

# A Quick Guide to SNAP for Member Agencies



Supplemental Nutrition Assistance Program

Developed by:

RI Community Food Bank March 2022

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# **About this Guide**

A Quick Guide to SNAP for Member Agencies was created to help Food Bank members support their guests with SNAP inquiries comprehensively and efficiently. It was also developed as part of our overall efforts to increase access and participation in SNAP to community members in need of food assistance beyond the food pantry network. The information and materials in this guide will help agencies share information about SNAP and field questions about benefits and other resources related to the program.

This Guide includes information on:

- SNAP overview
- SNAP outreach
- SNAP eligibility
- Applying for SNAP
- Income Guidelines
- Application to DHS
- Recent program changes
- Other resources

#### **SNAP Overview**

The Supplemental Nutrition Assistance Program, better known as SNAP, is a federally funded program that helps low-income individuals and families purchase food. Locally, SNAP is administered through the RI Department of Human Services, or DHS. To receive SNAP benefits, most households must meet certain requirements and income guidelines. Once approved, SNAP benefits are delivered monthly through an electronic benefits transfer card (EBT) which can be used to purchase eligible food items at groceries stores and major retailers, such as Walmart and Target. For more SNAP information, visit the DHS website at <a href="https://dhs.ri.gov/">https://dhs.ri.gov/</a>.

#### Food Bank's SNAP Outreach

The Rhode Island Community Food Bank's SNAP Outreach program provides SNAP information and assistance to guests of our member agencies. Our bilingual staff is formally trained on SNAP law. Our SNAP coordinators visit partner agencies to provide workshops, trainings, and informational materials. Our staff also provides outreach assistance on-site at food pantries and meal sites. The goal of the outreach program is to help as many households as possible access or keep SNAP benefits.

# **Our Services**

- Screen for SNAP eligibility
- Help to complete applications AND make sure the applications are submitted successfully to DHS

- Help with anything else SNAP related, like recertification or explaining letters that may be confusing from DHS
- Provide information and materials on SNAP Benefits in multiple languages
- Make referrals to RI Legal Services for qualified complicated cases
- Provide general referrals and resources for other basic needs
- Host train-the-trainers for member agency staff and volunteers

For more SNAP information and resources, check out our comprehensive library of materials organized by category and population on our website at <a href="https://www.rifoodbank.org">www.rifoodbank.org</a>.

#### Our Staff:

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# **Determining SNAP Eligibility**

To be eligible to receive SNAP benefits, households must meet certain requirements.

#### Eligibility and benefit amounts are based on:

- Income
- Expenses
- Citizenship Status

# **Income Guidelines**

SNAP has two income levels:

- Households <u>without</u> an adult 60 or older or someone with a disability may qualify, if their income is less than 185% of the Federal Poverty Level (FPL)
- Households that include an older adult or someone <u>with</u> a disability may qualify with a maximum monthly gross income (200%)

	October 2021- September 2022	October 2021-		
		September 2022		
Household	Maximum monthly gross income	Maximum monthly gross		
size	(185%) (Households <u>without</u> an	income (200%)		
	adult 60+ or someone with a	(Households <b>with</b> an		
	disability)	adult 60+ or someone		
		<u>with</u> a disability)		
1	\$1,987	\$2,148		
2	\$2,686	\$2,904		
3	\$3,386	\$3,660		
4	\$4,087	\$4,418		
5	\$4,786	\$5,174		
6	\$5,485	\$5,930		
Additional	Approx. \$701	Approx. \$756		

# Income Chart by Household Size & Makeup

# **Applying for SNAP**

SNAP applications require certain supporting documents. Below is a list of the documents needed to submit with your application.

# NOTE: Do not send original documents to DHS. Send copies only.

- 1) Proof of Identity (select <u>one</u> identity proof for each person in household)
- □ Driver's License/State ID □ Birth Certificate □ Passport
- School/Work ID
  Military ID
- 2) Proof of Immigration Status
- Resident Alien/Green Card
- **3)** Proof of RI Residence (select <u>one</u> item for proof of residency) Note: People experiencing homelessness do not need to prove permanent address, they may use an address of a friend or helping agency.
  - □ Rent Receipt □ Lease □ Utility Bill □ Other mail with your address on it
- 4) Proof of Income: wages/unearned income for each member of applying household. (Select <u>one</u> item for proof of income)
  - One month's paystubs
    TDI/Unemployment/TCI/Workers Comp
  - Social Security Award Letter 
    Child Support/Alimony/Rental Income
  - Income Tax Return/ Business Records, if self-employed Proof that income
  - stopped (for example, letter from former employer stating last day worked)

- 5) Proof of Payment of Court Ordered Child Support
  - □ Paycheck □ Cancelled check/money order □ Copy of money order
- 6) Proof of Out-of-Pocket Medical Expenses for Adults 60+ and Disabled Applicants Only
  - □ Co Pays □ Prescriptions □ Over the Counter Medical Items □ Premiums
  - □ Medical equipment/supplies □ Other medical expense
  - □ Home care/transportation to medical appointments, etc.

### Where do I send a completed application and documents?

DHS is offering in-person services at all customer-facing lobbies; however, customers still have access to benefits and the staff through the customer portal. Log in to the portal to access benefits, instructions can be found on the Helpful Technology Resources page at <a href="https://dhs.ri.gov/resources/tech-resources">https://dhs.ri.gov/resources/tech-resources</a> or call 1-855-MY-RIDHS (1-855-697-4347).

#### Mail To:

RI Dept of Human Services P.O. Box 8709 Cranston, RI 02910-8787

Drop Boxes: Leave materials in the secure drop boxes at all our offices

#### Providence

1 Reservoir Ave Providence, RI 02907 FAX: 1-401-462-8052

#### Pawtucket

249 Roosevelt Avenue, Pawtucket, RI 02860 FAX:1-401-721-6659

#### Woonsocket

219 Pond St, Woonsocket, RI 02895 FAX:1-401-235-1273

#### Warwick

195 Buttonwoods Avenue, Warwick, RI 02886 FAX:1-401-736-1442 or 1-401-736-1443

South County Regional Family Center

4808 Tower Hill Road, Suite G1, Wakefield, RI 02879 FAX:1-401-782-4316

Newport Regional Family Center 31 John Clarke Road, Middletown, RI 02842 FAX:1-401-619-7201

# **SNAP FOR SENIORS (PEOPLE 60+)**

#### Who can apply?

The Supplemental Nutrition Assistance Program, known as SNAP, is a federal program administered locally by the Department of Human Services (DHS). If you are a lower-income senior, aged 60 or older, you may be eligible for SNAP benefits.

#### **Income and Benefits**

SNAP benefits are determined by several factors, including income and expenses. The only way to determine the amount is to apply.

#### Can I have a house, car, and bank account and get SNAP?

Yes, you can! For low-income seniors there is a limit of \$3,750 in cash and/or bank accounts. The home you live in, your car, life insurance policy, most retirement accounts <u>do not count</u> towards your income or resources.

#### What about medical costs?

Medical expenses can be <u>deducted</u> from your income, <u>thereby increasing your</u> <u>benefit amount</u>. Medical expenses include copays for medication and doctor visits, insurance premiums, transportation to medical appointments, medical equipment, and more.

#### What if I can't get out to apply?

You have options! You <u>do not</u> have to go a DHS office to apply for benefits. The application can be done by mail, fax or online at <u>www.healthyrhode.ri.gov</u>. The interview for the application can be done by phone and you can authorize a trusted friend or relative to help. Also, seniors recertify and complete paperwork every 2 years.

#### **Additional Benefits**

Some seniors can use SNAP at participating Subway restaurants and Federal Hill Pizza under the Restaurant Meals program. Seniors can also participate with Meals on Wheels, use Senior Farmers Market Vouchers, eat at senior meal sites, and use food pantries.

# **SNAP Medical Deductions Guide**

If you are age 60 or over, or disabled, your medical expenses can be deducted from your income, which could increase your SNAP benefits.

# **Countable Medical Costs Include:**

- Co-payments
- Prescriptions
- Insurance Premiums
- Medical Equipment
- Other medical costs may count as well

# **Calculating Expenses & Medical Deductions**

If you see your doctor once every 3 months, that cost is averaged to come up with a monthly cost. Your prescription costs are averaged to include medications that are not filled each month. One-time costs are counted in the month they are billed.

- If your medical expenses are at least \$35 a month, a standard medical deduction of \$183 will be deducted from your income.
- If your medical costs are more than \$218 a month, the actual amount of your monthly medical expenses will be deducted.
- If you are a current SNAP recipient and receive a large, one-time bill, report it to your DHS caseworker and ask that it be averaged over the course of your certification period.

People in household	1	2	3	4	5	6	Each Additional
Gross monthly Income	\$1,987	\$2,686	\$3,386	\$4,087	\$4,786	\$5,485	\$701

# **SNAP Income Guidelines for Individuals and Families**

\*\* If your income is above these limits, you may still be eligible if there is a person over age 60 or a person on disability in your household.

# **Important Facts:**

- You may be eligible for SNAP, even if you work, are unemployed, do not pay rent or do not have children.
- The value of your car, house, life insurance, or savings does not count.
- SNAP recipients are also eligible for many other benefits such as lower electric, gas, and phone rates.

- Some immigrant adults must have a legal status for 5 years, but there is no waiting period for immigrant children and some disabled immigrant adults.
- College students may also qualify for SNAP!
- Worried about getting to DHS for the application interview? DHS interviews can be done by phone.

# **SNAP Income Guidelines for the Homeless Population**

A person is homeless if they "lack a fixed and regular nighttime residence". This includes individuals or families who are temporarily staying in a shelter, motel, or someone else's home for less than 90 days.

#### Getting SNAP benefits does not require a permanent address

Applicants must provide a mailing address and identify a city of residence. SNAP applicants without a reliable place to get mail may choose a "digital noticing" option where they will get an email telling them to check their customer portal account for new DHS correspondence. Applicants may also ask the postoffice for a general delivery address or family members or friends for permission to use their mailing address. Some community agencies also allow clients to use their mailing address.

#### To apply for SNAP, proof of identity is required

Identity may be proven with a driver's license, birth certificate, or other form of ID. If you do not have any form of identification, someone who knows the applicant can go to DHS to identify you. DHS calls this form of identification "collateral contact". However, applicants do not usually need to show a Social Security card to qualify for SNAP; they just need to provide their Social Security Number.

#### Getting an EBT card replacement without a permanent address

If a SNAP recipient needs to replace an EBT card due to loss or damage, the replacement card will be mailed. If no address is available, a homeless household may pick up their card at an identified safe location. Safe locations can be found at <u>www.dhs.ri.gov.</u>

Individuals and families experiencing homelessness may use the Restaurant Meals Program.People experiencing homelessness may be notified by DHS that they are eligible to use their EBT card at select restaurants. For a list of all eligible and participating restaurants in Rhode Island, go to <u>www.dhs.ri.com</u>.

#### Updating contact information when experiencing homelessness

If a person moves frequently, does not have a permanent residence or regularly

changes their phone number, the Customer Portal (<u>https://healthyrhode.ri.gov</u>) is a great way to keep their contact information up to date, and to see communication from DHS so they don't experience a disruption in benefits. All notices can be read on "Notices" tab and under "My Profile", as participant can update their phone number, email address, mailing address as often as necessary. They can also enroll in digital noticing by clicking "go green" so they receive an email when there is new DHS communication to view.

#### **Questions?**

- Visit <u>www.dhs.ri.gov</u>
- Call: 1-855-MY-RIDHS (1-855-697-4347) Monday Friday, except holidays, from 8:30AM-3:00PM
- > Electronic Benefit Transfer (EBT) Customer Service: 1-888-979-9939



# **Non-Citizen Eligibility for SNAP**

Immigrants who have come to the United States as a refugee or asylee may be eligible for SNAP benefits. Applying for SNAP benefits <u>will not affect</u> any future application for Legal Permanent Residency (LPR) for citizenship. An immigrant will not be deported, denied entry to the U.S., or denied permanent status because their family receives SNAP.

#### Immigrants with LPR status may be eligible for SNAP

- For most adults there is a 5-year waiting period, however, there are special statuses and circumstances that waive the 5-year waiting period. Ask our outreach team about these exceptions.
- Children of immigrants can get SNAP even if their parents are not eligible. If the child is a LPR or a citizen, their parent can apply for them.

#### No waiting period for:

- Children under 18 with LPR
- Qualified disabled individuals
- $\circ$  Individuals with 40 quarters of work in the US
- Individuals who have served in the US military
- After the 5-year wait, LPRs who were sponsored to come to the U.S. will be asked to provide proof of their sponsor's income as part of the SNAP application.
- Undocumented individuals or Visa holders are <u>not</u> eligible for SNAP, but their children may be. If applying for a child, the Department of Human Services will not ask for proof of immigration for the parents and will not share information about the household with USCIS or ICE.



# You've Applied for SNAP. What happens next?

#### When will I hear from the Department of Human Services (DHS)?

After the application is sent in, DHS will either call you for an interview or mail you a letter with an interview date and time indicating when their office will call you at the number provided on your application.

# What happens at the interview?

A DHS caseworker reviews the application with you. You will be told what documents are needed to support the application and will have **10 days** to get them to DHS if you did not supply them with the application already. If there are needed documents that you are unable to get, ask the DHS worker for help.

# When will I get a decision?

DHS has **30 days** to decide if you are eligible for SNAP. However, if you have less than \$150/month income and less than \$100 in cash/savings, the decision must be made in 7 days.

# What happens when I am approved?

You will get a letter from DHS stating that you have been approved and what the monthly benefit amount will be. You should also receive an EBT card in the mail. You will need to set up a PIN for the card. When your application is approved, the SNAP benefits will be on the card, and you can use it for food purchases at locations that accept EBT.

# What happens if I am denied SNAP benefits?

If you get a notice that you were denied but you believe you should have been approved, you can file an appeal. The appeal form comes with the notice. For advice on appealing, call RI Legal Services 401-274-2652.

# **State and Federal Changes**

### **SNAP Income Guidelines**

Did you know at the beginning of every federal fiscal year SNAP income guidelines are adjusted? The United States Department of Agriculture's Food and Nutrition Service (USDA FNS) adjusts maximum Supplemental Nutrition Assistance Program (SNAP) benefits, deductions, and income eligibility standards. These adjustments are known as the "SNAP Cost of Living Adjustment (COLA)" and take effect on October 1 of every year.

For more information about the new SNAP income guidelines, please visit the DHS website <u>https://dhs.ri.gov/</u> or the RI Community Food Bank website at <u>https://rifoodbank.org/what-we-do/food-bank-programs/snap/</u>.

#### SNAP Emergency Allotment

At the beginning of January 2022, the federal government announced new changes to the extra, emergency Supplemental Nutrition Assistance Program (SNAP) payments. The extra payments have changed for households receiving more than \$95 a month in extra SNAP benefits.

Here is a helpful way to know if you are affected by the new change:

- If you currently receive more than \$95 in extra SNAP each month: No Change
- If your household receives the maximum SNAP amount for your household size, you will get \$95 a month in extra emergency SNAP payments.
- If your household does not get the maximum amount for your household size but receive less than \$95 a month in extra SNAP each month: You will get \$95 a month in extra emergency SNAP payments.

# EBT Benefits for School Age Children for the 2021-22 School Year

The RI Department of Human Services (DHS) and the RI Department of Education (RIDE) were approved by USDA to issue Pandemic-EBT (P-EBT) benefits to households with school age children for the current school year. Beginning Feb. 15, 2022, eligible school age children in SNAP and non-SNAP households will start receiving P-EBT benefits to help ensure all children in Rhode Island have access to nutritious meals. Like last year's P-EBT Issuance, you will receive these benefits if your household has school aged children who are attending school virtually or missed school, due to COVID. Eligible Households will receive a letter in the mail with more information about P-EBT and the issuance of benefits. Parents that received P-EBT last year will be issued benefits on the same card and parents benefiting from P-EBT for the first time, will receive a card in the mail. SNAP recipients who are eligible for P-EBT will receive benefits to their households SNAP-EBT card.

#### SSA and SSI Cost-of-Living-Adjustments

The **Social Security Administration** Cost-of-Living Adjustments (COLA) is based on changes in the Consumer Price Index. The purpose of COLA increases is to help Social Security and Supplemental Security Income recipients keep up with the changing cost of living. Starting January 2022, the Social Security Administration payees will receive an increase in benefits **by 5.9%**. To learn more about these new changes, please visit the Social Security Administration website <u>https://www.ssa.gov/</u>

#### How do COLA adjustments or changes affect my SNAP Benefits?

When your Social Security and SSI payments increase, these changes may also impact the amount of SNAP benefits you receive.

# MORE RESOURCES



# Food Assistance

- RI Community Food Bank Food Assistance List <u>https://rifoodbank.org/find-food/</u>
- Supplemental Food Assistance Program (SNAP) <u>https://dhs.ri.gov/programs-and-services/supplemental-nutrition-assistance-program-snap/supplemental-nutrition</u>
- Women, Infant, and Children Services (WIC) Supplemental Nutrition Assistance Program for Women, Infants, and Children <u>https://www.signupwic.com/</u>

# **Housing Assistance**

- RI Housing <u>https://www.rihousing.com/</u>
  - **Rent Relief Program** Homeowner & tenants' mortgage & rent support
  - **RI Housing Help Center** Home owner assistance
  - Coordinated Entry System People in need of shelter

# **Health Insurance**

- RITE Care/RITE Share Accessible medical coverage for pregnant women, children and their parents or caretaker relatives -<u>https://eohhs.ri.gov/Consumer/FamilieswithChildren/RIteShare.aspx</u>
- Healthsource RI Private Health coverage with subsidized and tax credits to help with cost <a href="https://healthsourceri.com/">https://healthsourceri.com/</a>
- **Community Health Centers** Ten Community Health Centers provide health care to uninsured individuals on a sliding scale basis <u>https://www.providencechc.org/</u>

# LIHEAP Programs

- **Community Action Agency (CAP)** <u>https://www.ricommunityaction.org/find-your-community-action-agency/</u> CAPs can help with the programs below:
  - LIHEAP Program Low-income heating and energy assistance
  - Good Neighbor Energy Fund (CNEF) Low-income heating and energy assistance
  - Weatherization Program Assist in making homes more energy efficient

# **Employment and Training**

- **Network RI** Assistance with resume building and job search <u>https://dlt.ri.gov/individuals/career-centers</u>
- Department of Labor and Training Work force Information and Educational Training Services - <u>https://dlt.ri.gov/</u>