
Employers Did You Know...

that many low and moderate-income 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 who meet the eligibility criteria.

As an employer, you can help retain your employees by connecting them to these important services. Income support programs such as Rlte Care, Food Stamps, Child Care Subsidies and Earned Income

Tax Credit, allow working families to access the services they need and result in higher work productivity, attendance and job satisfaction. Helping your employees access these services will help increase the retention of employees.

Despite working full time, many families still struggle to meet their basic needs. Income support programs provide economic security to low and moderate-income families who are able to work, pay taxes and purchase goods and services.

Did you know that:

- Working families may be eligible for low or no cost health insurance coverage through the Rlte Care/Rlte Share health insurance program?
- Working families may be eligible to receive assistance purchasing food by receiving Food Stamps?
- Working families may receive assistance with child care expenses for their children up to age 16?
- Working families may choose to receive a portion of the Federal Earned Income Tax Credit in advance as part of their paycheck?

RItE Care

RItE Care is Rhode Island’s Medical Assistance program that provides eligible children and families with health insurance coverage.

Families enroll in one of the three participating health plans: Blue Chip, Neighborhood Health Plan of Rhode Island or UnitedHealthcare of New England. Families also receive a Medical Assistance card that covers services not included in the health plan, such as co-pays and dental services.

RItE Share

RItE Share provides comprehensive health care through the employer’s health plan by paying (all or part of) the employee’s health insurance cost. RItE Share provides wrap-around benefits such as copays for doctors visits and prescriptions.

Low and moderate-income families who are eligible for RItE Care and have access to employer-sponsored insurance may be enrolled in RItE Share. This includes families who may be offered health insurance at work, but cannot afford it and families who may currently be on RItE Care and have access to health insurance coverage at work.

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

Eligibility for RItE Care/RItE Share is based on family size and income. Non-US citizens may qualify.

Families whose income is above 150% FPL (gross monthly income of \$2,416 for a family of 3) must pay a monthly premium ranging from \$61 to \$92.

Families apply for RItE Care/RItE Share by sending in a mail-in application to the Department of Human Services. Family Resource Counselors at Community Health Centers and hospitals can assist families completing the application. *For more information call (401) 462-5300.*

Income Guidelines for RItE Care/RItE Share

Family Size	Family’s Gross Monthly Income (Before Taxes and Deductions)	
	Family Coverage (Parents and Children and Pregnant Women)	Coverage for Children and Pregnant Women Only
2	Less than \$1,926	\$1,926–\$2,602
3	Less than \$2,416	\$2,416–\$3,265
4	Less than \$2,906	\$2,906–\$3,927
5	Less than \$3,396	\$3,396–\$4,590
6	Less than \$3,887	\$3,887–\$5,252

Child Care

Working families who use approved child care providers for their children under the age 16 may qualify to receive child care subsidies. Subsidies may be used for in-home day care, child care centers and/or before and after school programs.

The RI Department of Human Services assists families with child care expenses by paying some or all of the cost. Some families may have child care co-pays depending on family size and income.

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 people purchase food. Food Stamps are accessed by using an Electronic Benefit Transfer (EBT) card at market checkout counters.

To apply, an individual or a family must complete an application and have an interview with the Department of Human Services. The interview may 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 disregarded (maximum of 2). 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

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 \$33,692 (\$34,692 if married filing jointly). The EITC reduces the amount of tax owed by the family.

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 Earned Income Tax Credit in advance, the employee fills out a W-5. The employer then adds a portion of the credit to the family's paycheck.

For more information call 1(800) 829-0922.

Tips for Employers

Employers can help their low and moderate-income employees by:

- Posting information about RIte Care/RIte Share, Child Care Subsidies, Food Stamps, and Earned Income Tax Credit programs in employee break rooms, rest rooms and bulletin boards.
- Inviting representatives from these programs to speak to your employees. See contact information below.
- Providing verification of an employee's wages and income promptly when requested.
- Having W-5 forms on hand for employees who wish to receive advance payment of the Earned Income Tax Credit.

Contact Information

RIte Care (401) 462-5300
www.dhs.ri.gov

RIte Share (401) 462-0311
www.dhs.ri.gov

Child Care/Food Stamps (401) 462-5300
www.dhs.ri.gov

Earned Income Tax Credit (401) 222-1040
www.tax.ri.gov

Other Important Contacts

Department of Labor and Training (401) 462-8000
www.dlt.state.ri.us

Temporary Disability Insurance . . . (401) 462-8420
www.dlt.state.ri.us

Unemployment Insurance (401) 243-9100
www.dlt.state.ri.us

netWORKri
One Stop Career Center (401) 722-3100
www.networkri.org

Covering Kids & Families RI
RIte Care Information and
Child Advocacy (401) 351-9400
www.rikidscount.org

Rhode Island Legal Services (401) 274-2652



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netWORKri is a one-stop career center that matches job seekers and employers through quality employment programs and services.