

# Public Assistance Benefits

CalWORKS, RCA, SSI, Food Stamps, MediCal



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## CalWORKS Cash Assistance

On August 22, 1996, the President signed into law the Welfare Reform Bill. This new law ended the Aid to Families with Dependent Children (AFDC) and replaced it with a new federal welfare program named Temporary Assistance to Needy Families (TANF). This new federal program provides to each individual State a Block Grant that allows the individual states to create their own welfare programs that better reflect the unique needs and desires of the residents of each state. In California, the government has established the CalWORKs Program, which began its phase in on 1-1-98. The following information will attempt to explain many of the changes in the new program as well as provide information on how the new program will assist refugee individuals and families.

### Eligibility

Under the new TANF regulations many immigrants are not eligible for benefits unless they have become United States Citizens. This is not true for refugees. Refugees are eligible for TANF/CalWORKs benefits during the first seven years after arrival to the U.S. If they have not exceeded the 60-month time limited, and are receiving or applying for aid, they would need to be U.S. Citizens or have worked a total of 40 quarters in the U.S. to be eligible for benefits under TANF/CalWORKs.

### Time Limits

One of the biggest changes in the new CalWORKs Program is that there are strict limits on how long a recipient may receive cash assistance. There is a federally set 60-month lifetime limit on cash aid. In California, recipients, persons already receiving cash aid as of 3/98, may continue to receive support services for 24 months. Those who applied on or after 4-1-98 will be eligible for 18 months of support services. Those recipients not employed by the end of the 18 or 24-month time limit, will be mandatorily placed into a government financed Community Service Job unless exempt.

Children (under 18 years of age) of recipients who exceed the 60-month time limit and are still not employed, can continue to receive cash assistance either in the form of cash

or vouchers. Vouchers are direct cash payments to the landlord, utility company, etc. Further, recipients who are dropped from the CalWORKs Program because they have exceeded 60-month time limited are not eligible for General Relief until all of their children are 18 years of age.

Because of these new strict time limits eligible refugees should carefully consider other financial options before applying for TANF money and starting the 60-month clock. For example, the Matching Grant Program offered by many Volags, including IRC, and the CRC program offer an alternative avenue of support and assistance that preserves a refugee's CalWORKs benefits for possible use later in life. Also, CalWORKs offers a Diversion Plan, which is a one time emergency grant to help to divert families currently employed or who have a verified job offer from cash assistance. This grant could be used to pay for a car repair or back rent which may be a barrier to maintaining a job or accepting a verified job offer.

## **Work Requirements**

CalWORKs also introduced new work requirements that are much more demanding than what was required under the old GAIN Program. Mothers with newborns are now only exempted from work requirements only until the infant is 12 weeks old. The parent in a single parent recipient family will be required to participate in work related activities for a minimum of 32 hours per week. Two-parent recipient families will be required to participate 35 hours per week, and these hours may be split between the parents.

To insure that this is accomplished, prior to receiving cash aid, each recipient will be required to sign a "Welfare to Work Agreement", which clearly outlines the recipients' rights and responsibilities under CalWORKs. Some examples of work related activities are approved job training, education, (basic math, reading or ESL) work-study, work experience, unsubsidized work and community service.

Failure to comply with the terms of the "Welfare to Work Agreement" could mean the termination of all benefits.

## **Supportive Services**

In order to insure that the recipients of aid can comply with their work requirements as stipulated in the "Welfare to Work Agreement" clients will be offered supportive services. These supportive services include: childcare, transportation, costs of books, tools, special clothing, mental health or substance abuse counseling. The supportive services that the client will be eligible for will be clearly spelled out in their "Welfare to Work Agreement".

## **Other Requirements**

There are some other new requirements under the CalWORKs Program with which the recipient must comply either to receive or maintain cash aid. These requirements are:

- Applicant must cooperate with establishing paternity and enforcing child support.
- Parent(s) must prove that children have maintained proper immunizations.
- Parent(s) must insure that children of all ages maintain regular school attendance.

Further, it should be noted that grant levels will not be increased to cover children born after the parent(s) are on aid.

### **Fraud**

There are new, more serious penalties for applicants or recipients that are found guilty of fraud. This can include a lifetime disqualification from aid for any person found by a court or administrative hearing to have falsified documents or information in an attempt to receive or increase their aid under CalWORKs.

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## **Food Stamps**

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The Food Stamp Program is administered by the United States Department of Agriculture and is the single most important program that fights against hunger. Refugees have been able to access food stamps as a method of supplementing their cash assistance grants under the Refugee Cash Assistance Program or the AFDC Program now known as TANF. The following is a brief description of the new program and how it affects refugees.

### **Eligibility**

Adult refugees, who arrived to the U.S. after 8-22-96, are eligible for food stamps during the first seven (7) years after admission to the United States. After that, a refugee would have to have become a U.S. Citizen or have worked 40 quarters in the United States to remain eligible for food stamps. Refugee children, under 18 years of age, and adults over 65 years of age, who arrived prior to 8-22-96, are eligible for state-funded food stamps if they have been in the United States for more than 7 years, regardless of their citizenship.

### **Work Requirements**

Individuals who fail to comply with their Welfare to Work Agreement under the CalWORKs Program can be sanctioned and lose their food stamp benefits. This includes persons who are physically fit, but who refuse, without good cause, to provide information about their work status or job availability. This also includes persons who voluntarily quit or reduce their work effort to less than 30 hours per week, without good cause.

Further, “able-bodied” adults between the ages of 18 and 50 without dependent children will be eligible for only 3 months of food stamp benefits in a 36 month period unless they are working half time or participating in a job program half time.

This would apply to those refugees that were receiving Refugee Cash Assistance (RCA) and had exceeded the 8-month eligibility period and were still not fully employed.

## **Electronic Benefit Transfer (EBT)**

In April 1998, the County of San Diego will begin the use of a program in which the food stamp benefits are issued by means of a "credit card". This program, known as Electronic Benefit Transfer (EBT) is in place for all food stamp recipients. A plastic card will be issued to food stamp recipient with the eligibility information and monthly grant amount encoded on the card. Recipients will provide the card at the checkout at an authorized store where the dollar amount for the purchase of only the approved food items will be deducted electronically. For each additional month of eligibility the card will be electronically re-encoded with the grant amount for that particular month.

This new system was developed in an attempt to reduce fraud while insuring that the food stamp benefit is only used to purchase authorized foods. This new system will require recipients to budget their monthly income more carefully than ever before, as there will be very little discretionary cash available.

The State of California has changed the way public assistance recipients receive medical care. No longer will recipients receive their health care benefits via "regular" MediCal. For most welfare recipients, medical benefits are now provided through "health plans". It is believed that this type of health plan system will be more economical and save California taxpayers money and still provide recipients with quality health care.

Under the managed health care program, clients must first choose a Primary Care Doctor who provides initial treatment. All referrals to specialists, for laboratory tests or X-rays, etc. must come from the Primary Care Doctor. The only exception is for Emergency Services.

## **Choosing a Plan**

Every family should carefully consider their medical needs before choosing between the different health care plans and providers. Some things to consider are: how close is the health care provider to your home? Does the plan have all the medical services that you and your family need? Does the plan offer assistance in your native language? Before deciding, discuss these issues with your family, friends, and your doctor. Also, it is a good idea to contact the health plans and request them to provide you with written information about the benefits of their plans.

## **Changing Plans**

If you are not satisfied with the plan that you chose; or were assigned to, it is possible to change to a different plan. You can institute a change in health care providers by completing and submitting another MediCal Choice Form to Health Care Options. This change can take between 15 and 45 days to complete. During that transition period you must receive your medical services from your current health care provider.

Currently most MediCal recipients receive dental care through a statewide program of dentists authorized to provide dental services to MediCal recipients. This plan is known as Denti-Cal. No enrollment is necessary and recipients can change dentists at any time. To choose, a recipient may ask a dentist he/she already knows if they accept Denti-Cal as reimbursement, or the recipient may contact the Denti-Cal Office for a referral. All Dental services to MediCal recipients are provided through Denti-Care.

**If you have additional questions you should contact Health Care Options/Healthy San Diego at their toll free number 1-800-430-4263. Do not contact your eligibility worker as they can not provide you information on this subject. The current Health Plans with their phone numbers are shown below:**

<b>Community Health Group.....</b>	<b>1-800-640-4662</b>
<b>Compcare Health Plan.....</b>	<b>1-800-892-5500</b>
<b>Foundation Health.....</b>	<b>1-800-675-6110</b>
<b>Great American Health Plan.....</b>	<b>1-800-605-5509</b>
<b>Kaiser Permanente.....</b>	<b>1-800-464-4000</b>
<b>Sharp Advantage.....</b>	<b>1-800-359-2002</b>
<b>Universal Care.....</b>	<b>1-800-974-3348</b>
<b>Denti-Care.....</b>	<b>1-800-322-6384</b>