for Health Insurance](#)
- [How People Get Health Coverage](#)
- [The Requirement to Buy Coverage](#)
- [The Affordable Care Act and the Maine Business Community](#)

**Information provided by Consumers for Affordable Health Care**

# Competitive Skills Scholarship Program



## What is the Competitive Skills Scholarship Program (CSSP)?

CSSP is a Maine Department of Labor program administered by local Career Centers throughout the State to help people who want to earn a certificate or degree for a high-wage, in-demand job in the state of Maine. This is a grant program, **not** a loan program. Help from CSSP does not need to be repaid.

The Competitive Skills Scholarship pays for several different education and training options including:

- certificate programs
- two and four-year degree programs
- apprenticeships

The number of new CSSP applicants accepted into the program each year is limited based on available funding that is allocated by County. Check with your local Career Center to see when there may be openings in your area.

Applications are currently being taken in **Androscoggin; Oxford, Somerset, Waldo and York Counties.**

# Who is Eligible for CSSP?

**You may be eligible for the Competitive Skills Scholarship if you:**

- Live in Maine;
- Are at least 18 years of age;
- Are legally eligible to work in the U.S.;
- Are applying for education or training for a job in a high-wage, in-demand occupation;
- Do not have a marketable post-secondary degree;
- Have the ability to undertake and complete the program, education or training; and
- Have an income of less than 200 percent of the federal poverty level for family size.

# What is considered a high-wage, in demand occupation?



High wage, in demand jobs:

1. Have a average wage at or above the average wage for all occupations in Maine; and
2. Are projected to have a minimum number of job openings annually.

The Department of Labor has developed a list of jobs that it considers high-wage, in demand occupations.

See this list at:

[http://www.mainecareercenter.com/services-programs/training/cssp/forms/CSSP\\_occupations\\_list.pdf](http://www.mainecareercenter.com/services-programs/training/cssp/forms/CSSP_occupations_list.pdf)



## What Help Does CSSP Provide?



**The Competitive Skills Scholarship provides support equaling up to \$6,000 per year for a full-time student or \$3,000 per year for a part-time student for services needed to successfully complete an approved education and training program, including:**

- **Childcare.** 100% of the costs of childcare for children in the participant's household who are under the age of thirteen (13) or physically or mentally incapable of caring for themselves.
- **Transportation.** Available to participants travelling 10 miles or more (each way) from his/her home to the training facility and/or to drop off or pick up children. Mileage reimbursement is limited to a maximum of 250 miles per week.
- **Auto Repairs.** Up to a maximum of \$600 per participant for automobile repairs during enrollment in an education or training plan.
- **Required books, supplies, tools, equipment, uniforms.** If required for everyone in the class or program.

# More CSSP Services...

- **Computer for two and four year programs.** Other programs only with statement of need by training provider.
- **Training stipend.** Those with annual household income below 125% FPL are eligible for a monthly training stipend for any month attending an education or training program. The monthly training stipend equals one-fifth of the maximum weekly unemployment benefit in Maine—currently \$397 if no dependents and \$515 with dependents.
- **Tuition and fees not paid by other financial aid sources.**
- **Other Unanticipated needs.** Other costs necessary for successful participation in the participant's education or training program. Provides up to \$1000 per year per participant; \$2000 for total period of CSSP enrollment. Typically, unanticipated needs are caused by loss or change of household income, or loss of services resulting in unanticipated needs. May include threatened disconnection of a utility, loss of heat or shelter, prescription medication not covered by insurance, eye or dental care or similar needs that if not met could derail a participant's successful participation in their program.

# Dislocated Worker Benefits

## What is the Dislocated Worker Benefit (DWB) Program?

DWB provides up to 26 weeks of additional unemployment benefits for "dislocated workers". To be eligible you must:

- Be eligible for unemployment benefits;
- Have used up all of your regular and extended unemployment benefits; and
- Be in an "approved training program".

## Who is a "dislocated worker"?

To be eligible for DWB, you must be a "dislocated worker." This means that:

- You were laid off or have a lay off notice from your employer because of "reduced operations" at your workplace or a plant closing;
- or**
- You are "long-term unemployed" and it is unlikely that you will be able to find work in your previous occupation.

# Dislocated Worker Benefits Continued...

## What is "approved training"?

"Approved training" is any training offered under the Workforce Innovation and Opportunity Act (WIOA); CSSP or any other program approved by the Unemployment Compensation Commission.

To find out more about approved training call 1-800-593-7660; TTY: 1-888-457-8884.

## How do I apply for DWB?

- You must fill out an application for DWB. Download one here: [http://www.maine.gov/tools/whatsnew/index.php?topic=unemployment\\_for\\_ms&id=16959](http://www.maine.gov/tools/whatsnew/index.php?topic=unemployment_for_ms&id=16959)
- Apply for DWB before your regular or extended unemployment benefits end. This will ensure your benefits will continue without interruption.
- Mail or fax in application—see: <http://www.maine.gov/labor/unemployment/dwbfaqs.html>

## What if I have been out of work for a long time? Can I still qualify?

Yes. But, there is a deadline. To get DWB, you must enroll in "approved training" within 30 months (2½ years) of exhausting your unemployment benefits.



**Please Feel Free to Contact us  
with any Questions**

**Maine Equal Justice Partners**

**207-626-7058**

**[www.mejp.org](http://www.mejp.org)**