

**Department of Human Services
Interim Health Services Committee
Senator Lee, Chairman
January 7, 2016**

Chairman Lee, members of the Interim Health Services Committee, I am Carol Cartledge, Director of the Economic Assistance Division, for the Department of Human Services (Department). Attached are responses to SNAP retailer questions from the November 2015 Health Services Committee. In addition, I am here today to provide the following:

1. Asset limits by program.
2. [Chart](#) demonstrating the effects economic assistance programs have on one another.
3. Map of employed participants sorted by program and by regions for [SFY 2014](#) and [SFY 2015](#).
4. Chart of monthly earnings by program for [SFY 2014](#) and [SFY 2015](#).
5. Chart of TANF activity hours for [SFY 2014](#) and [SFY 2015](#).
6. Chart comparing federal poverty level (FPL) and state median income (SMI) for [Child Care Assistance Program](#) and [Low Income Home Energy Assistance Program](#).

The asset limits for economic assistance are as follows:

- Child Care Assistance Program (CCAP) - \$1 million dollar asset limit set by federal law change that must be implemented by October 1, 2016. Currently, no asset.
- Healthy Steps – No asset limit allowed.
- Low Income Home Energy Assistance Program (LIHEAP) - \$10,000 per household plus an additional \$5,000 for each household member 60 years of age and over. Asset limit set by the LIHEAP

policy. LIHEAP federal law does not require an asset limit for eligibility.

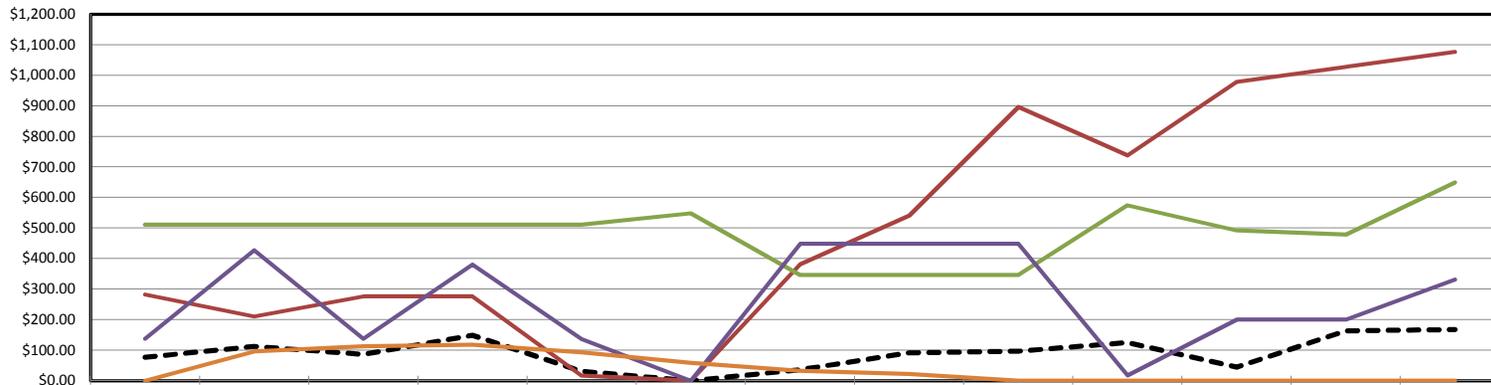
- Medicaid - Children and Family households and Medicaid expansion individuals – No asset limit allowed. Aged, blind and disabled households have an asset limit of \$3,000 for one person; \$6,000 for two-person household; and \$25 for each additional person. Federal law requires an asset test with the asset limit set by state law (NDAC).
- Supplemental Nutrition Assistance Program (SNAP)
 - \$3,250 for households with an individual 60 years of age or older or disabled member.
 - \$2,250 for all other households.
 - Households in receipt of TANF, Social Security Income (SSI), combination of TANF and SSI, or households that receive TANF information and referral services (also known as categorical eligibility) do not have an asset test.
 - SNAP asset limits are set by federal law.
- Temporary Assistance for Needy Families (TANF) Program - \$3,000 for one person; \$6,000 for two-person household; and \$25 for each additional person. The asset limit is set by state law (NDCC).

For LIHEAP, Medicaid, SNAP and TANF, the home the members of the household or individual resides in and one vehicle are exempt from asset consideration.

The attached charts and maps will be covered and explained.

This concludes my testimony and I would be happy to answer any questions.

Effect of Public Assistance Programs Based on Income and Hours



	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15
--- MONTHLY HOURS	77.00	112.00	86.70	148.50	31.25	0.00	36.25	91.25	97.00	124.75	44.50	163.75	167.50
— CCAP BENEFIT	\$282.00	\$210.00	\$276.00	\$276.00	\$17.00	\$0.00	\$381.00	\$541.00	\$897.00	\$738.00	\$979.00	\$1,028.00	\$1,077.00
— SNAP BENEFIT	\$511.00	\$511.00	\$511.00	\$511.00	\$511.00	\$548.00	\$346.00	\$346.00	\$346.00	\$574.00	\$492.00	\$478.00	\$649.00
— TANF BENEFIT	\$138.00	\$427.00	\$138.00	\$380.00	\$136.00	\$0.00	\$448.00	\$448.00	\$448.00	\$18.00	\$200.00	\$200.00	\$331.00
TOTAL	\$931.00	\$1,148.00	\$925.00	\$1,167.00	\$664.00	\$548.00	\$1,175.00	\$1,335.00	\$1,691.00	\$1,330.00	\$1,671.00	\$1,706.00	\$2,057.00
— LIHEAP BENEFIT	\$0.00	\$96.00	\$112.00	\$118.00	\$93.00	\$58.00	\$32.00	\$22.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$931.00	\$1,244.00	\$1,037.00	\$1,285.00	\$757.00	\$606.00	\$1,207.00	\$1,357.00	\$1,691.00	\$1,330.00	\$1,671.00	\$1,706.00	\$2,057.00

NOTES:

- Household of 2 (1 adult and 1 child) with an increase to 3 (1 adult and 2 children) in April 2015.
- There is no monthly income in the above chart and hours worked are actuals based on verification.

Medicaid

- Family is eligible for Medicaid for all months.

CCAP

- Childcare costs for households receiving TANF are paid up to the allowable state maximum.
- Childcare benefits are determined based on the best anticipation of verified monthly income.
- Changes in income are not acted on unless the household's income exceeds the income level for their household size or 85% of State median income.
- Benefits are paid based on the actual billing for the prior month and fluctuates based on number of hours worked and provider billed amount.

LIHEAP

- LIHEAP Heating Season is October through May.
- At application, the best prospection of income is annualized and is used to determine a benefit for the heating season.
- The household's income and energy costs are used to determine what percentage the program will pay.
- Changes in income alone are not acted on during the heating season.

SNAP

- SNAP benefits are determined based on the best anticipation of income at time of application and six month review of continued eligibility.
- TANF benefits are counted as income for SNAP.
- SNAP review completed for March 2015. Reviews completed every six months.
- Changes in income are not acted upon until the six month review period with exception of changes that effect TANF.

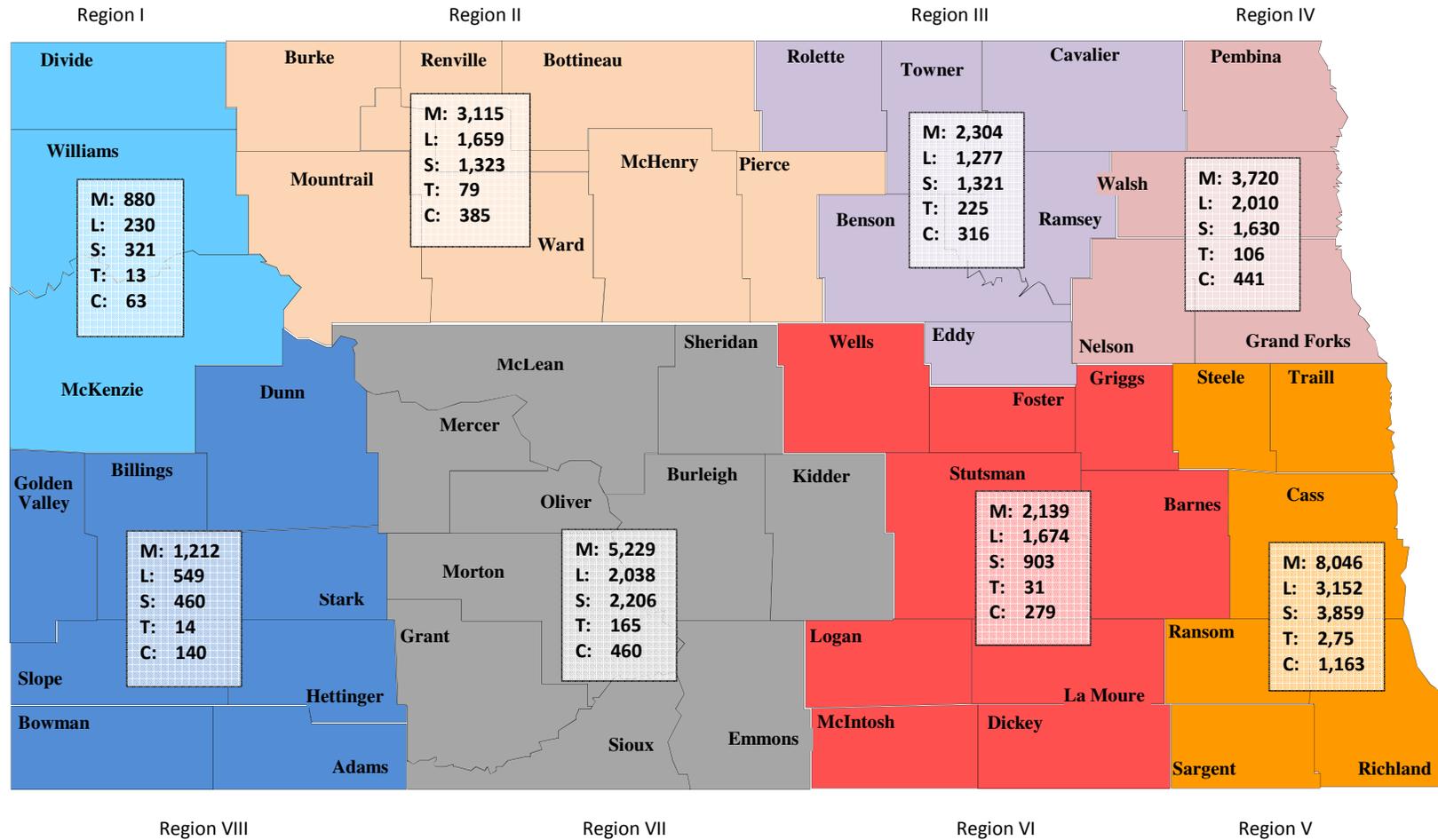
TANF

- Benefits are determined based on two month retrospective budgeting and income.
- March benefit was suspended due to an extra check received in January.
- Benefit changed from June to July is due to increased earned income.
- TANF benefits fluctate monthly based on income, i.e. increase in earns in May resulted in a \$18 benefit in July.

Department of Human Services, Health Services Committee

Count of Employed *Participants by Medicaid, LIHEAP, SNAP, TANF, CCAP, by Region, SFY 2014

M=Medicaid ; L=LIHEAP; S=SNAP;T=TANF;C=CCAP



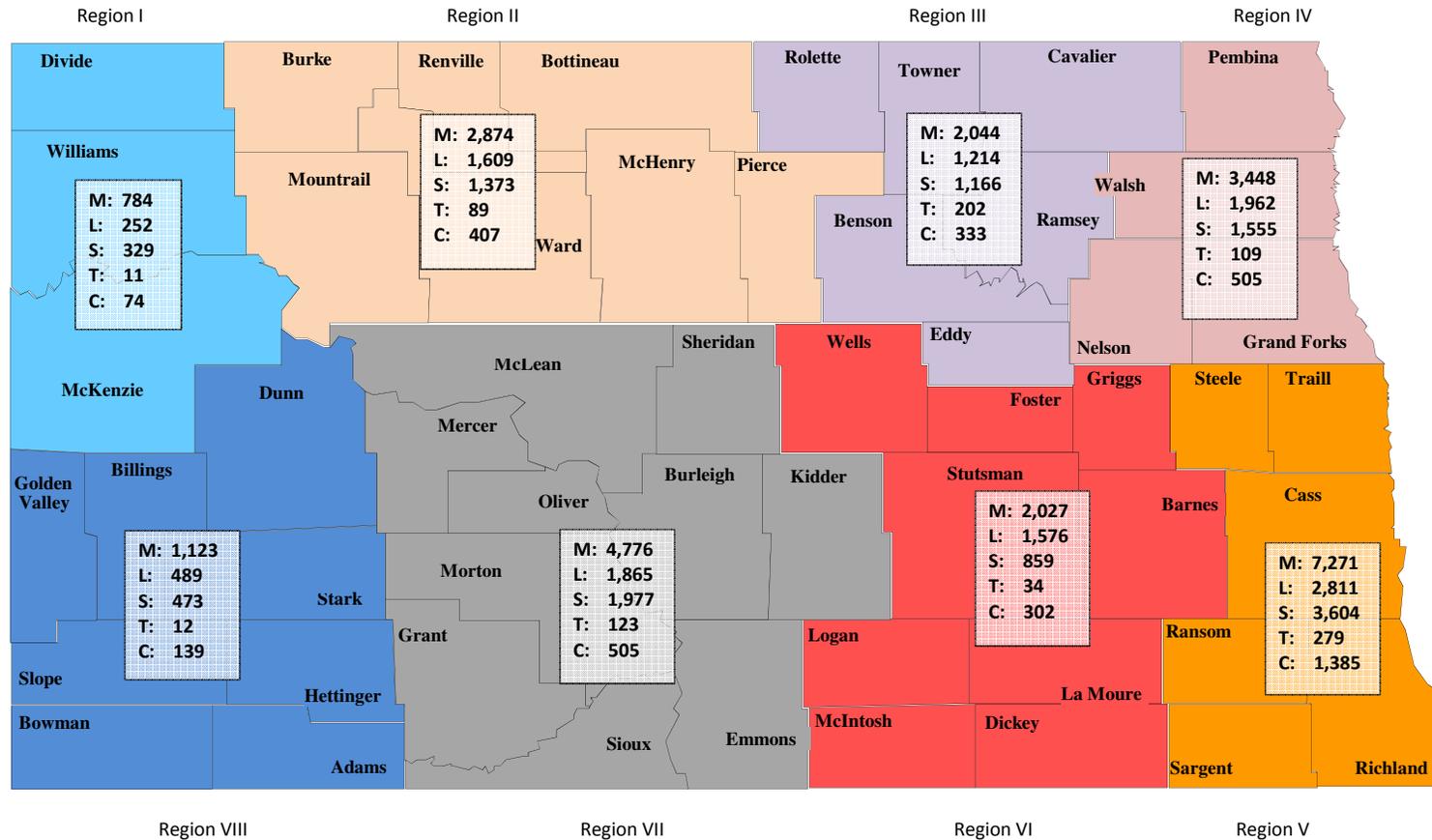
	Medicaid	LIHEAP	SNAP	TANF	CCAP
NW	880	230	321	13	63
NC	3,115	1,659	1,323	79	385
LR	2,304	1,277	1,321	225	316
NE	3,720	2,010	1,630	106	441
SE	8,046	3,152	3,859	275	1,163
SC	2,139	1,674	903	31	279
WC	5,229	2,038	2,206	165	460
BL	1,212	549	460	14	140
Total	26,645	12,589	12,023	908	3,247

* Employed = Earned income.

Department of Human Services, Health Services Committee

Count of Employed* Participants by Medicaid, LIHEAP, SNAP, TANF, CCAP, by Region, SFY 2015

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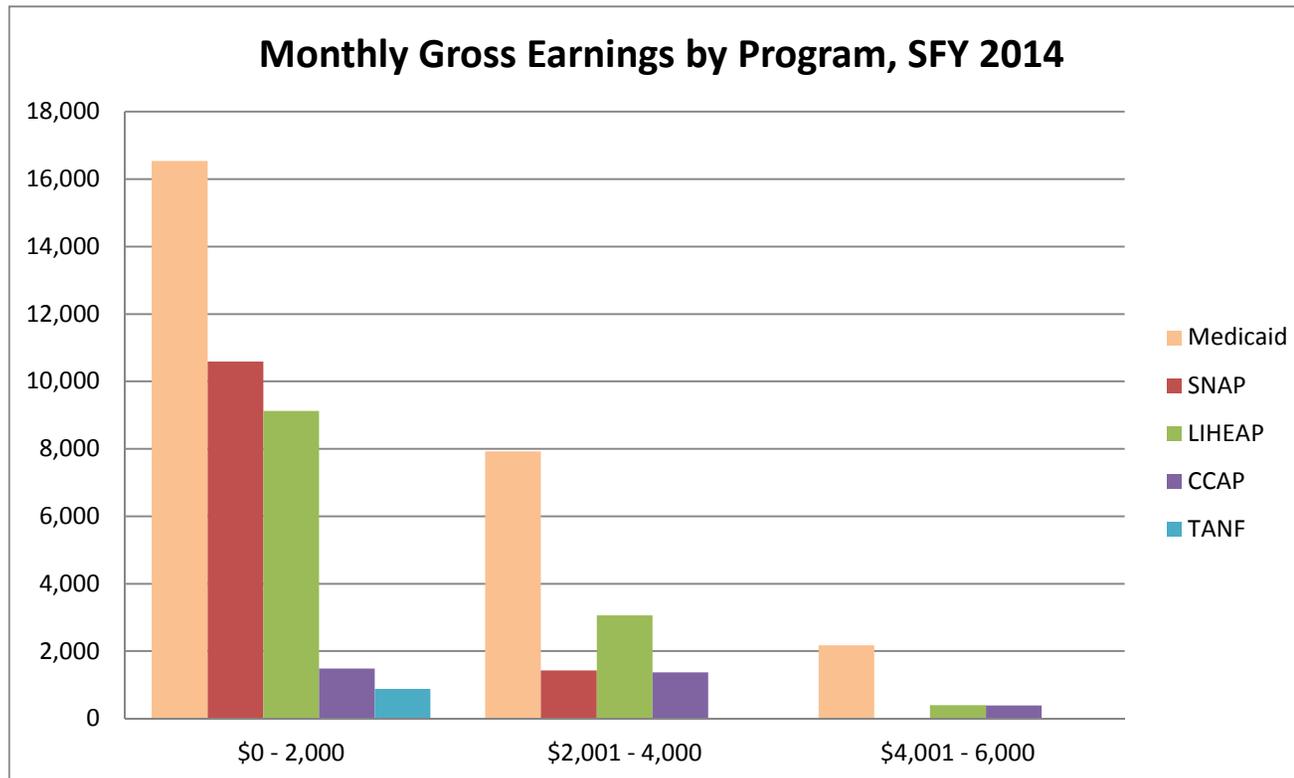
	Medicaid	LIHEAP	SNAP	TANF	CCAP
NW	784	252	329	11	74
NC	2,873	1,609	1,373	89	407
LR	2,044	1,214	1,166	202	333
NE	3,448	1,962	1,555	109	505
SE	7,271	2,811	3,604	279	1,385
SC	2,027	1,576	859	34	302
WC	4,776	1,865	1,977	123	505
BL	1,123	489	473	12	139
Total	24,346	11,778	11,336	859	3,650

*Employed = Earned income.

Monthly average cases from Quarterly Budget Insight July 2013-June 2015
 Medicaid (eligibles and recipients)- 86,670
 LIHEAP - 12,476
 SNAP - 24,967
 TANF - 1,313
 CCAP - 3,003

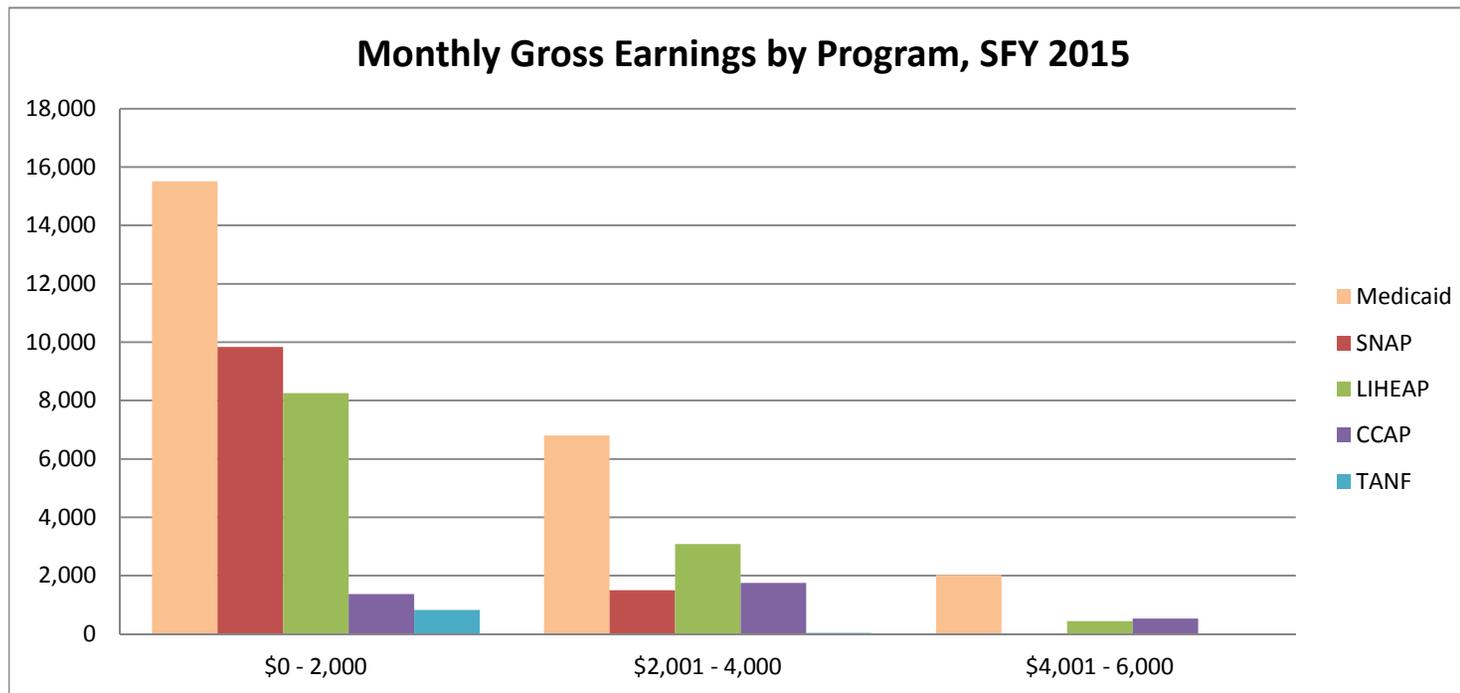
Department of Human Services, Health Services Committee

Monthly Gross Earnings by Program, SFY 2014					
Earnings Category	Medicaid	SNAP	LIHEAP	CCAP	TANF
\$0 - 2,000	16,539	10,586	9,126	1,485	883
\$2,001 - 4,000	7,928	1,431	3,064	1,373	22
\$4,001 - 6,000	2,178	6	399	389	3



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Monthly Gross Earnings by Program, SFY 2015					
Earnings Category	Medicaid	SNAP	LIHEAP	CCAP	TANF
\$0 - 2,000	15,514	9,833	8,256	1,372	821
\$2,001 - 4,000	6,806	1,503	3,077	1,754	38
\$4,001 - 6,000	2,026	0	445	524	0



Program notes from QBI 2013-2015 Biennium:

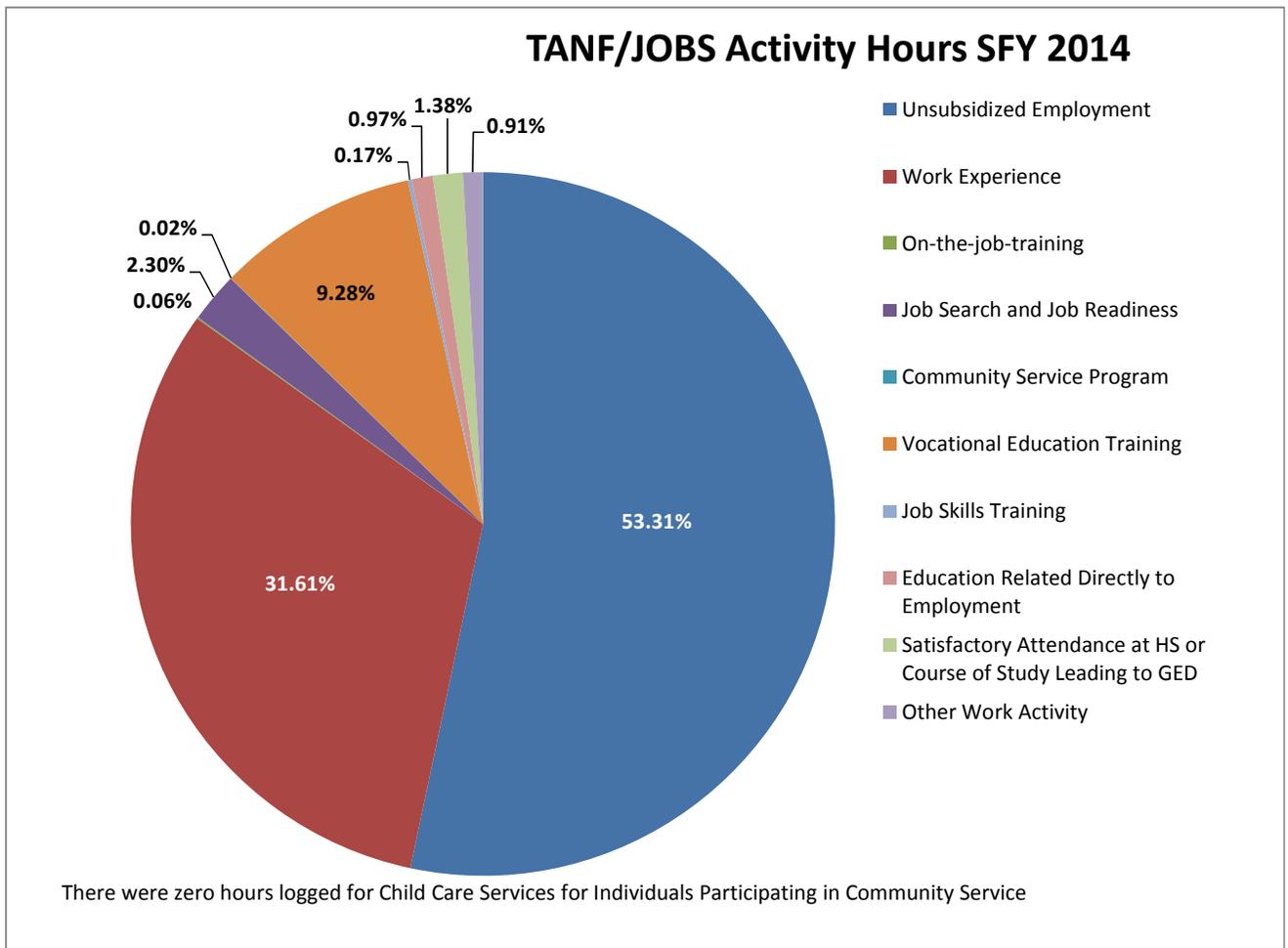
	SNAP	Medicaid/CHIP	LIHEAP
Working	37%	28.85%	49%
Disabled	16%	11.85%	24%
Elderly	20%	7.77%	29%
Households with Children	45%	44.98%	29%

*Households with Children through 5 years of age. CCAP and TANF provide benefits to children and families.
CCAP and TANF provide benefits to children and families

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Activity Hours for SFY 2014		
TANF/JOBS Hours Type	Total Logged Hours	Logged Hours - Monthly Average
Unsubsidized Employment	72,957	6,080
Work Experience	43,261	3,605
On-the-job-training	81	7
Job Search and Job Readiness	3,152	263
Community Service Program	22	2
Vocational Education Training	12,693	1,058
Job Skills Training	227	19
Education Related Directly to Employment	1,321	110
Satisfactory Attendance at HS or Course of Study Leading to GED	1,890	158
Other Work Activity	1,241	103
Total	136,845	

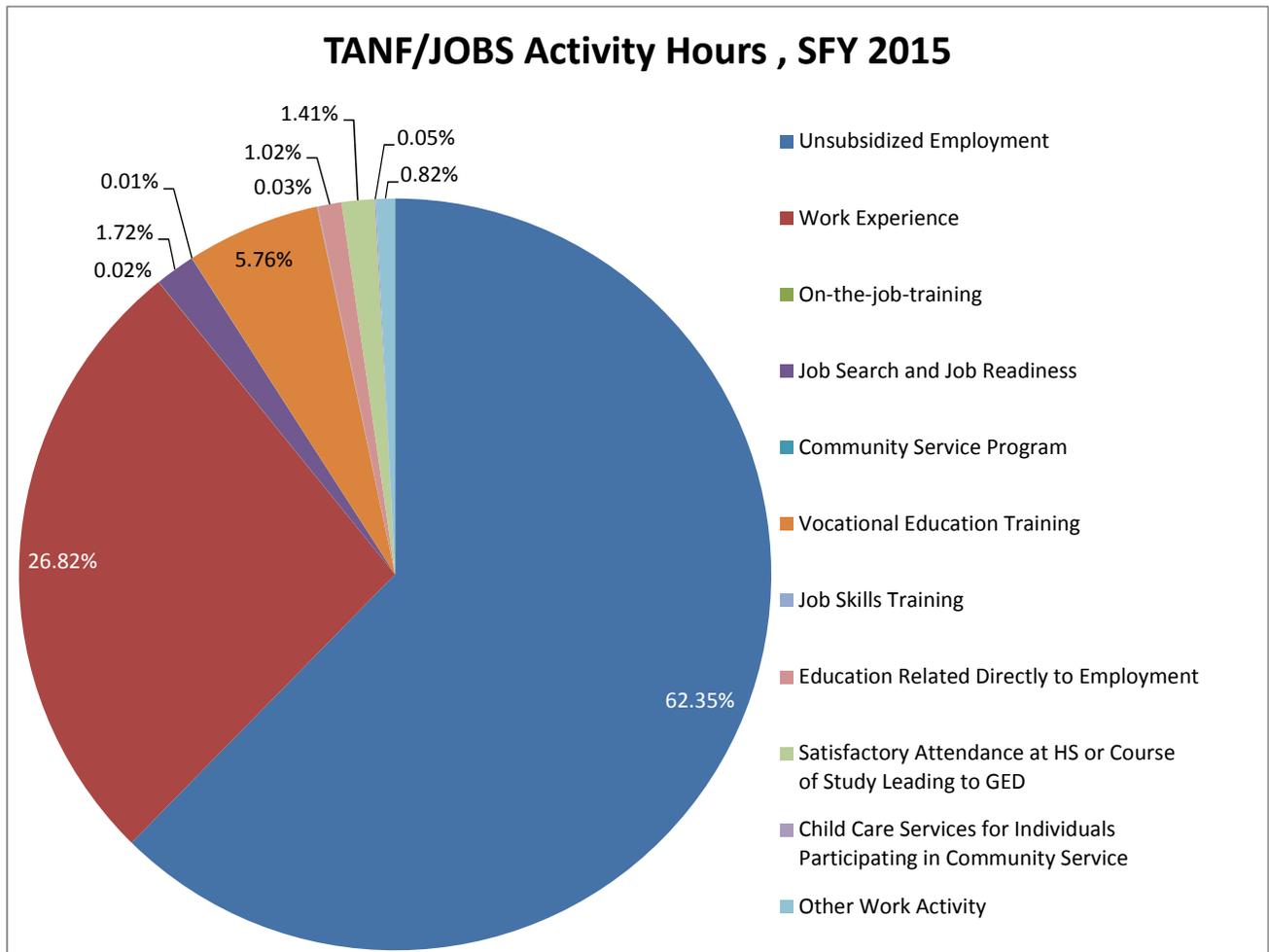
TANF/JOBS Participants SFY 2014	2,809
Average Number of Months on Assistance	10



Department of Human Services, Health Services Committee

Activity Hours for SFY 2015		
TANF/JOBS Hours Type	Total Logged Hours	Logged Hours - Monthly Average
Unsubsidized Employment	72,451	6,038
Work Experience	31,169	2,597
On-the-job-training	19	2
Job Search and Job Readiness	1,995	166
Community Service Program	10	1
Vocational Education Training	6,695	558
Job Skills Training	30	3
Education Related Directly to Employment	1,182	99
Satisfactory Attendance at HS or Course of Study Leading to GED	1,642	137
Child Care Services for Individuals Participating in Community Service	58	5
Other Work Activity	948	79
Total	116,199	

TANF/JOBS Participants SFY 2015	2,583
Average Number of Months on Assistance	11



Child Care Assistance Program (CAAP)

CCAP income level is at 85% of SMI.

Note: Eligibility is based on adjusted gross income

Household Size of 1 Individual - No CCAP eligibility for a Household size of 1.

Household Size of 3 Individuals

SMI	FPL%
\$621 - 10%	37%
\$1,242 - 20%	74%
\$1,863 - 30%	111%
\$2,484 - 40%	148%
\$3,106 - 50%	186%
\$3,727 - 60%	223%
\$4,348 - 70%	260%
\$5,279 - 85%	315%

Household Size of 4 Individuals

SMI	FPL%
\$739 - 10%	37%
\$1,479 - 20%	73%
\$2,218 - 30%	110%
\$2,958 - 40%	146%
\$3,697 - 50%	183%
\$4,436 - 60%	219%
\$5,176 - 70%	256%
\$6,285 - 85%	311%

**Comparison of State Median Income (SMI) to
Federal Poverty Level (FPL)
Health Services Committee
January 2016**

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP income level is at 60% of SMI.

Note: Eligibility is based on adjusted gross income

Household Size of 1 Individual

SMI	FPL
\$769 - 20%	78%
\$1,538 - 40%	157%
\$2,307 - 60%	235%

Household Size of 3 Individuals

SMI	FPL
\$1,242 - 20%	74%
\$2,484 - 40%	148%
\$3,727 - 60%	223%

Household Size of 4 Individuals

SMI	FPL
\$1,479 - 20%	73%
\$2,958 - 40%	146%
\$4,436 - 60%	219%

In order to remain a retailer with the changes contained in the Farm Bill of 2014– retailers were required to pay for their EBT equipment and start paying transaction fees six months after the bill was signed into law or August 7, 2014. Certain retailers are exempt from this provision and include farmers markets, military commissaries, non-profit food buying cooperatives, and group living arrangements.

There are a significant number of vendors who sell point-of-sale devices nationwide. The data is not available to provide a specific number.

Software is required on the point of sale (POS) devices in order for the device to accept EBT benefits. The software is installed before the equipment is shipped or sent to the retailer.