

# Help for Working and Unemployed Families

Many RI **working and unemployed families** are eligible for services and benefits to help support their families. Programs such as health insurance, SNAP/food stamps, child care subsidies, and tax credits are available to families with low or moderate incomes.

## 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. The employer pays their contribution, the employee pays the RIte Care premium, and DHS pays the balance of the employer's share.

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 gross monthly incomes of \$2,288 for a family of three (incomes higher than 150% of the Federal Poverty Level (FPL)) must pay monthly premiums ranging from \$61 to \$92.

*For more information about RIte Care, call the RI DHS InfoLine at (401) 462-5300.*

*For help applying for RIte Care, call (401) 274-1771 x217 to find a Family Resource Counselor (FRC) near you.*

### 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
- Dental services

#### Income Guidelines for RIte Care/RIte Share

Family's Gross Monthly Income (Before Taxes and Deductions)		
Family Size	Coverage for Children and Pregnant Women (Less than 250%FPL)	Coverage for Parents (Less than 175%FPL)
2	At or below \$3,035	At or below \$2,125
3	At or below \$3,815	At or below \$2,670
4	At or below \$4,594	At or below \$3,216
5	At or below \$5,373	At or below \$3,761

## Earned Income Tax Credit

**Earned Income Tax Credit (EITC)** is a federal tax credit for eligible individuals and families who work. For tax year 2009, a parent with two qualifying children who works and has a yearly earned income under \$40,295 (\$45,295 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) 829-0922.*

# Child Care

Income eligible working families can get help paying for **child care** for children under the age of 13. The Department of Human Services shares the cost of child care with families who meet the criteria. Families with incomes above the Federal Poverty Level (\$1,526 a month for a family of 3) also are responsible for child care co-pays calculated based 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 the RI Dept. of Human Services Info Line at (401) 462-5300.

Income Guidelines for Child Care	
Family Size	Family's Gross Monthly Income (Before Taxes and Deductions)
2	Less than \$2,186
3	Less than \$2,746
4	Less than \$3,308
5	Less than \$3,869
6	Less than \$4,429

# 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 card (EBT) 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 Department of Human Services. The interview can be held over the phone.

For more information, call the RI DHS Info Line at (401) 462-5300 or the SNAP Outreach Project at (866) 306-0270.

Income Guidelines for SNAP/Food Stamps		
Family Size	Family's Gross Monthly Income* (Before Taxes and Deductions)	Maximum Amount of Food Stamps Benefit
1	Less than \$1,604	\$200
2	Less than \$2,159	\$367
3	Less than \$2,714	\$526
4	Less than \$3,269	\$668
5	Less than \$3,824	\$793
6	Less than \$4,379	\$952

\* Income guidelines for households with disabled and/or senior members are different than those listed here. Applicants must also meet a net income test to qualify for benefits.

# WIC

**WIC** is a nutrition program for Women, Infants and Children. Pregnant women, post-partum women and children under age 4 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.

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

Income Guidelines for WIC	
Family Size	Family's Gross Monthly Income (Before Taxes and Deductions)
1	Less than \$1,670
2	Less than \$2,247
3	Less than \$2,823
4	Less than \$3,400
5	Less than \$3,976
6	Less than \$4,553

