

# Help for Working and Unemployed Families

Many **working and unemployed families** in Rhode Island are eligible for services and benefits to help support their families. Programs such as health insurance (RIte Care), child care subsidies, tax credits (EITC), nutrition assistance (SNAP and WIC) and cash assistance (RI Works) are available to families with low or moderate incomes.

## Health Insurance

**RIte Care** is Rhode Island's Medical Assistance program for children under age 19, parents, and pregnant women. Eligibility is based on household income and size. There are no monthly premiums for RIte Care coverage. Eligible families with access to an approved health insurance plan through an employer may be enrolled in **RIte Share**. In this case, the state pays all or some of the employee's share of the premium (families with incomes above 150% FPL must pay \$61 to \$92 a month toward their coverage).

**HealthSource RI** offers new affordable health insurance plans. Families may get help to pay for commercial premiums and out-of-pocket costs, depending on their household income and which plan they choose.

### Income Guidelines for RIte Care/RIte Share

Effective 4/1/2015

#### Family's Gross Monthly Income at or below

Family Size	Children (Less Than 261% FPL)	Pregnant Women (Less Than 253% FPL)	Parents (Less Than 133% FPL)
2	\$3,465	\$3,359	\$1,766
3	\$4,370	\$4,236	\$2,227
4	\$5,274	\$5,113	\$2,688

Families can apply for all types of affordable coverage online at [www.healthyrhode.ri.gov](http://www.healthyrhode.ri.gov). Free and confidential assistance (phone and in-person) is available from HealthSource RI, Community Navigators, and DHS staff. For assistance from HealthSource RI, call (855) 840-4774. For assistance from DHS, call (401) 462-5300.

## Child Care

Income-eligible working families can get help paying for **child care** for children under the age of 13. Families with incomes above the Federal Poverty Level (\$1,674 a month for a family of 3) are responsible for child care co-pays calculated based on family size and income.

**BrightStars**, Rhode Island's Quality Rating and Improvement System for child care and early learning programs, helps families find high-quality child care options. Visit [www.brightstars.org](http://www.brightstars.org) or call (855) 398-5605.

### Income Guidelines for Child Care Assistance

Effective 4/1/2015

#### Family's Gross Monthly Income

Family Size	(Less Than 180% FPL Before Taxes and Deductions)
2	Less than \$2,390
3	Less than \$3,014
4	Less than \$3,638

Families can apply for the Child Care Assistance Program online at [www.dhs.ri.gov](http://www.dhs.ri.gov). For more information, visit [www.dhs.ri.gov](http://www.dhs.ri.gov) or call the RI DHS InfoLine at (401) 462-5300.

## Earned Income Tax Credit

**Earned Income Tax Credit** (EITC) is a federal and state tax credit for eligible individuals and families who work. For tax year 2014, a parent with two qualifying children who works and has a yearly earned income under \$43,756 (\$49,186 if married and filing jointly) is eligible. Working families may receive a portion of the EITC as

part of their paycheck and the remainder when they file their tax returns. To receive the EITC in advance, the employee fills out Form W-5. The employer then adds a portion of the credit to the family's paycheck. For more information, call the IRS Info Line at (800) 829-1040 or visit [www.irs.gov/eitc](http://www.irs.gov/eitc).

# SNAP/Food Stamp Program

The **Supplemental Nutrition Assistance Program (SNAP)**, formerly called the Food Stamp Program, helps eligible families buy food. Families receive an Electronic Benefit Transfer (EBT) card that is used to pay for food at market checkout counters. The EBT card is similar to a debit/credit card. The amount of benefits families receive is based on household size, income and expenses.

To apply, an individual or a family must complete an application and have an interview with the RI Department of Human Services. The interview can be held over the phone.

Families can apply for SNAP online at [www.dhs.ri.gov](http://www.dhs.ri.gov).

For more information, visit [www.dhs.ri.gov](http://www.dhs.ri.gov), call the RI DHS InfoLine at (401) 462-5300 or call the SNAP Outreach Project at (866) 306-0270.

## Income Guidelines for SNAP/Food Stamps

Effective 10/1/2014

Family Size	Family's Gross Monthly Income*	
	(Less Than 185% FPL Before Taxes and Deductions)	
1	Less than \$1,815	Up to \$194
2	Less than \$2,456	Up to \$357
3	Less than \$3,097	Up to \$511
4	Less than \$3,739	Up to \$649

\* Income guidelines for households with disabled and/or senior members are different than those listed here. Applicants must also meet a net income test. Benefit amounts vary based on household's net income.

# WIC

**WIC** is a nutrition program for Women, Infants and Children. Pregnant women, post-partum women and children under age five who participate may receive vouchers to buy food and receive nutrition counseling through the WIC program. Families enrolled in RItE Care or who meet the income guidelines may be eligible for WIC. Families can apply at Women & Infants' Hospital, St. Joseph Hospital or a local Community Health Center.

## Income Guidelines for WIC

Effective 4/1/2015

Family Size	Family's Gross Monthly Income	
	(Less Than 185% FPL Before Taxes and Deductions)	
1	Less than \$1,815	
2	Less than \$2,456	
3	Less than \$3,097	
4	Less than \$3,739	

For more information, call the RI Dept. of Health Info Line at (800) 942-7434.

# Rhode Island Works

**Rhode Island Works (RI Works)** is a temporary assistance program that provides cash assistance and work readiness services to families with no income or very low incomes. Families receiving RI Works also can receive RItE Care, SNAP, subsidized child care and transportation. Families can receive 24 months of cash assistance in any 60-month period, with a lifetime limit of 48 months (hardship extensions may be available). The cash benefit is provided through an Electronic Benefit Transfer (EBT) card.

To apply, families must have an intake/screening appointment at DHS, complete an application and provide proof of identity, income and assets/resources. Parents must agree to an "employment plan" designed to help them find work.

## Income Guidelines for RI Works\*

Family Size	Income Limit/ Monthly Benefit	Income Limit/ Monthly Benefit if Living in Subsidized Housing
1	\$327	\$277
2	\$449	\$399
3	\$554	\$504
4	\$634	\$584

\* Benefit amounts are based on family size, type of residence and income.

Families can apply for RI Works online at [www.dhs.ri.gov](http://www.dhs.ri.gov).

For more information, visit [www.dhs.ri.gov](http://www.dhs.ri.gov) or call the RI DHS InfoLine at (401) 462-5300 to find a DHS office near you.



Rhode Island KIDS COUNT is a children's policy and advocacy organization that provides information on child well-being, stimulates dialogue on children's issues, and promotes accountability and action. For more information, call (401) 351-9400 or go to [www.rikidscount.org](http://www.rikidscount.org).

