INCOME AND OTHER SUPPORTS BRIEF





Overview

Becoming a new parent is a special time in the life of a family. This holds true for younger parents, including teens. While new teen parents get to know their newborn, they are ushered through the academy of parenthood in real time. In addition to learning the rhythms of their new babies and providing opportunities for them to thrive, they must also navigate the balance of school, work and other self-sufficiency needs. As teen parents are strengthening their parenting skills and working towards self-sufficiency—or as the head of their household—they may need support or guidance about how to realize their educational and professional goals. Service providers can assist teen parents by helping them organize and think about how they develop skills to ensure their self-sufficiency while they stay on track to completing their education or launch into living on their own as a parent and head of household. As teen parents prepare for their future, they may want to access some of the assistance programs that state and local governments have in place to support parents and children as they strive to meet those basic needs.

It is important when considering accessing any social support, to understand the process for applying, and what commitments and responsibilities the parent will have when they access the aid. Navigating the different benefits that teen parents might be eligible for is complex, so a teen parent supporter may have to sit down and help them determine which benefits will best meet

Income and Other Supports
Available to Pregnant and
Parenting Teens*

- Child Care Assistance
- Food & Nutrition Programs
- Health Insurance
- Energy Assistance
- Income Assistance

*based upon eligibility

their needs. The following programs are examples of income supports and other assistance a teen parent or their child might be eligible for to aid them while the parent completes their education or looks for employment.

Colorado Child Care Assistance Program (CCAP)

CCAP provides child care assistance to families who are working, searching for employment, pursuing education





or job training, or who are enrolled in the Colorado Works program. Research shows young adults who finish high school earn over 20 percent more from employment than those who do not. Access to quality child care assists the parent in achieving their educational and financial goals while also providing the child with school readiness supports. Teen parents, like other parents attending school or working in Colorado, may be eligible for child care assistance.

Eligibility for CCAP includes the following criteria:

- · The person must apply to the county of residence.
- The person must participate in eligible activities which include employment, job searches, or school or technical education.
- The child must either be a citizen or a Lawful permanent Resident. (the parents' immigration status does not matter)

Criteria that DO NOT RESTRICT teen parents from eligibility:

- The income of the parents of the teen is not considered in eligibility requirements, even if the teen parent is living with their parents.
- The engagement of the custodial teen parent in the establishment or receipt of child support from the non-custodial parent. A 2016 law exempts teen parents from child support cooperation requirements as a condition of receiving child care assistance.

It is important for teen parents to know that CCAP can be applied to any child care situation that is licensed or a registered provider. Please see the <u>child care infographic</u> for details about how teen parents can apply for CCAP, or visit the <u>Colorado Office of Early Childhood's webpage</u> for more general information.

Food and Nutrition Programs

The Women, Infant, and Children (WIC) program is for pregnant women, new parents and young children. If a mother qualifies, she can receive nutritious foods to supplement her family's diet, nutrition education, including support for breastfeeding if needed, and referrals for health and other social services. Mothers eligible for WIC services must be at least one of the following: pregnant, postpartum and breastfeeding woman, have an infant, and /or a child up to age 5. Other eligibility criteria include any combination of income, state residency, and a determination by a health professional that the applicant is at "nutrition risk". If you already receive SNAP benefits, or TANF assistance, you are automatically income eligible for WIC. WIC does not collect information on citizenship or immigration when determining eligibility, as the program is not considered in the Federal Public Charge Rule.

TEEN PARENT COLLABORATIVE



Additionally, when applying with household size, pregnant women count as 2 (or more) individuals for purposes of benefits. Applying for WIC is simple, there are two easy ways. You can apply and fill out a quick (5 minutes) <u>online application</u>, or you can schedule an in-person visit at any of Colorado's 113 <u>local WIC clinic</u> sites. For more information, or to apply, visit the <u>WIC Colorado website</u>.

The Supplemental Nutrition Assistance Program (SNAP) is a food assistance program that you might have heard of, formerly known as Food Stamps. The federal nutrition program provides temporary food assistance benefits for families who may need extra support because of lower incomes. To figure out if you are eligible for food stamps, you will need to know your household income (income from everyone in your house that is earned (employment) or that is unearned (e.g. social security, child support, unemployment, etc.), your monthly expenses, and the number of individuals who live in your household. (Anyone you live and buy/make food with counts as a member of your household.) Individuals living in your household can include children (under age 22), elderly adults, and disabled individuals. Citizenship status is considered for SNAP applications. Persons who are considered "qualified aliens"—e.g. refugees, victims of trafficking, Cuban and Haitian immigrants, Iraqi and Afghan immigrants with special status, and more—are eligible. For a list of all who fall under this designation, visit the federal SNAP website. People who qualify for the SNAP program will receive a letter certifying them for 6-12 months of benefits. Colorado will deposit money on to your EBT card sometime between the 1st and 10th of each month, depending on your social security number. The EBT card, called the Colorado Quest Card, operates like a credit card, and can be used at any store or restaurant that accepts the card. Additionally, the card has recently been approved to be used for ordering groceries online. You can download a phone app (Fresh EBT) to track your balance, and to locate stores, farmers markets and restaurants that accept EBT as a form of payment.

To check eligibility for this and other support programs, and to apply, visit the <u>Colorado PEAK website</u>. You can also pick up and drop off applications at your <u>county human services office</u>.

The statewide Food Resource Hotline provided by <u>Hunger Free Colorado</u> is a bilingual, toll-free number that connects Coloradans to needed food resources. It is a free "onestop" resource that offers geographically-based referrals to both public and private food assistance programs across the state.

TEEN PARENT COLLABORATIVE



Call toll-free at (855) 855-4626, or in Metro Denver at (720) 382-2920, or fill out the <u>bilingual online referral form</u> and a food navigator will get in touch with you. You can also go to http://kidsfoodfinder.org to look for local resources on an interactive map that provides summer lunch programs for kids. The programs are available across the state and do not require any ID or registration to participate.

Health Insurance

There are several programs designed to insure you and your child's health— both while you are pregnant, and for after you deliver your baby. Access to quality health care, dental care, immunizations and mental health is vital to you and your child's health and your ability to thrive for years to come. Ongoing medical care can help prevent illness or ongoing health conditions, and can ensure the long-term health of you and your children. Most programs available are based on income, and you can apply in one spot to see for which programs you are eligible.

Colorado's Child Health Plan Plus (CHP+) is the low-cost insurance health plan for pregnant women, and children age 18 and under. If you make too much to qualify for Medicaid, and you are unable to afford private health insurance, you may be eligible for CHP+. The insurance plan covers doctor visits, emergency care, preventative care, immunizations, vision care, and dental care for covered recipients. Income requirements, generally speaking, will qualify you if you make less than \$30K per year, or for a family of 4, less than \$63K per year. When you complete your application online, the system will determine if you should qualify for the state Medicaid program, or for CHP+. There are multiple ways to apply, including online, in person at your county human services office, or by phone (1-800-221-3943). You can also choose to download an application and drop off the completed form at your county human services office. Applying online is the fastest way to find out if you qualify for the program, with most people able to find out immediately. Unlike private health insurance options, you can apply for CHP+ at any time during the year, it is not subject to an enrollment period. You may be responsible for some copays with this health care plan, depending on your income.

Health First Colorado is the state Medicaid program. You must qualify by income for this program, as well as meet Colorado residency requirements, be a US citizen, national, or qualifying non-citizen, and complete an application on the PEAK website. If you qualify for Medicaid, you will receive health care benefits through Healthy First Colorado that include behavioral health, substance abuse treatment, dental care, and health care.

Like CHP+, there is no enrollment period to apply for this program, a person can apply any time during the year. When you go to the <u>Health First Colorado website</u> to apply, your application will be considered for both Medicaid and CHP+.

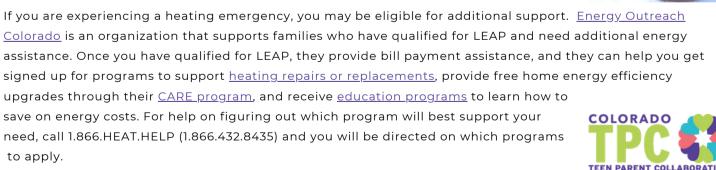
Colorado has a number of <u>programs</u> specifically designed to support and serve pregnant women with their health care needs. These programs include prenatal care, behavioral health services, substance abuse treatment, dental care, presumptive eligibility, and many more. Presumptive eligibility will provide medical care right away, the day you apply, and last for 45 days while your Health First (Medicaid/CHP+) application processes. It applies for any child under 19 and/or any pregnant woman.

Energy Assistance

Low-Income Energy Assistance Program (LEAP) is a federally funded program that helps qualifying households pay a portion of their heating costs, and provides support for heating emergencies. Qualifying households are any household where you pay home heating costs, either directly or to a landlord as a portion of your rent. Like many of the programs listed on this page, eligibility for LEAP is based on household income. Additionally, participants must:

- · Be a US citizen or legal resident, or be part of a household with a legal resident;
- · Pay heating costs to an energy company or as part of rent; and
- · Meet the income guidelines for the season.

Eligibility guidelines are subject to change with each LEAP season, so it is important to check in by November 1st to find out what the guidelines are for the season you are applying. If a person/household is eligible for assistance, the amount will be based on several factors, including income and the cost of the energy fuel. Benefits are generally paid directly to the household energy supplier (e.g. your utility company), and will help pay a portion of your bill but is not intended to cover the entire cost. To apply for LEAP, you can fill out an application online at the <u>Colorado PEAK website</u>, or you can call 1.866.HEAT.HELP (1.866.432.8435) for more information.





Income Assistance

Temporary Assistance for Needy Families (<u>TANF/Colorado Works</u>) is a federally funded program that provides cash assistance to families with dependent children who are in need of financial aid. In Colorado, the program is known as Colorado Works, and it is a cash assistance program designed to assist eligible families with lower incomes to attain economic self-sufficiency. Applicants who are either pregnant or have at least one child, and who meet other <u>eligibility requirements</u> can apply for the program. The Colorado Works Program operates in all 64 counties and is delivered locally through each county's department of human or social services, however like many programs you can apply for Colorado Works through the <u>PEAK Colorado website</u>. You can also download the application (<u>English</u> or <u>Spanish</u>) and return to your <u>county human services department</u>.

In addition to cash assistance, families receiving TANF may be eligible for help with emergency household expenses, child care, transportation support, and services such as counseling, job readiness training or employment assistance. All of the services are provided at the county level, and vary according to the county needs. Families who are eligible for Colorado Works, can only receive support for a total of 60 months over a lifetime. It is important to take this cumulative time frame into consideration because families will no longer be able to access TANF support beyond the 60-month lifetime total.

For people who are benefiting from Colorado Works, there are several program requirements for approval. Colorado Works requires all applicants to seek employment and be involved in a work activity from the day they apply for benefits. If approved, participants must be engaged in a work-related activity, such as:

- · Approved education programs or job skills training
- · Volunteer work or community service
- · Job readiness and job search
- · Full and part-time employment
- · If you are a minor parent, you must attend high school or a GED program and live with your parents or another approved adult in order to be eligible. Minor parent for this program is defined as a parent who is under age 18.

**For more details on the Colorado Works program and the eligibility state requirements, visit the state plan.

