



# Guide to Key Human Services Programs for Hoosiers 2016



Information for policy makers on human service programs that serve Hoosiers.

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Dear Indiana Policy Maker,

The Indiana Coalition for Human Services (ICHS) is Indiana's only state-wide advocacy coalition focused on the funding and provision of effective human services. Our membership is comprised of service providers and advocacy organizations that serve locally, regionally and statewide. Our aim is to ensure that all Hoosiers and their families have the supports and programs they need to reach and maintain economic self-sufficiency. We know that the programs administered by the State and Federal government, which are invaluable to so many, are often hard to understand and navigate.

With this in mind, we created the *ICHS Guide to Key Human Services Programs*. This guide will provide you with information on several core programs that are serving our neighbors. For over thirty years, ICHS has engaged with policy makers to keep the interests of those in need at the forefront during our policy discussions. We look forward to working with you, and hope this guide will assist you in your work on behalf of our fellow Hoosiers.

Sincerely,



Paulette Vandegriff  
ICHS President



## Programs at a Glance

### **Supplemental Nutrition Assistance Program (SNAP)** **Pages 4-5**

SNAP, formally known as Food Stamps, is a Federal nutrition assistance program to help low-income households pay for food.

- Total Number of Hoosiers Served: 764,746 Individuals

### **Temporary Assistance for Needy Families (TANF)** **Pages 6-7**

TANF is a Federal block grant program that provides supportive services to families and cash assistance, with children under the age of 18, to assist them in achieving self sufficiency.

- Total Number of Hoosiers Served: 19,558 Individuals

### **Medicaid Programs** **Pages 8-9**

Medicaid is a health insurance program for individuals and families with limited income and/or disabilities. The State of Indiana provides the following Medicaid programs: Healthy Indiana Plan 2.0, Hoosier Healthwise, Hoosier Care Connect, Traditional Medicaid, M.E.D. Works, and Waivers.

- Total Number of Hoosiers Served: 1,318,995 Individuals

### **Unemployment Insurance** **Pages 10-11**

Unemployment insurance provides income assistance when an individual suffers a job loss.

- Total Number of Hoosiers Unemployed: 144,040 Individuals

### **Energy Assistance Program (EAP)** **Pages 12-13**

EAP provides financial assistance to low-income households to assist in maintaining utility services in the heating and cooling seasons.

- Total Number of Hoosiers Served: 117,000 Households

### **Other Critical Human Services Programs** **Pages 14-15**

## Supplemental Nutrition Assistance Program (SNAP)

### Overview

SNAP, formally known as Food Stamps, is a Federal government assistance program to help low-income households pay for food. The Indiana Family and Social Services Administration Department of Family Resources (DFR) is responsible for administering the benefits to residents and ensuring all Federal regulations are being followed consistently statewide.

### Who may be eligible for SNAP?

- Individuals/families whose household monthly income is below 130 percent of poverty (i.e., for a family of four, the maximum monthly gross income of \$2,628).
- Individuals/families whose countable resources, such as a bank account, do not exceed \$2,250 or \$3,250 if an individual is over 60 or disabled, aka, an asset test.
- Individuals who receive benefits must be a United States citizen or a legal immigrant who meets certain very limited criteria.
- Effective July 2015, able-bodied adults without dependents (ABAWDs) ages 18–49 are not eligible for more than 3 months of SNAP benefits within 36 month period unless they meet certain work requirements.
- Individuals who have been convicted of a drug felony are not eligible. (Note that individuals with other types of felonies are eligible.)



### How does the SNAP Program work?

- Individuals apply online or by telephone, or meet with a DFR caseworker if needed. Eligibility should be determined in 30 days.
- Benefits are determined based on income and number in the household. Formula assumes that 30% of net income is for food and SNAP makes up the difference. The maximum benefit for a family of four with no income is \$649; the average benefit is significantly less (about \$125/recipient). The minimum benefit for an individual is \$16/month.
- Eligible households will receive a “Hoosier Works” card that loads benefits automatically each month; it works like a debit card.
- Households can only purchase eligible food items with their card; the SNAP benefit *prohibits* purchase of alcoholic beverages, tobacco products, any food sold for on-premises consumption and any non food items, such as toilet paper, soap, household cleaning supplies and vitamins.

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## Supplemental Nutrition Assistance Program (SNAP)

### Scope of SNAP Program in Indiana

- 340,000 households received benefits.
- 764,746 individuals living in the households above.
- \$92,839,780 of benefits were distributed in November 2015.
- The average issuance per recipient was \$121.40.
- About 45 percent of SNAP benefit recipients are children.

Source: Indiana FSSA November 2015 Report

### **Example: SNAP Impact on Constituents**

*The Mayes family recently went through a job loss due to the closing of a manufacturing plant in Northern Indiana. Ms. Mayes stays home with their two children and her husband had worked at the plant for 20 years. Both of them are looking for work, but have had no success and their savings are gone. They currently are receiving unemployment insurance payments for Mr. Mayes totaling \$271 per week. They have a gross monthly income of \$1,084 and are expected to spend 30 percent of their current income on food. SNAP benefits would make up the remainder. The Mayes family would receive \$306.80 in SNAP benefits for a family of four.*

#### **Other Nutrition Support Programs:**

##### **Women Infants and Child (WIC)**

WIC is a Federal program administered by IN State Dept. of Health to provide supplemental foods, health care referrals and nutrition education for low-income pregnant, breastfeeding and non-breastfeeding postpartum women, and children up to age five.

##### **National School Lunch and Breakfast Programs**

NSLP is a Federally assisted meal program operated in public and nonprofit private schools and residential child care institutions. A key component of the NSLP is that it provides nutritionally balanced, low-cost or free breakfasts and lunches to children each school day.

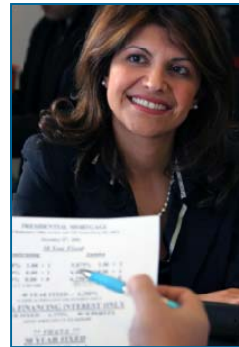
##### **Summer Food Service Program**

The Summer Food Service Program is federally assisted and administered through the IN Department of Education at schools and community sites. It provides nutritious meals to children when lunch and breakfast meals are not available during the summer.

## Temporary Assistance for Needy Families (TANF)

### Overview

TANF is a Federal block grant program that provides cash assistance and supportive services to families, with children under the age of 18, and is intended to assist them in achieving self sufficiency. The State of Indiana must meet the “Maintenance of Effort” (MOE) guidelines established to obtain the block grant dollars. The Indiana Family and Social Services Administration’s Department of Family Resources (DFR) is charged with administering the TANF program.



### Who may be eligible for TANF cash assistance?

- Families are eligible for benefits if they meet income guidelines, which means that a family of four may not have more than \$346.50 in net income.
- Families must not have over \$1,000 in assets, with housing exempted.
- Individuals in the household, who receive benefits, must be United States citizens or legal immigrants in the country over 5 years.
- Families can not receive benefits for over 60 months total, either consecutively or over their lifetime.

### How does the TANF cash assistance program work?

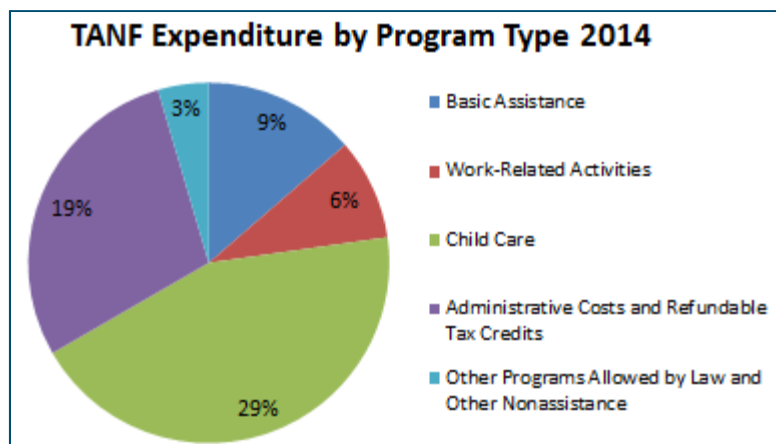
- Individuals apply online or by telephone, or meet with a DFR caseworker if needed. Eligibility should be determined within 60 days.
- Benefits are determined based on income and number in the household. The maximum monthly benefit for a family of four with no income is \$346.
- Eligible households will receive a “Hoosier Works” card that loads benefits automatically each month and is used like a debit card.
- Families who receive benefits must participate in mandatory weekly job training, job search or work hours through the Indiana Manpower and Comprehensive Training (IMPACT) program. Families may also be able to access other TANF-funded supportive services, such as child care subsidies.

## Temporary Assistance for Needy Families (TANF)

### Scope of TANF Program in Indiana:

- 8,739 families received TANF cash assistance. This has decreased almost 12% to 13% in the last year, depending on type of family.
- These families include 19,558 Hoosiers, 81% of whom are children.
- The average monthly benefit per case to child-only or one-parent households was \$188.51, while the average monthly benefit for a two-parent household was \$220.48.
- In November 2015, \$1,664,583 of total cash assistance was received by the above families, all of which came from federal funds.

Source: Indiana FSSA November 2015 Report



Source: CBPP 2014 TANF Indiana Report

### **Example: TANF Impact on Constituents:**

*Sheila is a single mom with two children. She recently left her husband of 12 years due to domestic violence, and he has not been paying child support. She has limited cognitive abilities but has never been formally diagnosed to receive disability payments. She currently has no income to provide for her two children and receives \$288 per month from TANF. She uses those funds to pay for diapers, household items, and utilities if there is a remaining balance. She is attending IMPACT classes to obtain her GED and is completing job search activities. She hopes to locate employment once she passes her GED exam and will need the Child Care Development Fund voucher subsidy to afford child care for her two small children.*



## Medicaid Programs

### Overview

Medicaid is a health insurance program for individuals and families with limited income and/or disabilities. It is a joint Federal/State partnership, in which the Federal government sets guidelines for states to receive matching funds based on the State's expenditures on the program. The State of Indiana's Medicaid program is administered by the Family Social Service Administration's Office of Medicaid Policy and Planning (OMPP).



### Medicaid Programs

- *Healthy Indiana Plan (HIP 2.0)*: Offers three levels of health care plans for low income adults with no children and parents. Members pay fees if they are above the FPL (similar to insurance premiums and co-pays) for coverage based on their income level.
- *Hoosier Healthwise*: Health care program for low-income families, pregnant women, and children. It covers medical care, including doctor's visits, prescriptions, mental health services, dental care, hospitalizations and surgeries.
- *Hoosier Care Connect*: Health care program for Medicaid recipients that have specialized health care needs, such as individuals who are aged, blind, disabled.
- *Traditional Medicaid*: Low-income health program that provides medical care for doctor's visits, prescriptions, mental health services, dental care, hospitalizations and surgeries.
- *M.E.D. Works*: Health program for employees with disabilities to allow them to continue receiving Medicaid coverage and pursue employment. Coverage is the same as Traditional Medicaid with a fee charged based on the income of the member.
- *Waivers*: There are six waiver programs that allow individuals to live in a community setting and avoid institutional care: Aged and Disabled Waiver, Traumatic Brain Injury Waiver, Community Integration and Habilitation Waiver, Family Supports Waiver, Money Follows the Person and the Psychiatric Residential Treatment Facility Transition Waiver.



## Medicaid Programs

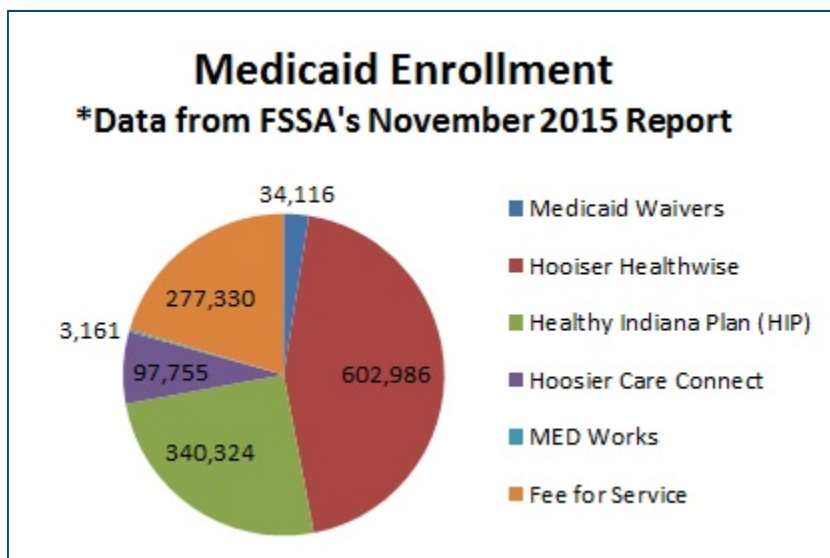
### How is eligibility determined for the Medicaid programs?

- Income based on household size and compared to designated percentages of the Federal Poverty Level.
- Age of certain household members.
- Resources and assets in a household.
- Specific medical needs of household members.

Each program within Medicaid has different eligibility guidelines that determine the best health care program for individuals within the household. Not every person below 100% of poverty qualifies for Medicaid. Individuals apply online or by telephone, or meet with a DFR caseworker, if needed.

### Scope of Medicaid in Indiana:

- As of November 2015, Medicaid programs serve 1,318,995 Hoosiers.
- As of November 2015, nearly 340,924 Hoosiers covered through HIP.



*\*Pages 8-9 reflect the Medicaid program as of November 2015*

## Unemployment Insurance

### Overview

Unemployment insurance provides income assistance when an individual suffers a job loss. It is a State/Federal partnership, in which the Federal government pays the cost to administer the program. The State of Indiana collects premiums from employers to support a trust fund that is to cover the State's portion of the cost. The Indiana Department of Workforce Development administers the program.

### Who may be eligible for Unemployment Insurance?

- Individuals who lost their employment at no fault of their own.
- Individuals must have earned at least a certain amount in the base period prior to becoming unemployed. Employees with anticipated or regularly scheduled work shutdowns are generally ineligible.
- Individuals must be able to work and willing to look for work and demonstrate ongoing efforts for continued eligibility during a time period of qualification.

### How does the Unemployment Insurance program work?

- Individuals will file an online application or visit a local Work One center to apply for benefits as soon as they lose employment. Eligibility should be determined within ten days.
- The benefit amount is calculated based on earnings over the base period divided by 52 weeks and multiplied by 0.47. Example: An individual made \$30,000/52 weeks= \$ 576.92 X .47= weekly benefit of \$271. The maximum weekly benefit amount is \$390.
- Individuals will receive benefits on a Visa Debit Card that can be used to purchase items or to withdraw money from an ATM.
- State law requires a one week holding period before the individual will receive benefits.
- An individual may draw benefits for up to 26 weeks in the benefit year. Emergency extensions to the number of weeks may be available in times of high unemployment.
- Individuals receiving benefits must provide evidence of looking for employment each week to continue qualifying for benefits.

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## Unemployment Insurance

### Scope of Unemployment Insurance program in Indiana

- In the first week of December 2015, 5,354 individuals made their initial unemployment claim.
- The November 2015 unemployment rate in Indiana was 4.4 percent or 144,040 individuals were unemployed.
- In the second quarter of 2015, the average duration of payments was 6 weeks with the average weekly benefit at \$228.
- The majority of individuals claiming unemployment insurance have a high school education or higher.

### Example: Unemployment Insurance Impact on Constituents:

*Tim worked at a security company and lost his job last week. He had been with the company for 20 years and is concerned about finding another job that will support his family of five. He applied online for unemployment benefits and just received his notification in the mail that he will receive \$390 per week. This is a big decrease in their household income, but will help to pay toward their mortgage, utilities, and other basic needs. He will also have to rely on his savings to make ends meet, while he is searching for employment. He is meeting with a Work One representative next week to discuss some industry options, as he is not sure where his skills will transfer in the new 21st Century economy.*



## Energy Assistance Program (EAP)

### Overview

EAP provides financial assistance to low-income households to assist in maintaining utility services in the heating and cooling seasons through funding from the Federal Low-Income Home Energy Assistance Program (LIHEAP) block grant. The EAP program is administered through the Indiana Housing and Community Development Authority and implemented in each county through the Community Action Agencies.

### Who may be eligible for EAP assistance?

- Families and individuals who make less than 150 percent of the Federal Poverty Level, which for a family of four would be \$34,575 per year. Priority is given to people with disabilities and senior citizens.
- All individuals in the household must be U.S. citizens or resident aliens and residents of Indiana.

### How does the EAP assistance program work?

- Individuals and families must complete an application packet and submit to their county's Community Action Agency to determine eligibility.
- As funds become available, eligible households receive assistance based on time application completed and need.
- A household's benefit amount is determined by factoring in their income level, household size, dwelling type, housing status, at-risk status, and type of fuel source. Once the benefit amount is determined, the Community Action Agency will remit a check to the utility company on the household's behalf.

### What is the "moratorium for disconnection?"

- State law provides a moratorium for disconnection during the coldest months of the year from gas and electric services for all EAP qualified households, regardless whether EAP assistance was provided or not.

## Energy Assistance Program (EAP)

### Scope of EAP program in Indiana:

- In 2015, 117,000 Indiana households received EAP assistance with heating with an average benefit of \$287 per household.
- Crisis assistance was received by 25,066 households with an average benefit of \$194 per household.
- In FY2014, 130,404 households received heating assistance, 8,596 received cooling assistance and 33,172 received crisis assistance.
- The Federal block grant funding for fiscal year 2015 is \$75,792,072.

### Example: EAP Impact on Constituents:

*Sarah's elderly mother lives by herself and is on a fixed income, receiving only Social Security benefits. It is February, and her mother has been unable to pay her gas bill over the past two months due to the cost of a new medication she has to purchase. Sarah takes her mother to*



*their county Community Action Agency to apply for EAP assistance. She has never had to utilize this type of program before and is nervous. However, she learns that she is eligible for \$200 of assistance which will make her gas bill up to date. This allows her to save some of this month's Social Security check, so she can make her payment on time next month.*

### Other Utility Assistance Programs

#### Low-Income Weatherization Assistance Program (WAP)

The WAP program provides home weatherization assistance to low-income households making under 200 percent of the Federal poverty level. Homes receive an energy audit from a contracted provider, and weatherization activities are completed to improve the health and safety and to increase energy efficiency of the residence.

## Other Programs

**Subsidized Housing and Emergency Shelter** - The Indiana Housing and Community Development Authority administers many federally supported housing programs, including housing subsidies, support for emergency shelter, tax credit programs for housing developers and more. Certain jurisdictions receive direct assistance from the federal government.

**Federal and State Earned Income Tax Credit (EITC)** - The Federal Earned Income Tax Credit provides a refundable tax credit for low-income working families. The EITC is the most effective program at lifting working families out of poverty. The State of Indiana enacted a State EITC to mirror the federal in order to lift additional families out of poverty.

### **Child Care Development Fund**

**(CCDF) child care voucher** - Certain low-income parents who are enrolled in IMPACT (see page 6), or other qualified work or education programs may be eligible for vouchers to help pay the cost of child care. The CCDF program is federally funded and state administered by the Division of Family Resources. In

November 2015, 34,207 were authorized for CCDF while another 10,975 children remained on the waiting list.



**Individual Development Accounts (IDA)** - The Indiana Housing and Community Development Authority administers the IDA program which uses state and federal dollars to offer qualified participants an opportunity to increase their assets. Participants set savings goals and make regular savings deposits that are matched at minimum by \$3 for every \$1 saved. Funds can be used to launch a new business, increase education or purchase a home.

**Township Trustee Assistance** - While frequently criticized as inconsistent from township to township, the township trustee is required by statute to provide for the emergency needs of Hoosiers. Assistance is at the discretion of the trustee by a set of guidelines and may include food, rent/mortgage, medical care/insulin, utilities, household goods, fuel oil/propane/coal, clothing, burial expenses, work transportation or other needs. Township assistance provides a sort of last-resort assistance in many communities.

## Community- and Faith-based Programs



There are other federal and state programs that provide limited supports for housing, utilities, food and health care. There are programs that target specific populations, including children at risk, people with disabilities, veterans, seniors and others. Many programs are targeted to persons with specific needs,

such as children and adults who have been victimized or have certain health conditions, ex-offenders, individuals with poor parenting skills, caregivers, etc. and are not necessarily available to Hoosiers who simply fall on hard times.

Indiana's patchwork of services would not be complete without support by community- and faith-based partners. Often, federal or state government agencies contract with nonprofit charities to carry out certain programs. For example, most health, human and child services contracted by FSSA or the Department of Child Services are delivered by private, nonprofit organizations. These organizations often rely on a combination of government contracts, philanthropic grants and contributions. Government funds rarely support the full cost of service provision, relying on charitable funders and volunteers for support.

Additionally, programs may be supplemented by limited emergency food, shelter and financial assistance in local communities by community- and faith-based organizations. These nonprofit charities are frequently operated by small, underpaid staff and a corps of volunteers and rely on grants and contributions.

To learn more about the government-, community- and faith-based organizations that serve your county, **contact 2-1-1**. Many Indiana 2-1-1 Centers provide reports about the needs, resources and gaps in services by county.





Below offers the 2015 Poverty Thresholds, where the 100% column shows the **federal poverty income** level (FPL) for each family size. Income is presented as **gross** (pre-tax) **annual** income.

The percentage columns that follow represent income thresholds commonly used as guidelines for health and human service programs. Family **self-sufficiency** is generally considered to be above 200% FPL.

**Examples of eligibility thresholds:**

- SNAP requires incomes less than 130% of poverty.
- LIHEAP requires incomes less than 150% of FPL.
- Parents receiving child care subsidies must have incomes below 127% FPL and may remain on the program up to 170% FPL.
- School-aged children below 185% FPL qualify for free or reduced lunch.

Household size	100%	130%	150%	185%
1	\$11,770	\$15,654	\$17,655	\$21,774
2	15,930	21,187	23,895	29,470
3	20,090	26,720	30,135	37,166
4	24,250	32,253	36,375	44,862
5	28,410	37,786	42,615	52,558
6	32,570	43,319	48,855	60,254
7	36,730	48,851	55,095	67,950
8	40,890	54,384	61,335	75,646
<b>For each person, add</b>	\$4,160	\$5,583	\$6,240	\$7,696

Source: <http://aspe.hhs.gov/2015-poverty-guidelines#thresholds>

**Indiana Coalition for Human Services**

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