CHAPTER 7: SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM AND WOMEN, INFANTS, AND CHILDREN

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§ 7.1 SNAP and WIC Overview

Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants, and Children (WIC) program are two separate programs that can help low-income people and their families put food on the table. In Pennsylvania, the SNAP program is run by the Department Human Service (DHS) via the local County Assistance Offices (CAO). Many low-income people living with HIV qualify for the SNAP program.

Individuals need not be found disabled to receive SNAP benefit. SNAP benefits are issued through an "electronic benefits transfer" (EBT) to the recipient's account. The recipient can withdraw against the account using the EBT card (also known as the "ACCESS" card) to buy food in most grocery stores and supermarkets. The WIC program provides free food and health care information to low-income pregnant or breastfeeding women, and to infants and children in low-income households. (see § 7.8 for additional details on the WIC program)

§ 7.2 SNAP Eligibility

Most households with income that is below 130% of the Federal Poverty Income Guideline (FPIG) are eligible for the SNAP program. See chart 7-1 below for income limit.

Individuals with disabilities, residents of homeless shelters, drug and alcohol treatment programs, and domestic violence shelters are all eligible for SNAP benefits. This is true even is the residence provides meals.

Homeless individuals without a residential address are entitled to SNAP benefits. A homeless applicant may use any mailing address, including a DHS office, on the application.

Categorical Eligibility: Some categories of people are automatically eligible for SNAP benefits. We call them categorically eligible households. Categorical eligibility applies to households, not individuals. The CAO will determine the household members first before determining if they are categorically eligible. A categorically eligible household does not have a resource limit or the gross or net income test to be eligible for SNAP benefits. The following households are considered categorically eligible:

- Households containing <u>all</u> cash assistance recipients (TANF, SSI, or State Blind Pension). Even if these categories have not received their cash or have cash suspended for other reasons they may still be considered categorically eligible.
- Households that do not have any elderly or disabled household members and have income at or below 160% of the FPIG
- Household with an elderly or disabled member and income at or below 200% of the FPIG.

There are some groups that are not eligible for SNAP benefits. These groups include:

- Persons living in an institution such as a hospital, nursing home, boarding home, jail, or half-way house where more than half of the meals are provided as part of the institution's normal services;
- Striking workers (unless they were eligible for the day before the strike began and are still eligible);
- Some college students, though many college students are eligible. The college students eligible for SNAP benefits are those who receive TANF; those taking care of a child under age 6 (or age 12, if a single parent); those working at least 20 hours a week; those getting work-study money from Federal Student Aid; those participating in specific job training programs; and several other categories.
- Some recent legal immigrants are not eligible for SNAP (see Chapter 9)

SNAP eligibility rules regarding living arrangement are very complicated. If you have

clients who are denied SNAP due their living arrangement, call the AIDS Law Project for assistance to ensure the correctness of DHS' decision.

Able-Bodied Adults Without Dependents (ABAWD): Currently, in parts of Pennsylvania non-disabled adults without children, known as ABAWDs, are limited to receiving only three months of SNAP benefits in a three-year period, unless they are working. For many years, the rule (only 3 month of benefits in 3 years) applied only to those parts of Pennsylvania with low unemployment rates. This rule was set to be implemented almost statewide (except for Forest and Mercer counties), effective April 1, 2020, and would have affected individuals between the ages of 18 - 49, who were not caring for children, not disabled, not pregnant, and not working at least 20 hours a week. On March 13, 2020, a D.C. district court judge issued a nationwide injunction to stop the regulations from going into effect. The future or this change is unclear.

ABAWD rules only apply to individuals without dependents in their household. Individuals subject to this rule may <u>overcome</u> this rule and continue to get SNAP by showing that they (i) work 20 hours or more a week averaged monthly (80 hours/month); (ii) participate in an approved job training for 20 hours or more a week; (iii) volunteer or perform community service approximately 26 hours per month; or (iv) qualify for an exemption; or (v) live in an area where this rule has been waived.

The following categories will qualify for an <u>exemption</u> from this rule:

- Individuals who are unable to work due to medical reasons: These individuals can have a medical professional certify their inability to work. The exemption includes pregnant women and people in a drug and alcohol program The medical exemption form can be found here: <u>https://clsphila.org/wp-content/uploads/2020/01/PA-1921-unfit-for-workform.pdf</u> (credit: CLS). Note that the form may be completed by many other medical professionals other than a medical doctor;
- Homeless persons;
- > Persons who have experienced (or are experiencing) domestic violence;
- Care takers: persons caring for an ill or incapacitated person or caring for a child in the household under age 6;
- > Persons enrolled in school or training at least half time ;
- > Persons expected to return to work within 60 days;
- > Persons applying for or receiving Unemployment Compensation;

- Persons' whose travel-time to work, education, training, or volunteer site is 2 or more hours (round trip);
- Migrant/seasonal farm worker expected to work within 30 days;

Clients experiencing difficulties getting their SNAP benefits due to this rule should be referred to the AIDS Law Project for legal Assistance.

§ 7.3 SNAP Benefit Levels, Gross Income, Net Income and Resources

The amount of SNAP benefit a household may receive depends on household income, the number of people in the household, shelter costs, and out-of- pocket medical expenses over \$35.

The SNAP computation sheet can be found here.

Calculating benefit amount: In computing an individual's SNAP benefit allotment, the following costs are taken in to consideration:

- Shelter costs (examples: rent/mortgage, homeowner's insurance, property taxes, heating and cooling expenses, utility other than heating, telephone);
- Child care expenses (actual amount);
- Child support paid (actual amount);
- Any medical expenses over \$35 (can include Medicare Part B premium, Medicare prescription drug plan premium, co-pays, drug costs, vitamins, nutritional supplements or other medical items that are not covered by health insurance).

Receipts for medical expenses should be provided to the CAO caseworker. SNAP recipients should save documentation of medical expenses (such as a receipt from the pharmacy) so that the SNAP grant amount may be increased.

Depending on the utilities a recipient pays, they can receive a Standard Utility Allowance (SUA) for the purposes of computing the SNAP grant amount. The 2019/20 SUA amounts are as follows:

Heating or Cooling	\$594
Two Utilities (non-heating or cooling)	\$308
One Utility (non-heating or cooling)	\$58
Phone	\$33

TIP:

If SNAP recipients are paying rent that includes utilities, it is beneficial to document that to the CAO so the recipient can receive deductions for both rent *and* utilities. Documentation can be in the lease, or simply a letter from the landlord stating that the rent includes the utility and giving a breakdown for the amounts of rent and utility.

SNAP households also receive a *standard income deduction* based on the number of household members (1-3 H/H members get \$167, 4 H/H members get \$178 etc.). In addition, working SNAP recipients get 20% *earned income deduction*.

Income limits: The gross income limit depends on whether the household contains an elderly or disabled member. Elderly is defined as age 60 or older; "disabled" means receiving a government disability benefit like SSI, SSD, or Medical Assistance under a category based on a disability that will last 12 months or longer (i.e., Healthy Horizons). In addition, many people who get Veterans or Railroad Retirement benefits based on disability are considered disabled for SNAP.

The income limits are:

- \succ For most households, **130%** of the FPIG;
- ➤ For households with an elderly or disabled member, **200%** of the FPIG.

The Gross Income limits for the 2019/20 are reproduced in Chart 7-1. If a household's income, depending on the number of members in the household, exceeds 130% of the FPIG, that household will not be eligible to apply, unless there is a disabled or elderly member in the household. Households of one or two people that meet the gross income limit automatically qualify for the minimum benefit of \$16.

The maximum SNAP grant amounts for October 1, 2019 through September 30, 2020 are also given in Chart 7-1. SNAP grant amount and the Gross Monthly Income increase annually, on October 1. The maximum amount goes up for each additional person in the household. There is no extra SNAP because household members have a special diet or need to buy special foods.

The Standard Utility Allowances and the SNAP grants are updated each year. Contact the AIDS Law Project of Pennsylvania for an updated SNAP computation sheet.

Chart 7-1: Maximum Monthly Gross Income, Maximum Monthly Income for elderly and disabled SNAP grant from October 1, 2019 - September 30, 2020						
Household Size	Maximum Monthly Gross Income (130% of FPIG)	Maximum Monthly Income for elderly and disabled (200% of the FPIG)	Monthly Maximum SNAP Benefit			
1	\$1,354	\$2,082	\$194			
2	\$1,832	\$2,820	\$355			
3	\$2,311	\$3,556	\$509			
4	\$2,790	\$4,292	\$646			
5	\$3,269	\$5,030	\$768			
6	\$3,748	\$5,766	\$921			
7	\$4,227	\$6,502	\$1,018			
8	\$4,705	\$7,240	\$1,164			
9	\$5,184	\$7,978	\$1,310			
10	\$5,663	\$8,716	\$1,456			
Each Additional	\$479	\$738	\$146			

Resource limits: SNAP rules on resources have changed over a period of time. Currently the following groups of people <u>do not</u> have resources limit:

- Households having an elderly and/or disabled member with income less than 200% FPIG;
- Households with no elderly and/or disabled members and no member sanctioned or disqualified with income less than 160% FPIG;
- > Households that are categorically eligible (household with SSI, TANF).

The following have resource limits for SNAP eligibility:

- Households with a disqualified or sanctioned member for SNAP benefit with income less than 130% FPIG, may not have resources more than \$2,250;
- Households with a disqualified or sanctioned member and an elderly/ disabled member, with net income* less than 100% FPIG, may not have resources more than \$3,500;

➢ Households having an elderly/disabled member with income above 200% FPIG and have net income* of 100% FPIG, may not have more than \$3,500.

*Net income means household income after the all deductions (standard deductions, shelter, medical expenses etc.).

SNAP applicants may still be asked for resource information to make a decision whether they are eligible for expedited SNAP benefits (see § 7.4).

Defining "Household" for SNAP Purposes: It is extremely important to know who must be included in a SNAP household. The income of all household members is included when determining the size of the SNAP grant. Generally, if persons at the same address purchase food together and eat meals together they will be considered a "household" for SNAP eligibility.

However, if persons sharing an address buy food separately and prepare their meals separately, each may receive separate SNAP benefits. Persons sharing an address may share the same kitchen to prepare their meals and can use the same refrigerator to store food, and still get separate SNAP grants. They can also share a meal occasionally.

Usually, people will receive more SNAP if they apply for separate SNAP grants. For example, the chart above shows that a two-person household gets a maximum SNAP grant of \$355. But, if two people living in the same residence purchased food separately and prepared their own meals, each person is considered a separate household and eligible for the maximum of \$194 per person.

Persons who are disabled and 60 years of age or older who are unable to buy food and prepare meals because of a permanent disability can be counted as a separate household as long as the countable income of the persons they live with are below 165% of FPIG.

Mandatory Household Members: Some people have to be on the same SNAP grant if they live together. These include parents and children under age 22 (even if the child is themself a parent); married people; and children and an adult who is exercising parental control over those children. These groups are called "mandatory household members." A foster child is not considered a mandatory household member.

§ 7.4 Applying for SNAP

Application for SNAP can be made with Form PA-600 or via COMPASS at <u>https://www.compass.state.pa.us/compass.web/Public/CMPHome</u>. Once the application is filed, it is important to provide the CAO with the required verification to be authorized for SNAP. Applicants should pay close attention to calls and notices from the CAO in the days following their applications.

There are rules designed to protect people with disabilities who need SNAP. Someone who is not a member of a disabled person's household can apply for them, go to the

interview, and use their ACCESS card to shop for a them. The disabled person should write to the CAO office and designate a particular person to be their "authorized representative." This person can be a friend, relative, case manager or someone else who works for an agency, or anyone they trust (except a soup kitchen or shelter that takes SNAP) who is able to go to the CAO or help the recipient make calls if necessary.

Expedited SNAP benefits: Normally, CAO has 30 calendar days from the date of application to authorize SNAP benefits. But if an applicant qualifies for "expedited service," the CAO must provide benefits within 5 calendar days of the application. Although CAO caseworkers are expected to ask at the time of application if there is a need for expedited SNAP benefits, applicants who need SNAP benefits sooner than 30 days should be sure to request it. DHS must provide expedited benefits if a household:

- has less than \$150 in monthly income and less than \$100 available resources, or
- has combined monthly gross income and liquid resources are less than its monthly shelter expenses (rent/mortgage and utility costs), or
- recipient is a migrant or seasonal farm worker with liquid resources less than \$100 and no other source of income.

Appeals: If SNAP applicants are denied for any reason, they can file an appeal within ninety (90) days to challenge the denial. If the application was denied for missing verification, applicants can provide the required documents and have the appeal settled. However, they should not withdraw the appeal unless and until they receive written confirmation from the CAO showing their benefits have been authorized.

If SNAP recipients' benefits are reduced or terminated they can file an appeal within 10 days of the receipt of the notice (or within 15 days from the date of the notice) to continue their benefits at the original level.

Case Manager's whose clients have been denied, terminated or whose benefits have been reduced, should encourage their clients to contact the AIDS Law Project for assistance.

Semi-annual reporting: SNAP requires that recipients report their eligibility on a regular basis known as semi-annual reporting (SAR). Beneficiaries must comply with the SAR process and complete *all* forms that are sent out by the CAO and provide the CAO with *all* requested verification (e.g. pay stubs) to stay in the program. Failure or delay in returning this information will result in the suspension, and eventual closure, of SNAP benefits.

Case managers should assist their clients with filling out these important forms and returning them to the CAO within the deadline provided in the SAR notice. You should keep copies of all forms/documents submitted, and keep proof that these documents were

sent to the CAO (e.g. certified mail return receipt, COMPASS receipt, fax transmittal report, or receipt obtained from the welfare office when documents are dropped off). Follow up with the CAO to confirm they have received the paperwork, and that the information has been entered in the system.

§ 7.5 SNAP Electronic Benefit Transfer System

SNAP recipients are issued an "ACCESS" card that, much like an automated teller machine card with a personal identification number (PIN), is used to access funds in the recipient's SNAP account to buy food. ACCESS cards can also be used to access the recipient's cash account (such as TANF or State Supplementary Payments) at an automated teller machine (ATM). Account balance inquiries can also be made without charge by calling the EBT Customer service at **1-888-328-7366** or by logging into https://www.connectebt.com.

Although there is no deadline or expiration date to use the issued SNAP benefits, if SNAP recipients do not use the SNAP benefits resulting in no activity in the EBT card for a period of 180 days, the EBT system will return the benefits to DHS. It is therefore important to keep the EBT account active by making at least one debit transaction every 180 days. If a recipient's SNAP benefits are returned to DHS because of account inactivity, they can request that the CAO replace and reissue the returned benefits. The time limit for replacement is one year from the date of original issuance.

Recipients can use SNAP benefits to purchase grocery and cold prepared foods, but not vitamins, pet food, or hot prepared foods. See here for a list of things that can be purchased with SNAP grant:

http://services.dpw.state.pa.us/oimpolicymanuals/snap/FSP_EligFoodList_2_18_05.pdf

§ 7.6 Employment and Training Requirements

DHS has eliminated all mandatory work requirements for SNAP participants, but SNAP participants may *volunteer* to participate in the SNAP Employment & Training Program, and thereby qualify for "special allowances" to help them attend school or look for work. These special allowances and supportive services include: child care; clothing allowances for employment or training participation; books and supplies for an approved education or training activity; equipment or tools needed for employment; test fees; registration fee for a training course; motor vehicle down payment, purchase or repairs; and transportation costs.

To receive these special allowances, a SNAP participant will need an Employment Development Plan, or EDP. SNAP recipients who attend school or job training should inform their CAO case workers that they wish to volunteer in the food stamp "Employment and Training Program," and enter into an "Employment Development Plan." They should request that their school or job training program should be indicated as their employment and training activity in their EDP. This will entitle them to additional supportive services. In general, the CAO must make a decision on a request for supportive services within 15 days of the request.

Individuals categorically eligible for SNAP benefits because they are in TANF households must adhere to the TANF work requirements. See Chapter 8 for more details on TANF work requirements. Individuals with disabilities are not subject to any work requirements.

§ 7.7 SNAP/SSI Combined Application Project (CAP).

The United States Department of Agriculture selected Pennsylvania to participate in the SSI-SNAP Combined Application Project, which is named **PA CAP**. The goal of PA CAP is to increase SNAP participation among SSI recipients by issuing SNAP benefits to them automatically, when they are SSI eligible, without making them apply separately. As result, some SSI recipients can apply for SNAP at the Social Security office and do not have to provide any verification to the CAO.

The program allows **SSI beneficiaries who live alone,** or **purchase and prepare meals separately** from other people at their residence, the opportunity to participate in SNAP under different rules. Under this program, the SSA will process SNAP applications as part of the SSI eligibility process. The PA CAP applications are not processed through the local CAOs. The PA CAP application date is the date the client's SSI application is approved.

PA CAP recipients may choose to receive regular SNAP instead of PA CAP if shelter or medical expenses would make them eligible for a higher SNAP allotment. If a person opened in PA CAP no longer wishes to receive PA CAP benefits, that person can opt out of receiving PA CAP and apply for regular SNAP benefits.

Persons meeting the following criteria will be automatically enrolled in the PA CAP program:

- Single-person SSI households with SSI income only, or a combination of SSI and SSDI;
- ▶ Not receiving SNAP at the time SSA is evaluating their eligibility;
- Meet the SSA definition of Federal Living Arrangement Code "A" -Own household;
- > Declare that they purchase and prepare meals for themselves only;
- Live in Pennsylvania;
- Are 18 or older; and

- Receive the maximum SSI/State Supplementary Payment (SSP) benefit of \$793.10 (for 2019-20)
- or the maximum combined SSI/SSP and other SSA income of \$813.10 (for 2019-20).

There are four standard allotments, depending on whether the person's shelter costs (rent, mortgage, home owner insurance, property taxes, condominium fee) are higher or lower than \$196 a month and whether they also get SSI. It must be noted that utility expenses do not count as shelter costs. The current benefit amounts for PA CAP households are as follows:

For SSI income only:

- ▶ If the *shelter cost is below \$196 per month*, the PA CAP benefit is **\$101**.
- If the shelter cost is at or above \$196 per month, the PA CAP benefit is \$143.

For SSI and SSD income:

- ▶ If the shelter cost is below \$196 per month, the PA CAP benefit is \$92.
- If the shelter cost is at or above \$196 per month, the PA CAP benefit is \$134.

Chart 7-2: SNAP/SSI Combined Application Project benefits amounts						
Household income	Shelter costs below	Shelter cost at or above				
with COLA	\$196 benefit amount	\$196 benefit amount				
\$793.10	\$101	\$143				
\$813.10	\$92	\$134				

If clients would receive more SNAP benefits under the normal SNAP program, they can leave the PA CAP simply by submitting a regular SNAP application. However, if they choose to file a regular SNAP application, they cannot get back in PA CAP. The CAO office generally cannot enroll anyone in PA CAP because enrollment to the program is done through computer link-up between SSA and DHS.

The PA CAP renewal period is automatically set for 36 months, and participants will not receive semi-annual reporting forms. Instead, SSA will complete the renewal for PA CAP when they re-determine eligibility for SSI. All PA CAP participants are sent an ACCESS card to access their benefits.

Like all other SNAP participants, PA CAP participants will receive SNAP notices from the CAO. Recipients of PA CAP should take appropriate steps to ensure continuity of their

PA CAP benefits. Termination or reduction notices should be appealed right away.

Recipients of PA CAP have the same right to appeal and right to a fair hearing as all other SNAP recipients, and the CAOs should handle appeals for PA CAP benefits using the current appeals process.

Reasons a household may no longer qualify for PA CAP benefits include:

- A change in living arrangements; or
- A change in household circumstances involving purchasing and preparing food; or
- A change in the SSI payment status code.

NOTE:

With the advent of the ESAP (see next section), the PA CAP program is not as valuable as it was when the program was first launched.

§ 7.8 Elderly/Disabled Simplified Application Process (ESAP)

ESAP is simpler way to get SNAP benefit, with a two-page application form, for households with (i) <u>only</u> elderly or disabled members; (ii) no earned income; and (iii) all household members purchasing and preparing meals together. The program, which was implemented in 2016, will get clients the regular SNAP amount (unlike PA CAP).

ESAP has a three-year recertification period (like PA CAP). Recipients do not have to send any paperwork to CAO or participate in Semi-Annual Reporting (§ 7.8) during the three-year eligibility period. However, they are required to report changes to their income. ESAP households will be sent a renewal form to be completed at the end of the certification period.

The ESAP household is required to report the following changes within 10 days of the date the change to avoid an overpayment of SNAP benefits:

- A change of more than \$50 per month in the amount of unearned income;
- A change of more than \$100 a month per month in the amount of any type of income;
- A change in the source of income (for example, starting a job);
- Any change in household composition; or
- ➤ A change of address.

Like any other SNAP recipients, ESAP households have to act on and comply with all notices received from the CAO.

ESAP household can apply for SNAP benefits in the attached two-page form or apply on-line through the shorter COMPASS application. http://keepkidssafe.pa.gov/cs/groups/webcontent/documents/document/c 233591.pdf

§ 7.9 Women, Infants and Children Program (WIC)

The Women, Infants and Children program provides free healthy food, nutrition information and counseling, and referrals to health care for low-income pregnant and/or breastfeeding women, and young children. The food that WIC gives out includes milk, cheese, cereal, eggs, peanut butter, pure juice, beans and baby formula. Recipients are given vouchers for these foods to use in local supermarkets and at farmers' markets.

Applicants for the program must meet these requirements: (i) categorical, (ii) residential, (iii) income, and (iv) nutritional risk.

Persons eligible to participate in the WIC program must bees in one of these categories:

- Pregnant women (during pregnancy and postpartum);
- Breast feeding women (up to the infant's first birthday);
- Infants (up to the infant's first birthday);
- ➤ Children (up to the child's fifth birthday).

To be eligible for the WIC program, families must have <u>income</u> less than 185% of the FPIG. They must also <u>live</u> in the state where they apply and receive WIC and must be at <u>risk for malnutrition</u>. Most low-income families qualify for the WIC program.

To participate in WIC, applicants should go to their local WIC office, get their doctor or nurse to fill out WIC forms, and show proof of income (a Medical Assistance card or pay stubs are fine). If an applicant doesn't have a regular physician, the WIC staff will set up an appointment for them to see a physician in the WIC offices.

To locate the nearest WIC office, to get more information on the program, or to schedule an application appointment, call **1-800-942-9467** or go to the Pennsylvania WIC website at **www.pawic.com**.

Additional Resources:

DHS' Supplemental Nutrition Assistance Program Eligibility Handbook http://services.dpw.state.pa.us/oimpolicymanuals/snap/whnjs.htm