

Program Name: TAFDC

Transitional Aid to Families with Dependent Children

Agency: Massachusetts Department of Transitional Assistance (DTA)

Description: Combined state and federally funded program which provides monthly cash payments to very low income and low asset-holding families. This is an economic assistance (cash benefit) program that helps pregnant individuals, families and caregivers explore opportunities, improve their finances, and reach their goals.

Website: <https://www.mass.gov/how-to/apply-for-tafdc>
<https://dtaconnect.eohhs.mass.gov/>

Eligibility:

To be eligible, an individual must:

- Have children 18 or younger,
- Are pregnant and are due in less than 4 months; if you are under age 20 you may be eligible at any stage of pregnancy, and/or
- Are a caregiver for a child you are related to but who is not your biological or adopted child. As a caregiver, you can apply for TAFDC for yourself and the child(ren) or only the child(ren) in your care. If you apply only for the child(ren) DTA will not look at your income when you apply, even though the application is in your name. If the child in your case has income, that may affect eligibility.
- You live in Massachusetts,
- You or someone in your family are a U.S. citizen or an eligible immigrant, and
- Your income is below the TAFDC limits. Your family's gross income must be under the income limit. (Gross income is the amount before things like taxes are taken out.)
 - The income limit is based on your family size and the type of housing you live in.
 - There are different rules if you are a teen parent under age 18 living with your parent(s).

How do I know if my family's income is below the TAFDC limit?

1. Add up all income before taxes or other deductions. Do not count income of a foster child or someone who gets SSI.
2. If you are working, subtract \$200 from your monthly gross earnings. Then, if you got TAFDC in the last 4 months, subtract half of the rest of your gross earnings. These are deductions.
3. If you pay for child care, tell DTA during your application interview. We may be able to subtract more of your earnings.

TAFDC Eligibility Chart

| Family Size | Public or subsidized housing | Private housing |
|-------------|------------------------------|-----------------|
| 1 | \$513 | \$553 |

| | | |
|----------------------------------|---------|---------|
| 2 | \$648 | \$688 |
| 3 | \$783 | \$823 |
| 4 | \$912 | \$952 |
| 5 | \$1,045 | \$1,085 |
| 6 | \$1,183 | \$1,223 |
| 7 | \$1,316 | \$1,356 |
| 8 | \$1,448 | \$1,488 |
| Each additional household member | +\$139 | +139 |

What are the rules if I am a teen parent under age 18 and I live with my parent(s)?
If you are a teen parent and you live with your parent(s), monthly gross income must be less than the amounts below.

TAFDC Eligibility Chart for parents under age 18

| Family size | Income |
|-------------|---------|
| 1 | \$2,510 |
| 2 | \$3,407 |
| 3 | \$4,303 |
| 4 | \$5,200 |
| 5 | \$6,097 |
| 6 | \$6,993 |
| 7 | \$7,890 |

| | |
|----------------------------------|---------|
| 8 | \$8,787 |
| Each additional household member | +\$897 |

Child Support rules for TAFDC: Every child who gets TAFDC must have a child support case unless they live with both parents. But, you may not have to apply for child support for a child if you have experienced domestic violence or have safety concerns. Tell us if you are worried about this.

If you do not already have a child support order, DTA will connect you to the Department of Revenue (DOR). DOR can help you establish paternity and get a child support order.

The state of Massachusetts must keep any child support paid for children who get TAFDC. If a child's parent (who does not live with the child) pays child support while you get TAFDC, you will get the first \$50 each month. This is in addition to TAFDC.

Can DTA help connect me to employment and training services?

DTA will connect all applicants over 18 who can work to JobQuest - the online system connecting people to the MassHire Career Center network. Some applicants must register as part of their TAFDC application.

You can register now for access to free tools and resources to support your career pathway. DTA can also help you register after you apply. [Learn more and register here.](#)

Disability accommodation: If you have a disability or health problem that makes it hard for you to do something DTA asks, you can ask for help. This is called an accommodation. If you need assistance, you can contact your case manager or call the DTA Assistance line to be connected to a Client Assistance Coordinator.

Safety concerns or other issues because of domestic violence: If you are dealing with the impacts of domestic violence, DTA can help. The Domestic Violence (DV) Unit can help address safety concerns and other impacts of domestic violence. Find your local DV specialist. If it is an emergency or after hours, call SAFELINK at (877) 785-2020.

Limitations:

For most families, benefits are only available for 24 out of every 60 months (i.e. 2 out of 5 years), but there are exceptions to the rule for some recipients. The adult recipient of TAFDC can be working and still receive these benefits.

Immigrants: Many immigrants who legally entered the country after 8/22/96 face a five year wait before becoming eligible (but not veterans, refugees, asylees and some others).

Amount assigned per family:

| Family members | No rent allowance | With rent allowance |
|----------------|-------------------|---------------------|
| 1 | \$513 | \$553 |
| 2 | \$648 | \$688 |
| 3 | \$783 | \$823 |
| 4 | \$912 | \$952 |
| 5 | \$1,045 | \$1,085 |
| 6 | \$1,183 | \$1,223 |
| 7 | \$1,316 | \$1,356 |
| 8 | \$1,316 | \$1,356 |
| 9 | \$1,448 | \$1,488 |
| 10 | \$1,714 | \$1,754 |
| Increment | \$139 | \$139 |

Agency information:

DTA office: 1-800-249-2007

DTA Recipient Services Unit: 1-800-445-6604

Program Name: EITC

Earned Income Tax Credit, sometimes known as Earned Income Credit (EIC)

Agency: United States Internal Revenue Service (IRS) and Mass. Department of Revenue (DOR)

Description: The EITC is a credit for people with low or moderate earned income. The EITC may reduce your tax bill and give you a refund. Find out if you qualify.

The Massachusetts EITC is available to certain individuals or families who meet the tax requirements for the federal EITC.

To claim the Massachusetts EITC, you must file a tax return and be a Massachusetts resident for at least part of the taxable year.

Website: www.irs.gov/eitc & <https://www.mass.gov/info-details/earned-income-tax-credit-eitc>

Eligibility:

- You had a qualifying child during the taxable year, or
- You did not have a qualifying child during the taxable year and you meet the following criteria
 - You lived in the United States for more than one-half of the taxable year;

- You or your spouse had attained age 25 but had not attained age 65 before the close of the taxable year*; and
- You were not a dependent of another taxpayer during the tax year.

To be eligible for the EITC, you must also meet the following additional criteria:

- You, your spouse and any qualifying child have a valid Social Security Number (if your qualifying child does not have a social security number, you and your spouse may qualify for the EITC that is available for taxpayers without qualifying children);
- You have earned income
- Your adjusted gross income is within certain limits; and
- Your filing status is:
 - Single, head of household, or married filing a joint return; or
 - Married filing separate, and you have a qualifying child who lived with you for more than half of the tax year, and either of the following apply (1) you lived apart from your spouse for the last 6 months of the tax year, or (2) you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you didn't live in the same household as your spouse at the end of the tax year; or
 - Married filing separate and you are the victim of domestic abuse, and all of the following apply: (1) you are living apart from your spouse at the time you file your tax return; (2) you are unable to file a joint return because you are a victim of domestic abuse, and (3) you indicate this on the return. See Form1 Instructions to line 43.

Limitations:

- You did not file a Massachusetts return for the tax year;
- You were a nonresident for the entire taxable year;
- Your status is married filing separately and you do not have a qualifying child or you are not a victim of domestic abuse (see above) or;
- You and/or your spouse had investment income that exceeds the limit for the taxable year.

Availability:

One “applies” for the EITC through filing the federal and state income tax forms and “receives” the benefit through one’s tax return check.

Immigrants: Eligible with valid SSN and if worked in the past year. Immigrant children must have lived in the U.S. for more than 6 months out of the year to qualify. Those with Immigrant Taxpayer Identification Numbers (ITINs) do not qualify.

Amount granted:

IRS Table for the tax year 2023 for Single/Head of Household or Qualifying Widow(ed), or Married Filing Separately (Taxpayers claiming the EITC who file Married Filing Separately must qualify for the Massachusetts exception for victims of domestic abuse).

| Maximum Federal Adjusted Gross Income | Number of Qualifying Children | Maximum Federal EITC | MA Rate | Maximum MA Credit Allowed |
|---------------------------------------|-------------------------------|----------------------|---------|---------------------------|
| \$17,640 | 0 | \$600 | 40% | \$240 |
| \$46,560 | 1 | \$3,995 | 40% | \$1,598 |
| \$52,918 | 2 | \$6,604 | 40% | \$2,642 |
| \$56,838 | 3 or more | \$7,430 | 40% | \$2,972 |

For Married Filing Jointly: IRS Table for the tax year 2023 for Married Filing Jointly:

| Maximum Federal Adjusted Gross Income | Number of Qualifying Children | Maximum Federal EITC | MA Rate | Maximum MA Credit Allowed |
|---------------------------------------|-------------------------------|----------------------|---------|---------------------------|
| \$24,210 | 0 | \$600 | 40% | \$240 |
| \$53,120 | 1 | \$3,995 | 40% | \$1,598 |
| \$59,478 | 2 | \$6,604 | 40% | \$2,642 |
| \$63,398 | 3 or more | \$7,430 | 40% | \$2,972 |

Program Name: SNAP

Food Stamps was renamed the Supplemental Nutrition Assistance Program (SNAP) in 2008

Agency: Massachusetts Department of Transitional Assistance (DTA)

Description: SNAP is a federal nutrition program administered by the Department of Transitional Assistance (DTA) for Massachusetts residents. The benefits can be used in food stores but not restaurants to purchase food items.

Website: State info: www.mass.gov/snap; Federal Info: www.fns.usda.gov/snap

Eligibility:

Household gross income not to exceed 130% of Federal Poverty Level and household net income not to exceed 100% FPL to be eligible.

Deductions and some exceptions apply to income determination. Asset limits and work requirements also apply.

SNAP eligibility is based on who is in the household, income and certain expenses. "Eligibility" means who can and can't get the benefit.

If you aren't sure if you are eligible, apply! The agency will talk to you and make a decision based on the rules. If you are approved, SNAP will go back to the date you applied.

Limitations:

- SNAP benefits can be used to purchase food items at most grocery stores, convenience stores, and pharmacies (look for sign accepting EBT or Electronic Benefits Transfer cards).
- Hot foods and non-food items like alcohol, cigarettes, pet food, or medications are not covered.
- Teen parents: If teen is living on her own, she can apply for SNAP herself. However, if teen is under age 22 and lives with natural or adoptive parents, or is under 18 living with other adults, the parent or adult must apply for SNAP on behalf of teen and the household.
- Immigrants: Many non-citizens are eligible for SNAP, such as those who have worked in the U.S. for a certain amount of time or have come into the U.S. with a particular immigration status. Even if head of household is undocumented, he/she should apply for other eligible household members.
- See www.gettingfoodstamps.org/helpforimmigrants.html for more information.

Amount:

Recipients do not receive cash; rather, a monthly credit appears on an EBT card which they swipe at the store.

Household size, income, assets, and living expenses taken into account when determining a family's SNAP allotment. Maximum monthly amount: 1 person=\$194, family of 4=\$649.

| Household Size | Maximum Monthly Income (before taxes) | Maximum Monthly SNAP Amount |
|----------------|---------------------------------------|-----------------------------|
|----------------|---------------------------------------|-----------------------------|

| | | |
|------------------------|---------|---------|
| 1 | \$2,510 | \$291 |
| 2 | \$3,407 | \$535 |
| 3 | \$4,303 | \$766 |
| 4 | \$5,200 | \$973 |
| 5 | \$6,097 | \$1,155 |
| 6 | \$6,993 | \$1,386 |
| 7 | \$7,890 | \$1,532 |
| 8 | \$8,787 | \$1,751 |
| Each additional person | + \$897 | + \$219 |

How to Apply: Apply online (new applicants only) or through forms and mail completed application to DTA, PO BOX 4406, Taunton, MA 02780.

Note: A phone interview and submission of verifications are required after application is submitted.

ABCD neighborhood sites (www.bostonabcd.org) can help with application, or call Project Bread's FoodSource Hotline at 1-800-645-8333 to see if eligible and start application over the phone.

Apply in person at local DTA office.

Program Name: Lifeline Program

Agency: Federal Communications Commission (FCC)

Description: Lifeline is a federal program that provides free or low-cost phone or internet service to low-income households through a monthly service discount of up to \$9.25. Lifeline subscribers have the choice of applying their benefit discount to either (1) home phone service; (2) home internet service, where available, or (3) a wireless phone plan with data. The Lifeline Program subsidy does not cover the cost of a wireless device, but some Lifeline Providers may choose to offer an initial wireless device upon completing enrollment. If you have a mobile

device you would like to use with your Lifeline service, please contact the Lifeline wireless service provider prior to completing enrollment to see if your device is compatible with the provider's network.

Website: https://getinternet.gov/apply?id=nv_home&ln=RW5nbGlzaA%3D%3D

Eligibility: Eligibility is based on income at or below 135% of the Federal Poverty Guidelines or participation in certain federal assistance programs such as Medicaid, SNAP, SSI, Federal Public Housing Assistance, or Veterans Pension and Survivors Benefit.

Availability: Provides a discount on monthly charges for phone or internet services; only one Lifeline discount per household is allowed, which can be applied to either a landline or wireless service.

Amount: Discounts up to \$9.25 per month for eligible services. Additional discounts may be available for residents on Tribal lands.

Application: Can be completed online, by mail, or through an approved Lifeline service provider.

Linked Services: Recipients may also be eligible for other benefits depending on their participation in federal assistance programs.

Appeals: Consumers can appeal decisions regarding eligibility or benefit amounts through the Lifeline Support Center.

Retroactive: No retroactive discounts are provided. Benefits apply from the date of approval onwards.

How to Apply: Link Health can assist with the application process by completing this form: https://formfacade.com/public/100814590887757400074/all/form/1FAIpQLSfSL4s87SaYoVZ2AcRX3JZ4Qqu9jPp5X54h3IQIPH_4OcU6Ag

Program Name: WIC

Women, Infants and Children Nutrition Program

Agency: Massachusetts Department of Public Health

Description: Federal food program administered by the Massachusetts Department of Public Health (not DTA) for children under 5 years old and their legal parent/guardians (i.e. it's not just their mothers who can apply). WIC provides an EBT card to purchase healthy food, as well as offering nutritional education, breastfeeding classes, and other helpful services for children and families.

Website: <https://www.mass.gov/orgs/women-infants-children-nutrition-program>

Eligibility:

To be eligible, an individual must: be a child under 5, new mom, or breastfeeding woman; have a family/household income at or below 185% of Federal Poverty Level (family of 2 or a pregnant woman=\$30,004; family of 4=\$45,510); and have a nutritional need/risk determined by a health professional. Women who may have had a miscarriage or given child up for adoption are still eligible for WIC during their postpartum period.

Limitations:

- Individuals are automatically eligible if they are receiving TAFDC, SNAP, or MassHealth benefits and have children under 5. Foster children under age 5 are also automatically eligible. WIC is only usable for certain approved nutritious foods, unlike like SNAP benefits. Recipients receive a list of foods and participating retailers at enrollment.
- WIC is a short-term program. Therefore, a participant will "graduate" at the end of one or more certification periods. A certification period is the length of time a WIC participant is eligible to receive benefits. An eligible individual usually receives WIC benefits from 6 months to a year, at which time she/he must reapply.
- Immigrants: There are no immigration limitations for WIC recipients.

Requirements to apply for WIC benefit:

For your appointment, you will need the following information:

- Proof of current household income
Bring proof of income for everyone in your household. Examples include:
 - A pay stub from a recent check (within 30 days)
 - A letter from an employer
 - If you currently receive MassHealth/Medicaid, Supplemental Nutrition Assistance Program (SNAP) or TAFDC, you can bring proof of your participation in one of these programs as proof of household income.
- Proof that you live in Massachusetts
Examples include:
 - Utility bill
 - Postmarked piece of mail addressed to you at your address
 - Lease or a rent receipt from your landlord
 - Drivers license or other ID card
- Proof of identity
Bring identity for everyone who will be on the WIC program. Examples include:
 - Driver's license
 - Birth certificate
 - MassHealth card
 - Work or school ID

Talk to the WIC clinic if you are having problems bringing any of the above information. All information shared with WIC is confidential.

Amount:

Shopping with WIC saves families an estimated \$100-\$200 dollars per month on groceries depending on the size of the households. For example, the average monthly benefit is \$56 for children, \$79 for breastfeeding women, and \$66 for pregnant women.

WIC participants receive an EBT card to purchase specific foods each month that are designed to supplement their diets with specific nutrients. There is no maximum dollar amount per month, but rather a max “barcode” amount. This means that a family can scan and buy a max amount of certain foods (every item has a barcode) per month.

How to Apply:

Call 1-800-WIC-1007

Or apply in person at local WIC office. Click on local area of the state map to find closest office: www.mass.gov/eohhs/consumer/basic-needs/food/wic/participants/offices/

WIC also has a “WIC Shopper” App for Smartphones which allows participants to view available benefits and scan food product barcodes while shopping to determine if the item is WIC approved.

Linked Services to WIC? Children receiving TAFDC, SNAP, and/or MassHealth benefits are automatically eligible for WIC.

Right to appeal for WIC application? Yes, within 60 days of denial.

Is WIC retroactive? No.

Program Name: Fuel Assistance or LIHEAP

More formally known as LIHEAP: Low-Income Home Energy Assistance Program; includes access to Weatherization and other services.

Agency: Primarily Community Action Agencies across Massachusetts. Boston, Brookline & Newton, Malden & more are served by Action for Boston Community Development, Inc. (ABCD).

Description: Combined state and federally funded program which provides low income households with winter energy service payment assistance through direct payments to utility or vendor. This includes purchased oil, gas, electricity or even firewood – any energy used to provide winter heat.

Website: www.bostonabcd.org/energy & <https://www.mass.gov/info-details/learn-about-home-energy-assistance-heap>

Eligibility:

Homeowners & renters are eligible (even when heat is included in the rent). Massachusetts has increased income eligibility level to 60% of state median income.

Household income cannot exceed 60% of Massachusetts’ estimated State Median Income. While income is not the only factor in eligibility, please find the maximum FY 2025 income guidelines in the table below:

| Household Size | Maximum Income Level |
|----------------|----------------------|
|----------------|----------------------|

| | |
|----|-----------|
| 1 | \$49,196 |
| 2 | \$64,333 |
| 3 | \$79,470 |
| 4 | \$94,608 |
| 5 | \$109,745 |
| 6 | \$124,882 |
| 7 | \$127,720 |
| 8 | \$130,559 |
| 9 | \$133,397 |
| 10 | \$136,235 |

*Not all income counts toward eligibility, so please confirm your actual eligibility with your local agency.

Limitations:

Operates November 1 – April 30 (but often extended 1 month more depending on the year).
Immigrants: Any income-qualifying household, as long as one member has a social security number, is eligible. Unfortunately, the amount received will only be based on the number who have SS numbers.

Amount:

Depending on income level, for those in non-subsidized housing: up to \$1,600 in deliverable fuel. For those in subsidized housing: up to \$1,120 for deliverable fuel. (Note: amount varies dramatically by year and state appropriation).

How to Apply:

The online application opens on October 1 for the upcoming heating season (November 1, 2024 – April 30, 2025). You can submit an application online, in person at the agency in your area, or by mail.

In Boston, Malden, Medford & Everett: call ABCD: 1-617-357-6012

Even if over income, apply! Client can then be directed to other utility payment sources.

Linked Services? A Fuel Assistance application opens the door to many energy-related services, including: utility rate reductions, home energy audits with potential no-cost heating system replacement and weatherization services. Utility bill arrearages can be re-negotiated

through fuel assistance. Home electrical audits may result in no-cost, refrigerator & other electrical appliance replacements.

Right to appeal? Yes, submit a statement requesting appeal within 20 days of receiving the written decision to ABCD fuel program. Technical deadline to submit additional documentation if required is 20 days from letter, but often accepted as late as July.

Retroactive? Payments are made directly to the oil or utility company and can be used to payback arrearages and turn services back on.

Program Name: School Breakfast/Lunch

National School Lunch Program

Agency: Massachusetts Department of Elementary & Secondary Education (DESE)

Description: The National School Lunch Program (NSLP) is a federally assisted meal program operating in nearly 95,000 public and nonprofit private schools and residential childcare institutions. It provides nutritionally balanced, low-cost or free lunches to more than 26 million children each school day.

Website: <https://www.doe.mass.edu/cnp/nprograms/nslp.html>

Eligibility:

- Eligible for free meal: Income below 130% Federal Poverty Level
- Eligible for reduced price meal: Income between 130% and 185% Federal Poverty Level
- Categorically eligible: Any child/family that receives SNAP, TAFDC, or Head Start, or any child that is a homeless/runaway, or foster child.

Limitations:

- Households that have experienced a change in income due to layoffs or decreased work hours can reapply for meal benefits even if they were denied benefits prior to that income change.
- Households whose income is slightly too high to qualify for free or reduced price school meals may still be eligible for SNAP. This is because the income threshold for SNAP in Massachusetts is higher than the income threshold for free or reduced price meals. Once students qualify for SNAP, they are automatically eligible for free school meals.
- Immigrants: Immigration status is not a barrier to receiving benefit. Social security number not required, and all information contained in the application is confidential.

Amount:

A meal, rather than direct cash or vouchers to purchase food, is provided.

How to Apply:

For application information, contact the school that the child attends. Applications can be filled out at any time during the year. Households who recently experienced a change in income can reapply. If a school has 40% or more of its students automatically eligible for School Lunch, then the school will gain "community eligibility" and free lunch will be offered to all students at the school with no applications needed.

Call Project Bread for more information:

Phone: 1-617-723-5000

E-Mail: cnop@projectbread.org

Linked Services? Receiving School Lunch services does not automatically qualify one for other services, although similar income guideline levels suggest eligibility to them.

Right to appeal? There is no standard procedure, contact DESE if feel wrongly denied.

Retroactive? No, but children who received free/reduced meals in prior year have a 30 grace period to re-apply.

Program Name: Massachusetts Senior Nutrition Program

Also referred to as “Meals on Wheels”

Agency: Administration on Aging of the United States Department of Health and Human Services, operated by Massachusetts Executive Office of Elder Affairs

Description: The mission of Massachusetts Meals on Wheels is to provide nutritionally balanced meals to elders, their spouses, and their dependents with disabilities in the Commonwealth. Along with the meals we provide safety checks and opportunities for social engagement, as well as nutrition education and counseling.

Website:

<https://www.massmealsonwheels.org/#:~:text=The%20mission%20of%20Massachusetts%20Meals,as%20nutrition%20education%20and%20counseling>.

Eligibility:

People age 60 or older and their spouses are eligible to receive nutrition services. There is no income eligibility requirement, but a voluntary donation of \$2 per meal is suggested. For those receiving meals in their homes, some eligibility standards must be met such as inability to attend congregate sites due to physical, emotional, or cognitive impairments. Handicapped or disabled people under age 60 are also eligible for free meals if they live in elderly housing facilities where congregate meals are served.

Limitations:

- Meals are available during the week and some programs offer them on the weekends. In addition to meals, congregate meal sites may provide supportive services such as information and referral for medical services, transportation, health screening, and recreational activities.
- Immigrants: No immigration status questions are asked upon enrollment.

Amount:

At least 1 meal per day is served (or delivered), and each meal contains 1/3 of the current daily recommended dietary intake of nutrients and considers the special dietary needs of the elderly.

How to Apply:

- Senior nutrition agencies are located throughout Massachusetts.
- To find the nearest agency, call the Executive Office of Elder Affairs at 1-800-882-2003 or use this map to locate an agency nearby: contactus.800ageinfo.com/FindAgency.aspx
- If the client needs home-delivered meals, a program representative will arrange an appointment to meet with the client at home for a home-delivered meal assessment.

Linked Services? SNAP services have been streamlined for low income elders.

Right to appeal? No process of appeal.

Retroactive? No.

Health Care & Health Insurance:

MassHealth, ConnectorCare, Health Safety Net,
Medicare (Parts A, B & D), Prescription Advantage

Program Name: MassHealth (Medicaid)

Massachusetts version of Medicaid and Children's Health Insurance Program (CHIP)

Agency: MassHealth/Massachusetts Office of Medicaid

Description: MassHealth provides health benefits and help paying for them to qualifying children, families, seniors, and people with disabilities living in Massachusetts. We may offer benefits directly or help pay for all or part of your health insurance premiums. If you are a member, you may have access to doctor visits, dental, prescription drugs, behavioral health services, and other important health care services.

Website: www.mass.gov/masshealth

Eligibility:

- To be eligible, individuals must fall into one of the following groups: parents of minor children with income up to 133% Federal Poverty Level (FPL); all children under 19 (including undocumented) in families up to 150% FPL; young adults 19-20 up to 150% FPL; pregnant women up to 200% FPL; disabled adults up to 133% FPL; those living with HIV up to 133% FPL; and those with breast or cervical cancer up to 250% FPL.

Limitations:

- Coverage includes: doctor's visits, hospital stays, long term care, behavioral health services, substance abuse services, prescription drugs, and some dental care.
- Immigrants: Open to all legally documented immigrants who otherwise qualify. Complex rules, but anyone except completely undocumented immigrant adults likely to qualify for some form of coverage. There are also exceptions for undocumented immigrants who are pregnant, and for undocumented children under 19 years of age.

Amount:

Coverage may require a premium payment each month for certain MassHealth members who have incomes above 150% FPL. Copayments for some services may also be required, such as for prescriptions and inpatient hospital stays (ex: \$1 for generic drugs and \$3 for entire hospital stay). Certain groups are excluded from copayments such as pregnant women and children under 21.

How to Apply:

- Call Customer Service for information on application and case: 1-800-841-2900
- Apply online through the state's Health Connector website: www.mahealthconnector.org
- Apply by phone at 1-877-623-6765, or in person at a MassHealth Enrollment Center.

Linked Services? SSI, TAFDC, and EAEDC recipients are eligible for MassHealth Standard. MassHealth transitional coverage continues for 4 months when recipient leaves TAFDC (12

months if left for employment). Recipient will not be terminated after that until rescreened by MassHealth. Eligibility for MassHealth also signals likely eligibility for SNAP.

Right to appeal? Yes, legal notice from MassHealth denying application will include appeal information.

Retroactive? Retroactive 10 days; longer for elderly.

Program Name: ConnectorCare

Agency: Massachusetts Commonwealth Health Insurance Connector Authority Description: ConnectorCare plans are affordable health insurance plans offered through the Massachusetts Health Connector. They have low monthly premiums and low out-of-pocket costs, with no deductibles.

Website: www.mahealthconnector.org

Eligibility:

- Individuals not otherwise eligible for MassHealth, from 133.1% FPL to 300% FPL are eligible for ConnectorCare. A variety of price and coverage plans are available for individuals and families, which are offered via private health insurance companies. If income is higher than 300% FPL, one will not qualify for a ConnectorCare plan.
- However, one may still be able to get federal tax credits that help to lower the cost of monthly premiums.

Limitations:

- Coverage includes: doctor's visits, hospital stays, emergency services, prescription drugs, and mental health services (unlike MassHealth, it does not cover dental, eyeglasses, or long term services and supports). Each insurer's plan may have different doctors or hospitals in their provider networks. Use the Find a Provider tool at ProviderDirectory.MAhealthconnector.org to see which providers are in a plan's network.
- Immigrants: Open to all legally documented immigrants who otherwise qualify.

Amount:

Premiums and co-pays vary based on income, age, location, and tier of coverage plan. No deductibles.

The cost of ConnectorCare plans differs depending on the health insurer and the Plan Type. The Plan Type you qualify for is based on your income. The chart on the right shows the FPL ranges for different ConnectorCare Plan Types.

| Plan Type | FPL Range | 2024 Lowest-cost Monthly Premium, per person |
|--------------|------------|--|
| Plan Type 1 | 0–100% | \$0 |
| Plan Type 2A | 100.1–150% | \$0 |

| | | |
|---------------|------------|-------|
| Plan Type 2B | 150.1–200% | \$49 |
| Plan Type 3A | 200.1–250% | \$96 |
| Plan Type 3B | 250.1–300% | \$142 |
| Plan Type 3C* | 300.1–400% | \$219 |
| Plan Type 3D* | 400.1–500% | \$255 |

*Plan Types 3C and 3D are new plan types for plan year 2024.

How to Apply:

Apply online through the state's Health Connector website: www.mahealthconnector.org

Apply by phone at 1-877-623-6765, or in person at a MassHealth Enrollment Center.

Linked Services? None

Right to appeal? Yes, legal notice from MassHealth/Connector denying application will include appeal information. Must appeal a decision within 30 days of receipt of denial notice or 120 days if no written response by MassHealth/Connector to application.

Retroactive? Plans are effective first of next month. If eligible, can get Health Safety Net care while waiting for ConnectorCare to kick in.

Program Name: Health Safety Net (HSN)

Formerly known as Uncompensated Care Pool or "Free Care"

Agency: Health Care Finance & Policy branch of EOHHS; Managed by the Massachusetts Office of Medicaid

Description: The Health Safety Net pays for certain medically necessary services provided to qualified low-income patients at Massachusetts community health centers (CHCs) and acute care hospitals. The HSN also pays CHCs and acute care hospitals for medical hardship expenses (when qualifying medical expenses exceed a specified percentage of a family's income), and for some types of bad debt.

Website: <https://www.mass.gov/info-details/health-safety-net-for-patients>

Eligibility:

- One must first apply for MassHealth and ConnectorCare, and will only receive HSN if income eligible but do not meet other requirements for those programs. Coverage is fully subsidized for otherwise uninsured individuals/families with income below 200% FPL (single person=\$24,120; family of 4=\$49,200); partially subsidized for those up to 400% FPL (single person=\$48,240; family of 4=\$98,400), or higher if one's medical bills dramatically exceed income.

The Health Safety Net (HSN) is available to uninsured and underinsured Massachusetts residents whose family income is under a certain percentage of the Federal Poverty Level (FPL):

- Massachusetts residents with income between 0-150% of the FPL may be eligible for the Health Safety Net.
- Massachusetts residents with income above 150% and equal to, or less than 300% FPL may be eligible for the Health Safety Net with a deductible.

The HSN can act as a secondary payer for eligible individuals enrolled in:

- private insurance,
- student health insurance,
- Medicare,
- certain MassHealth programs,
- Qualified Health Plan, or
- ConnectorCare (for the first 90 days)

Limitations:

- HSN coverage lasts for up to 1 year. Homeless residents and immigrants qualify for services. HSN has a limited number of community health centers, hospitals, dental services and pharmacies in its network. See mass.gov/eohhs/consumer/insurance/more-programs/health-safety-net/for-patients.html for a list of approved providers.
- Immigrants: Must be a resident of Massachusetts; immigration status does not matter. HSN is the health care program of last resort for undocumented immigrants.

Amount:

- HSN pays part or all of the cost for medically necessary services at specific community health centers and hospitals. The biggest providers of this care in the Boston area are Boston Medical Center and Cambridge Health Alliance.

How to Apply: Get a paper application by calling MassHealth at 1-800-841-2900 or meet with counselors at local hospital or community health center for help with the application. For more information, call the Health Safety Net Customer Service Center at 1-877-910-2100 or email hsnhelpdesk@state.ma.us.

Linked Services? Common application for MassHealth, ConnectorCare and Health Safety Net.

Right to appeal? Yes, legal notice from MassHealth denying HSN application will include appeal information. Appeal must be filed within 30 days of receipt of determination notice.

Retroactive? Yes, if person can prove they qualified for HSN at least 10 days prior to application.

Program Name: Medicare

Agency: United States Centers for Medicare and Medicaid Services

Description: Medicare is health insurance for people 65 or older. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

Some people get Medicare automatically, others have to actively sign up -- it depends if you start getting retirement or disability benefits from Social Security before you turn 65.

It is divided into parts: Medicare Part A provides hospitalization coverage; Part B provides outpatient coverage (doctors visits, etc.) and Part D provides prescription drug coverage. Part C lets private companies do all of the above for an extra fee.

Website: www.medicare.gov

Eligibility:

- Eligible if 65 or over, have end-stage renal disease or ALS (regardless of age), or have been disabled & receiving SSDI for more than 24 months.

Limitations:

- Part A (hospital coverage) is automatic enrollment at 65, but people must choose to enroll in Part B (doctor's visit coverage) and pay a premium which rises most years with inflation. Part B average cost: \$109/month for SS recipients paying the premium through SS benefits; \$134/month for individuals earning \$85,000 or less; or couples earning \$170,000 or less. For those earning more, payment amounts increase up to a maximum of \$428.50/month. The longer a person over 65 waits to sign up for Medicare, the greater the premiums they will have to pay for Parts B and D.
- Immigrants: "Lawfully present" immigrants with 40 quarters of work history qualify. Those who have been in the country 5+ years but have not worked long enough can purchase coverage.

Amount:

- Part B has a yearly deductible of \$183. After deductible is met, recipient pays 20% of Medicare-approved amount for services. Part D has an initial deductible of \$400. After this, Medicare will pay cost of prescriptions until total reaches \$3700. Between \$3700 and \$4950, there is a coverage gap or "donut hole," where Medicare no longer pays full cost. While in the gap, recipient pays ~40% of price for brand name drugs and ~50% for generics, until total reaches \$4950 when full coverage resumes.

How to Apply:

People who have chosen to receive Social Security at 65 or have been on SSDI for 24 months are automatically enrolled in Medicare at that point and will be mailed a members card for Part A coverage. Those with end-stage renal disease or ALS, or not receiving Social Security yet, must request a card.

For more information, call 1-800-633-4227.

Linked Services? None directly.

Right to appeal? Extensive and complex system of appeals, consisting of five levels, if denied payment/coverage for Medicare-related health services. Unclear if there is a time limit for appeal. Medicare's website does not address issue of appealing denial of initial application for Medicare.

Retroactive? Not in general or useful way. Some disabled may see Medicare retroactively pay for some services previously paid by MassHealth.

Program Name: Prescription Advantage (PA)

Agency: Massachusetts Executive Office of Elder Affairs

Description: Federal and state funded program for seniors to supplement Medicare Part D's prescription drug coverage.

Website: www.mass.gov/elders/healthcare/prescription-advantage/

Eligibility:

Must be 65 or older (income limit 500% FPL) or meet disability criteria (income limit 188% FPL).

Availability/Limitations:

Must be receiving Medicare Part D or a creditable coverage plan (creditable coverage is coverage as good or better than drug coverage offered by Medicare and is usually provided by employer or union). There is no additional premium for Prescription Advantage, but in some cases a yearly enrollment fee may apply. The supplement program covers prescription co-payments after recipient reaches Medicare's "donut hole" coverage gap (currently between \$3700 and \$4950). If income eligible, applicant must apply for "Extra Help" for Medicare Part D before applying for Prescription Advantage.

Immigrants: Immigrants qualify regardless of citizenship.

Amount: Prescription Advantage will provide assistance only for drugs covered by a member's Medicare prescription drug plan (Part D), Medicare Advantage plan or creditable coverage plan.

Co-pays depend on income level.

How to Apply:

Call 1-800-243-4636 or go to www.prescriptionadvantagema.org/Application/ApplyOnline to apply.

May apply before enrolling in Medicare Part D, but must be enrolled before one can receive benefits.

Linked Services? Massachusetts College of Pharmacy and Health Services (MCPHS)

Pharmacy Outreach Program is a program for anyone needing information on prescriptions and/or help paying for them. For more information go to

www.mcphs.edu/patient-clinics/pharmacy-outreach-program or call 1-866-633-1617.

Right to appeal? Applicant can appeal denial of membership in PA through returning the denial reconsideration form within 15 days of receiving it. Once a member, PA can then help individuals appeal if Medicare Part D denies coverage of prescribed drug.

Retroactive? No, coverage starts 1st of next month.

For information on health coverage and help with health insurance enrollment: in Boston, call the Mayor's Health Line 1-617-534-5050, mayorshealthline@bphc.org or statewide call Health Care for All's Help Line: 1-800-272-4232 www.hcfama.org/helpline (contains e-mail link).

For specific help on health care coverage for seniors, contact local SHINE (Serving the Health Information Needs of the Elderly) office. For more information see: www.ethocare.org/shine/ or call Ethos' Boston SHINE program: 1-617-522-9270

An excellent website to determine what national benefits seniors are eligible for is Benefits

Checkup: www.benefitscheckup.org

Education & Child Care:

Child Care Vouchers & Head Start

Program Name: Child Care Financial Assistance (CCFA)

Agency: Massachusetts Department of Early Education and Care (EEC)

Description: A complex variety of subsidized child care services, such as child care centers, family child care (at someone's home) and informal child care (ex: with a relative) are managed by area Child Care Resource and Referral Agencies, including Child Care Choices of Boston.

Website: <https://www.mass.gov/child-care-financial-assistance>

Eligibility:

Families must be below 50% of State Medium Income (SMI) (family of 2=\$37,053; family of 4=\$54,489) when they apply for child care and not go over 85% when they are receiving childcare (family of 2=\$62,989; family of 4=\$92,631). All parents/guardians in the family must also be either: working, seeking employment or enrolled in a training program; retired if over 65; or parent and/or child have documented disability.

Limitations:

- TAFDC recipients automatically receive a childcare voucher for work, education & training, job search and community service activities. Others who receive child care without a wait include: former TAFDC recipients who are now working (if apply w/in 12 months) or finished education & training program (if apply w/in 6 months); homeless in DTA shelter (if apply within 3 months or as long as applicant starts working or enters Education & Training program); teen parents. All others must get on state income eligible waiting list for child care (a long wait).
- Immigrants: EEC does not review immigration status or report to ICE, but does require identifying documentation and proof of work eligibility, etc. for various child care vouchers. However, no child shall be denied child care assistance based solely on applicant's failure to demonstrate citizenship or immigration status without final review by EEC.

Amount:

Child care coverage varies by income, household size and age of child, but there is no maximum cap. Co-pays are based on a sliding scale: families in Tier Level 1 income bracket (=family of 2 earning up to \$971/month) pay \$0. Fees rise in multiple increments up to \$205/week for a family earning 85% SMI or 100% SMI income if child has disability.

How to Apply:

Call 1- 617-542-5437 to apply or email: help@childcarechoicesofboston.org

The "income-eligible" wait list is very long, so get name on it early if not qualified for an immediate child care voucher.

Linked Services? Transportation for children to and from child care can be added to the voucher in certain circumstances.

Right to appeal? Yes, through EEC or DTA, depending on type of voucher. The Resource & Referral Agency will provide an appeal form asking for supportive documentation. Vouchers renew 2 weeks ahead of time in order that any appeals can be processed in a timely fashion. If appeal takes longer than 2 weeks, then applicant will get an automatic voucher extension. In some cases exceptions can be made—write a formal submittal to EEC to request one.

Retroactive? No, unless couldn't get a voucher renewed in timely manner.

Program Name: Head Start

Also includes information on Early Head Start

Agency: Office of Head Start, Administration for Children & Families, US Dept. of Health & Human Services

Description: A federally funded and locally operated program which promotes school readiness by providing comprehensive education and child care for low-income children ages 5 and under, emphasizing family involvement and connection to appropriate services.

Website: www.bostonheadstart.org

Eligibility:

Open to families with incomes at or below 100% FPL (family of 2=\$16,240; family of 4=\$24,600), although individual sites can serve some higher income families if space is available. Children from families receiving TAFDC or SSI are automatically eligible, regardless of income.

Availability/Limitations:

To enroll, child must be at least three years old as of September 1st and no older than 5 years. Early Head Start provides services for pregnant women, babies and toddlers up to three years old. Even if it is late in the "school year," Head Start often has slots open, although Early Head Start is often full.

This is an excellent program because it works with the entire family in a positive, holistic way, and not just the individual child. Includes physical & mental health services (often dental checkups also) as well as nutrition education & meals support services for child.

Immigrants: Immigration status not a barrier.

Amount:

No direct cash equivalent.

How to Apply:

Call ABCD: 1-617-348-6272 to find out if eligible and apply.

Linked Services? Head Start will help families apply for other benefits for which they qualify.

Right to appeal? No formal process of appeal.

Retroactive? No, child starts as soon as "school year" begins or slot becomes open.

Housing and Homelessness:

Emergency Assistance, HomeBASE, RAFT, MRVP

For homeless individuals in the Boston area:

Homeless men: contact Pine Street Inn: www.pinestreetinn.org and click on "Find help" or call 1-617-892-9100. It is located at 444 Harrison Avenue in Boston.

Homeless women: contact Rosie's Place: www.RosiesPlace.org and click on "Programs" or call 1-617-442-9322. It is located 889 Harrison Avenue in Boston.

Program Name: Emergency Assistance (EA)

Agency: Massachusetts Department of Housing and Community Development (DHCD), Division of Housing Stabilization (DHS)

Description: A state funded program which provides emergency shelter and helps find permanent housing for homeless families with dependent children (under 21 years old).

Sometimes it also helps cover housing costs.

Website: www.masslegalhelp.org/income-benefits and click on "Emergency Shelter"

Eligibility:

Must be homeless family with children under 21 and/or a pregnant woman (husband of pregnant woman can get shelter too). To be eligible, family's income must be <115% of FPL (family of 2= \$1,556/month; 4=\$2,358/month); the asset limit is \$2,500 (but ok to have car under \$15,000).

Wages and cash benefits (TAFDC, EAEDC, SSI) count as income. Food Stamps do not count as income.

What counts as homeless and eligible for EA? Victims of domestic violence or natural disaster (fire, flood, etc.), no-fault eviction, or do not have a safe place to stay. According to DHCD, being "doubled-up" (living with friends/relatives) or facing eviction does not make one automatically eligible for EA. DHCD will assess whether the situation warrants EA services immediately or not.

Limitations:

To receive EA, family must agree to and sign a Re-Housing Plan, which includes searching for permanent housing, working or attending training, saving 30% of household net income and keeping children in school. If family does not stick to plan, they could lose EA benefits.

Note: If recipient is a parent under 21, he/she will be first placed in an EA Congregate Shelter or Teen Living Program.

Immigrants: EA is available to immigrants with legal status, including refugees, lawful permanent residents and persons residing in the U.S. under color of law. Note: If any member of the household has one of these statuses or is a citizen, the entire household meets this rule. Must also show proof of Massachusetts residency.

Amount:

This is not a cash benefit but rather provides a roof over a family's head.

How to Apply:

To apply via phone, call DHCD Recipient Services: 1-866-584-0653

Or visit DTA Boston office located at 2201 Washington St., Roxbury, MA; phone: 1-617-989-6100

Can apply in person at some DTA offices, including: Boston (Dudley Square), Brockton, Chelsea, Fall River, Framingham, Hyannis, Lawrence, Lowell, New Bedford, Salem, Springfield, and Worcester.

Linked Services? May also be eligible for HomeBASE.

Right to Appeal: Yes, if within 21 calendar days of denial of EA shelter. Can remain in shelter if appeal within 10 days of notice.

Retroactive? No.

Program Name: HomeBASE

Also known as Massachusetts Short-Term Housing Transition Program Agency: Department of Housing and Community Development (DHCD), Division of Housing Stabilization (DHS)

Description: State funded program which helps homeless families pay rent for up to 1 year. HomeBASE is available to help families avoid going into shelters or assist them with leaving a shelter.

Website:

<https://www.masslegalhelp.org/housing-apartments-shelter/emergency-shelter/emergency-assistance-basic-shelter-rights-families> & <https://www.mass.gov/info-details/homebase>

Eligibility:

Must be very low-income (<115% FPL) homeless family with children under 21 and/or a pregnant woman to qualify. Homeless means 1) either homeless or about to be homeless in a few days; 2) have no safe place to stay and 3) meet Emergency Assistance eligibility (see prior page). If family does not have a safe place to stay, DHCD must put them in an EA shelter or short-term HomeBASE apartment, even before family has found a long-term place to live with HomeBASE.

Availability/Limitations:

To receive HomeBASE, a family must first be found eligible for Emergency Assistance (EA), so it is important to complete an EA application as well. Family must agree to and sign a Stabilization Plan, which includes paying rent on time, working or attending training, saving money, and keeping children in school. If family does not stick to plan, they could lose HomeBASE benefits for 1 year.

Immigrants: HomeBASE is available to immigrants with legal status, including refugees, lawful permanent residents, and persons residing in the U.S. under color of law. If any member of the household has one of these statuses or is a citizen, the entire household meets this rule. Must also show proof of Massachusetts residency.

Amount: HomeBASE can provide funds for first month's rent, last month's rent and security deposit in a new home (up to \$8,000), furniture (not to exceed \$1,000), a monthly stipend to help pay rent for up to one year, as well as utilities, travel costs and/or many other expenses that would otherwise prevent a family from accessing a new home.

How to Apply:

To apply via phone, call DHCD Recipient Services: 1-866-584-0653

Or visit DTA Boston office located at 2201 Washington St., Roxbury, MA; phone: 1-617-989-6100

Can apply in person at some DTA offices, including: Boston (Dudley Square), Brockton, Chelsea, Fall River, Framingham, Hyannis, Lawrence, Lowell, New Bedford, Salem, Springfield and Worcester.

Also see, Boston Housing Consumer Education Center: Metropolitan Boston Housing Partnership, 125 Lincoln Street, 5th Floor, Boston, MA 02111; phone: 617-859-0400 website: www.mbhp.org

Linked Services? Family may qualify for Emergency Assistance while waiting for HomeBASE subsidy.

Right to Appeal: Yes, if appeal request is within 7 days of receiving notice. Hearing must take place within 15 days of request. This applies to both initial denial of benefit and to termination of benefit after having moved into a home. Eligible for aid pending appeal.

Retroactive? No.

Program Name: Residential Assistance for Families in Transition (RAFT)

Agency: Department of Housing and Community Development (DHCD), Division of Housing Stabilization (DHS)

Description: RAFT is a state-funded homelessness prevention program that helps eligible families keep housing, get new housing or otherwise avoid homelessness.

Website: <https://www.mass.gov/how-to/apply-for-tafdc>

Eligibility:

Must be a family with children under 21 and/or a pregnant woman who is homeless or at risk of becoming homeless to be eligible. Household income must be at or below 50% Area Median Income (AMI). For a family of 2, 50% AMI is \$39,400; for a family of 4, 50% AMI is \$49,450. In determining eligibility, DHCD will consider the reasons a family is homeless or at risk of becoming homeless, including loss of income and increased expenses. In addition, a family must show that RAFT assistance will stabilize the current housing situation and help avoid homelessness.

Availability/Limitations:

When funds are available, RAFT provides money for security deposits, first and last month's rent, moving expenses, utility and mortgage arrears and other housing-related expenses for homeless families and families at risk of homelessness.

Immigrants: RAFT is available to immigrants with legal status. Social security numbers are needed for all household members, but if the household does not have social security cards available, the agency may accept another form of written documentation that includes the social security number (i.e. pay stubs, bank account statements).

Amount: Eligible families may receive up to \$4,000 from RAFT in a 12-month period to pay for expenses to avoid homelessness or rapidly exit homelessness. Families who are receiving funding from the HomeBASE program can access a maximum of \$8,000 from the two programs combined.

How to Apply:

To find a regional agency, call 1-800-224-5124; Family can only be approved in the region where they plan to use RAFT assistance.

Boston Housing Consumer Education Center (HCEC): Metropolitan Boston Housing Partnership, 125 Lincoln Street, 5th Floor, Boston, MA 02111

Phone: 1-617-859-0400; Website: www.mbhp.org

Completing a HCEC Intake Assessment is the first step to accessing RAFT. Any family can walk into or call the HCEC Resource Center to complete the form, see above for Boston address.

Note: If a family is seeking assistance with start-up or relocation costs, they should apply for RAFT after they have identified their new unit, but before they move in.

Linked Services: May receive RAFT and HomeBASE simultaneously. Families who received only HomeBASE are not eligible for RAFT funds until 12 months after they first received assistance.

Right to Appeal: Yes, a family may reapply for RAFT after 30 days if they were determined ineligible. If there are new circumstances or new information, they should contact their local HCEC.

Retroactive? No.

Unemployment & Career Centers Program Name: Massachusetts Rental Voucher Program (MRVP)

Agency: Department of Housing and Community Development (DHCD), Division of Public Housing and Rental Assistance Description: State funded program that provides both tenant- and project-based rental subsidies (vouchers) to low-income families and individuals. The voucher makes up the difference between what the landlord charges and what the tenant can pay.

Website:

www.mass.gov/hed/housing/stabilization/residential-assistance-for-families-in-transition

Eligibility: An applicant is eligible if their net household income does not exceed 80% of Area Median Income (AMI). The local housing agency will also screen for CORI. At admission, a household's total assets may not exceed 1.5 times the gross household income or \$25,000, whichever is greater (cars and 401K do not count as assets).

Availability/Limitations:

The vouchers are divided into two categories – mobile and project-based. Mobile vouchers can be used by the participant in any eligible unit throughout the state: the participant is responsible for finding a unit. Project-based vouchers, however, are attached to a specific housing unit. A participant receives the benefit of an MRVP subsidy only when occupying that particular housing unit.

Note: Unlike EA, a household of one or more adults without children could be considered a "family" for MRVP purposes.

Immigrants: There are no citizenship or immigration status requirements for MRVP.

Amount:

The value of the subsidy depends on income, the number of bedrooms and the geographic area. MRVP "mobile" voucher holders pay between 30-40% of household income as rent.

Project based voucher holders pay 35-40% of income as rent (40% if heat is included in rent).

How to Apply:

Visit Boston Housing Authority at 52 Chauncy Street, Boston, Ma 02111; phone:1-618-988-4000

Apply online at:

www.mass.gov/hed/housing/ph-manage/public-housing-applications-and-documentation

To see if waiting list is open locally, click below; applications may be had where waiting lists are open

portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/ma

Linked Services? A household may receive HomeBASE funds while participating in MRVP, so long as those funds are not used as a rental stipend.

Right to Appeal: Yes, applicants who are determined ineligible for MRVP are entitled to request a private conference with the Administering Agency (AA) to discuss its finding as long as they appeal within 14 days of denial of eligibility. Following a private conference, the AA must issue a written decision. The applicant may then request reconsideration by the AA's board or other equivalent body.

Retroactive? No.

Unemployment Insurance & Workman's Comp

Program Name: Unemployment Insurance (UI)

Also known as Unemployment Compensation

Agency: Massachusetts Department of Unemployment Assistance (DUA)

Description: An employer funded and state managed program which provides temporary cash benefits to unemployed individuals who recently lost their jobs through no fault of their own.

Website: www.mass.gov/dua

Also see the websites of Boston's Career Centers:

www.mass.gov/lwd/employment-services/one-stop-career-centers/connectjobs/ &

www.bostoncareerlink.org/

Eligibility:

Must have worked approximately 15 weeks in roughly the past 15 months and earned at least \$4,300.

Availability/Limitations:

Must be able, available to and looking for work to qualify. Yes, can work while collecting unemployment but must report earnings to DUA and unemployment benefits may be scaled back proportionately. One can collect full benefits for up to 30 weeks/year, but this is capped at 26 weeks in Massachusetts for people receiving extended benefits. Individuals in approved job training programs may receive up to an additional 26 weeks.

Unemployment benefits are taxable. An individual can have taxes withheld from weekly check or send in withholding amount to IRS his/herself. If individual is working a bit while receiving unemployment, he/she can stretch out checks beyond the 30 weeks.

Immigrants: Available to all legal workers.

Amount:

~50% of prior gross (total) weekly pay, up to a maximum of \$742 + \$25/dependent child per week if recipient is the sole wage earner in the family (Note: the \$25/child can't add up to more than the 50% of total pay above).

How to Apply:

To file a claim, call the Teleclaim Center at 1-617-626-6800 or 1-877-626-6800.

Walk-in Centers located at One-Stop Career Centers: www.mass.gov/careercenters

The One-Stop Career Centers are a state-run system of 30+ centers offering employment and job training services. They offer multiple services beyond applying for unemployment, including job training seminars, job search help, job listings and community service placement.

Linked Services? Worker and family may be eligible for help with health insurance coverage through MassHealth. Apply online through the state's new Health Connector website, www.mahealthconnector.org, by phone 1-877-623-6765 or in person at a MassHealth Enrollment Center.

Right to appeal? If disqualified, will receive written notice of appeal. Must file appeal request in writing within 10 days of disqualification.

Retroactive? Yes, Massachusetts will pay benefits retroactively from the date filed as long as payments are requested during the weeks that claim is being processed.

Program Name: Worker's Comp

Worker's Compensation

Agency: Office of Claims Administration, Department of Industrial Accidents (DIA)

Description: Employer Insurance funded & state administered program to monetarily compensate workers who are injured on the job or compensate their families if killed.

Website: www.mass.gov/lwd/workers-compensation/ click on "Injured Workers" on left bar

Client Eligibility:

If worker is injured on the job and loses more than 5 partial or full working days to the injury, employer must file accident report within 7 business days after the 5 days.

Availability/Limitations:

Employer must carry Worker's Compensation insurance by law, but some don't. If employer does not have insurance, worker can "file a claim" against the Worker's Compensation Trust Fund at DIA to get equivalent compensation, as well as sue the employer. If disabled for less than 5 days, one will be eligible for payment of medical bills but not lost pay.

If employer does not file report promptly, worker can file with the company's Worker's Compensation insurer; look for workplace poster to get details.

Immigrants: Yes, covers immigrant workers of all statuses.

Amount:

There are several levels of compensation: Temporary, total incapacity=60% of gross weekly wage for up to 156 weeks; Permanent, total incapacity=67% of last year's average wage as long as disabled; Permanent partial incapacity= 60% of the difference between weekly wage before injury and after for up to 260 weeks. If die on job, surviving spouse receives 67% of gross weekly wage until remarries and dependent children receive \$60/week. Can instead collect a lump sum settlement. Also get \$4000 in burial expenses.

Worker's Comp may also cover payment of medical bills, reasonable cost of travel to and from medical visits, as well as other benefits (if recipient is ultimately found disabled).

How to Apply:

Call the Department of Industrial Accidents at 1-617-727-4900 or 1-800-323-3249. Or go in person to the office at 1 Congress Street, Suite 100 Boston, MA 02114-2017.

Linked Services? None.

Right to appeal? Yes, although there are multiple types of hearings/conferences & appeal times.

Retroactive? Yes, to 5 days after injury. May file for up to 4 years after accident.

Other Benefits

Veterans' Services

Program Name: Veterans' Services

Agency: Massachusetts Department of Veterans' Services & local city/town departments

Description: State and locally funded cash and medical assistance benefits for veterans and their dependents (child/spouse/parent).

Website: www.mass.gov/veterans/

Eligibility:

A veteran is a person who has actively served in the U.S. Army, Navy, Marine Corps, Coast Guard, Air Force or full time National Guard duty. To be eligible, individual must no longer be on active duty and must have received honorable discharge.

Availability/Limitations:

Veteran must have served a minimum of 90 days during war time or 180 days in peacetime. No minimum service requirements for a person with a Purple Heart or who suffered a service-related disability. Reservists must have been called to and served in active duty to qualify. Amount and benefits vary by municipality, individual need and other factors.

Immigrants: Eligible to serve in the U.S. Armed Forces and therefore eligible for Veterans' Benefits.

Amount:

Cash benefit depends on person's current income, financial needs & living situation (extra if person is retired or disabled). The maximum benefit amount changes each year depending on annual budget allotments of both the state and individual municipalities. If the vet has income greater than the budgeted amount, the individual can only qualify for help with medical costs. If individual income greatly exceeds the budget, the individual might be asked to pay a percentage of the medical costs.

Other Veterans' benefits available: Mortgage, rental or unpaid utility arrearages; moving expenses; tuition waivers at state schools; counseling; transportation to medical appointments; some catastrophe/disaster help; burial benefits, etc.

How to Apply:

Call 1-617-635-3037 or meet a Veterans' Services Officer (VSO) at 43 Hawkins St. Boston, MA 02114

For other towns/cities, contact the Town/City Hall, or go to www.mass.gov/veterans/ and look under "Key Resources" and "Find Local VSO"

Linked Services? VSO's may help veterans access other services for which they are income-eligible, such as MassHealth or Fuel Assistance.

Right to appeal? If benefits are denied, lowered or stopped, send appeal within 45 days to state Secretary of Veterans' Services. Existing benefits will continue while appeal is being considered.

Retroactive? State and local Veterans' Benefits are only retroactive back to date of application but Federal benefits are retroactive as far back as 7 years.

Greater Boston Legal Services (GBLS): www.gbbs.org/

Greater Boston Legal Services provides free civil (non-criminal) legal assistance to low-income people in Boston and thirty-one additional cities and towns. The help ranges from legal advice to full case representation, depending on client need. GBLS serves families whose yearly income does not exceed 125% of Federal Poverty Income Guidelines (\$30,375 for a family of four in 2017). There are no income limits for elderly and Medicare beneficiaries.

GBLS Main Office: 197 Friend St., Boston, MA 02114 Voice: 1-617-371-1234 Toll-Free: 1-800-323-3205 TDD: 1-617-371-1228

Cambridge/Somerville Office: 60 Gore Street, Suite 203, Cambridge, MA 02141 Voice: 1-617-603-2700 TDD: 1-617-494-1757

Mass Legal Services: www.masslegalservices.org/

Superb legal services website with detailed written resources on many public benefits and also a “find legal aid” geographic locator tool.

Use this page to find legal resources: www.masslegalservices.org/findlegalaidd

Massachusetts Budget and Policy Center: www.massbudget.org

Contains an infographic explaining benefits and eligibility of various programs.

massbudget.org/reports/pdf/food_map.pdf

The Ride: www.mbta.com/riding_the_t/accessible_services/?id=7108#Ride For individuals who are unable to use fixed-route transit (such as the bus or subway) due to a physical, cognitive or mental disability, the MBTA provides a door-to-door transportation service. The Ride operates 365 days a year generally from 5 AM - 1 AM in 58 cities and towns. New or recertifying applicants to The Ride must apply for or renew their eligibility by appearing in-person for an interview with a Mobility Coordinator. Call The Ride Eligibility Center at 1-617-337-2727 for an appointment. Office hours are Monday - Friday, 8AM to 5PM, or evenings by request.

Youth Pass: www.mbta.com/fares_and_passes/reduced_fare_programs/?id=6442454105 The MBTA offers a monthly, \$30 Youth Pass to help low-income school-age youth and select 19-26 year olds who are not in middle or high school access affordable transportation. (Those in school should apply for a CharlieCard through their school – contact the school for more information.) The youth must also live in a participating city or town (Boston, Cambridge, Chelsea, Lynn, Malden, Quincy, Revere or Somerville as of December 2017). See MBTA website above for application or apply through participating cities. For more, Boston-specific info, call 1-617-635-1389 or email youthline@boston.gov. November 1st is the key date. If the youth turns 19 after November 1st, they are only eligible if enrolled in a HiSET (formally GED) or job training program. All program eligibility ends once a youth is 26 and November 1st has passed. Note: All youth passes expire every November 1st. Youths must re-enroll each year.

Program Name: EAEDC

Emergency Aid to the Elderly, Disabled and Children

Agency: Massachusetts Department of Transitional Assistance (DTA)

Description: State program that provides monthly cash payments to very low income individuals via Electronic Benefit Transfer (EBT) cards.

Website: www.mass.gov/dta/assistance & www.masslegalhelp.org/income-benefits/eaedc-rights

Eligibility:
An individual is eligible for EAEDC if they meet income/asset limits (\$2,500 per family), are a U.S. citizen or lawful immigrant, and meet one or more of the following: unable to work due to DTA recognized physical or mental incapacity; over 65 & waiting for SSI to begin; caring for a child at home not related to him/her; required to stay at home to care for a person who would

otherwise be institutionalized; and/or participating in a Massachusetts Rehabilitation Commission program.

Availability/Limitations:

One cannot get EAEDC based on a substance abuse disability alone. However, if the individual has a mental or physical health problem related to the substance abuse, he/she may be able to get benefits. EAEDC is available when qualified applicants are awaiting an SSI application decision, but overall EAEDC is a very low-paying benefit.

Immigrants: Legal immigrants can receive EAEDC. Applicants will need to show DTA proof of immigration status.

Amount:

\$303/month on average in 2017, but varies with income, family size, and living arrangement.

How to Apply:

Call the Application Information Unit, DTA: 1-800-249-2007

Or contact local DTA office, find via: eohhs.ehs.state.ma.us/DTAOffices/default.aspx

DTA Recipient Services Unit: 1-800-445-6604 (very useful: will give recipient details on their EAEDC account)

DTA "Field Offices" in Boston:

Newmarket Square: 1010 Mass Ave., 02118, Phone: 1-617-989-2200

Dudley Square: 2201 Washington Street, 02119, Phone: 1-617-989-6000

Linked Services? EAEDC recipients also qualify for MassHealth and SNAP benefits.

Right to appeal? Similar to TAFDC, person has right to appeal denial of benefits up to 90 days of notice. If current benefits are terminated or reduced, an appeal filed within 10 days of written notice keeps benefits at full level until appeal is heard.

Retroactive? Yes, benefits go back to date of application.

Program Name: SSI

Supplementary Security Income

Agency: United States Social Security Administration

Description: Federally funded program to provide monthly cash payments via direct deposit or paper checks to very low-income individuals who are elderly, blind, or disabled. Massachusetts supplements the federal SSI monthly amount to make it higher.

Website: www.ssa.gov/ssi & www.ssa.gov/ssi/text-understanding-ssi.htm

Eligibility:

An individual is eligible if he/she is low income with few resources and is also over 65, or blind, or disabled (often must meet complex eligibility requirements to establish disability, generally involving much documentation and/or a medical exam). Disabled or blind children whose parents have little income may be eligible as well. Cash and assets above \$2000 for individuals or \$3000 per couple count against applicant, but not car or property that is "essential to self-support."

Availability/Limitations:

Agency may be able to do one emergency advance payment for applicants facing financial crisis, no higher than \$999. Applicant should apply for/receive EAEDC while waiting for SSI determination.

Homeless individuals can receive full SSI benefits for 6 out of 9 months living in a shelter, see www.ssa.gov/ssi/spotlights/spot-homeless.htm for more information.

Immigrants: Those who fall into one of the seven “qualified aliens” categories are eligible, see www.ssa.gov/ssi/spotlights/spot-non-citizens.htm for more information.

Amount:

Maximum benefits for elderly: \$735 from federal + \$128 from state; For disabled: \$733 from federal + \$114 from state; For blind: \$733 from federal + \$149 from state.

How to Apply:

Visit local Social Security Office, find via secure.ssa.gov/ICON/main.jsp

Boston Social Security Office: Room 148, 10 Causeway Street, Boston, MA 02222

Apply via phone: 1-800-772-1213 or TDD: 1-800-325-0778

Linked Services? Application for SSI is also an application for Social Security. Recipients are automatically eligible for MassHealth and SNAP benefits.

Right to appeal? If denied, must appeal within 60 days of initial decision to have case reconsidered. If appeal within 10 days of benefit being cut back or terminated, applicant will continue receiving full benefit until appeal is heard.

Retroactive? Yes, benefits go back to date of application, but state will first take out the amount of EAEDC benefits it paid during the time period that the applicant was waiting for SSI acceptance.

Developed by Action for Boston Community Development, Inc.

Program Name: SSDI

Social Security Disability Insurance

Agency: United States Social Security Administration

Description: Federally funded program to provide monthly cash payments to people who cannot work because of a medical condition that is expected to last at least 1 year or result in death.

Websites: www.socialsecurity.gov/disability & www.socialsecurity.gov/pubs/10029.html

Eligibility:

An individual is eligible if he/she worked enough “quarters of years” (generally 40, but depends on age) to qualify for Social Security in general; and worked at least half time in the recent past until quarter of year that he/she became disabled (ex: 1.5 years/3 years if under 24; 5 years/10 if over 31; if age 24-31, must have worked half time during those years).

Availability/Limitations:

Social Security is granted based on: 1) If individual is working, determining earnings 2) Asking doctor to determine severity of disability 3) Seeing if disability appears on the official SS “List of Impairments” 4) Deciding if disability prevents individual from returning to old line of work, or if he/she cannot do other work, given impairment, age, education, work experience and skills.

Apply as soon as become disabled – it can take 3 to 5+ months to qualify and first application is often denied, but denial can be overturned on appeal. Applicant should jointly apply for/receive EAEDC while waiting for SSDI determination.

Immigrants: Legal, permanent resident for 5 years (if arrived after 08/96) and have 40 quarters of work history, with some exceptions (veteran, etc.) are eligible.

Amount:

Benefit level depends on average lifetime earnings, just as with regular social security. There is no specific minimum or maximum level. Benefits are adjusted yearly for inflation.

How to Apply:

Visit local Social Security Office, find via secure.ssa.gov/ICON/main.jsp

Boston Social Security Office - Room 148, 10 Causeway Street, Boston, MA 02222

Apply via phone: 1-800-772-1213 or TDD: 1-800-325-0778

Or follow this link to apply online: www.ssa.gov/applyfordisability/

Linked Services? Medicare coverage kicks in after 2 years on SSDI. If SSDI income is too low, one may also qualify for SSI.

Right to appeal? If denied or disagree on amount, must appeal within 60 days of initial decision to have case reconsidered.

Retroactive? Yes, benefits are retroactive back to the 6 month anniversary of the disability occurring.

SSI/SSDI and Work: A person can work and continue to receive SSI/SSDI as well as Medicare/Medicaid health insurance. Benefits can continue for up to three years into the employment. For the first 9 “trial work” months, benefits continue in full. Benefits continue to be paid out for up to 3 years for each month that their earnings are not “substantial.” Social Security’s new “Ticket to Work” program helps people work their way back into employment while safeguarding their right to benefits. For more information, see www.socialsecurity.gov/work/ & www.socialsecurity.gov/pubs/10095.html#part1

Program Name: Social Security

Agency: United States Social Security

Description: A federal benefit primarily meant for those 65+ (“retirees”) and their spouses, including divorced or widowed, but also extended to some disabled adults and surviving children of deceased parents.

Website: www.ssa.gov

Eligibility:

People with a work history of “40 quarters” (=10 full years) can apply for Social Security as early as age 62, but will receive considerably less money monthly than if they apply at or after age 66. Children under 18 (19 if in high school) of retirees/deceased parents eligible for Social Security will receive a monthly check also.

Availability/Limitations:

This is a universal program, available to any citizen/legal immigrant with the documented work history. It is not "means tested," meaning it does not have income limits for eligibility. It continues from date of eligibility/application until death.

The age at which a "retiree" receives full benefits has been slowly increasing in the past few years. Now, a person has to be 66 in order to qualify for the full amount, not 65 as in the past. The age limit will not increase again until 2020, and then it will slowly rise to age 67 (for those born in 1960 or later).

Note: Not all workers are covered by Social Security. Railroad workers, some state government workers, and federal government workers all have separate pension systems that do not necessarily contain the same rights or benefit levels as Social Security.

Note: Spouses (including ex-spouses & widow(er)s and ones who did not have enough work quarters on their own) can receive up to their spouse's Social Security amount, even if their own Social Security benefit would be less or non-existent.

Immigrants: Eligible if legal to work and meet above standards.

Amount:

Maximum is \$2,542/month at 65, average is \$1,360 (2016). The longer an individual puts off receiving benefits, the higher the monthly payment thereafter. Payment to seniors continues until death, payments to disabled continue until no longer disabled, and payments to children end at 19.

How to Apply:

Visit local Social Security Office, find via secure.ssa.gov/ICON/main.jsp

Boston Social Security Office - Room 148, 10 Causeway Street, Boston, MA 02222

Apply via Phone: 1-800-772-1213 or TDD: 1-800-325-0778

If any other income sources exist, it is not wise to start Social Security before 66. Individual should apply three months before the date he/she wants benefits to start.

Linked Services? Medicare eligibility begins at 65.

Right to appeal? If denied or disagree on amount, must appeal within 60 days of initial decision to have case reconsidered.

Retroactive? Yes, up to 6 months back to date of eligibility.