

# Help for Working and Unemployed Families

Many **working and unemployed families** in Rhode Island are eligible for services and benefits to help support their families. Programs such as health insurance (RIte Care), child care subsidies, tax credits (EITC), nutrition assistance (SNAP and WIC) and cash assistance (RI Works) are available to families with low or moderate incomes.

## Health Insurance

**RIte Care/RIte Share** is Rhode Island's Medical Assistance program for children under age 19, parents and pregnant women. Eligibility is determined by the RI Department of Human Services (DHS), based on family size and income.

Families with gross monthly incomes of \$2,316 for a family of three (incomes higher than 150% of the Federal Poverty Level (FPL)) must pay monthly premiums ranging from \$61 to \$92.

Families may be enrolled in RIte Share if a parent is working and the employer offers an approved health insurance plan. In this case, the family enrolls in the employer's plan. The employer pays their contribution, the employee pays the RIte Care premium and DHS pays the balance of the employee's share.

### Income Guidelines for RIte Care/RIte Share

Effective 4/1/2011

Family's Gross Monthly Income (Before Taxes and Deductions)

Family Size	Coverage for Children and Pregnant Women (Less than 250% FPL)	Coverage for Parents (Less than 175% FPL)
2	At or below \$3,064	At or below \$2,145
3	At or below \$3,860	At or below \$2,702
4	At or below \$4,656	At or below \$3,259
5	At or below \$5,452	At or below \$3,816

Family Resource Counselors at Community Health Centers and hospitals can help families complete the application confidentially, for free. For more information about RIte Care, visit [www.dhs.ri.gov](http://www.dhs.ri.gov) or call the RI DHS InfoLine at (401) 462-5300. For help applying for RIte Care, call (401) 274-1771 x217 to find a Family Resource Counselor (FRC) near you.

## Child Care

Income-eligible working families can get help paying for **child care** for children under the age of 13. DHS shares the cost of child care with families who meet the criteria. Families with incomes above the Federal Poverty Level (\$1,526 a month for a family of 3) are responsible for child care co-pays calculated based on family size and income.

Child care subsidies can be used for care at licensed childcare centers, or family home childcare providers, approved relatives, or with approved providers in the family's home.

### Income Guidelines for Child Care

Effective 4/1/2011

Family's Gross Monthly Income

Family Size	(Less Than 180% FPL Before Taxes and Deductions)
2	Less than \$2,206
3	Less than \$2,779
4	Less than \$3,353
5	Less than \$3,925

For more information, visit [www.dhs.ri.gov](http://www.dhs.ri.gov) or call the RI DHS InfoLine at (401) 462-5300 to find a DHS office near you.

## Earned Income Tax Credit

**Earned Income Tax Credit** (EITC) is a federal tax credit for eligible individuals and families who work. For tax year 2010, a parent with two qualifying children who works and has a yearly earned income under \$40,363 (\$45,373 if married and filing jointly) is eligible. Working families may receive a portion of the EITC as

part of their paycheck and the remainder when they file their tax returns. To receive the EITC in advance, the employee fills out Form W-5. The employer then adds a portion of the credit to the family's paycheck. For more information, call the IRS Info Line at (800) 829-0922.

# SNAP/Food Stamp Program

The Supplemental Nutrition Assistance Program (SNAP), formerly called the Food Stamp Program, helps eligible families buy food. Families receive an Electronic Benefit Transfer card (EBT) that is used to pay for food at market checkout counters. The EBT card is similar to a debit/credit card. The amount of benefits families receive is based on household size, income and expenses.

To apply, an individual or a family must complete an application and have an interview with the RI Department of Human Services. The interview can be held over the phone.

For more information, visit [www.dhs.ri.gov](http://www.dhs.ri.gov), call the RI DHS InfoLine at (401) 462-5300 or call the SNAP Outreach Project at (866) 306-0270.

## Income Guidelines for SNAP/Food Stamps

Effective 10/1/2011

Family Size	Family's Gross Monthly Income* (Less Than 185% FPL Before Taxes and Deductions)	Maximum Amount of Food Stamps Benefit
1	Less than \$1,679	\$200
2	Less than \$2,268	\$367
3	Less than \$2,857	\$526
4	Less than \$3,446	\$668
5	Less than \$4,035	\$793

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

# WIC

WIC is a nutrition program for Women, Infants and Children. Pregnant women, post-partum women and children under age 4 who participate may receive vouchers to buy food and receive nutrition counseling through the WIC program. Families enrolled in RIte Care or who meet the income guidelines may be eligible for WIC. Families can apply at Women & Infants' Hospital, St. Joseph Hospital or a local Community Health Center.

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

## Income Guidelines for WIC

Effective 4/1/2011

Family Size	Family's Gross Monthly Income (Less Than 185% FPL Before Taxes and Deductions)
1	Less than \$1,679
2	Less than \$2,268
3	Less than \$2,857
4	Less than \$3,446
5	Less than \$4,035

# Rhode Island Works

Rhode Island Works (RI Works) is a temporary assistance program that provides cash assistance and work readiness services to families with no income or very low incomes. Families receiving RI Works also can receive RIte Care, SNAP, subsidized child care and transportation. Families can receive 24 months of cash assistance in any 60-month period, with a lifetime limit of 48 months (hardship extensions may be available). The cash benefit is provided through an Electronic Benefit Transfer card (EBT).

To apply, families must have an intake/screening appointment at DHS, complete an application and provide proof of identity, income and assets/resources. Parents must agree to an "employment plan" designed to help them find work.

## Maximum Monthly Benefit for RI Works\*

Family Size	Benefit Amount	Benefit Amount if Living in Subsidized Housing
1	\$327	\$277
2	\$449	\$399
3	\$554	\$504
4	\$634	\$584
5	\$714	\$664

\* Benefit amounts are based on family size, type of residence and income.

For more information, visit [www.dhs.ri.gov](http://www.dhs.ri.gov) or call the RI DHS InfoLine at (401) 462-5300 to find a DHS office near you.

