

# Did You Know...

that many **working families** are eligible for services and benefits to help support their families? Programs such as health insurance, food stamps, child care subsidies, and tax credits are available to working families.

## Health Insurance

**RItE Care/RItE Share** is Rhode Island's Medical Assistance program for children and families. Families enrolled in RItE Care choose one of three health plans: Blue Cross/Blue Shield of RI, Neighborhood Health Plan of RI or UnitedHealthcare of New England. Families also receive a Medical Assistance card that covers services such as dental care.

If a parent is working and the employer offers an approved health insurance plan, the family may be enrolled in RItE Share. The family enrolls in the employer's plan and DHS pays for part or all of the family's share of the premium.

Families apply for RItE Care/RItE Share by sending in an application to the Department of Human Services.

Eligibility for RItE Care/RItE Share is based on family size and income.

Family Resource Counselors at Community Health Centers and hospitals can help families complete the application.

Families with income higher than 150% of the Federal Poverty Level (monthly gross income of \$2,480 for a family of 3) must pay a monthly premium ranging from \$61 to \$92.

*For more information call (401) 462-5300.*

### **RItE Care/RItE Share health insurance covers:**

- Children up to age 19
- Parents of eligible children
- Pregnant women

### **RItE Care/RItE Share pays for:**

- Doctors visits
- Hospital care
- Prescriptions
- Transportation to medical appointments
- Interpreter services
- Immunizations
- Prenatal care
- Mental health services

#### **Income Guidelines for RItE Care/RItE Share**

Family's Gross Monthly Income (Before Taxes and Deductions)		
Family Size	Family Coverage (Parents and Children and Pregnant Women)	Coverage for Children and Pregnant Women Only
2	Less than \$1,978	\$1,978-\$2,673
3	Less than \$2,481	\$2,481-\$3,352
4	Less than \$2,983	\$2,983-\$3,031
5	Less than \$3,486	\$3,486-\$4,710
6	Less than \$3,988	\$3,988-\$5,390

## Earned Income Tax Credit

**Earned Income Tax Credit** (EITC) is a refundable federal tax credit for eligible individuals and families who work and have yearly earned income under \$35,263 (\$37,263 if married filing jointly). 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 (401) 525-4153 or 1 (800) 829-1040.*

# Child Care

Working families can get help paying for **child care** for children under the age of 16. The Department of Human Services shares the cost of child care with families who meet the criteria. Some families may have to pay child care co-pays depending on family size and income.

Child care subsidies can be used for care at licensed childcare centers, family home childcare providers, approved relatives or approved providers in the family's home.

For more information call (401) 462-5300.

Income Guidelines for Child Care	
Family Size	Family's Gross Monthly Income (Before Taxes and Deductions)
2	Less than \$2,342
3	Less than \$2,938
4	Less than \$3,534
5	Less than \$4,131
6	Less than \$4,727

# Food Stamps

**Food Stamps** help eligible families buy food. Families receive an Electronic Benefit Transfer card (EBT) that is used to pay for food at market checkout counters. The EBT card is similar to a credit card. The amount of Food Stamps families receive is based on family size and income.

To apply, an individual or a family must complete an application and have an interview with the Department of Human Services. The interview can be held over the phone. There is a \$2,000 limit of allowed resources per household. One car per adult member of the household is not counted (maximum of 2) in the resource limit.

For more information call (401) 462-5300.

Income Guidelines for Food Stamps		
Family Size	Family's Gross Monthly Income (Before Taxes and Deductions)	Maximum Amount of Food Stamps Benefit
1	Less than \$973	\$141
2	Less than \$1,313	\$259
3	Less than \$1,654	\$371
4	Less than \$1,994	\$471
5	Less than \$2,334	\$560
6	Less than \$2,674	\$672

# WIC

**WIC** is a nutrition program for Women, Infants and Children. Pregnant women, post-partum women and children under age 5 may receive vouchers to buy food and receive nutrition counseling by enrolling in 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.

For more information call 1(800) 942-7434.

Income Guidelines for WIC	
Family Size	Family's Gross Monthly Income (Before Taxes and Deductions)
1	Less than \$1,475
2	Less than \$1,978
3	Less than \$1,481
4	Less than \$1,983
5	Less than \$2,486
6	Less than \$2,988