3SquaresVT

Basic Training
Spring 2020

Presented by
Phil Morin & Olivia Peña
Food Security Team
Hunger in Vermont

• 1 in 10 Vermonters (10%) are considered “food insecure,” meaning they lack consistent access to enough food. This includes 1 in 7 children.

• Many factors contribute, including issues of income, education, and health.

• Many consequences - physical, social and economic - result for the individual and society.

• 3SquaresVT helps decrease hunger and food insecurity.
Agenda

1. What is 3SquaresVT?
2. Know who is eligible
3. Utilize and maximize deductions
4. Assist in navigating the application process
5. Closing & Questions
Section 1:

What is 3SquaresVT?
What is 3SquaresVT?

A nutrition program of the US Department of Agriculture, originally piloted in 1939 and designed to alleviate hunger.

Nationally known as the **Supplemental Nutrition Assistance Program or SNAP**.

The VT Department for Children and Families Economic Services Division processes applications and issues benefits.

3SquaresVT is a federal entitlement program. Everyone eligible is entitled to its benefits.
Who is 3SquaresVT for?

Families, individuals, children, older adults, people with disabilities, working, unemployed, New Americans, college students, and more

3SquaresVT is an entitlement program; everyone eligible is entitled to its benefits.
How does it work?

The program works using an Electronic Benefits Transfer (EBT) debit-like card – more efficient & anonymous

- Benefits are no longer distributed as food stamps.

Automatic monthly deposit onto card on 1st of month

- Benefits remain on card up to 1 year
- To be used anywhere EBT is accepted in USA - 600+ retailers in VT, 40+ farmers’ markets and farm stands
- Important: card may contain other benefits like Reach Up or General Assistance
- Households where all members are seniors 65+ or SSI recipients get benefits as cash either on their EBT card, or with verification, directly deposited into their bank account
What can participants buy with 3SquaresVT?

- Fruits & Vegetables
- Breads and Cereals
- Dairy Products
- Meats and Seafood
- Non-alcoholic Beverages
- Cold Prepared Foods
- Snacks, Ice
- Fruit and Vegetable Seeds and Plants

Key tenets of program are hunger alleviation and food choice.
What messages can we use to convey the importance of 3SquaresVT?

3SquaresVT...

- Reduces Hunger and Poverty
- Connects Vermonters to More Fresh, Local Food
- Connects Vermonters to Other Programs
- Improves Health (short and long term!)
- Helps our Economy
What can we do to ensure clients receive their maximum benefit?

- Know who is eligible
- Utilize & maximize deductions
- Assist in navigating the application process
- Use empowering messages
- Advocate when necessary
Section 2:
Understanding eligibility
Know Who is Eligible

A 3SquaresVT household is:
People who purchase and prepare meals together. There can be multiple 3SVT households within one physical house.

- Some people must apply together, i.e. spouses, parents of dependent children
- Some people living together may apply separately, i.e. housemates eating separately
- Some people are not eligible even if they are living together, i.e. an ineligible college student living with other eligible people
Mandatory Household Members

Some people are mandatory household members, even if they purchase and prepare food separately.

1. Spouses who live together can never be separated if they are:
   – Legally married;
   – Living together and representing themselves as spouses; or
   – Have at least one child in common in the household.

1. Parents living with their children (including adopted and stepchildren) under age 22, even if these children are living with their spouse or their children

1. Children under 18 (excluding foster children) who live with and are under parental control of someone who is not their parent are required to be in the 3SVT HH of that adult.
Eligibility

Gross Monthly Income (pg 12-13)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Gross Monthly Income Limit (185% FPL)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,926</td>
</tr>
<tr>
<td>2</td>
<td>$2,609</td>
</tr>
<tr>
<td>3</td>
<td>$3,290</td>
</tr>
<tr>
<td>4</td>
<td>$3,971</td>
</tr>
<tr>
<td>5</td>
<td>$4,653</td>
</tr>
<tr>
<td>6</td>
<td>$5,334</td>
</tr>
<tr>
<td>7</td>
<td>$6,015</td>
</tr>
<tr>
<td>Each Additional Member</td>
<td>Add $683</td>
</tr>
</tbody>
</table>

Important Note: These limits are effective October 2019 – September 2020
Eligibility

What Counts towards Gross Monthly Income? (pg.12)

• Gross income is income before taxes and other deductions.

• Earned income includes wages, salary, self-employment (minus business expenses).

• Unearned income includes: social security, disability, veterans benefits, public assistance, pensions, investments, etc.

• Everyone’s income counts, with a few exceptions.
Eligibility
Special Rules for Older Adults & People w/ Disabilities

• Households that include an older adult (age 60 or older) or person with a disability do **NOT** have to meet the gross income limit.

• If their gross monthly income is over 185% FPL, resources are counted with a limit is $3,500.
  
  – Resources include: savings, checking, investments, other assets
  
  – Resources do **NOT** include: primary home, vehicle, and official retirement or educational savings accounts
Categorical Eligibility

Households are automatically income eligible for 3SquaresVT if they already receive:

- Reach Up (TANF)
- Supplemental Security Income (SSI)
- Vermont Earned Income Tax Credit (EITC)

*EITC is a great doorway into the program for working families who might not otherwise be eligible!*
Eligibility
Many Rules ~ Many Exceptions

- **Homeless:** Do not need permanent housing to qualify
- **Youth:** May apply if 18 and living separately from parents. If <18, must prove living independently, not under control of an adult.
- **College Students:** Students (those enrolled at least ½ time in an institution of higher learning) are eligible if they meet at least 1 exemption (i.e. employed for an avg. of 20 hours per week, are 17 or younger or 50 or older, etc.)
- **Noncitizens:** 5-year wait for legal permanent residents; however, there are many exceptions, such as refugees and asylees
COVID-19 Note: All work requirements are currently suspended due to the pandemic.

Certain 3SquaresVT participants may only receive 3SquaresVT benefits for up to 3 months within 36 months without meeting a work requirement.

Who is subject to the time limit?
An ‘able-bodied’ individual between the ages of 18 and 49 with no dependents living in their household.

How can they meet the work requirements?
There are three ways to meet the work requirements:

1. Work 80 hours or more in a 30 day period (can be a combination of employment, self-employment, volunteer work, or working in exchange for in-kind benefits)
2. Participate for more than 80 hours in a 30 day period in qualified work training programs, such as ICAN
3. Participate in “work for benefits” by volunteering at a nonprofit organization.

Some individuals may be exempt from meeting the work requirements.
COVID-19 Outbreak Update:

At the current time, work requirements are waived for all individuals subjected to time limited benefits.
Exemptions to the Time Limit

There are many exemptions to the 3SquaresVT time limit & work requirement. DCF wants to apply relevant exemptions whenever possible!

Exemptions include:

- Physically or mentally unfit for employment*
- Pregnant
- Location (a full list of exempt towns is in pg. 6 of your manual)
- Is an unemployment applicant or recipient
- Participates in drug or alcohol treatment/rehab program (AA counts!)
- Cares for an incapacitated person
- Lives with any minor in the home & 3SVT HH (does not have to be own child)
- Is a student enrolled at least ½ time in higher education (may be subject to student rules!)
ICAN (Individual Career Advancement Network)

ICAN is a new employment & training program that grew out a three-year pilot program called *Jobs for Independence* or *JFI*.

If you qualify, ICAN can help you:

- Conduct job searches
- Connect to employers who are hiring
- Enhance your job finding skills (e.g., resume writing & interviewing)
- Gain new job skills & work experience
- Learn how to achieve industry certifications
- Overcome barriers keeping you from work

ICAN is not only for people subject to time limits. Everyone who gets [3SquaresVT](#) can participate—except those getting Reach Up benefits.

## Eligibility Exercise

Group the following people into all potential 3SquaresVT households. Do not make assumptions about who is purchasing and preparing food together – list all options.

### Scenario A: The Stone Family

<table>
<thead>
<tr>
<th>Name</th>
<th>Relevant Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sam Stone</td>
<td>Receives SSI/AABD, spouse of Sally</td>
</tr>
<tr>
<td>Sally Stone</td>
<td>Sam’s spouse, doesn’t work</td>
</tr>
<tr>
<td>Cindy Stone</td>
<td>Their 13 YO daughter</td>
</tr>
<tr>
<td>Carl Stone</td>
<td>Their 23 YO son</td>
</tr>
</tbody>
</table>

### Scenario B: The Sanborn Family

<table>
<thead>
<tr>
<th>Name</th>
<th>Relevant Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>William Sanborn</td>
<td>Age 59, spouse of Denise</td>
</tr>
<tr>
<td>Denise Sanborn</td>
<td>Age 52, spouse of William</td>
</tr>
<tr>
<td>Paul Sanborn</td>
<td>Age 17, son of William/Denise</td>
</tr>
<tr>
<td>Wanda Sanborn</td>
<td>Age 24, daughter of W/D</td>
</tr>
<tr>
<td>Tammy Sanborn</td>
<td>Age 3, Wanda’s daughter</td>
</tr>
<tr>
<td>Bill Sanborn</td>
<td>Age 85, William’s father</td>
</tr>
</tbody>
</table>

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 [242x476]
Section 3:
Utilizing and Maximizing Deductions
Utilize and Maximize Deductions

• Benefits are based on household size, income and expenses.
• Net income after a set of deductions and calculations will determine the household’s benefit amount.
• Some deductions are self declared; others require verification.
• Deductions are critical to maximize benefits.
  • Deduction for earned income (20% deduction)
  • Housing & utility costs (calculation, not actual cost)
  • Court ordered child support paid
  • ALL child & dependent care costs
  • Out of pocket medical expenses over $35 for seniors/disabled

*For every $3 change in net income, benefits change by approx. $1.

Check out the Benefit calculator at www.vermontfoodhelp.com
Standard & Earned Income Deductions

**Standard Deduction** – an automatic deduction based on size of 3SVT household:

<table>
<thead>
<tr>
<th>Number of HH Members</th>
<th>Standard Deduction Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3 members</td>
<td>$167</td>
</tr>
<tr>
<td>4 members</td>
<td>$178</td>
</tr>
<tr>
<td>5 members</td>
<td>$209</td>
</tr>
<tr>
<td>6 members</td>
<td>$240</td>
</tr>
</tbody>
</table>

**Earned Income Deduction** – 20% of any earned income of the household is automatically deducted. Allows for expenses related to working.

☐ Verification required?
   No additional verification needed
Child Support Deduction
(Q36 on paper application)

Deduction for **legally obligated (court-ordered)** child support paid for a child not in the 3SVT household.

<table>
<thead>
<tr>
<th>Name of person paying</th>
<th>Amount paid</th>
<th>How often?</th>
<th>Court ordered?</th>
<th>Who is this paid for? (full name(s))</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alimony</td>
<td>$</td>
<td></td>
<td>□ Yes □ No</td>
<td></td>
</tr>
<tr>
<td>Child support</td>
<td>$</td>
<td></td>
<td>□ Yes □ No</td>
<td></td>
</tr>
</tbody>
</table>

Verification required?
- Court documents along with receipts of payment
- Statement from custodial parent stating amount paid and frequency
Dependent Care Deduction  
(Q37 on paper app)

• Deduction is for households where care is needed so a household member can work, find work, or go to school.

• Care can be in a center or home, registered or unregistered.
  – Even an informal arrangement with family or friends counts!

• Expenses include: payments made for child or adult day care service, co-pays for subsidized care, before or after-school care, summer camp fees, and transportation to and from care ($ .585/mile).
Dependent Care Deduction
(Q37 on paper app)

☐ Verification required?
No verification required unless questionable; no cap
Medical Expense Deduction
(Q38 on paper app & Form 120)

This deduction is available for people age 60 and over and people with disabilities, allowing them to claim out of pocket medical expenses.

- To claim the standard medical expense deduction of $116, at least $35.01 must be proven via documentation.

- Those with expenses over $151 ($35 + $116) can claim the full cost of their expenses. All expenses being claimed must be verified.
What kinds of medical expenses may be claimed?

- Premiums, co-pays & medical bills
- Hearing aids, eye glasses, dentures, prosthetics
- Home health care and medical Lifeline service
- Transportation to the doctor, pharmacy, or any medical appointment.
- Over-the-counter medications and medical supplies recommended by the doctor
  - new rule: no receipts needed, no doctor’s signature required if OTCs are verified via a printout on medical provider’s letterhead (signature required for Form 120)
Medical Expense Deduction
(Q38 & Form 120)

Answer for:
38. Does anyone age 60 or older or with a disability pay over $35 a month in out-of-pocket medical costs (not covered by insurance)?

Examples:
- Health insurance premiums, copays, and deductibles;
- Prescription copays;
- Transportation costs to get medical treatment or services;
- Bills for health services (e.g., health professional, dentist, hospital care, nursing care, mental health professional, or rehabilitation); and
- Over-the-counter medications, equipment, and supplies (if approved by your health professional).

☐ YES. Answer this question ✅
☐ NO. Skip to next question ☐

<table>
<thead>
<tr>
<th>First name, middle initial</th>
<th>First name, middle initial</th>
<th>First name, middle initial</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Claiming monthly medical expenses may increase your 3SquaresVT benefit. To see if your expenses qualify you for a larger benefit, we may send you a Form 120 for each person listed here. It explains how to claim expenses and what documents you may submit for verification. To have the form sent to you now, call 1-800-479-6151, or visit myBenefits.vt.gov to print it.

**A form 120 is not required to process your application**

Verification required?
- Yes, see Medical Expense Flyer, FMED Envelope, and Form 120 for more details
V. Other Medical Expenses: Out-of-pocket costs related to medically necessary services such as employing a home health aide or personal services attendant. Provide proof of the expense for the service that you still currently have or have had in the past 12 months. For a service animal specially trained to help disabled clients, please provide proof of costs to secure and maintain the animal(s), the food, vet bills and any special medications or shots. For employing an aide or attendant, a statement or bill and verification of payment. Her LTC Medicaid additional verification may be required.

<table>
<thead>
<tr>
<th>Type of service</th>
<th>Cost and frequency (weekly, monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VI. Over-the-Counter Medications, Equipment, and Supplies approved by a health professional: For 3SquaresVT only. Please provide proof that the health professional recommends using this prescription at the bottom of this or a recent prescription from the health professional. List items such as (not limited to) the examples listed below:

- Eyeglasses
- Pain relievers
- Antacids
- Hearing aids
- Eye/ear drops
- Sleeping aids
- Anti-diarrhea medicine
- Pads
- Bladder control pads and/or garments
- Medical batteries
- Vitamins
- Denture supplies
- Nasal sprays

<table>
<thead>
<tr>
<th>Medication or item</th>
<th>Dose (number of pills per day, tubes per month, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

FOR LONG TERM CARE APPLICANTS ONLY:
I give my word that the information I give on this form is true and complete to the best of my knowledge and belief.

Signature: __________________________ Date: __________

FOR HEALTH PROFESSIONAL ONLY:
If you are verifying anything in section VI, please sign here to verify you have recommended the OTC.

Provider name (please print): __________________________ Provider number: __________________________
Address: __________________________ Telephone number: __________________________

Provider Signature: __________________________ Date: __________
Save your medical bills and receipts. You may get a higher 3SquaresVT benefit!

Do you pay over $35 a month in medical expenses? You could get a higher food benefit by including **out-of-pocket medical costs** when you recertify your 3SquaresVT benefits or on the medical expense form the State gives you.

Use this checklist to see what kinds of medical expenses can count. Save your receipts, appointment cards, billing statements, and other documentation in this envelope. This list is not comprehensive. When in doubt, **save the receipt!**

When you receive the application to recertify your 3SquaresVT in the mail, contact the Agency on Aging’s Helpline at 1-800-642-5119 for help submitting these expenses.

<table>
<thead>
<tr>
<th>Bills/Receipts For</th>
<th>Equipment and Medication:</th>
<th>Other:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appointments with Your:</td>
<td>□ Prescription drugs (you can get an annual printout from your pharmacist!)</td>
<td>□ Services (attendant, homemaker, housekeeper, service animals, home health aide)</td>
</tr>
<tr>
<td></td>
<td>□ Medical supplies</td>
<td>□ Payments on old medical bills</td>
</tr>
<tr>
<td></td>
<td>□ Dentures</td>
<td>□ One-time medical expenses</td>
</tr>
<tr>
<td></td>
<td>□ Hearing aids and batteries</td>
<td>□ Nursing home care for someone who is part of your household</td>
</tr>
<tr>
<td></td>
<td>□ Prosthetics</td>
<td>□ Postage fees for mailed medications</td>
</tr>
<tr>
<td></td>
<td>□ Prescribed eyeglasses</td>
<td></td>
</tr>
<tr>
<td></td>
<td>□ Personal emergency response systems</td>
<td></td>
</tr>
<tr>
<td></td>
<td>□ CPAP Machines</td>
<td></td>
</tr>
<tr>
<td></td>
<td>□ Incontinence pads</td>
<td></td>
</tr>
<tr>
<td></td>
<td>□ Assistive technology</td>
<td></td>
</tr>
<tr>
<td>Transportation and Lodging to Get Treatment or Services:</td>
<td><strong>Health Insurance Bills/Receipts:</strong></td>
<td>Have questions or need help?</td>
</tr>
<tr>
<td>(save your appointment card!)</td>
<td>□ Premiums</td>
<td>Contact: ___________________</td>
</tr>
<tr>
<td></td>
<td>□ Co-payments</td>
<td>At _____________________</td>
</tr>
<tr>
<td></td>
<td>□ Deductibles</td>
<td>Or call the Agency on Aging’s Helpline at 1-800-642-5119</td>
</tr>
<tr>
<td></td>
<td>□ Medicare Part A, B, C &amp; D</td>
<td></td>
</tr>
<tr>
<td></td>
<td>□ VPharm</td>
<td>Note: You do not need receipts for over-the-counter medicines like aspirin or vitamins. Ask your primary care provider for a printed list of recommended items that includes dosage and frequency.</td>
</tr>
<tr>
<td></td>
<td>□ Medigap/supplemental insurance</td>
<td></td>
</tr>
</tbody>
</table>

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Have questions or need help?

Contact: ___________________

At ___________________

Or call the Agency on Aging’s Helpline at 1-800-642-5119

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This message is funded in part by the USDA. USDA is an equal opportunity provider and employer. October 2019
Shelter Deduction
(Q39-45 of paper app)

This deduction allows for shelter costs that are more than 50% of the adjusted income -- after all other deductions previously discussed are subtracted -- to be claimed.

- There is a maximum cap of $569 for many households

- **Exception:** Households that include a Vermonter 60+ or disabled member do **not** have a maximum shelter deduction.

- Deduction includes rent, mortgage, insurance (on the structure), property taxes, repairs due to disaster, etc.

☐ Verification required?
No additional verification needed unless questionable
Shelter Deduction
(Q39-45 of paper app)

Households in VT can include a **standard utility allowance (SUA)** of $822 as part of their shelter costs.

- Someone can claim the SUA if their household pays for heat or air conditioning directly or indirectly (such as included in their rent) or receives fuel assistance.
3SquaresVT Benefit Calculator

3SquaresVT Eligibility Calculator

STEP 1: HOUSEHOLD

How many people are in your household (and buy and eat meals together)?

Is any member of the household 60 or over?

Does any member of the household have a disability?

Select yes if anyone in the household:
• received the Vermont Earned Income tax credit in the past 12 months
• receives Reach Up or SSI

NEXT
Section 4:

Application Process and Assistance
3. Assist in Navigating the Application Process

• The 3SquaresVT application is complicated and requires a great deal of steps and follow-up; many applicants cite the lengthy process as a barrier to participation.
• BUT – there is a lot that advocates can do to make this process much easier for low-income Vermonters.
The Application Process

1. Complete and submit application
2. Complete Interview
3. Gather/submit Documentation
4. Notice of Decision & EBT Card Issuance
5. Case Processed
6. Complete Interim Report
7. Recertify when Necessary
8. Report Any Changes

For application help materials go to www.vermontfoodhelp.com
Applicants can fill out an application on paper, online, via fax, over the phone, or in person.

- Clients can request an app from:
  - Mybenefits.vt.gov
  - 1-800-479-6151
  - Vermontfoodhelp.com
  - DCF/ESD offices
  - Community agencies

Once the application is received by DCF, a 30 day clock begins.

**TIP:** Before you submit any application, make a copy!
COVID-19 Tip: Apply Online

Department for Children and Families
Agency of Human Services

Login

Please log in using your email and password.

Email: 
Password: 
Login

Existing Users: please note we have migrated our logon system. In order to migrate your account, please use the account migration page. This is a one-time process after which you will be able to login here with your email address.

If you are a new user, click here to create an account.

If you are looking for health care in Vermont:
Please visit this page to learn about the programs available and how to apply.

If you have questions about logging in, or need help completing this application, please call the Benefits Service Center at 1-800-479-6151. People who are deaf or hard of hearing can call the statewide relay service at 711.

Accessibility Policy  Privacy Policy
A Vermont Government Website
Copyright © 2010 State of Vermont  All rights reserved
Documentation / Verification:

Required Verification:
- Income
- Child support paid or received
- Resources if needed
- Medical expenses up to $35 for senior/disabled households

Some income, such as social security benefits, can be data-matched, so no verification is needed.

Some expenses can be self-declared, including dependent care and shelter costs, unless questionable.

This is one of the most common reasons for procedural denials.
AHS Document Uploader

https://ahsuploader.vermont.gov/

Securely send in documents for Economic Services

Which Economic Services program were you asked to send documents for?
Select one of the following options.

- 3SquaresVT, Reach Up, Fuel Assistance, or Essential Person
- Energy Assistance for Green Mountain Power or Vermont Gas

Continue
Expedited Benefits

Expedited service is for households that are in emergency situations

- The state can approve their application without the typical income verification.
- Benefits are issued to these households within seven days.

**Tip:** To continue receiving benefits, all steps of the application need to be completed within 30 days.

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**5. Get 3SquaresVT Faster.**

You may be eligible to get 3SquaresVT benefits within 7 days if:

- Your household has less than $150 in monthly gross income and less than $100 in liquid resources (i.e., cash on hand or in the bank); or
- Your household includes a migrant or seasonal farmworker and the household receives very little income now and then or no income at all, and has less than $100 in liquid resources; or
- Your household’s combined monthly gross income and resources are less than the household’s monthly rent or mortgage, plus utilities.

If you think you might qualify for faster benefits, answer the questions below about the people in your household as accurately as you can.

| □ YES □ NO | Did anyone in your household get food benefits (SNAP, 3SquaresVT) this month in any state? |
| □ YES □ NO | Is anyone in your household a migrant or seasonal farm worker? |
| $          | What is your household’s total gross income (before deductions are taken out) this month? |
| $          | How much money does your household have available in cash and in any bank accounts? |
| $          | How much is your monthly rent or mortgage payment? |
| $          | How much are your monthly utilities (heat, air conditioning, hot water, cooking & lights)? |
Interview

Once the application has been received, applicants will get a notice in the mail to complete an interview within five days.

- A phone interview is standard, but clients may instead meet in person, or request a reasonable accommodation.
- A Benefits Specialist will go through the application with clients to ensure accuracy, go over any questions, and provide next steps.
- If a client speaks a language other than English, they can call the interpretation line to conduct their interview in their preferred language
  - The Call Center Interpretation Line number is: 1-855-247-3092

**TIP:** Encourage clients to call for their interview ASAP!
Please note: If a client does not complete the interview within 5 days, a Notice of Missed Interview is automatically generated and sent to the client.
Verification

During the interview, the Benefits Specialist will review
documentation and inform the applicant of any outstanding verification.

Following the interview, a notice will be sent to the applicant stating the same. The applicant has 10 calendar days to submit these materials.

- This is a tight deadline and includes mailing time.
- DCF can help applicants get verification if they are asked.
- Advanced prep is helpful!

**TIP:** Applicants can send in verification with their initial application – you can often predict what will be requested, so send it right away!
EBT Benefits

- Average monthly benefit is about $216 per household in VT; trend is more for families, less for individuals
- 9 out of 10 households receive $50 or more in average monthly benefits
- Possible to be eligible but get a $0 Benefit (this is rare)
Maximum Benefits

There is a maximum monthly benefit for each household size:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Max Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$194</td>
</tr>
<tr>
<td>2</td>
<td>$355</td>
</tr>
<tr>
<td>3</td>
<td>$509</td>
</tr>
<tr>
<td>4</td>
<td>$646</td>
</tr>
<tr>
<td>5</td>
<td>$768</td>
</tr>
<tr>
<td>6</td>
<td>$921</td>
</tr>
</tbody>
</table>
$0 Benefits

Eligibility vs. Benefits

– Possible to meet the gross income test (or have categorical eligibility) and be eligible but not have net income low enough to receive a benefit.

Encourage client to keep case ‘open’ or ‘active’

– If something changes (someone loses a job, expenses unexpectedly increase, etc.), can easily report a change and quickly get a benefit on EBT card. If case closes, they must reapply.
Certification Periods

Certification Periods: 12 or 24 months

Interim Report: Mid-way through certification period, households will receive an interim report to fill out and return to DCF, noting any changes in:

- Household composition, residence, vehicles, resources, or other circumstances
- Encourage clients to mail these in as quickly as possible

Recertification:

- Review letter received with 202 (6 wks prior to closure)
- Fill out/Submit Application
- ADPC Scanning/Indexing
- Verification Submitted
- Verification Requested (if applicable)
- Interview Required within 30 days
- Case Processed (w/in 10 days of receipt of docs)
- Eligibility Decision
- EBT Card Sent/Received
Reporting Changes

Within certification period, clients must report the following changes in circumstance to DCF (outlined in the ‘Agreement to Report Changes’ form):

- When an able-bodied adult without dependents in HH loses a job, reduces hours of employment, or has any changes on status
- If HH gross income was below 130% of the poverty level at application and it reaches 130% or more in a calendar month, this change must be reported within the first ten days of the next month:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>Each additional member</th>
</tr>
</thead>
<tbody>
<tr>
<td>130% Income Level (monthly)</td>
<td>$1,354</td>
<td>$1,832</td>
<td>$2,311</td>
<td>$2,790</td>
<td>$3,269</td>
<td>$3,748</td>
<td>$4,227</td>
<td>$4,705</td>
<td>Add $479</td>
</tr>
</tbody>
</table>

If income goes down or expenses change, encourage clients to report these changes. They may be able to get more benefits.
Tips for Navigating the Application Process

1. Before you submit an application, make a copy!
2. If you can, submit verification along with the application.
3. Encourage clients to call for their interview as soon as possible.
4. Stress the importance of submitting verification ASAP.
5. A signature on the application will suffice to start the 30-day clock.
6. If you think something has been done incorrectly, encourage your client to reach out to DCF – sometimes mistakes are made and we want to fix them!
7. Clients have a right to appeal any DCF decision, but sometimes things can be solved without having to go through a formal process.
Section 5:
Closing & Questions
3SquaresVT Participation

- Participation reached all-time high of 102,000 in January, 2013
- Participation has been declining and averages 70,000 per month
- Average length of participation: 9 months to a year
- 1 out of 4 eligible Vermonters are not participating

32%
Recipients who were children ages 0-17

20%
Recipients who were people with a disability

22%
Recipients who older Vermonters
Tools You Can Use

www.vermontfoodhelp.com - comprehensive website about 3SquaresVT

https://www.hungerfreevt.org/news/coronavirus - frequently updated information and resources for folks during the COVID-19 pandemic

3SquaresVT E-Update - sign up now or anytime at www.hungerfreevt.org

3SquaresVT Benefit Calculator - get an estimate of how much your client may qualify for in 3SquaresVT benefits – this is a great outreach tool!
Thank you!

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