





Public Benefits 101: Introduction to Iowa Public Benefits





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United Ways of Iowa



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This document is intended to be an educational tool to help inform readers about the current state of the lowa public benefits system. Eligibility and restrictions are subject to change. Some benefits may have specific nuances that are not discussed in this publication. For more information, please use the resource links provided at the bottom of each page.

Federal Poverty Level Guidelines Table

Dollars Per Year

BY HOUSEHOLD/FAMILY SIZE

50%)	
	7,530	10,220	12,910	15,600	18,290	20,980	23,670	26,360	29,050	31,740	34,430	37,120	39,810	42,500
75%	11,295	15,330	19,365	23,400	27,435	31,470	35,505	39,540	43,575	47,610	51,645	55,680	59,715	63,750
100%	15,060	20,440	25,820	31,200	36,580	41,960	47,340	52,720	58,100	63,480	68,860	74,240	79,620	85,000
125% 1	18,825	25,550	32,275	39,000	45,725	52,450	59,175	65,900	72,625	79,350	86,075	92,800	99,525	106,250
130%	19,578	26,572	33,566	40,560	47,554	54,548	61,542	68,536	75,530	82,524	89,518	96,512	103,506	110,500
133% 2	20,030	27,185	34,341	41,496	48,651	55,807	62,962	70,118	77,273	84,428	91,584	98,739	105,895	113,050
135% 2	20,331	27,594	34,857	42,120	49,383	56,646	63,909	71,172	78,435	85,698	92,961	100,224	107,487	114,750
138 % 2	20,783	28,207	35,632	43,056	50,480	57,905	65,329	72,754	80,178	87,602	95,027	102,451	109,876	117,300
150% 2	22,590	30,660	38,730	46,800	54,870	62,940	71,010	79,080	87,150	95,220	103,290	111,360	119,430	127,500
175% 2	26,355	35,770	45,185	54,600	64,015	73,430	82,845	92,260	101,675	111,090	120,505	129,920	139,335	148,750
180 % 2	27,108	36,792	46,476	56,160	65,844	75,528	85,212	94,896	104,580	114,264	123,948	133,632	143,316	153,000
185 % 2	27,861	37,814	47,767	57,720	67,673	77,626	87,579	97,532	107,485	117,438	127,391	137,344	147,297	157,250
200% 3	30,120	40,880	51,640	62,400	73,160	83,920	94,680	105,440	116,200	126,960	137,720	148,480	159,240	170,000
225% 3	33,885	45,990	58,095	70,200	82,305	94,410	106,515	118,620	130,725	142,830	154,935	167,040	179,145	191,250
250% 3	37,650	51,100	64,550	78,000	91,450	104,900	118,350	131,800	145,250	158,700	172,150	185,600	199,050	212,500
275% 4	41,415	56,210	71,005	85,800	100,595	115,390	130,185	144,980	159,775	174,570	189,365	204,160	218,955	233,750
300% 4	45,180	61,320	77,460	93,600	109,740	125,880	142,020	158,160	174,300	190,440	206,580	222,720	238,860	255,000
325% 4	48,945	66,430	83,915	101,400	118,885	136,370	153,855	171,340	188,825	206,310	223,795	241,280	258,765	276,250
350% 5	52,710	71,540	90,370	109,200	128,030	146,860	165,690	184,520	203,350	222,180	241,010	259,840	278,670	297,500
375% 5	56,475	76,650	96,825	117,000	137,175	157,350	177,525	197,700	217,875	238,050	258,225	278,400	298,575	318,750
400% 6	60,240	81,760	103,280	124,800	146,320	167,840	189,360	210,880	232,400	253,920	275,440	296,960	318,480	340,000
500% 7	75,300	102,200	129,100	156,000	182,900	209,800	236,700	263,600	290,500	317,400	344,300	371,200	398,100	425,000
600% 9	90,360	122,640	154,920	187,200	219,480	251,760	284,040	316,320	348,600	380,880	413,160	445,440	477,720	510,000
700% 10	105,420	143,080	180,740	218,400	256,060	293,720	331,380	369,040	406,700	444,360	482,020	519,680	557,340	595,000

Federal Poverty Level Guidelines Table

Dollars Per Month

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BY HOUSEHOLD/FAMILY SIZE

	-	2	3	4	5	9	7	8	6	10	11	12	13	14
50%	627.50	851.67	1,075.83	1,300.00	1,524.17	1,748.33	1,972.50	2,196.67	2,420.83	2,645.00	2,869.17	3,093.33	3,317.50	3,541.67
75%	941.25	1,277.50	1,613.75	1,950.00	2,286.25	2,622.50	2,958.75	3,295.00	3,631.25	3,967.50	4,303.75	4,640.00	4,976.25	5,312.50
100%	1,255.00	1,703.33	2,151.67	2,600.00	3,048.33	3,496.67	3,945.00	4,393.33	4,841.67	5,290.00	5,738.33	6,186.67	6,635.00	7,083.33
125%	1,568.75	2,129.17	2,689.58	3,250.00	3,810.42	4,370.83	4,931.25	5,491.67	6,052.08	6,612.50	7,172.92	7,733.33	8,293.75	8,854.17
130%	1,631.50	2,214.33	2,797.17	3,380.00	3,962.83	4,545.67	5,128.50	5,711.33	6,294.17	6,877.00	7,459.83	8,042.67	8,625.50	9,208.33
133%	1,669.15	2,265.43	2,861.72	3,458.00	4,054.28	4,650.57	5,246.85	5,843.13	6,439.42	7,035.70	7,631.98	8,228.27	8,824.55	9,420.83
135%	1,694.25	2,299.50	2,904.75	3,510.00	4,115.25	4,720.50	5,325.75	5,931.00	6,536.25	7,141.50	7,746.75	8,352.00	8,957.25	9,562.50
138%	1,731.90	2,350.60	2,969.30	3,588.00	4,206.70	4,825.40	5,444.10	6,062.80	6,681.50	7,300.20	7,918.90	8,537.60	9,156.30	9,775.00
150%	1,882.50	2,555.00	3,227.50	3,900.00	4,572.50	5,245.00	5,917.50	6,590.00	7,262.50	7,935.00	8,607.50	9,280.00	9,952.50	10,625.00
175%	2,196.25	2,980.83	3,765.42	4,550.00	5,334.58	6,119.17	6,903.75	7,688.33	8,472.92	9,257.50	10,042.08	10,826.67	11,611.25	12,395.83
180%	2,259.00	3,066.00	3,873.00	4,680.00	5,487.00	6,294.00	7,101.00	7,908.00	8,715.00	9,522.00	10,329.00	11,136.00	11,943.00	12,750.00
185%	2,321.75	3,151.17	3,980.58	4,810.00	5,639.42	6,468.83	7,298.25	8,127.67	8,957.08	9,786.50	10,615.92	11,445.33 12,274.75		13,104.17
200%	2,510.00	3,406.67	4,303.33	5,200.00	6,096.67	6,993.33	7,890.00	8,786.67	9,683.33	10,580.00	11,476.67	12,373.33 13,270.00		14,166.67
225%	2,823.75	3,832.50	4,841.25	5,850.00	6,858.75	7,867.50	8,876.25	9,885.00	9,885.00 10,893.75	11,902.50	12,911.25	12,911.25 13,920.00 14,928.75		15,937.50
250%	3,137.50	4,258.33	5,379.17	6,500.00	7,620.83	8,741.67	9,862.50	10,983.33	12,104.17	9,862.50 10,983.33 12,104.17 13,225.00 14,345.83 15,466.67 16,587.50	14,345.83	15,466.67		17,708.33
275%	3,451.25	4,684.17	5,917.08	7,150.00	8,382.92	9,615.83	10,848.75	12,081.67	13,314.58	13,314.58 14,547.50	15,780.42	17,013.33 18,246.25		19,479.17
300%	3,765.00	5,110.00	6,455.00	7,800.00	9,145.00	10,490.00	11,835.00	13,180.00	11,835.00 13,180.00 14,525.00	15,870.00	17,215.00	17,215.00 18,560.00 19,905.00	19,905.00	21,250.00
325%	4,078.75	5,535.83	6,992.92	8,450.00	9,907.08	11,364.17	12,821.25	14,278.33	15,735.42	17,192.50	18,649.58	20,106.67	21,563.75	23,020.83
350%	4,392.50	5,961.67	7,530.83	9,100.00	10,669.17	12,238.33	13,807.50	15,376.67	15,376.67 16,945.83	18,515.00	20,084.17	21,653.33	23,222.50	24,791.67
375%	4,706.25	6,387.50	8,068.75	9,750.00	11,431.25	13,112.50	14,793.75	16,475.00	16,475.00 18,156.25	19,837.50	21,518.75	23,200.00	24,881.25	26,562.50
400%	5,020.00	6,813.33	8,606.67	10,400.00	12,193.33	13,986.67	15,780.00	17,573.33	19,366.67	21,160.00	22,953.33	24,746.67	26,540.00	28,333.33
500%	6,275.00	8,516.67	10,758.33	13,000.00	15,241.67	17,483.33	19,725.00	21,966.67	24,208.33	26,450.00	28,691.67	30,933.33	33,175.00	35,416.67
%009	7,530.00	10,220.00	12,910.00	15,600.00	18,290.00	20,980.00	23,670.00	26,360.00	29,050.00	31,740.00	34,430.00	37,120.00	39,810.00	42,500.00
700%	8,785.00	11,923.33	15,061.67	18,200.00	21,338.33	24,476.67	27,615.00	30,753.33	33,891.67	37,030.00	40,168.33	43,306.67	46,445.00	49,583.33

Benefits Cliff: A sudden, unexpected, and drastic decrease in public benefits caused by a small increase in wages or income. This increase in income often does not cover the amount lost in public benefits.

The benefits cliff can look different for everyone depending on the type of benefit and amount received, household income/assets, and family size. Benefits cliffs can impact an individual's decision about taking a raise or a new job opportunity.



Supplemental Nutrition Assistance Program (SNAP)

Supplemental Nutrition Assistance Program (SNAP) provides benefits to supplement the food budget of income-eligible families to purchase food.

Also known as: Food Stamps, EBT

PROGRAM Eligibility	Gross monthly income (income before taxes) cannot exceed 160% of the Federal Poverty Level		
	 Net monthly income (gross income minus allowable deductions) cannot exceed 100% of the Federal Poverty Level 		
	• Liquid assets, like cash or savings, cannot exceed \$2,750		
	Eligibility may differ for households who have:		
	• A member age 60 or older, or		
	A member with a disability		
RECERTIFICATION FREQUENCY	Most lowa households will need to recertify every 6 - 12 months.		
HOW THIS	Household income goes over the eligibility threshold		
BENEFIT IS LOST	Changes in household size		
	 Receiving a gift that exceeds the liquid asset amount of \$2,500 		
	Starting a new job or increasing earnings through employment		
	 Not completing required recertification paperwork 		



Child Care Assistance (CCA)

Child Care Assistance (CCA) is available to children of incomeeligible parents and guardians who are absent for a portion of the day due to employment or participation in academic/vocational training or PROMISE JOBS activities.

Families below 100% of the Federal Poverty Level (FPL) do not have to pay a copayment. Families above 100% of the Federal Poverty Level pay a copayment ranging from 1% to 7% depending on their income level.

PROGRAM ELIGIBILITY	 Have a child who needs care who is under the age of 13 (or under the age of 19 if the child has a disability) 			
	 Have a gross monthly income that is below 160% of the Federal Poverty Level or below 200% if they have a child with a disability OR • are a member of the Family Investment Program (FIP) 			
	AND			
	 Work an average of 32 hours per week (28 for a child with special needs); OR attend an approved training or education program full- time 			
	 Working and attending training for a total of at least 32 hours per week (28 hours for a child with special needs) 			
	Are looking for work			
RECERTIFICATION FREQUENCY	Most lowa families will need to recertify every 12 months.			
HOW THIS	Household income goes over the eligibility threshold			
BENEFIT IS LOST	 Falling under 32 hours of work and/or educational programming 			
	Unenrollment in FIP			
	 Not completing required recertification paperwork 			

LEARN MORE OR FIND HELP

- How do I Apply for Supplemental Nutrition Assistance Program (SNAP)? <u>www.iowa.gov/how-do-i-apply-food-assistance</u>
- A Quick Guide to SNAP Eligibility and Benefits <u>www.cbpp.org/research/food-</u> <u>assistance/a-quick-guide-to-snap-eligibility-and-benefits</u>

LEARN MORE OR FIND HELP

Child Care Assistance Information <u>hhs.iowa.gov/programs/programs-and-services/child-care/CCA</u>



Section 8 Housing Choice Voucher Program

Section 8 Housing Choice Voucher Program helps very lowincome families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private housing market. Households are required to pay 30%-40% of their monthly gross income for rent and utilities.



Iowa Medicaid

lowa Medicaid provides free or low-cost health insurance to individuals who can receive healthcare from providers that accept Medicaid as a payment source.

Also known as: Title 19

PROGRAM ELIGIBILITY	• Family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live	PROGRAM ELIGIBILITY	Medicaid eligibility is based on a combination of income and other criteria. Eligibility may differ for specific groups. Some of the general requirements are:
RECERTIFICATION FREQUENCY	Most lowa families will need to recertify every 12 months and must report changes in income or family size immediately.		• A child under the age of 21
	Interim recertification is required when:		 A parent living with a child under the age of 18
	A family member moves out of the unit		 A person who is pregnant
	 A family proposes to move a new member into the unit 		A person in need of treatment for breast or cervical cancer
	 An adult member of the family who was reported as unemployed on 		 A person who is elderly (age 65 or older)
	the most recent certification or recertification obtains employment		 A person who is disabled according to Social Security standards
HOW THIS	The family's income increases by \$200 or more per month		 An adult between the ages of 19-64 and whose income is at or below 133 % of the Federal Poverty Level
BENEFIT IS LOST	Household income goes over the eligibility threshold		 A person who is a resident of Iowa and a U.S. Citizen
	 If a tenant does not provide the required information during recertification 		Others may qualify, see resources below
	Nonpayment of rent due under the lease		* For an eligibility table please refer to the "Learn More or Find Help" section below.
		RENEWAL Frequency	Most lowans will need to renew every 12 months unless their income or family size changes.
		HOW THIS	Household income goes over the eligibility threshold
		BENEFIT IS LOST	• An individual or family's resources or assets go over the eligibility

- An individual or family's resources or assets go over the eligibility limit
 - Not completing required renewal paperwork

LEARN MORE OR FIND HELP

Housing Choice Voucher Fact Sheet <u>www.hud.gov/topics/housing_choice</u> voucher_program_section_8

LEARN MORE OR FIND HELP

Iowa HHS Services Portal hhsservices.iowa.gov/apspssp/ssp.portal

Medicaid & CHIP Eligibility Table <u>www.everystep.org/provider-resources/health-insurance-for-your-child-or-pregnancy/hawki</u>



Child Health Insurance Program (CHIP)/ Hawki

Children's Health Insurance Program (CHIP) provides free or lowcost health insurance to uninsured children. The Healthy and Well Kids in Iowa program (Hawki) is state-provided, low-cost health coverage to children of families that earn too much money to qualify for Medicaid.

PROGRAM ELIGIBILITY	Children and teenagers ages 1-18 years
	 Uninsured and not covered by Medicaid
	 Have a household income between 180% and 302% of the Federal Poverty Level
	* For an eligibility table please refer to the "Learn More or Find Help" section below.
RENEWAL FREQUENCY	Most lowans will need to renew every 12 months unless their income or family size changes.
HOW THIS	Household income goes over the eligibility threshold
BENEFIT IS LOST	 Not completing required renewal paperwork



Medicare

Medicare is a free or low-cost health insurance for the elderly and disabled. The plan covers people aged 65 or older, younger individuals with disabilities, and patients with some end-stage diseases.

• People age 65 and older; approved for Social Security Disability Insurance, Childhood Disability Benefit, or Disabled Widow(er)'s Benefit; or with certain health conditions such as End-Stage Renal Failure or ALS (Lou Gehrig's Disease),
Be a U.S. resident, and
• Be a U.S. citizen or an individual who has been lawfully admitted for permanent residence and has been residing in the U.S. for 5 continuous years.
Renewal is not required once enrolled.
• Falling behind on premium payments if not enrolled in a program covering Medicare Part B premiums
 Determined to no longer be medically disabled

LEARN MORE OR FIND HELP

- lowa HHS Services Portal hhsservices.iowa.gov/apspssp/ssp.portal
- CHIP/Hawki Resources <u>hhs.iowa.gov/programs/welcome-iowa-medicaid/</u> iowa-health-link/hawki-chip
- Medicaid & CHIP Eligibility Table <u>www.everystep.org/provider-resources/health-insurance-for-your-child-or-pregnancy/hawki</u>

LEARN MORE OR FIND HELP

Iowa Senior Health Insurance Information Program (SHIIP) & Senior Medicare Patrol (SMP) Counselor Finder <u>shiip.iowa.gov/find-resources/find-counselor</u>



Family Investment Program, Iowa's Temporary Assistance for Needy Families

The Family Investment Program (FIP) provides cash assistance to income-eligible families with children as they become selfsupporting.

Alee Imerum ees Aid fer Denendent Children

	Also known as: Aid for Dependent Children		
		PROGRAM	Anyone that is either:
		ELIGIBILITY	• 65 years or older,
PROGRAM Eligibility	Be income and asset-eligible		Blind, or
ELIGIDILITI	Have a minor child		Disabled
	Have a Social Security Number		And who:
	Cooperate with Child Support Services		Has limited income,
	Be a United States citizen		 Has limited resources that are less than \$2,000 for an individual and less than \$3,000 for a couple,
	 Show proof of lowa residency 		• Is a U.S. citizen or national, or in one of certain categories of
	FIP applicants and participants must cooperate with the Department of		immigration status,
	Health & Human Services (HHS) work and training program, PROMISE JOBS. As a condition of FIP eligibility before receiving benefits,		 Is not confined to an institution (such as a hospital or prison) at the government's expense, and
	applicants must meet with a PROMISE JOBS case manager to develop a self-sufficiency plan known as the Family Investment Agreement (FIA). The FIA outlines the steps the family will take to become independent		 Applies for any other cash benefits or payments for which they may be eligible
	of FIP assistance. Once FIP is approved, FIP recipients must follow the	RECERTIFICATION	Medical Continuing Disability Review (CDR)*
	requirements of the FIA to continue receiving FIP. FIP assistance has a federal lifetime limit of 60 months of assistance received in all states.	FREQUENCY	An individual receiving disability benefits such as SSI or SSDI is required to have their medical condition(s) reviewed on a set timeline. The
RECERTIFICATION FREQUENCY	There is no standard recertification timeline.		frequency of this medical review depends on whether the person's condition is likely to improve, ranging from less than 1 year to 7 years.
HOW THIS	Household income goes over the eligibility threshold		If the individual is participating in the Ticket To Work program and their ticket
BENEFIT IS LOST	 An individual encounters challenges in meeting work and/or training program requirements 		is assigned to an Employment Network (and making timely progress) or is in an approved training program, they may be protected from a medical CDR.
	program rodan antion to	HOW THIS BENEFIT IS LOST	• SSI cash payment is reduced when income is earned through work. If earned wages result in no SSI cash payment for a consecutive 12

LEARN MORE OR FIND HELP

Iowa HHS Services Portal hhsservices.iowa.gov/apspssp/ssp.portal



Supplemental Security Income (SSI)

Supplemental Security Income (SSI) supports children and adults with disabilities who have low income and resources. It is also available to adults at least 65 years old without disabilities who meet the financial criteria (aged category).

LEARN MORE OR FIND HELP

months, SSI can be lost.

· Being over the resource/asset limit

How to apply www.ssa.gov/ssi?gclid=CjwKCAiAibeuBhAAEiwAiXBoJFbgyB1eN3 I6TJqeTuT2JHtxITJzT1VTIjV-AsHP GkQlLfdsli8BoC48AQAvD BwE

· Determined to no longer be medically disabled

- Red Book www.ssa.gov/pubs/EN-64-030.pdf
- Ticket to Work "How it Works" choosework.ssa.gov/about/how-it-works



Social Security Disability Insurance (SSDI)

Social Security Disability Insurance (SSDI) provides aid to adults who are unable to work at the substantial gainful activity (SGA) level due to a disability. The benefit amount is based on an individual's lifetime average earnings covered by Social Security. An individual could also be receiving the benefit from a parent's record as a Childhood Disability Beneficiary or a deceased spouse's record as a Disabled Widow(er)'s Beneficiary.

PROGRAM	Have worked in jobs covered by Social Security,
ELIGIBILITY	 Have enough work credits to qualify for benefits - typically 40 credits, with 20 of which earned in the last 10 years ending with the year the disability began (younger workers may qualify with fewer credits), and
	 Have a medical condition that meets Social Security's definition of disability.
	› Considered to have a qualifying disability if all the following are true:
	 An individual cannot work and engage in substantial gainful activity (SGA) because of their medical condition,
	 An individual cannot do work previously done or adjust to other work because of their medical condition, and
	 An individual's condition has lasted or is expected to last for at least 1 year or to result in death.
RECERTIFICATION FREQUENCY	An individual receiving disability benefits such as SSI or SSDI is require to have their medical condition(s) reviewed on a set timeline. The frequency of this medical review depends on whether the person's condition is likely to improve, ranging from less than 1 year to 7 years.
	If the individual is participating in the Ticket To Work program and their ticket is assigned to an Employment Network (and making timely progress) or is in an approved training program, they may be protected from a medical CDR.
HOW THIS Benefit is lost	• SSDI program can allow for up to one year without earned income affecting SSDI payment. This varies with past work history. If wages remain under an amount known as Substantial Gainful Activity, SSDI should not be lost due to work activity.
	 Not reporting changes to address
	 Determined to no longer be medically disabled

LEARN MORE OR FIND HELP

- Social Security "How You Qualify" www.ssa.gov/benefits/disability/qualify.html
- Red Book www.ssa.gov/pubs/EN-64-030.pdf
- Ticket to Work "How it Works" http://choosework.ssa.gov/about/how-it-works

Get Involved

- SUBSCRIBE to UpLift's quarterly newsletter at UpLiftlowa.org
- FOLLOW UpLift on social media: Facebook. Instagram, Linked In, X (formally Twitter)
- EXPAND the network by sharing this publication with colleagues, friends, and family
- SHARE your input on UpLift's "Exploring Basic Income Survey"
- LEARN MORE
 - UpLift The Central Iowa Basic Income Pilot UpLiftIowa.org

SCAN TO TAKE THE **EXPLORING BASIC**

INCOME SURVEY

- Disability Rights Iowa disabilityrightsiowa.org
- United Ways of Iowa www.uwiowa.org









United Ways of Iowa

