

January, 2004

Dear Friend,

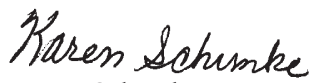
We are pleased once again to provide you with our annual *Helping Hands for Working Families Outreach Kit 2004*. The kit provides the latest eligibility and filing information on a host of federal and state tax credits available to assist working families as they file tax returns for 2003. It also offers the most current eligibility and application information on various direct programs that assist families in paying for child care, health care, energy costs and nutrition needs. Our goal is to make certain that families know about these tax and program benefits and how to apply for them.

That is where you come in. Each year, we circulate our *Helping Hands for Working Families Outreach Kit* to help you at the local level provide current information that is useful to low- and moderate-income New Yorkers in your community. Each year, you join us in disseminating these materials as widely as possible. Please feel free to reproduce and distribute materials from the packet as you see fit and to use available space on any of the materials to note local contact information. Copies of the kit are also available in downloadable form on SCAA's website (www.scaany.org). We hope that we can count on you again this year. We are grateful to the Healthcare Association of New York for the printing for much of this campaign, and we thank you for the important part you play in circulating the materials.

Please note the envelope stuffer, describing the Earned Income Tax Credit, which is designed for employers to include with paychecks and W-2 forms. Families who need help in completing income tax forms may be directed to the nearest Volunteers in Tax Assistance (VITA) for **free** tax preparation assistance. VITA sites, sponsored by the Internal Revenue Service and local community organizations, are located in many communities around the state.

Just call Rus Sykes or Fred Newdom at SCAA (518-463-1896) or email us at (info@scaany.org) should you need additional information. Thank you, again.

Sincerely,


Karen Schimke
President and CEO


Russell Sykes
Vice President

SUMMARY OF TAX CREDITS AND PROGRAMS TO HELP WORKING FAMILIES

(See specific program fact sheets for more detail)

Program	Program Description	How to Apply
<p>Earned Income Tax Credit (EITC)</p>	<p>The Earned Income Tax Credit is a <u>refundable</u> tax benefit offered by the federal government. New York also has a <u>refundable</u> EITC of 30% of a qualifying taxpayer's federal EITC. The federal and state EITC are for working people who earn low or moderate incomes. They have several purposes: to reduce taxes for these workers, to supplement wages, and to make work more attractive than welfare.</p> <p>Workers who qualify for the EITC can get back some or all of the income tax that was taken out of their pay during the year. They may also get extra cash back from the IRS and from New York State if their EITC is worth more than the taxes they owe.</p> <p>To be eligible for the EITC, you must:</p> <ul style="list-style-type: none"> • have worked full or part time at some point in 2003; • be a single or married person raising "qualifying" children at home; • have a 2003 income below \$29,666—for unmarried families with one child; • have a 2003 income below \$30,666—for married families with one child; • have a 2003 income below \$33,692—for unmarried families with two or more children; • have a 2003 income below \$34,692—for married families with two or more children; • a smaller EITC is available to childless unmarried workers between 25 and 65 who have a 2003 income below \$11,230; • the smaller EITC is also available to childless married workers between 25 and 65 who have a 2003 income below \$12,230. 	<p><u>For the federal EITC:</u></p> <ul style="list-style-type: none"> • Workers raising children in 2003 must file either federal <i>Form 1040</i> or <i>1040A</i> and must fill out and attach <i>Schedule EIC</i>. Workers with children cannot get the federal EITC if they file <i>Form 1040EZ</i> or fail to attach <i>Schedule EIC</i>. Married workers must file a joint return to get the EITC. • Workers who were not raising children in 2003 can file any tax form—including the <i>1040EZ</i>. These workers write "EIC" (or the dollar amount of their credit) on the Earned Income Credit line on the tax form. They should not file <i>Schedule EIC</i>. <p><u>For the state EITC:</u></p> <ul style="list-style-type: none"> • Workers claiming the state EITC must have filed for the federal EITC. They must also complete New York State's <i>Form IT-215, Claim for Earned Income Credit</i> and attach it to their state income tax return. <p>Workers don't have to calculate their own EITC. If they choose, both the IRS and the New York State Department of Taxation and Finance will do it for them.</p>
<p>Child and Dependent Care Credit</p>	<p>The federal Child and Dependent Care Credit is a tax benefit for working people who pay for child or dependent care. Qualifying families can get back some or all of the federal taxes taken out of their paychecks during the year. New York's Child and Dependent Care Credit is even more valuable. Eligible families get extra cash back from New York State if their Child and Dependent Care Credit is worth more than the state taxes they owe. Even workers whose earnings are too small to have paid state taxes can get the New York State Child and Dependent Care Credit. The New York State Child and Dependent Care Credit is most beneficial to families earning \$50,000 or less but all families with out-of-pocket expenses for childcare benefit from the credit.</p>	<p>To get the federal credit, workers raising children or other qualifying dependents in 2003 must file either federal <i>Form 1040</i> and fill out and attach <i>Form 2441</i> or <i>Form 1040A</i> and attach <i>Schedule 2</i>. To get the state credit, you must have filed for the federal Child and Dependent Care Credit and must file <i>Form IT-216</i> along with your state tax return.</p>
<p>Child Tax Credit</p>	<p>The Child Tax Credit (CTC) is a <u>refundable</u> tax benefit offered by the federal government for taxpayers raising dependent children under the age of 17. It is designed to reduce or eliminate a taxpayer's federal income tax liability and provides for a refund of any CTC remaining after the taxpayer's liability has been met.</p>	<p>To get the Child Tax Credit, workers must file either federal <i>Form 1040</i> or <i>1040A</i> and must fill out and attach the <i>Child Tax Credit Worksheet</i>. If the CTC eliminates the income tax they owe, the <i>Worksheet</i> instructions direct workers to complete <i>Form 8812, "Additional Child Tax Credit"</i> to determine if they qualify for an additional refund.</p>
<p>College Tuition Credit</p>	<p>The College Tuition Credit is a <u>refundable</u> tax credit available to full-year New York State residents to offset a portion of qualified college tuition expenses they paid to an institution of higher education on their own behalf or on behalf of an eligible student. The fact that it is refundable means that you may claim a refund of any college tuition credit that is in excess of your New York State tax liability.</p> <p>You should also be aware of the federal Hope Scholarship Credit and Lifetime Learning Credit, described on the College Tuition Credit fact sheet.</p>	<p>To claim this credit, you must complete <i>Form IT-272 – Claim for College Tuition Credit for New York State Residents</i> and attach it to your <i>Form IT-200</i> or <i>Form IT-201</i>.</p> <p>For more information, see <i>Publication 10-W, FAQ's: New York State College Tuition Credit and Itemized Deduction – For Tax Year 2003</i>.</p>

Program	Program Description	How to Apply
Child Health Plus	Child Health Plus (CHP) is a health insurance plan for children under 19 not eligible for Medicaid with no other health insurance. The program is open to all New York State residents, regardless of income or employment, but most helpful to low and moderate income families. Coverage is offered through insurers and managed care organizations statewide.	To find out if you are eligible, you can call a toll-free number: 1-800-698-4543 . Hotline staff will determine eligibility and provide information on insurance carriers in the region who offer CHP. Families can then call the plan of their choice to complete the enrollment process.
Family Health Plus	Family Health Plus (FHP) is a health insurance plan for uninsured, low-income workers between 19 and 65, with or without children, who are not eligible for Medicaid. The income eligibility ceiling for adults living without children is 100% of the federal poverty line; for those living with children, it is 150% of the FPL.	To apply for Family Health Plus, you will need to have a personal interview that can be obtained through a local facilitated enroller or through your county Department of Social Services.
Healthy NY	The Healthy NY program is designed to assist small business owners in providing their employees with health insurance; uninsured workers whose employers do not provide health insurance; and sole proprietors. It provides reduced-cost coverage in which the chosen Health Plan charges premiums that vary by county.	To enroll in Healthy NY you would contact the Health Plan(s) for your county. For information on how to contact providers in your county call 1-866-HealthyNY (1-866-432-5849) or go the Healthy NY website www.ins.state.ny.us/hnyhmos.htm . You must fill out an application form made available from the participating insurer OR you may fill out the standard application form found on the Healthy New York website (www.ins.state.ny.us/hnyapply.htm) and submit it to the HMO of your choice.
Medicaid	<p>Medicaid is a federal/state health insurance program for low-income individuals and families who cannot afford to pay for medical care. The program is available to New York State residents meeting income, resource, age, and disability requirements.</p> <p>To be eligible for Medicaid, an applicant must be a New York State resident and meet income eligibility guidelines and limitations on assets as set out in the chart on the fact sheet in this packet.</p>	You can receive an application for Medicaid through the local Department of Social Services (DSS). You must complete the form and submit it to the Medicaid Unit within DSS. Bring proof of identity for all household members; income sources and amounts; citizenship status; car ownership papers; information about child support payments you receive, if any; and, information regarding your household expenses.
Food Stamps	<p>The Food Stamp Program is a federal program to help families and individuals, both working and unemployed, to meet their food needs. Food Stamp benefits can be used like money at most places you buy your food.</p> <p>Eligibility is based on income and financial resources. Any U.S. citizen and certain categories of legal aliens may receive Food Stamp benefits. If your income is less than or equal to the amounts below (based on your family size), you may be eligible for Food Stamp benefits.</p> <p>Eligibility is based on gross income at 130% of poverty or below (\$1,653 monthly for a family of 3 and \$1,993 monthly for a family of 4).</p> <p>(A chart showing income limits for more family sizes is on the fact sheet in this packet.)</p>	<p>You can receive an application form for Food Stamps through the local Department of Social Services (DSS). You must complete the form and submit it to the Food Stamp office at DSS – remember that once your application is approved you will receive benefits from the date you submitted the form. You will then be scheduled for an eligibility interview to confirm what you said on the application. Bring proof of identity for all household members; income sources and amounts; citizenship status; car ownership papers; and information about child support payments you receive. After the interview you will be notified in writing of your acceptance or denial for Food Stamp benefits.</p> <p>It is also important to remember that if you are on welfare and subsequently leave welfare for work, your Food Stamp benefits should continue so long as you still meet the income and resource tests outlined above. Closing your welfare case does not mean that Food Stamp benefits automatically end.</p>
Subsidized Childcare	<p>Subsidized childcare is provided by local Social Services districts to enable a parent or caretaker to work or engage in other work related activities; to enable a teen parent to attend high school or equivalent training; because a parent or caretaker is physically or mentally incapacitated; or because family duties away from home necessitate a parent or caretaker relative's absence.</p> <p>State income guidelines for eligibility are set at 200% of poverty (\$30,520 annually for a family of 3 and \$36,800 annually for a family of 4). Counties have the option of prioritizing services at lower income guidelines.</p>	<p>Information on eligibility and childcare availability is generally available through the local Department of Social Services or through the Child Care Resource and Referral (CCR&R) agency in your county. If you have any problems gaining access to subsidized childcare, contact the local CCR&R.</p> <p>Phone numbers for CCR&R's in each county are listed on the back side of the Subsidized Childcare fact sheet in this packet.</p>
Home Energy Assistance Program (HEAP)	The Low-Income Home Energy Assistance Program (HEAP) is a federally funded energy assistance program. It is designed to assist low-income households, particularly those with the lowest incomes, who pay a high proportion of household income for home energy.	Those applicants aged 60 or over and who are in receipt of Public Assistance, Food Stamps or SSI or those under 60 years of age who received a HEAP benefit in the previous year may apply for HEAP by mail. All others must apply in person at their local Department of Social Services.

If You Are Leaving Welfare for Work



There Are Programs to Add to Your Wages, Meet Your Childcare Needs and Provide for Your Family's Health and Nutrition

If you are beginning the journey from welfare to work, you are probably worried about whether you will have enough money to live on, or whether you can get help with childcare, health care, food costs and other important family expenses. ***The good news is that there are many programs and tax credits that can help you.***

Together these benefits are designed to make the move from welfare to work easier and to help low-income working families get additional money to supplement their wages, while providing the supports they need to stay employed.

YOU SHOULD BE AWARE OF AND PARTICIPATE IN THE TAX AND BENEFIT PROGRAMS THAT SUPPORT YOUR WORK!

First, there are a number of tax credits that support work.

- **The Federal & State Earned Income Tax Credit (EITC)** supplements low wage work to bring working families with children near or above the poverty line. Families with one child and annual incomes of less than \$29,666 (\$30,666 for married families) and families with 2 or more children and earnings of less than \$33,692 (\$34,692 for married families) are eligible. The EITC — both federal and state — can add as much as \$5,465 to a family's income depending on the number of children and the amount of earnings.
- **The Federal & State Child and Dependent Care Credit (CDCC)** helps offset the cost of care for dependent family members when the caregiver(s) are working. It particularly helps you if you earn less than \$50,000.
- **The Federal Child Tax Credit (CTC)** can offer as much as \$1,000 for each child in additional money to families with children.

All of these require that you file federal and state tax returns but can combine to provide a real financial boost to working families. You can get free tax help applying for these credits by calling the IRS at **1-800-TAX-1040** or the New York State Tax Department at **1-800-225-5829**.

A CHECK LIST OF THE TAX AND BENEFIT PROGRAMS THAT CAN SUPPORT YOUR WORK AFTER YOU LEAVE WELFARE!

They are:

Tax credits that support work

- ✓ Federal and State EITC
- ✓ Federal and State CDCC
- ✓ Federal CTC

Programs intended to ease the transition from welfare to work

- ✓ Medicaid
- ✓ Child Health Plus
- ✓ Family Health Plus
- ✓ Subsidized Childcare
- ✓ Food Stamps
- ✓ WIC
- ✓ School Breakfast and Lunch
- ✓ Summer Food Service Program
- ✓ Home Energy Assistance Program



A project of SCAA, 150 State Street, Albany, New York 12207
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In addition, there are a number of **programs** that are intended to ease the transition from welfare to work.

- Many families have relied on welfare as a way to gain **health care**. Families moving from welfare to work remain eligible for **Medicaid** for up to one year. After that, if the family is no longer eligible for Medicaid, based on income limits, they can obtain health care coverage for their children through **Child Health Plus**. The adults in the family can get health care through the **Family Health Plus** program. You can apply for Medicaid or Family Health Plus at your local DSS office and find out about Child Health Plus by calling **1-800-698-4543**.
- The cost of **childcare** is a major expense for working families. Going to work means that you have to find affordable childcare for your children. Transitional childcare is available for one year to income eligible families with a parent or caretaker leaving welfare for work. After that, families can still be eligible for subsidized childcare as long as they meet income guidelines (annual income of less than \$36,800 for a family of four). You can apply at your local DSS office and get information on this program from your local Child Care Resource and Referral agency (CCR&R). Phone numbers for CCR&R's in each county can be found on the Subsidized Childcare fact sheet enclosed in this kit as can the income eligibility levels by family size.

- To help provide for the **nutrition** needs of families, you can still get **Food Stamps** after leaving welfare, as long as you still meet income and resource rules (earn less than \$1,993 monthly for a family of four and have less than \$2,000 in assets). Other food programs, such as **WIC, school breakfast and lunch, and summer meals** programs, can also help stretch your food budget. You can apply for Food Stamps at your local DSS office, WIC at your local WIC clinic, and school meals programs through your local school.
- Heating costs can be a difficult burden for families during the winter months. The **Low-Income Home Energy Assistance Program (HEAP)** is a federally funded energy assistance program designed to assist low-income households, particularly those with the lowest income, who pay a high proportion of household income for home energy. Those applicants aged 60 or over and who are in receipt of Public Assistance, Food Stamps or SSI or those under 60 years of age who received a HEAP benefit in the previous year may apply for HEAP by mail. All others must apply in person at their local Department of Social Services.

The transition from welfare to work can be hard. But, in the end, you and your family can be better off economically if, in addition to your wages, you also receive the program benefits and tax credits described above. By claiming these credits and enrolling in programs for which you are eligible, you can help make work pay for you and your family.



Federal Poverty Guidelines (as of February 13, 2004)¹

Household Size	100% Poverty		(Food Stamp/Free Meals) 130% Poverty		(WIC/Reduced Meals) 185% Poverty		(Subsidized Child Care) ² 200% Poverty		(Child Health Plus) ² 250% Poverty	
	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month
1	\$ 9,310	\$ 776	\$ 12,103	\$ 1,009	\$ 17,224	\$ 1,435	\$ 18,620	\$ 1,552	\$ 23,275	\$ 1,940
2	\$ 12,490	\$ 1,041	\$ 16,237	\$ 1,353	\$ 23,107	\$ 1,926	\$ 24,980	\$ 2,082	\$ 31,225	\$ 2,602
3	\$ 15,670	\$ 1,306	\$ 20,371	\$ 1,698	\$ 28,990	\$ 2,416	\$ 31,340	\$ 2,612	\$ 39,175	\$ 3,265
4	\$ 18,850	\$ 1,571	\$ 24,505	\$ 2,042	\$ 34,873	\$ 2,906	\$ 37,700	\$ 3,142	\$ 47,125	\$ 3,927
5	\$ 22,030	\$ 1,836	\$ 28,639	\$ 2,387	\$ 40,756	\$ 3,396	\$ 44,060	\$ 3,672	\$ 55,075	\$ 4,590
6	\$ 25,210	\$ 2,101	\$ 32,773	\$ 2,731	\$ 46,639	\$ 3,887	\$ 50,420	\$ 4,202	\$ 63,025	\$ 5,252
7	\$ 28,390	\$ 2,366	\$ 36,907	\$ 3,076	\$ 52,522	\$ 4,377	\$ 56,780	\$ 4,732	\$ 70,975	\$ 5,915
8	\$ 31,570	\$ 2,631	\$ 41,041	\$ 3,420	\$ 58,405	\$ 4,867	\$ 63,140	\$ 5,262	\$ 78,925	\$ 6,577
Each add'l	\$ 3,180	\$ 265	\$ 4,134	\$ 345	\$ 5,883	\$ 490	\$ 6,360	\$ 530	\$ 7,950	\$ 663

¹ The 2004 federal poverty guidelines above were published in the February 13, 2004 Federal Register, Vol. 69, No. 30. The federal poverty guidelines are updated annually and published in the Federal Register. The annual updates, usually in February of each year, reflect changes in the Consumer Price Index (CPI). Since inflation is relatively low, these figures when next updated in 2005 are likely to increase only by 2-3%. All calculations above representing a percentage of the federal poverty guidelines or a monthly figure have been rounded to the nearest dollar. For further information on the annual poverty guidelines on the web go to <http://aspe.os.dhhs.gov/poverty/04fedreg.htm>

² Eligibility for these programs is based on a percentage of the federal poverty guidelines as indicated in the chart. However, the departments that administer these programs sometimes make small adjustments to the poverty guidelines that have the effect of creating very slight differences between the numbers on the chart and the actual eligibility guidelines for the programs.

The Earned Income Tax Credit



Increasing Your Paycheck

Program Description:

The Earned Income Tax Credit (EITC) is a refundable tax benefit offered by the federal government. New York has its own refundable EITC set at 30% of a qualifying taxpayer's federal EITC. The federal and state EITC are for working people who earn low or moderate incomes. They have several important purposes: to reduce the tax burden on these workers, to supplement wages, and to make work more attractive than welfare. Because the federal and state EITC are refundable, any amount of the credit exceeding a family's tax liability is returned in the form of a refund check. For workers who have made or are making the transition from welfare to work, this is an especially valuable benefit.

Benefits: The Size of the EITC Depends on Family Size and Earnings

Maximum Federal and State EITC by Family Size

	Maximum Federal EITC	Maximum State EITC	Maximum Total EITC
Family with one child	\$2,547	\$764	\$3,311
Family with two or more children	\$4,204	\$1,261	\$5,465
Family with no children	\$382	\$115	\$497

How Does the EITC Work?

➤ **Eligible workers can get checks from the IRS and New York State.** Ms. Anderson has two children and earned \$17,500 in 2003. Her federal income tax for the year was \$135, all of which was withheld from her pay. She is eligible for an EITC of \$3,410. The EITC pays her back the \$135 she paid in income tax and gives her an additional cash refund of \$3,275. She also gets a check for \$933 from New York State for her state EITC (her state EITC of \$1,023 less her state household credit of \$90).*

* The household credit provides targeted tax relief to low- and moderate-income taxpayers. It provides nonrefundable tax relief to taxpayers whose deductions and exemptions do not bring their taxable income to zero. The credit increases as family size increases. Also, the value of this credit decreases as income rises. It phases out at \$28,000 of federal adjusted gross income (FAGI) for single taxpayers and \$32,000 for all others. The value of a family's household credit is subtracted from the state EITC.

Eligibility:

Workers who qualify for the EITC and file federal and state tax returns can get back some or all of the income tax taken out of their pay during the year. **They may also get extra cash back from the IRS and from New York State if their EITC is worth more than the taxes they owe.** Even workers whose earnings are too small to have paid taxes can get the EITC.

To be eligible for the EITC, you must:

- have worked full or part time at some point in 2003;
- be a single or married person raising "qualifying" children at home;
- have a 2003 income below \$29,666—for **unmarried** families with one child;
- have a 2003 income below \$30,666—for **married** families with one child;
- have a 2003 income below \$33,692—for **unmarried** families with two or more children;
- have a 2003 income below \$34,692—for **married** families with two or more children;
- a smaller EITC is available to childless **unmarried** workers between 25 and 65 who have a 2003 income below \$11,230;
- the smaller EITC is also available to childless **married** workers between 25 and 65 who have a 2003 income below \$12,230;
- have no more than \$2,600 of investment income.

"Qualifying children," who must live with the family for more than half the year, include:

- sons, daughters, stepchildren;
- grandchildren;
- adopted children, as long as they lived with the worker for more than half the year; or
- brothers, sisters, stepbrothers, stepsisters.

Note: Brothers, sisters, stepbrothers or stepsisters - as well as descendants of such relatives - can be claimed as foster children if they lived with the taxpayer more than half of the year and were cared for as members of the family. Other children may qualify as foster children, *but only if they are placed with the worker by an authorized government or private placement agency.*

"Qualifying children" must be:

- under age 19;
- under age 24 if they are full-time students;
- totally and permanently disabled children of any age also may be considered "qualifying children."

Valid Social Security numbers are required for qualifying children born before 12/31/03.



- **Eligible workers who don't owe income taxes can get a check.** Ms. Lewis has three children. She earned \$10,712 in 2003 as a full-time minimum wage worker. She has neither a federal nor state income tax liability, so she will receive two checks because she is eligible for a federal EITC of \$4,204 and a state EITC of \$1,261.
- **Eligible single workers can also get a check.** Mr. Smith has no children. He worked part time in 2003 earning \$4,900. Because of his low earnings, he owes no federal or state income tax. His earnings entitle him to a federal EITC of \$375 and a state EITC of \$112.
- Other eligible workers will pay less in taxes. Those workers qualifying at higher income levels may not get a refundable credit, but the EITC will reduce their tax bills.
- Workers don't have to calculate their own EITC. If they choose, both the IRS and the New York State Department of Taxation and Finance will do it for them.
- Workers can get FREE help filing their tax forms.
- **Backclaiming:** You have the right to amend your tax returns for the past three years. If you believe you were eligible for the federal EITC in one of the past three tax years (2000, 2001, or 2002), you may file an amended return and receive the EITC for those tax years. You may also file an amended New York State return and get the state EITC you were entitled to for the tax years for which you filed an amended federal return.

Low-income workers can get **free help** with federal tax preparation through a program called VITA (Volunteer Income Tax Assistance). For information, call **1-800-TAX-1040**. For help with completing the state EITC, call **1-800-225-5829**. Many families that apply for the EITC pay someone to complete their tax forms. This can cost \$25 to \$65 or more. Getting a "quick tax refund" that comes back in a few days costs even more. Paying for tax preparation takes away from the value of the EITC.

How to Claim the EITC:

- Workers raising children in 2003 must file either federal *Form 1040* or *1040A* and must fill out and attach *Schedule EIC*. Workers with children cannot get the federal EITC if they file *Form 1040EZ* or fail to attach *Schedule EIC*. Married workers must usually file a joint return to get the EITC.
- Workers who were not raising children in 2003 can file any tax form—including the *1040EZ*. These workers write "EIC" (or the dollar amount of their credit) on the Earned Income Credit line on the tax form. They do **not** file *Schedule EIC*.
- Workers claiming the state EITC must have filed for the federal EITC. They must also complete New York State's *Form IT-215, Claim for Earned Income Credit* and attach it to their state income tax return. Claiming information will be simply explained in the New York State Income Tax Packets.

Does the EITC Affect Welfare Benefits?

In most cases, the EITC does not affect eligibility for benefits like TANF (Temporary Assistance to Needy Families), Medicaid, Food Stamps, SSI, or public or subsidized housing.

For more detailed information on the EITC, you can also contact the Center on Budget and Policy Priorities (820 First Street, NE, Suite 510, Washington, DC 20012, Telephone: 202-408-1080)

Thanks to the Center and the NYS Department of Taxation and Finance for the information they provided in developing this fact sheet.

EIC Advance Payment

Outreach Tools



Getting Your Federal EITC as Part of Your Paycheck

Program Description:

The "EIC Advance Payment" allows an eligible worker to get part of their federal Earned Income Tax Credit (EITC) payments over the course of the year in their paycheck. There is no Advance EIC for the state tax credit.

Benefits:

For some lower-income workers, the advance payments may ease the burden of meeting day-to-day expenses. Employees may receive up to \$127.33 each month in their pay during 2004—rather than waiting to claim all their credit when they file their tax return in 2005. The amount you get in the "EIC Advance Payment" generally depends on the worker's wages. If you are married, the amount of the advance payment also depends on whether your spouse has also filed a *Form W-5* with his or her employer. However, your employer cannot give you more than \$1,528 (60% of the maximum credit for families with one child) throughout 2004 with your pay. If you get Advance EIC payments, you must still file an income tax return. Employers report Advance EIC payments on the worker's *W-2 Form*.

How to Claim It:

To get the "EIC Advance Payment," you must submit a *Form W-5, Earned Income Credit Advance Payment Certificate*, to your employer each year. **Your employer has this form or you may obtain the form for free from the IRS by calling 1-800-TAX-FORM. Employers are obligated under federal law to provide workers with Advance EIC payments, if requested.** Within a couple of weeks after your request, you will see an increase in your take-home pay, reflecting this advance portion of your annual federal EITC in each paycheck. The "EIC Advance Payment" may or may not be separately noted on your paycheck, but because it is not taxable income, it will not change your withholding amounts.

Eligibility:

An employee who expects their earned income and modified Adjusted Gross Income (AGI) will each be less than \$29,666 (\$30,666 if filing a joint return), and expects to have one qualifying child or \$33,692 (\$34,692 if filing a joint return) with two or more children and expects to claim the EITC can receive the "EIC Advance Payment."

"Qualifying children" include: sons, daughters, stepchildren, grandchildren and adopted children, as long as they lived with the worker for more than half the year. **Note:** brothers, sisters, stepbrothers or stepsisters—as well as descendants of such relatives—can be claimed as foster children if they lived with the taxpayer all year and were cared for as members of the family. Other children may qualify as foster children, *but only if they are placed with the worker by an authorized government or private placement agency.*

"Qualifying children" must be under age 19, or under age 24 if they are full-time students. Totally and permanently disabled children of any age also may be considered "qualifying children." Valid Social Security numbers are required for qualifying children born before December 31, 2003.

The Child and Dependent Care Credit

Outreach Tools



2004

Helping to Pay Your Childcare Costs

NEW FOR 2003 TAX FILERS: SIGNIFICANT INCREASES IN THE MAXIMUM FEDERAL CREDIT AND IN EXPENSES THAT CAN BE CLAIMED.

Program Description:

The federal Child and Dependent Care Credit is a tax benefit offered by the federal government. It is a non-refundable credit for working people who pay for child or dependent care. Qualifying families can get back some or all of the federal income tax taken out of their paychecks during the year. However, families earning too little to pay federal income tax cannot use this credit—the federal credit is limited to the amount of the worker's income tax.

New York's Child and Dependent Care Credit helps more low-income families because, **unlike the federal credit, it is refundable. Eligible families will get extra cash back from New York State if their Child and Dependent Care Credit is worth more than the state taxes they owe.**

New York's Child and Dependent Care Credit is also calculated as a percentage of the federal Child and Dependent Care Credit for which a family would be eligible (see example on the opposite side of this page). Even workers whose earnings are too small to have paid state taxes can get the New York State Child and Dependent Care Credit. What's more, the New York State credit reduces any additional taxes workers may owe.

Workers who qualify for the federal Child and Dependent Care Credit will also qualify for the New York State Child and Dependent Care Credit. The New York State Child and Dependent Care Credit is most beneficial to families earning \$50,000 or less but all families with out-of-pocket expenses for childcare benefit from the credit. In order to get either the federal or state credit, families **must file federal and state tax returns.**

How the Federal Credit Works:

A taxpayer may claim a non-refundable credit against income tax liability for up to 35% of a limited amount of employment related dependent care expenses. Taxpayers with annual adjusted gross

Eligibility:

To be eligible for the federal or state Child and Dependent Care Credit, you must have:

- Been gainfully employed and had earned income in 2003 (some full-time students or disabled spouses may also be eligible);
- Paid out of pocket for child and/or dependent care that enabled you to work (eligible employment related expenses are only allowed for the care of a child or children under the age of 13, a disabled spouse not able to care for him or herself, or any disabled person not able to care for him or herself and whom you can claim as a dependent on your federal tax return).

The cost of any kind of child or dependent care can qualify as long as the care provider has an Employer Identification Number or (if an individual) Social Security Number that can be listed on your tax return. This includes care provided at a center, a summer day camp, a family day care home or a church, or care provided by a neighbor or relative (except if provided by a spouse, a dependent, or a child under age 19). If a family receives free childcare, such as from a state-subsidized program, the cost of that care cannot be used to qualify for the credit. But if only part of the family's childcare is subsidized and the family pays for the rest, the amount the family pays out of pocket can be counted as employment related expenses.



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income under \$15,000 can claim 35% of their allowable expenses as a credit. Above \$15,000 of adjusted gross income, the percentage of allowable expenses that can be claimed as a credit phases down to 20% (decreasing by 1% for every \$2,000 of income). Eligible employment related child and dependent care expenses are limited to \$3,000 for one qualifying dependent and \$6,000 if there are two or more qualifying dependents. Expenses that may be taken into account in computing the credit generally may not exceed an individual's earned income or, in the case of married taxpayers, the earned income of the spouse with the lesser earnings. Thus, if one spouse is not working, no credit generally is allowed. Eligible families with one qualifying dependent can claim up to \$1,050 (35% of \$3,000) as a credit against their federal tax liability and eligible families with two or more qualifying dependents can claim up to \$2,100 (35% of \$6,000) against their federal tax liability when they file their federal return. The federal credit can only be used to offset actual federal taxes paid, even if the family is technically eligible for a larger credit.

How New York's Child and Dependent Care Credit Works:

The value of New York's Child and Dependent Care Credit is calculated as a percentage of the federal credit for which a family is eligible. **Because New York State's Child and Dependent Care Credit is refundable, if the amount of the allowable credit exceeds the amount of state taxes paid, the balance will come back to the taxpayer in a check from the NYS Department of Tax and Finance.** Eligible families with lower incomes receive a higher percentage of the federal Dependent Care Credit for which they are eligible on their state tax return and, therefore, a larger state credit as follows:

- Families with incomes up to \$25,000 can claim, on their state tax return, an amount equal to 110% of the federal credit for which they are eligible;
- Families with incomes between \$25,000 and \$50,000 can claim 100% of the federal credit for which they are eligible;

- Families with incomes between \$50,000 and \$65,000 can claim between 100% and 20% of the federal credit for which they are eligible; and
- Families with incomes above \$65,000 can claim 20% of the federal credit for which they are eligible.

An Example:

A mother with two children under age 13 earning \$16,500 a year and having qualifying expenses of \$6,000* that enable her to work would be eligible for a federal Child and Dependent Care Credit of \$2,040 or 34% of her allowable expenses of \$6,000, as calculated on line 9 of *IRS Form 2441* or on *IRS Schedule 2*. However, because the federal credit is not refundable, the actual federal credit received will be smaller than the amount for which a family is eligible. The federal credit can be no larger than the actual taxes paid by the family, in this case \$35.

BUT, New York State's Child and Dependent Care Credit is based on a percentage of the federal credit for which the family would have been eligible and not a percentage of the actual federal credit received. In this example, the state Child and Dependent Care Credit is worth \$2,244 (110% of the \$2,040 federal credit for which this working mother would be eligible as calculated on either line 9 of *IRS Form 2441* or on *IRS Schedule 2, Child and Dependent Care Expenses*).

*Because the Child and Dependent Care Credit you receive reflects your actual out-of-pocket expenses, if you received a child care subsidy that reduced your qualifying expenses, that will affect the size of the credit you can claim.

How to Claim It:

To get the federal credit, workers raising children or other qualifying dependents in 2003 must file either federal *Form 1040* and fill out and attach *Form 2441* or *Form 1040A* and attach *Schedule 2*. To get the state credit, you must file *Form IT-216* along with your state tax return. *Form IT-216* is fairly straightforward and walks a family through the necessary calculations to determine the size of the state credit.

Child Tax Credit

Outreach Tools



2004

Reducing Your Family Tax Bill

NEW FOR TAX YEAR 2003: CREDIT INCREASES TO \$1,000 PER CHILD; REMEMBER TO SUBTRACT ANY ADVANCE PAYMENT YOU RECEIVED.

Program Description:

The Child Tax Credit (CTC) is a refundable tax benefit offered by the federal government for taxpayers raising dependent children under the age of 17. It is designed to reduce or eliminate a taxpayer's federal income tax liability and provides for a refund of any CTC remaining after the taxpayer's liability has been met.

Benefits:

The Child Tax Credit is refundable. Workers eligible for the Child Tax Credit will receive it as a refund of some or all of the income tax withheld from their pay during the year, **or** as a reduction of income tax they otherwise would have to pay to the IRS with their tax return. Workers earning above \$10,500 may also receive an Additional Child Tax Credit refund (the refundable CTC).

- The Credit is worth up to \$1,000 for each dependent child under 17 claimed on the family's tax return. The CTC is first used to reduce or eliminate a family's income tax liability. Families may be able to get all or part of any remaining CTC as a refund.
- The CTC refund is based on the amount by which the income of a worker (and spouse, if married) exceeds \$10,500. Families with CTC remaining after their income tax liability has been eliminated may receive a refund in the lesser of two amounts: (1) the amount of the family's CTC that remains, or (2) 10% of the family's earned income over \$10,500.
- The maximum CTC amount of \$1,000 per child is available to single parents with incomes up to \$75,000 and married parents with combined incomes up to \$110,000. The credit gets smaller as income increases beyond these levels.

Eligibility:

All taxpayers who have qualifying children and meet income eligibility guidelines are eligible for the Child Tax Credit, though the amount of the credit depends on the parent's income and tax liability.

- A worker may claim children who are under age 17 at the end of 2003 for the Child Tax Credit, if they also claim them as dependents.
- The children must be U.S. citizens or resident aliens.
- Non-custodial parents who are able to claim children as dependents may also claim them for the Child Tax Credit.
- Grandchildren, stepchildren and foster children may qualify if claimed as dependents.
- You may also claim a brother, sister, stepbrother, stepsister, or a descendent of any of them if you cared for them as you would your own child.
- Workers must have a Social Security number or an Individual Taxpayer Identifier Number (ITIN) to claim the Child Tax Credit.



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Examples:

- Maxine is a single parent with a 12-year-old dependent child and earned \$15,000 in 2003. She owes \$190 in income tax. Her maximum CTC of \$1,000 is first used to eliminate her \$190 income tax, leaving \$810 remaining ($\$1,000 - \$190 = \810). Ten percent of Maxine's earnings over \$10,500 is \$450. Since the remaining CTC of \$810 is more than \$450, Maxine is eligible to receive an Additional CTC refund for the lower amount - \$450. She is also eligible for an EITC of \$2,344, bringing her total refund to \$2,794.
- Sam and Barbara are married workers raising four children under age 17. They earned \$25,000 in 2003, and owe no income tax. Their maximum CTC is \$4,000, (4 children X \$1,000). Ten percent of their earnings over \$10,500 is \$1,450 ($\$25,000 - \$10,500 = \$14,500$; ten percent of \$14,500 is \$1,450). Since the couple has no income tax liability, none of their CTC is used - the full \$4,000 remains. Since this is more than 10% of their earnings above \$10,500, Sam and Barbara receive an Additional CTC of \$1,450. They also qualify for an EITC of \$2,041, bringing their total refund to \$3,491.

The Child Tax Credit does not affect the taxpayer's eligibility for the Earned Income Tax Credit or the Child and Dependent Care Credit. But, because the federal Child and Dependent Care Tax Credit is counted before figuring the Child Tax Credit and may completely eliminate any income tax liability, that may affect the size of the CTC received by the family.

Advance Child Tax Credit Refund Checks in 2003:

In 2003, Congress increased the maximum amount of the CTC from \$600 to \$1,000 for each dependent child. Congress also instructed the IRS to identify taxpayers eligible for this increase, which included a portion of those taxpayers who claimed the CTC on their 2002 tax return, and also instructed the IRS to send the amount of the increase as an advance of their 2003 CTC. You must reduce the CTC you claim for 2003 by the amount of the advance CTC you already received in 2003.

How To Claim It:

To get the Child Tax Credit, workers must file either federal *Form 1040* or *1040A* and fill out the *Child Tax Credit Worksheet* to determine how much of the income tax they owe is reduced or eliminated by the \$1,000 per child CTC and enter that amount on the form. If the CTC eliminates their income tax, the *Worksheet* instructions direct workers to then complete *Form 8812, "Additional Child Tax Credit,"* to determine if they qualify for an additional refund. If so, that amount is also entered on their tax form. The *Form 8812 must also be attached to the tax return to claim the additional refund amount.* Low-income workers can get free help with federal tax preparation through a program called VITA (Volunteer Income Tax Assistance). For information, call 1-800-TAX-1040 (1-800-829-1040).

New York State College Tuition Credit

Outreach Tools



2004

Helping Pay for Higher Education

Program Description:

The college tuition credit is a refundable tax credit available to full-year New York State residents who paid qualified college tuition expenses to an institution of higher education on their own behalf or on behalf of an eligible student. The fact that it is refundable means that you may claim a refund of any college tuition credit that is in excess of your New York State tax liability.

If an eligible student is claimed as a dependent on another person's tax return, only the person who can claim the student as a dependent may claim the credit. If an eligible student is **not** claimed as a dependent on another person's tax return, only the student may claim the credit. However, if you are married and filing separate returns, see Spouses Filing Separately on the reverse side of this page.

Benefits:

The maximum amount of qualified college tuition expenses allowed for each eligible student is \$10,000 and there is no limit on the number of eligible students for whom you may claim a credit.

If your total qualified college tuition expenses for **all** eligible students are \$5,000 or more, the credit for 2003 is equal to 75% of qualified tuition expenses (up to \$10,000 per eligible student) times 4%. Accordingly, the maximum tuition credit allowed for tax year 2003 is \$300 for each eligible student.

If your total qualified college tuition expenses for all eligible students are less than \$5,000, the credit for 2003 is equal to the lesser of 75% of your qualified college tuition expenses times 4% or \$150 for each eligible student.

College Tuition Itemized Deduction:

In lieu of claiming the credit, a resident may elect to claim the New York college tuition itemized deduction if he or she itemized deductions on his or her federal return. To determine if you will receive a greater tax benefit from the credit or deduction, you should compute both. However, **you cannot claim both the credit and the deduction.** The college tuition itemized deduction is also available to nonresident and part-year resident taxpayers.

Eligibility:

Eligible student means the taxpayer, the taxpayer's spouse, or the taxpayer's dependent (for whom an exemption for New York State income tax purposes is allowed).

Qualified college tuition expenses include the tuition required for the enrollment or attendance of the eligible student at an institution of higher education. It does not matter whether the expenses were paid by cash, check, credit card, or with borrowed funds. In addition, the eligible student does not have to be enrolled in a degree program or attend full time for the expenses to qualify. However, only undergraduate enrollment or attendance qualifies. Tuition payments required for enrollment or attendance in a course of study leading to the granting of a post baccalaureate or other graduate degree do **not** qualify.

Qualified college tuition expenses paid on behalf of an eligible student from a qualified state tuition program (such as the New York State College Choice Tuition Savings program) are considered to be payments of qualified tuition expenses for purposes of this credit. However, if the student can be claimed as a dependent on your tax return, these payments are also treated as paid by you.

Qualified tuition expenses do not include:

- tuition paid through the receipt of scholarships or financial aid (for this purpose, financial aid does not mean student loans, or other loans and grants that must be repaid either before or after the student ceases attending school);
- amounts paid for room and board, insurance, medical expenses (including student health fees), transportation, or other similar personal, living, or family expenses; or
- fees for course-related books, supplies, equipment, and non-academic activities, even if the fees are required to be paid to the institution as a condition of enrollment or attendance.

An *institution of higher education* means any institution of higher education or business, trade, technical, or other occupational school, located in or out of New York State, that is recognized and approved by either the Regents of the University of New York or a nationally recognized accrediting agency or association accepted by the Regents. In addition, the institution or school must provide a course of study leading to the granting of a post-secondary degree, certificate, or diploma.



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How to Claim the Credit:

Spouses filing separately:

If you and your spouse are filing separate returns, you can each claim your own credit. Or, one spouse may claim the college tuition credit and the other spouse may claim the itemized deduction. However, you must each claim your separately computed credit or deduction based only on the amount of qualified college tuition expenses **you paid** (or were treated as paid by you) for yourself, your spouse, or a person whom you claim as a dependent on your separate return. You cannot claim a credit or deduction for qualified college tuition expenses that you paid for your spouse's dependent. (These expenses are treated as paid by your spouse for purposes of the credit.)

To claim this credit, you must complete *Form IT-272 - Claim for College Tuition Credit for New York State Residents* and attach it to your *Form IT-200* or *Form IT-201*.

For more information, see *Publication 10-W, FAQ's: New York State College Tuition Credit and Itemized Deduction - For Tax Year 2003*.

Related Federal Tuition Supports

HOPE Scholarship Credit

The HOPE Scholarship Credit is a non-refundable federal credit that may be claimed for the qualified tuition and related expenses of each student in the taxpayer's family. The amount that may be claimed as a credit is generally equal to: (1) 100% of the first \$1,000 of the taxpayer's out-of-pocket expenses for each student's qualified tuition and related expenses, plus (2) 50% of the next \$1,000 of the taxpayer's allowable expenses. Thus, the maximum credit for a taxable year is \$1,500, multiplied by the number of eligible students. The amount of your education credit is gradually reduced if your modified adjusted gross income is between \$41,000 and \$51,000 (\$83,000 and \$103,000 on a joint return). You cannot claim a credit if your income is \$51,000 or more (\$103,000 on a joint return).

An eligible student is one who meets all of the following requirements:

1. Did not have expenses that were used to figure a HOPE credit in two earlier tax years;
2. Had not completed the first two years of postsecondary education (generally the freshman and sophomore years) before 2003;
3. Was enrolled at least half-time in a program leading to a degree, certificate, or other recognized educational credential for at least one academic period beginning in 2003;

4. Was free of any federal or state felony convictions for possessing or distributing a controlled substance as of the end of 2003.

You can claim the Hope Credit by completing Parts I and III of *Form 8863* and submitting it with your *Form 1040* or *1040A*. Enter the credit on *Form 1040*, line 47 or *Form 1040A*, line 31. An eligible educational institution that received payment of qualified tuition and related expenses in 2003 generally must issue *Form 1098-T*, Tuition Payments Statement, to each student by January 31, 2004. The information on *Form 1098-T* will help you determine whether you can claim an education tax credit for 2003.

Lifetime Learning Credits

The Lifetime Learning Credit is a non-refundable federal credit that may be claimed for the qualified tuition and related expenses for all students in the taxpayer's family. The credit amount is equal to 20% of the first \$10,000 of the taxpayer's eligible out-of-pocket expenses. Thus, the maximum credit is \$2,000 per taxpayer.

If the taxpayer is claiming a HOPE Scholarship Credit for a particular student, none of that student's expenses for that year may be applied toward the Lifetime Learning Credit.

The amount of your education credit is gradually reduced if your modified adjusted gross income is between \$41,000 and \$51,000 (\$83,000 and \$103,000 on a joint return). You cannot claim a credit if your income is \$51,000 or more (\$103,000 on a joint return).

Unlike the Hope Credit, the Lifetime Learning Credit can be claimed for tuition and related expenses incurred for all years of postsecondary education (including graduate study) for courses to acquire or improve job skills. It is available for an unlimited number of years and students need not be pursuing a degree or other recognized educational credential. Students may claim the credit for expenses related to one or more classes. The felony drug conviction rule also does not apply.

You can claim the Lifetime Learning Credit by completing Parts II and III of *Form 8863* and submitting it with your *Form 1040* or *1040A*. Enter the credit on *Form 1040*, line 47 or *Form 1040A*, line 31. An eligible educational institution that received payment of qualified tuition and related expenses in 2003 generally must issue *Form 1098-T*, Tuition Payments Statement, to each student by January 31, 2004. The information on *Form 1098-T* will help you determine whether you can claim an education tax credit for 2003.

Thanks to the NYS Department of Taxation and Finance for the information they provided in developing this fact sheet.

Child Health Plus

Outreach Tools



2004

Coverage for Your Child's Medical Needs

Program Description:

The Child Health Plus program now has two parts: Part A is children's Medicaid and Part B is the program that, until now, had been called Child Health Plus. In this material, we will cover Child Health Plus A as part of our review of Medicaid. We will cover Child Health Plus B (CHP B) in this section.

Child Health Plus B is a health insurance plan for children up to age 19 who are not eligible for Medicaid and who have no health insurance. The program is available to all New York State residents, regardless of income or employment status, but families with incomes below 250% of poverty have all or most of the cost of Child Health Plus B coverage subsidized by the state (see below). Coverage is offered through insurers and managed care organizations throughout the state.

Eligibility:

To be eligible for Child Health Plus, a child must:

- be under the age of 19;
- be a New York State resident;
- not be eligible for Medicaid;
- not have any other health insurance coverage;
- CHP is available to all children who otherwise qualify, regardless of immigration status.

Family Contribution by Family Size and Income

TOTAL NUMBER OF PEOPLE IN FAMILY	MONTHLY INCOME LESS THAN	MONTHLY INCOME BETWEEN	MONTHLY INCOME BETWEEN	MONTHLY INCOME MORE THAN
1	\$1,197	\$1,197 – 1,662	\$1,663 – 1,871	\$1,871
2	\$1,615	\$1,615 – 2,243	\$2,244 – 2,525	\$2,525
3	\$2,034	\$2,034 – 2,824	\$2,825 – 3,180	\$3,180
4	\$2,453	\$2,453 – 3,404	\$3,405 – 3,834	\$3,834
5	\$2,871	\$2,871 – 3,985	\$3,986 – 4,488	\$4,488
6	\$3,290	\$3,290 – 4,566	\$4,567 – 5,142	\$5,142
7	\$3,709	\$3,709 – 5,147	\$5,148 – 5,796	\$5,796
8	\$4,127	\$4,127 – 5,728	\$5,729 – 6,450	\$6,450
For each extra person, add	\$ 419	\$419 – 581	\$582 - 655	\$ 655
Family Contribution	None	\$9 per child per month (maximum of \$27 per family)	\$15 per child per month (maximum of \$45 per family)	Full Premium*

* The full premium will vary, depending on the insurer selected but averages approximately \$110 per month. The premium will probably be much less than you would pay for other private insurance. Chart is effective 10/2003 and subject to annual income updates.



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Benefits:

All applicants to CHP B must enroll in a managed care plan which will provide the following services:

- Well-child care;
- Physical exams;
- Immunizations;
- Diagnosis and treatment of illness or injury;
- X-rays and lab tests;
- Outpatient surgery;
- Emergency care;
- Prescription and non-prescription drugs, if ordered by a physician;
- Inpatient hospital medical and surgical care;
- Short-term therapeutic outpatient services (chemotherapy, hemodialysis);
- Limited inpatient and outpatient treatment for alcoholism, substance abuse, and mental health;
- Dental care;
- Vision care;
- Speech and hearing services;
- Durable medical equipment;
- Emergency ambulance transportation to a hospital.

Child Health Plus B will not pay for long-term care or non-emergency transportation or medical supplies.

Family Costs:

There are NO CO-PAYMENTS for services or benefits received! Depending on your gross family income, you may have to pay a family contribution to enroll in Child Health Plus. Find your annual gross family income and family size on the chart on the front side of this page and read the information in that category to see how much, if anything, you will have to pay.

To Get Services:

You are given a choice of insurers in your region. Once you make your selection of an insurer, you will be given a list of providers near you. The provider may be a single doctor, a group practice of several doctors, or a community health center. If it is a group practice, you may be asked to choose a doctor for your child. Either way, you will be getting the personal health care that your child needs.

How to Apply:

To find out if you are eligible, you can call a toll-free number: **1-800-698-4KIDS (1-800-698-4543)**. (If you are hearing impaired, call the TTY number **1-877-898-5849**). Hotline staff will determine eligibility and provide information on insurance carriers in the region who offer CHP. Families can then call the plan of their choice to complete the enrollment process. In addition, there are now “facilitated enrollers”—community organizations funded to help families enroll their children—for every county in the state.

Information on Child Health Plus can also be obtained from the NYS Department of Health website at www.health.state.ny.us/nysdoh/chplus/cplus-1.htm.

Information on this fact sheet was taken from the NYS Department of Health website
www.health.state.ny.us/nysdoh/chplus/cplus-1.htm.

Thanks to the Greater Upstate Law Project for the information they provided in developing this fact sheet.

Family Health Plus



Health Insurance for Low-Wage Workers

Program Description:

Family Health Plus (FHPlus) is a health insurance plan for uninsured, low-income adults ages 19 through 64, with or without children, who are not eligible for Medicaid and who have no other health insurance. The program is available to all New York State residents meeting certain income requirements (see below). Coverage is offered through insurers and managed care organizations throughout the state.

Income & Family Size for Family Health Plus Eligibility

Maximum Annual Income*

Family Size	Single or Married Adult (not living with children under 21) <i>calculated at 100% of poverty</i>	Parent (living with at least one child under 21) <i>calculated at 150% of poverty</i>
1	\$ 8,980	
2	\$12,120	\$18,180
3		\$22,890
4		\$27,600
5		\$32,310
6		\$37,020
7		\$41,730
For each additional person, add		\$ 4,710

*The eligibility figures are for 2003 and will be recalculated for 2004. The changes are likely to be minimal.

Family Costs:

There is no cost to participate in Family Health Plus. There are no costs to join and there are no co-payments or deductibles once you are enrolled. There are no sliding scale fees or any other cost-sharing for Family Health Plus. If your family's income exceeds the Family Health Plus income levels, you are not eligible to enroll. However, you may be eligible for Healthy NY, another New York State health coverage option.

Eligibility:

Those who participate in Family Health Plus must be ineligible for Medicaid or eligible only because of high medical costs. Unlike Medicaid, there are no asset or resource tests. Coverage will begin when an applicant has been determined eligible and has enrolled in a plan. Eligibility is based on family size and income, as presented in the chart on this page.

To be eligible for Family Health Plus, a person must:

- be at least 19 years of age and under 65 years;
- be a New York State resident;
- not be eligible for Medicaid because of exceeding income and asset limits;
- not have any other health insurance coverage.

FHPlus is available only to those immigrants whose immigration status would allow them to apply for Medicaid.

To Get Services:

Health care in the Family Health Plus program is provided through managed care plans. You must select a participating health plan when you apply for Family Health Plus. Every effort will be made to help you pick a plan that includes your current physician. When you choose a health plan, you will have a regular doctor, get regular check-ups and see specialists if needed. Some plans also offer dental care.



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Benefits:

All applicants to FHPlus must enroll in a managed care plan which will offer the following services:

- Physician services;
- Inpatient and outpatient health care;
- Prescription drugs and smoking cessation products;
- Lab tests and X-rays;
- Vision, speech and hearing services;
- Rehabilitative services (some limits apply);
- Durable medical equipment;
- Emergency room and emergency ambulance services;
- Behavioral health and chemical dependency services (which includes drug, alcohol and mental health treatment—some limits apply);
- Diabetic supplies and equipment;
- Hospice care;
- Radiation therapy, chemotherapy and hemodialysis;
- Dental services, if offered by the health plan.

FHPlus will not pay for long-term care or non-emergency transportation or medical supplies.

How to Apply:

To apply for Family Health Plus, you will need to have a personal interview where you will complete an application, provide proof of certain information, and select a health plan. Applications can be made with your county Social Services Department or “facilitated enrollers”—community organizations funded to help families enroll in public health insurance programs.

Information on Family Health Plus can be obtained from the NYS Department of Health website www.health.state.ny.us/nysdoh/fhplus/index.htm, which is the source of the information on this fact sheet

Thanks to the Greater Upstate Law Project for the information they provided in developing this fact sheet.



Program Description:

The Healthy NY program is designed to assist small business owners in providing their employees with health insurance; uninsured workers whose employers do not provide health insurance; and sole proprietors. It provides reduced-cost coverage in which the chosen Health Plan charges premiums that vary by county.

Benefits:

Covered services include the following:

- Inpatient hospital services consisting of daily room and board, general nursing care, special diets and miscellaneous hospital services and supplies;
- Outpatient hospital services consisting of diagnostic and treatment services;
- Physician services consisting of diagnostic and treatment services, consultant and referral services, surgical services (including breast reconstruction surgery after a mastectomy), anesthesia services, second surgical opinion, and a second opinion for cancer treatment;
- Outpatient surgical facility charges related to a covered surgical procedure;
- Pre-admission testing;
- Maternity care;
- Adult preventive services consisting of mammography screening, cervical cytology screening, periodic physical examinations no more than once every three years, and adult immunizations;
- Preventive and primary health care services for dependent children including routine well-child visits and necessary immunizations;
- Equipment, supplies and self-management education for the treatment of diabetes;
- Diagnostic X-ray and laboratory services;
- Emergency services;
- Therapeutic services consisting of radiological services, chemotherapy and hemodialysis;
- Blood and blood products furnished in connection with surgery or inpatient hospital services;
- Prescription drugs obtained at a participating pharmacy (\$3,000 maximum per person, per year) if the prescription drug benefit is selected.

Please note that coverage pursuant to the Healthy NY program is provided subject to a pre-existing condition waiting period. You should check with your health plan to determine how this waiting period would impact the initial coverage of any existing health conditions you may have.

Eligibility:

Small Employer Eligibility Criteria:

- The small employer must have 50 or fewer eligible employees;
- One third of the employees must earn wages of \$32,000 or less;
- The small employer must not have provided group health insurance coverage to their employees within the preceding twelve months;
- 50% of the eligible employees must participate in the program and at least one participant must earn annual wages of \$32,000 or less;
- The small employer and employee share equally in the cost of the premium (though the employer may choose to pay more than 50% of the premium);
- The business must be located within New York State.

Persons working 20 or more hours weekly are considered employees for the purpose of this program. Furthermore, all employees earning \$32,000 or less must be offered coverage through Healthy NY.

Eligibility Criteria for Working Uninsured Individuals and Sole Proprietors

These criteria are virtually identical, except as noted.

- You have not had health insurance in effect for the twelve-month period preceding application (sole proprietor) or your employer does not currently provide you with health insurance and has not provided group health insurance during the twelve-month period preceding application (individual);
- Your gross household income level is at or below 250% of the gross federal poverty level (see Healthy NY Income Guidelines in chart on opposite side of this page);
- You must be ineligible for Medicare;
- You must reside in New York State;
- You must be employed on a full-time, part-time or episodic basis (individual).

The amount of the household income limit depends upon the number of household members you have.

Eligibility Criteria - Exceptions

Although qualifying individuals cannot work for employers who have provided health coverage within the preceding twelve months or have had health insurance in effect for the twelve-month period before applying to the program, there are certain exceptions. These exceptions are:

- Loss of employment;
- Death of a family member;
- Change to a new employer;
- Change of residence;
- Discontinuation of a group health plan;
- Termination or cancellation of COBRA coverage;
- Legal separation, divorce or annulment;
- Loss of eligibility for group health insurance coverage;
- Reaching the maximum age for dependent coverage.



Healthy NY Income Guidelines*

Family Size**	Monthly Income at or below
1	\$ 1,882
2	\$ 2,536
3	\$ 3,190
4	\$ 3,844
5	\$ 4,498
For each add'l person add:	\$ 655

* Effective for 2003

** Family Size is not related to whether you are purchasing individual, spousal or family coverage through the Healthy NY program. Also, pregnant women count as two people for the purpose of calculating family size.

Costs:

Healthy New York participants must pay a premium which varies by county. Premium rates can be found on the Healthy New York website.

Covered services are subject to a co-payment. The co-payment is an amount that you must pay at the time you receive services. Additionally, for prescription drugs, there is an annual deductible. The deductible is the amount you must spend each year before you are able to obtain benefits. The amounts of the co-payments and deductible are the same for each health plan.

The applicable co-payments are:*

- Inpatient hospital services - \$500 co-pay
- Surgical services - 20% or \$200 co-pay, whichever is less
- Outpatient surgical facility - \$75 co-pay
- Emergency services - \$50, waived if admitted to the hospital
- Prescription drugs - Maximum benefit of \$3,000 per individual per year; \$100 deductible per calendar year; generic drugs have a \$10 copay; brand name drugs have a \$20 copay plus the difference in cost between the brand name drug and generic equivalent.
- Prenatal services - \$10 co-pay
- All other services - \$20 co-pay

* There are no co-payments applied to preventive and primary health services for routine well-child visits and necessary immunizations.

How to Apply:

To enroll in Healthy NY you would contact the Health Plan(s) for your county. To get information on how to contact providers in your county call **1-866-HealthyNY (1-866-432-5849)** or visit the Healthy NY website at www.ins.state.ny.us/hnyhmos.htm.

You must fill out an application form made available from the participating insurer OR you may fill out the standard application form found on the Healthy New York website (www.ins.state.ny.us/hnyapply.htm) and submit it to the HMO of your choice.

Information on Healthy NY can be obtained at www.ins.state.ny.us/healthny.htm, which is the source of the information on this fact sheet.

Thanks to the Greater Upstate Law Project for the information they provided in developing this fact sheet.

Medicaid

Helping Protect Your Family's Health

Outreach Tools



2004

Program Description:

Medicaid is a federal/state health insurance program for low-income individuals and families who cannot afford to pay for medical care. The program is available to New York State residents who meet requirements for income, resources and citizenship status. Many legal immigrants are eligible for Medicaid in New York, but the rules can be complicated. If you need help determining immigrant eligibility for Medicaid, call the Greater Upstate Law Project (1-800-635-0355) or the Health Law Unit of the Legal Aid Society in New York City (1-212-577-3575). Pregnant women and children are eligible for Medicaid regardless of immigration status.

Benefits:

Medicaid generally covers numerous services such as the following:

- Treatment and preventive health and dental care (doctors and dentists);
- Hospital inpatient and outpatient services;
- Laboratory and X-ray services;
- Care in a nursing home;
- Care through some home health agencies and personal care;
- Treatment in psychiatric hospitals (for persons under 21 or those 65 and older), mental health facilities, and facilities for the mentally retarded and developmentally disabled;
- Family planning services;
- Early periodic screening, diagnosis, and treatment for children under 21 years of age under the Child/Teen Health Program;
- Medicine, supplies, medical equipment, and appliances (wheelchairs, etc.);
- Smoking cessation agents;
- Clinic services;
- Transportation to medical appointments, including public transportation and car mileage;
- Emergency ambulance transportation to a hospital;
- Prenatal care;
- Nursing home care;
- Some insurance and Medicare premiums;
- Other health services.

Eligibility:

To be eligible for Medicaid, an applicant must be a New York State resident and meet income eligibility guidelines and limitations on assets as set out in the chart on the other side of this fact sheet.

You do not need to apply for cash benefits when applying for Medicaid. In fact, you may be eligible for Medicaid even if you are not eligible for public assistance (TANF). You also may be eligible to receive Medicaid even if your income exceeds the eligibility guidelines on the chart on the other side of this fact sheet through the "spend down" provision that is available to disabled persons and families with children under age 21. "Spend down" means that a family with income exceeding the limit for Medicaid can become eligible for the program after spending enough of its income or incurring medical expenses to meet the eligibility ceiling. Asset limits continue to apply. There are no asset limits for children or pregnant women.

Financial eligibility rules for Medicaid vary depending on the eligibility category you belong to. The New York Medicaid program is large and very complex, with over 30 different eligibility categories providing coverage for a wide range of individuals and circumstances.

The most common general eligibility categories consist of children under 21, parents and other caretaker adults, disabled persons of any age, and the elderly. Medicaid has varying income eligibility ceilings for different family and applicant groups. These include adults, pregnant women, and children. The chart on the reverse side of this page reflects 2003 income eligibility criteria for Medicaid for caretaker parents, disabled persons and the elderly. Criteria for pregnant women and children are set forth separately in the next chart. The numbers reflected in both charts will be updated as of January 1, 2004 and will change only minimally.



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SCAA
Schuyler Center
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Shaping New York State public policy
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New York's 2003 Medically Needy Income and Resource Levels
(Children under 21; Parents/Caretakers for Children under 21;
Certified Blind/Disabled; and Adults 65 and over)

Family Size	1	2	3	4	5	6	7	8	Each add'l person
Monthly Income	\$ 642	\$ 934	\$ 942	\$ 950	\$ 992	\$1,134	\$1,275	\$1,417	\$142
Resources	\$3,850	\$5,600	\$5,650	\$5,700	\$5,950	\$6,800	\$7,650	\$8,500	\$850

*A pregnant woman without children is counted as a household of 2 for Medicaid eligibility purposes.

2004 Children's Expanded Medicaid Program
Monthly Income Levels

Family Size	1	2	3	4	5	6	Each add'l person
Child Under 1; Pregnant women, Perinatal coverage only (200% FPL)	\$1,505	\$2,029	\$2,552	\$3,075	\$3,599	\$4,122	\$524
Child 1 thru 18 (133% FPL)	\$1,001	\$1,349	\$1,697	\$2,045	\$2,393	\$2,741	\$349
Pregnant women (count as two people) (100% FPL)		\$1,010	\$1,272	\$1,533	\$1,795	\$2,057	\$262

How to Apply:

You can receive an application form for Medicaid through the local Department of Social Services (DSS). You must complete the form and submit it to the Medicaid Unit within DSS. Bring proof of identity and age for all household members (i.e. birth certificate); income sources and amounts; any bank books and insurance policies that you may have; citizenship status; car ownership papers; information about child support payments you receive, if any; and information regarding your household expenses.

If You Have Left Welfare for Work:

For families who have left welfare for work, Medicaid benefits should not automatically end when the welfare case is closed. In fact, transitional Medicaid benefits are meant to be automatically provided for 6 months and can be extended for up to an additional 6 months, if family income remains below 185% of poverty and other reporting requirements are met. Make sure your case worker signs you up for transitional Medicaid when you leave welfare.

Information on Medicaid can also be obtained from the NYS Department of Health website
www.health.state.ny.us/nysdoh/medicaid/mainmedicaid.htm, which was the
source for the information on this fact sheet.

Thanks to the Greater Upstate Law Project for the information they provided in developing this fact sheet.

Home Energy Assistance Program

Outreach Tools



2004

Helping Meet Fuel Costs

Program Description:

The Low-Income Home Energy Assistance Program (HEAP) is a federally funded energy assistance program. It was enacted to assist low-income households, particularly those with the lowest incomes, that pay a high proportion of household income for home energy. It is administered in New York State by the Office of Temporary and Disability Assistance and implemented by county departments of social services.

Benefits:

HEAP's benefit program is structured in such a way that higher benefits are provided to those households that: have larger percentages of their income spent on energy costs; contain a vulnerable individual; and have the lowest income.

Vulnerable individuals are defined as children under the age of 6, adults aged 60 or older, or disabled individuals.

New York's HEAP program consists of two components, **regular benefits** and **emergency benefits**.

■ Regular benefit component

New York State provides benefits to households that pay for their heat directly or whose rent includes payments for heat.

The state calculates household benefits using a priority system that factors in income, percentage of income spent on energy, and presence of a vulnerable individual in the household. Based on this system, eligible households that do pay directly for heat receive a one-time benefit amount ranging from \$150 to \$400. In most cases, this amount is paid directly to the energy company.

Eligible households that have their heat costs included in their rent receive a standard one-time statewide benefit of either \$40 or \$50 that is sent directly either to the household or the non-heating utility provider.

Eligibility:

Eligibility for the program is based on your income and housing situation. Your total gross monthly income for your household size must be at or below the following:

Household Size	Monthly Income Limit
1	\$1,729
2	\$2,261
3	\$2,793
4	\$3,325
5	\$3,857
6	\$4,389
7	\$4,489
8	\$4,588
9	\$4,688
10	\$4,788
11	\$5,049
each add'l person	add \$ 393

You must also live in an eligible housing situation. This generally means that you must either pay directly for heating costs or you must pay rent that includes heating costs. If you reside in subsidized housing, you are not eligible for a HEAP benefit unless you pay heating costs separately from your rent. Individual applicants must be U.S. citizens or qualified aliens.

In order to be eligible for **emergency benefits**, the household must meet the above criteria and also must:

- be in an energy emergency as defined by New York State's HEAP Plan;
- be the energy customer and tenant of record;
- reside in the dwelling;
- have insufficient liquid resources to meet the emergency.



■ **Emergency benefit component**

Eligible households receive emergency benefits based on the type of emergency. Basic one-time emergency benefits have been set as follows:

Electric necessary to operate the heating equipment	\$100
Natural gas - heat only	\$235
Natural gas heat and electric to operate heating equipment	\$335
Electric heat	\$485
Municipal electric heat	\$235
Non-utility heating fuel (oil, kerosene, propane, wood)	\$400

(Additional benefits may be available)

Application:

Those applicants aged 60 or over and who are in receipt of Public Assistance, SSI (Code A, non-Food Stamp) or Food Stamps, or those under 60 years of age who received a HEAP benefit in the previous year may apply for HEAP by mail. All others must apply in person at their local Department of Social Services.

■ **Automatic Payment Component**

Households in receipt of Public Assistance, SSI (Code A, non-Food Stamp) or Food Stamps with HEAP eligible living arrangements are identified via the statewide computer system and are issued a payment through the computer system. No application is required.

Information for this fact sheet was taken from the website of the Office of Temporary and Disability Assistance www.otda.state.ny.us/otda/heap

Thanks to the Public Utility Law Project for the information they provided in developing this fact sheet.

Food Stamps

Outreach Tools



2004

Helping Pay Your Family Food Bill

Program Description:

The Food Stamp Program is a federal program to help families and individuals, both working and unemployed, to meet their food needs. Food Stamp benefits can be used like money at most supermarkets, small groceries, fruit and vegetable markets, and even farmer's markets. Food Stamp benefits are accessed through an electronic benefits transfer (EBT) card which works like a debit card.

Eligibility:

Eligibility is based on income and financial resources. Any U.S. citizen and certain categories of legal aliens may receive Food Stamps. If your income is less than or equal to the amounts in the chart below (based on your family size), you may be eligible for Food Stamps. Income means your household's total gross monthly income before taxes and before your household expenses are subtracted. Benefits from other programs such as unemployment, welfare, social security or SSI count as income. If your household includes an elderly or disabled person, then the gross monthly income limits do not apply. Instead, eligibility is determined based on your net income (your gross income minus your medical and certain other expenses).

Income Guidelines

Family Size	Monthly Gross Income
1	\$ 973
2	\$1,313
3	\$1,654
4	\$1,994
5	\$2,334
each additional person	+\$ 341

There are also limits to the amount of savings and other things of value you can have and still be eligible for the Food Stamp Program. For households that have no disabled or elderly person, the asset limit is \$2,000. If there is a disabled or elderly person in the household (60 years or older), the Food Stamp Program allows the household to have \$3,000. Not all items of value are counted, though. For example, a home and lot, a burial plot or money in a trust fund that is set up for a certain purpose, like education, and which household members otherwise can't touch are not counted. Most cars are now exempt.

In certain cases, your assets are not counted at all. If everyone in your household gets either public assistance or SSI, the Food Stamp Program considers you "categorically" (automatically) eligible. Of course the amount of Food Stamps your household actually receives still depends on your household's income.

With some exceptions, able-bodied adults between 16 and 60 must register for work, accept suitable employment, and take part in an employment and training program to which they are referred by the Food Stamp office. Failure to comply with these requirements can result in disqualification from the program. In addition, able-bodied adults between 18 and 50 who do not have any dependent children can get Food Stamps only for 3 months in a 36-month period if they do not work or participate in a workfare or employment and training program other than job search. This requirement can be waived in some locations.

To be eligible for Food Stamps, you must be a US citizen or an immigrant who:

- Entered the US as a refugee, asylee, trafficking victim, Cuban/ Haitian entrant, Amerasian, or person whose deportation has been withheld; or
- Is an immigrant with "qualified alien" status (either lawful permanent resident: or battered spouse or child of a US citizen or lawful permanent resident (LPR) or person to whom parole of more than one year was granted) who:
 - is a child under 18, or
 - is receiving disability based benefits, or
 - is an LPR who can be credited with 40 qualifying quarters of work, or
 - is an active duty service member or honorably discharged veteran or a spouse of such individual, or, if none of the above,
 - has been in a qualified status for at least 5 years.

In addition, the following noncitizens are also eligible for food stamps:

- Native Americans who cross the Canadian or Mexican borders.
- Certain Hmong and Highland Laotians and their spouses and children.

Even if some members of the household are not eligible, an ineligible household member may file an application on behalf of other household members who are eligible, for example, an undocumented parent on behalf of her citizen children.



Benefits:

Food Stamp benefits are provided in the form of an electronic benefits card that can be used to purchase food at authorized vendors. The amount of Food Stamp benefits for which your family will be eligible depends on your household's income, your deductible expenses and the size of your household. Of course, not all households will get the maximum benefit.

Food Stamp Maximum Benefits

Family Size	Maximum Monthly Food Stamp Allotment	Family Size	Maximum Monthly Food Stamp Allotment
1	\$141	6	\$672
2	\$259	7	\$743
3	\$371	8	\$849
4	\$471	each add'l person	+\$106
5	\$560		

How to Apply:

You can receive an application form for Food Stamps through the local Department of Social Services (DSS). At DSS, you must be given an application the first time you ask for it. You should also be screened by the eligibility worker at that time to see if you are eligible for "expedited Food Stamps" because you have little or no cash and are in severe need. Although you will probably be asked to come back for a full eligibility interview, you should be able to file your application on the first day. Even if you don't fill out everything on the application form right away, as

long as the form has your name, address, and signature, you can file it. If you don't have an address because you are homeless, you are still entitled to apply. It is important to file your application as soon as possible because **once your application is approved you will receive benefits from the date you submitted the form.** You must complete the form and submit it to the Food Stamp office at DSS as soon as possible. You will then be scheduled for an eligibility interview to confirm the information provided on the application. Bring proof of identity for all household members; housing and childcare expenses; income sources and amounts; citizenship status; car ownership papers; and information about any child support payments you receive. After the interview you will be notified in writing of your acceptance or denial for Food Stamp benefits.

It is also important to remember that if you are on welfare and subsequently leave welfare for work, your Food Stamp benefits should continue so long as you still meet the income and resource tests outlined on the front side of this page. Closing your welfare case **does not** mean that Food Stamp benefits automatically end.

New York now provides 5 months of transitional Food Stamp benefits for families with children leaving welfare for work. This means that most people should continue to get Food Stamps for 5 months at the same level as when they were getting cash assistance. When you decide to go off cash assistance, you should be sure to tell the case worker why, to prevent any problems with your Food Stamp case. If you think you should get more, you should ask the case worker to calculate a new benefit.

Additional Nutrition Programs

Helping Cut Your Food Bill

- WIC (Special Supplemental Food Program for Women, Infants and Children)
- School Breakfast Program (SBP)
- School Lunch Program (NSLP)
- Summer Food Service Program (SFSP)

There are a number of nutrition programs, beyond Food Stamps, to help low and moderate income families save on their food budgets and meet their family's nutritional needs. The material below provides basic information on several of these programs.

WIC (Special Supplemental Food Program for Women, Infants and Children)

Program Description:

The WIC program is a supplemental food program for pregnant and postpartum women, infants and children who are at nutritional risk. It provides nutritious foods for families with the goal of assuring a healthy outcome of a pregnancy and adequate nutrition to infants and children. As an adjunct to health care, WIC operates in health clinics, hospitals, and community-based organizations that sponsor the program. They are responsible for enrolling eligible participants.

Eligibility:

In New York State, applicants must meet four eligibility requirements:

1. Residency: Must live in New York State.
2. Categorical:
 - Women - pregnant, postpartum (up to 6 months after birth or pregnancy ends), or breastfeeding (up to infant's first birthday)
 - Infants - up to infant's first birthday
 - Children - up to child's fifth birthday



3. Income Requirement: Either (a) participating in Food Stamps, Medicaid, free or reduced School Meals, or TANF, or (b) income at or below 185% of the federal poverty line.
4. Nutritional Risk: WIC clinic or other health professional must certify that the individual is at nutritional risk, either for a medical reason (e.g. anemia, underweight), dietary reason (e.g. poor diet) or has inadequate nutrition due to migration or homelessness.

Benefits:

Participants receive vouchers (WIC checks) that are redeemable at participating stores — supermarkets, small groceries, bodegas and pharmacies — and at farmer's markets around the state. Vouchers list the specific foods and quantities that are obtainable and include milk, juice, eggs, cereal, and infant formula, among other healthy foods. Participants are also provided nutrition education and referrals to other resources and services.

How to Apply:

Applicants must be seen by a health professional such as a physician, nurse, or nutritionist who must determine whether the individual is at nutritional risk. In many cases, this is done in the WIC clinic at no cost to the applicant. However, this information can be obtained from another health professional such as the applicant's physician.

School Breakfast and Lunch Programs

Program Description:

The National School Breakfast and Lunch Programs are federal programs providing free, reduced price or full price breakfast and lunch at participating schools throughout the state. The meals are the same for all children regardless of payment category, and schools are not permitted to identify students who get free or reduced price meals.



Eligibility:

All children attending schools that offer these programs can participate. Some children qualify for free/reduced price meals, and others pay for meals, depending on family size and income. The chart below presents the income levels for the different meal costs.

Benefits:

Children participating in these programs may be given numbers, tickets or swipe cards, may prepay for meals, or may simply pay at the register. The meals are the same for all children and no child may be identified as a free/ reduced price student, denied a meal, or discriminated against in any way.

School Meal Eligibility

Meal Cost	Eligibility
Free meals	Income up to 130% of poverty (\$23,920 for a family of 4 annually)
Reduced Price (\$.25) paid by family	Income up to 185% of poverty (\$34,040 for a family of 4 annually)
Full Price* paid by family	Income over 185% of poverty (\$34,040 for a family of 4 annually)

*varies by district - generally up to the \$1.75 statewide maximum

How to Apply:

Families fill out applications at the beginning of the school year. Information about family size, income and sources of income is required. Families receiving TANF and/or Food Stamp benefits do not have to fill out an application, but only need to submit a direct certification letter provided by the state or local department of social services. Based on income information supplied by the family, the school notifies the family as to the child's eligibility status (free, reduced price, full price). Applications are kept confidential and may be submitted at any time during the school year.

Summer Food Service Program (SFSP)

Program Description:

The SFSP is a continuation of the School Breakfast and Lunch Programs, providing an important source of nutrition for low-income children during the summer months.

Eligibility:

Every child under 19 is eligible regardless of income. In neighborhoods where 50% of the school children are eligible for free/reduced price meals, **open** programs may operate without collecting income verification forms from participating children. In areas that don't meet the 50% requirement, **enrolled** programs may operate but are required to document the family incomes of participating children. Programs where the SFSP may be offered include schools, camps, youth programs and other programs for children.

Benefits:

All **open** sites may feed any child under the age of 19. Programs may provide breakfasts, lunches, and/or snacks.

How to Apply:

No individual applications are necessary in **open** sites. Enrolled sites may have children sign in and compare the sign-in list to school meal eligibility data or may collect family income statements from participating children.

Thanks to the Nutrition Consortium of NYS and the WIC Association of New York State for the information they provided in developing this fact sheet.

Subsidized Childcare

Outreach Tools



2004

Helping Make Work Possible

Program Description:

Childcare subsidies are provided by local Social Services districts to enable a parent or caretaker to work or engage in other work related activities; to enable a teen parent to attend high school or equivalent training; because a parent or caretaker is physically or mentally incapacitated; or because family duties away from home necessitate a parent or caretaker relative's absence; or attending post-secondary school and working 17.5 hours per week.

Benefits:

Payment for childcare is guaranteed to those eligible for TANF cash assistance (they do not have to be receiving it, just eligible for it) who have children under the age of 13 when childcare is necessary for them to work or participate in required work activities. Transitional childcare is guaranteed for 12 months to those with incomes under 200% of poverty (see chart), who leave cash assistance because of earnings or increased child support, and to those who received child care because they were eligible for public assistance (but chose not to receive it) but who lost eligibility for cash assistance because of increased earnings or child support. To qualify for transitional childcare, a family must have been on family assistance for at least 3 out of the previous 6 months. For all others, eligibility is set at a level of 200% of poverty or below as outlined in the chart to the right. However, because funds are limited, counties have the right to prioritize who they serve, leaving some eligible families without access to child care. Some counties provide childcare to families over the eligibility figures listed. It is best to check with your county regarding their eligibility standards.

The amount to be paid for childcare is the actual cost of care up to a ceiling set by the state. Assistance can take the form of direct provision of childcare by the local Department of Social Services, through purchase of service contracts or through cash, vouchers or reimbursement. The childcare subsidy is provided on a sliding scale with the family's contribution (co-payment) based on a formula chosen by the county. Parents have the absolute right to choose their own childcare provider. But, if the cost of the care they choose exceeds the maximum amount the county will pay, parents must absorb the additional cost. The District must utilize a payment arrangement that allows parents a choice of care.

Financial Eligibility:

To be eligible for subsidized childcare, a family must have income at or below the income eligibility ceilings listed below.

Family Size	Maximum Income Ceiling*
2	\$24,240
3	\$30,520
4	\$36,800
5	\$43,080
6	\$48,360
each additional member add. . . .	\$ 6,280

*2003 figures - the 2004 figures are expected to be between 1-3% higher.

How to Apply:

Information on eligibility and childcare availability generally can be obtained through the local Department of Social Services or through the Child Care Resource and Referral (CCR&R) agency in your county. If you have any problems gaining access to subsidized childcare, contact the local CCR&R. The phone numbers for the CCR&R agency in your county are listed on the back of this fact sheet. To qualify for transitional childcare, a family must have been on family assistance or child support for at least three out of the previous six months.



CCR&R AGENCY BY COUNTY

County	Phone Number(s)	County	Phone Number(s)	County	Phone Number(s)
Albany	518-426-7181, x327, x311	Jefferson	315-782-8475	Putnam	845-621-5619
Allegany	800-498-2277, x1227	Lewis	315-782-8475	Rensselaer	518-426-7181 x327, x311
Broome	607-723-8313, x886	Livingston	585-346-6050	Rockland	845-425-0009 x614, x417
Cattaraugus	716-373-4471, x1 800-648-4474	Madison	315-339-8450	St. Lawrence	315-393-6474
Cayuga	315-255-6994	Monroe	585-654-4720	Saratoga	518-426-7181 x327, x311
Chautauqua	716-664-4999 716-336-8176 800-424-4532	Montgomery	518-842-5713	Schenectady	518-426-7181 x327, x311 518-388-0724, x323
Chemung	607-734-3941	Nassau	516-358-9250 516-358-9288	Schoharie	518-234-2568 518-296-8523
Chenango	607-336-2809	New York City:	212-929-7604, x3010, x3016	Schuyler	607-535-7964
Clinton	518-561-4999 800-540-2273 518-561-6310	Child Care Inc.		Seneca	315-568-0945
J.C.E.O		Child Development Support Corporation	718-398-6738 718-398-6370	Steuben	607-776-2126, x234 800-553-2033 607-936-3837
Columbia	518-822-1944 800-494-1944	Asian CCR&R of the Chinese-American Planning Council	212-941-0030, x207	Corning	
Cortland	607-753-0106	Committee for Hispanic Children and Families	212-206-1090	Suffolk	631-462-0444 631-462-0303
Delaware	607-746-2165	Day Care Council of NY	212-206-7818	Sullivan	845-292-7166
Dutchess	845-473-4141, x13	Niagara	716-285-8572	Tioga	607-723-8313, x886
Erie	716-877-6666, x3012	Oneida	315-339-8450	Tompkins	607-273-0259
Essex	518-873-3207 877-873-2979	Onondaga	315-446-1220	Ulster	845-331-7080
Franklin	518-483-5151	Ontario	315-536-1134 315-781-1491	Warren	518-746-2349 518-798-7972
Fulton	518-842-5713	Orange	845-294-4012 800-827-1751	Washington	518-746-2349 518-798-7972
Genesee	585-343-7727	Orleans	585-798-1613	Wayne	315-331-5443
Greene	518-822-1944 800-494-1944	Oswego	315-343-2344	Westchester	914-761-3456, x102
Hamilton	518-746-2349 518-798-7972	Otsego	607-432-0061 607-432-7308	Wyoming	800-498-2277, x1227
Herkimer	315-339-8450			Yates	315-536-1134 315-781-1491

Thanks to the Greater Upstate Law Project and the NYS Child Care Coordinating Council for the information they provided in developing this fact sheet.

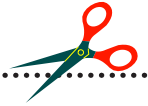
County Departments of Social Services

<p>Albany County DSS 162 Washington Avenue Albany, NY 12210 Phone: (518) 447-7300 Website: www.albanycounty.com</p>	<p>Allegany County DSS 7 Court Street Belmont, NY 14813 Phone: (585) 268-9622 Website: www.alleganycoco.com</p>	<p>Broome County DSS 36-42 Main Street Binghamton, NY 13905 Phone: (607) 778-8850</p>	<p>Cattaraugus County DSS One Leo Moss Drive Olean, NY 14760 Phone: (716) 373-8065 Website: www.co.cattaraugus.ny.us</p>	<p>Cayuga County DSS 160 Genesee Street Auburn, NY 13021 Phone: (315) 253-1011 Website: www.co.cayuga.ny.us</p>
<p>Chautauqua County DSS H.R. Clothier Building Mayville, NY 14757 Phone: (716) 753-4421 Website: www.chautauqua-ny.com</p>	<p>Chemung County DSS 425 Pennsylvania Avenue P.O. Box 588 Elmira, NY Phone: (607) 737-5309 Website: www.chemungcounty.com</p>	<p>Chenango County DSS PO Box 590 Court Street Norwich, NY 13815 Phone: (607) 337-1500</p>	<p>Clinton County DSS 13 Durkee Street Plattsburgh, NY 12901 Phone: (518) 565-3300</p>	<p>Columbia County DSS PO Box 458 25 Railroad Avenue Hudson, NY 12534 Phone: (518) 828-9411</p>
<p>Cortland County DSS 60 Central Avenue Cortland, NY 13045 Phone: (607)-753-5248 Website: www2.cortland-co.org</p>	<p>Delaware County DSS 111 Main Street PO Box 469 Delhi, NY 13760 Phone: (607) 746-2325</p>	<p>Dutchess County DSS 60 Market Street Poughkeepsie, NY 12601 Phone: (914) 486-3000 Website: www.dutchessny.gov</p>	<p>Erie County DSS 95 Franklin Street Buffalo, NY 14202 Phone: (716) 858-8000 Website: www.erie.gov</p>	<p>Essex County DSS 7551 Court Street PO Box 217 Elizabethtown, NY 12932 Phone: (518) 873-3441</p>
<p>Franklin County DSS 355 W. Main St. Malone, NY 12953 Phone: (518) 483-6770</p>	<p>Fulton County DSS PO Box 549 4 Daisy Lane Johnstown, NY 12095 Phone: (518) 736-5640 Website: www.fulton.ny.us</p>	<p>Genesee County DSS 5130 East Main Street Suite 3 Batavia, NY 14020 Tel. (585) 344-2580 Website: www.co.genesee.ny.us</p>	<p>Greene County DSS PO Box 528 465 Main Street Catskill, NY 12414 Phone: (518) 943-3200</p>	<p>Hamilton County DSS PO Box 725 White Birch Lane Indian Lake, NY 12842 Phone: (518) 648-6131</p>
<p>Herkimer County DSS 301 N. Washington Street Suite 2110 Herkimer, NY 13350 Phone: (315) 867-1222</p>	<p>Jefferson County DSS 250 Arsenal Street Watertown, NY 13601 Phone: (315) 782-9030 Website: www.sunyjefferson.edu/JC</p>	<p>Lewis County DSS PO Box 193 Lowville, NY 13367 Phone: (315) 376-5400 Website: www.adirondacks.org/lewiscounty</p>	<p>Livingston County DSS 3 Livingston County Campus Mt. Morris, NY 14510 Phone: (716) 243-7300 Website: www.co.livingston.state.ny.us/dss</p>	<p>Madison County DSS PO Box 637 North Court Street Wampsville, NY 13163 Phone: (315) 366-2211 Website: www.madisoncounty.org</p>
<p>Monroe County DSS 111 Westfall Road Rochester, NY 14620 Phone: (716) 274-6000 Website: www.co.monroe.ny.us</p>	<p>Montgomery County DSS County Office Building PO Box 745 Fonda, NY 12068 Phone: (518) 853-4646 Website: www.montgomeryny.com</p>	<p>Nassau County DSS 101 County Seat Drive Mineola, NY 11501 Phone: (516) 571-4444 Website: www.co.nassau.ny.us</p>	<p>New York City - HRA 180 Water Street New York, NY 10038 Phone: (212) 291-1900 Website: www.ci.nyc.ny.us</p>	<p>Niagara County DSS 20-40 East Ave Lockport 14094 Lockport, NY 14095 Phone: (716) 439-7602 Website: www.niagaracounty.com</p>

<p>Oneida County DSS 800 Park Avenue Utica, NY 13501 Phone: (315) 798-5733 Website: www.oneidacounty.org</p>	<p>Onondaga County DSS 421 Montgomery Street Civic Center Syracuse, NY 13202 Phone: (315) 435-2985 Website: www.co.onondaga.ny.us</p>	<p>Ontario County DSS 3010 County Complex Drive Canandaigua, NY 14424 Phone: (585) 396-4060 Website: www.co.ontario.ny.us/social_services</p>	<p>Orange County DSS Box Z Goshen, NY 10924 Phone: (845) 291-4000 Website: www.co.orange.ny.us</p>	<p>Orleans County DSS 14016 Route 31 West Albion, NY 14411 Phone: (716) 589-7004 Website: www.orleansny.com</p>
<p>Oswego County DSS 100 Spring Street PO Box 1320 Mexico, NY 13114 Phone: (315) 963-5000 Website: www.co.oswego.ny.us</p>	<p>Orsego County DSS 197 Main Street Cooperstown, NY 13326 Phone: (607) 547-4296 Website: www.otsegocounty.com</p>	<p>Putnam County DSS 110 Old Route Six Center Carmel, NY 10512 Phone: (845) 225-7040 Website: www.putnamcountyny.com</p>	<p>Rensselaer County DSS 133 Bloomingrove Drive Troy, NY 12180 Phone: (518) 283-2000 Website: www.renscoc.com</p>	<p>Rockland County DSS Building L Sanatorium Road Pomona, NY 10970 Phone: (914) 364-2000 Website: www.co.rockland.ny.us</p>
<p>St. Lawrence County DSS 6 Judson Street Canton, NY 13617 Phone: (315) 379-2111 Website: www.co.st-lawrence.ny.us</p>	<p>Saratoga County DSS 152 West High Street Ballston Spa, NY 12020 Phone: (518) 884-4140 Website: www.co.saratoga.ny.us</p>	<p>Schenectady County DSS 487 Nott Street Schenectady, NY 12308 Phone: (518) 388-4470 Website: govt.co.schenectady.ny.us</p>	<p>Schoharie County DSS PO Box 687 Schoharie, NY 12157 Phone: (518) 295-8334 Website: www.schopege.org/schnet/govt/cntygovm</p>	<p>Schuyler County DSS County Office Building 105 Ninth Street Watkins Glen, NY 14891 Phone: (607) 535-8303 Website: www.lightlink.com/schco</p>
<p>Seneca County DSS PO Box 690 1 DiPronio Drive Waterloo, NY 12165 Phone: (315) 539-1800 Website: www.co.seneca.ny.us</p>	<p>Steuben County DSS 3 East Pulteney Square Bath, NY 14810 Phone: (607) 776-7611 Website: steubencony.org</p>	<p>Suffolk County DSS 3085 Veterans Memorial Highway Ronkonkoma, NY 11779 Phone: (631) 854-9700 Website: www.co.suffolk.ny.us</p>	<p>Sullivan County DSS Box 231 Infirmary Road Liberty, NY 12754 Phone: (845) 292-0100 Website: co.sullivan.ny.us</p>	<p>Tioga County DSS PO Box 240 Owego, NY 13827 Phone: (607) 687-8300</p>
<p>Tompkins County DSS 320 West State Street Ithaca, NY 14850 Phone: (607) 274-5252 Website: www.co.tompkins.ny.us</p>	<p>Ulster County DSS 1061 Development Court Kingston, NY 1401 Phone: (845) 334-5000 Website: www.co.ulster.ny.us</p>	<p>Warren County DSS Warren County Municipal Center Annex 1340 State Route 9 Lake George, NY 12845 Phone: (518) 761-6300</p>	<p>Washington County DSS Washington Municipal Center 383 Broadway Fort Edward, NY 12828 Phone: (518) 746-2300</p>	<p>Wayne County DSS PO Box 10 77 Water Street Lyons, NY 14489 Phone: (315) 946-4881</p>
<p>Westchester County DSS County Office Building #2 112 East Post Road White Plains, NY 10801 Phone: (914) 995-5000 Website: www.co.westchester.ny.us</p>	<p>Wyoming County DSS 466 North Main Street Warsaw, NY 14569 Phone: (585) 786-8900</p>	<p>Yates County DSS Suite 2122 417 Liberty Street Penn Yan, New York 14527 Tel. (315) 536-5183 Website: www.yatesny.com</p>		

Payroll Envelope Stuffer

Claim Your Federal and State Earned Income Tax Credits (EITC)



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You could be eligible

Did you work in 2003? You may be eligible for both the federal and state EITC. If so, you'll owe less in taxes and you could get cash back. Even if you don't owe income tax, you can get the EITC!

- Were you raising one child in your home in 2003? Did your family earn less than \$29,666 (\$30,666 if you are married)? You can get a federal EITC of up to \$2,547 and as much as an additional \$764 from the state EITC.
- Were you raising more than one child in your home in 2003? Did your family earn less than \$33,692 (\$34,692 if you are married)? You can get a federal EITC of up to \$4,204 and as much as an additional \$1,1261 from the state EITC.
- If you weren't raising a child, did you earn less than \$11,230 (\$12,230 if you are married)? Were you between ages 25 and 64? You can get a combined federal and state EITC of up to \$497.

Here's how you get the federal and state EITC

- If you were raising children in 2003, file federal tax *Form 1040* or *1040A*, not *1040EZ*. Be sure to attach *Schedule EIC*. Then file your state return and *IT-215* (or just the *IT-100 Fast Form*).
- If you weren't raising children in 2003, just file any federal tax return. Then file your state return and *IT-215* (or just the *IT-100 Fast Form*).

Good news! In most cases, the EITC does not affect eligibility for benefits like TANF, Medicaid, Food Stamps, SSI, or public or subsidized housing.

Want more information? Want to find out how you can get your tax forms filled out for free? Call the IRS at 1-800-TAX-1040. For help with completing the state EITC, call 1-800-225-5829.



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