

CABHN FEVER

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Partnership Helps Uninsured Get Prescriptions

The Partnership for Prescription Assistance brings together America’s pharmaceutical companies, doctors, other health care providers, patient advocacy organizations and community groups to help qualifying patients who lack prescription coverage get the medicines they need through the public or private program that’s right for them. Many will get them free or nearly free. Among the organizations collaborating on this program are the American Academy of Family Physicians, the American Autoimmune Related Diseases Association, the Lupus Foundation of America, the NAACP, the National Alliance for Hispanic Health and the National Medical Association. To access the Partnership for Prescription Assistance by phone, you can call toll-free, 1-888-4PPA-NOW (1-888-477-2669) or visit the website www.PPARx.org. ❖

The Gift of Sight



In 1988, LensCrafters created Give the Gift of Sight, a family of charitable vision care programs that provides free eye care and glasses to those in need in our communities and in developing countries around the world. Gift of Sight is sponsored by the Gift of Sight Foundation, Lions Clubs International and local charities across North America. You can learn more about Gift of Sight at www.givethegiftofsight.org.

If you are a potential recipient needing free eye care from the Gift of Sight program, please contact your local LensCrafter store and ask for the Gift of Sight captain. Don't forget, your old glasses can help others see. Drop off your old glasses at any LensCrafters store. ❖

How to Get Food in CT Guides Available

The Connecticut Association for Human Services (CAHS) announces availability of the 2005-2006 food and nutrition resource guide, “How to Get Food in Connecticut.” The guide contains an overview of federally-funded nutrition programs, such as Food Stamps, WIC, and the Summer Food Service Program, which help families to stretch their household budgets. This is a tool that meets the needs of social service providers and clients alike. This edition includes updated income guidelines for the Food Stamp Program that will go into effect October 1. Copies may be requested by calling CAHS at (860) 951-2212, or email info@cahs.org. The guide is also available for download at www.cahs.org. ❖

Weatherize Your Home Now!

Fall and Winter are just around the bend so now is a good time to find out if you qualify to receive energy-saving weatherization assistance for your home.

CL&P’s Weatherization Residential Assistance Partnership (WRAP) program provides free energy saving measures to income eligible CL&P customers (renters or owners). And weatherizing can save you money on cooling as well heating, lighting and water heating.

To find out if you qualify for this program, call 1-800-388-WRAP(9727) for an application.

Energy Assistance...

Heating energy costs are at an all-time high this year and it’s not too early to begin planning how to keep your family warm this winter. October CABHN Fever will feature Energy Assistance Program guidelines and contacts.



Remember!

October is the month to set up an appointment with your local Community Action Agency to apply for energy assistance. The benefit amount will be based on your household income and size. To get contact information for your local Energy Assistance office, please call INFOline at 2-1-1.

Get Your Free Credit Report!

As of September 1, 2005, Connecticut residents are entitled to obtain one free credit report per year from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

Monitoring and periodically reviewing your credit report is an effective tool in fighting identity theft. Get your copy by calling 1-877-322-8228 or go to www.annualcreditreport.com. ❖

Avoid A Shut-off

Go to www.larcc.org and check out the self-help guide titled “How to Keep Year ‘Round Utility Service – Resolving a Shut-off.” ❖



Q. I understand that SSA may call me if they need more information to process the Application for Extra Help with Medicare Prescription Drug Costs. How will I know if a call is from SSA and not part of a scam?

A: SSA may call you if some questions on the application weren't answered or if they can't read the answer. They may also call you to check any differences between your answers on the application and information they receive from other Federal agencies about your income or resources. When SSA calls you for more information, they should never ask you for bank account numbers, credit card numbers, or life insurance policy numbers. The only time SSA will ask for your Social Security Number is if the number on the application isn't valid, and they need the correct number. If you get a suspicious call from someone claiming to be from SSA, hang up and call SSA at 1-800-772-1213 to find out if the call was real (CMS listserv, 6/29).



Are You Having a Problem Registering a Child for School?

If you are the child's parent and the child resides with you...

Your child is allowed by law to attend school in the town where you reside, even if you do not have legal custody, as long as your child resides with you. The school may ask you to sign an affidavit, stating that your child lives with you, but the school cannot require you to get a custody order.

If you are not the child's parent and the child resides with you...

A child can attend school in the town where the child actually lives, even if the child lives with a person who is not their parent. The law says that a child who lives with you can attend school in your town of residence, if you intend that the child will remain there, if you are not being paid to provide the child's residence, and if the child is with you for some reason other than only going to school in your town. You do not have to have legal custody or guardianship.

If your family is temporarily homeless...

If your family is living temporarily in a homeless shelter, then your child can either go to school in the town where the shelter is located, or attend school in the town where you had been living. If your family is living temporarily in a motel, or is sharing the housing of other persons because of homelessness, then your child can continue to attend school in the town where your child last resided, if that is what you want.

If your child is not in this country legally...

Your child is allowed by law to attend school in the town where he or she actually resides, even if the child is not legally a resident of the U.S. You may be asked to show some proof of the address where you and your child reside.

This information was provided by New Haven Legal Assistance and is available in as a flyer in English and Spanish on www.larcc.org under "Hot Topics." ❖

Walking Tour of Hartford's History of Struggle

Friday, October 14, 2005, 4:00-6:00 p.m., downtown Hartford - Participation is limited. Reserve a spot now with a \$25 donation to Connecticut Center for a New Economy (CCNE). For more info, call Renae Reese at CCNE Hartford (860)-524-9341 or email renae@ctneweconomy.org. Tour will be led by Steve Thornton.

Non-traditional Careers for Women

If you are a woman who is a veteran, or a member of the National Guard, and are interested in pursuing a career in the building and construction trade in Connecticut, you may be interested in the program "Connecting Women in Helmets with Careers in Hardhats." For information on this program, please contact Jackie Slamon at 860-612-2780. ❖

Medicare Training Program

The Centers for Medicare & Medicaid Services (CMS) is sponsoring a two day "Train the Trainer" event at the Crowne Plaza Hotel in Hartford on October 4th and 5th. This training will cover Medicare basics, resources and practical tools, effective outreach strategies and much more. For information, please call Lizamarie Cintron at 617-565-4909 or Ashley Kazanjian at 617-565-1498 or email Ashley.Kazanjian@cms.hhs.gov

Care4Kids Accepting Applications

Care4Kids is the Connecticut state child care subsidy program and is open for enrollment. Contact INFOLine at 2-1-1 if interested in applying. General guidelines for the program can be found on the website www.CAHS.org. ❖

Statewide Legal Services New Hours

Effective August 1, 2005, SLS has changed its hours of operation. The new hours are as follows:

Modays & Wednesdays:

9 AM-3 PM

Tuesday, Thursday & Friday

9 AM to 4 PM



Medicare Prescription Drug Benefit Coming Soon - Sign-Up Starts This Fall

On January 1, 2006, for the first time, Medicare will offer a limited prescription drug benefit referred to as Medicare Part D. As part of this new program, Medicaid prescription drug coverage for people who are also eligible for Medicare (people who are “dually eligible”) will end on January 1.

Many Medicare beneficiaries will have to pay towards their prescription costs. For low and moderate income Medicare beneficiaries, including people who are dually eligible, there is a low income subsidy program that will cover many of the out of pocket expenses.

Participants have to select a drug plan from those which are offered in their state. People who are dually eligible will be automatically assigned (“auto-enrolled”) in a plan but can change the plan if they decide that a different plan is better for them. In the next few months, the Social Security Administration and the Connecticut Department of Social Services will be notifying beneficiaries of this new prescription plan and how to get the low-income subsidy. The planned schedule is:

Early Fall: As soon as enough information about Part D plans is available, the Center for Medicare and Medicaid Services (CMS) of the federal Department of Health and Human

Services will notify people who are dually eligible of the Part D plan in which they will be enrolled. This choice of plan can be changed by the participant.

October 15, 2005: CMS will send information to all Medicare beneficiaries describing the Part D plans that will be available to them.

November 15, 2005 - May 15, 2006: This is the “Initial Enrollment” period for the Part D program for all beneficiaries. *Current Medicare beneficiaries who enroll after May 15, 2006, will have to pay a penalty for late enrollment unless they can show that they had creditable drug coverage under another drug plan.*

For more information, go to www.medicareadvocacy.org (Center for Medicare Advocacy) or call CHOICES 1-800-994-9422 or Statewide Legal Services at 1-800-453-3320.

Help Fight Medicare Co-Pays

Under the Medicare Prescription Drug Benefit (Part D), low-income participants will have to pay a co-pay of between \$1 and \$5 per prescription. In Connecticut, this means that people eligible for both Medicare and Medicaid (“dually eligible” individuals) will be subject to a co-pay on January 1 when their Medicaid drug coverage ends and they must rely on Medicare for drug coverage.

Advocates are trying to make the public and policy-makers aware of this problem and its impact on people in Connecticut. If you (or someone you know)

- ▶ will be joining a Medicare Prescription Drug plan in January
- ▶ expect to have trouble paying the co-pays and
- ▶ are willing to share your story with the news media,

please contact Jane McNichol (860-278-5688 ext. 15 or jmcnichol@larcc.org).

New Legislation Prohibits Surcharges

Effective October 1, 2005, Public Act 05-56 will prohibit landlords from inserting heat or utility surcharge clauses into residential leases. The law applies only to leases in which heat or utility is provided by the landlord and is therefore included in the tenant’s rent. A “surcharge” clause allows the landlord to charge the tenant extra if the landlord’s heating or utility bill for the building is higher than anticipated, even though heat or utilities were supposedly included in the rent. Such clauses are often unfair, because the tenant is led to believe that the advertised rent (“heat and utilities included”) will cover all costs. The Attorney General has brought a deceptive advertising suit against one Hartford landlord who

(See *Surcharge* p. 4)

New and Increased Costs for HUSKY B Children Start on Oct. 1

Families with children enrolled in the HUSKY B health care program will have to pay new or increased costs to keep their children enrolled starting on October 1. (HUSKY B only covers children; adults are not eligible.) The table below outlines the family income and new costs that will take effect October 1, 2005.

Family Income Level	Current Premiums	Oct. 1 Premiums
185%-235% of federal poverty level (\$29,767-\$37,812 for a family of three)	NONE	\$30 per month for one child \$50 maximum for family
235%-300% of federal poverty level (\$37,812-\$48,270 for a family of three)	\$30 per month for one child \$50 maximum for family	\$50 per month for one child \$75 maximum for family

Payment must be made by the 15th of the month. Non-payment will result in dis-enrollment for THREE months. To be reinstated, a family must pay premiums for 2 months - the month in which payment was not made and a pre-payment of the first month of re-enrollment.

Intro to Poverty Law for Agencies

November 4, 2005 - Hartford
November 7, 2005 - Bridgeport

Statewide Legal Services will be offering a seminar on poverty law issues in November. Come and learn about the legal issues that your clients are facing including family law issues, landlord/tenant issues, employment law, consumer law and public benefits.

We will have more details for you as the dates approach. Mark your calendars now. If you have questions please call 860 344-8096 for Claudia (ext 3009) or Mary (ext 3014). ❖

Surcharge (Cont. from p.3)

used such a clause. While surcharge clauses have in the past been rare in residential leases, there is concern that rising heating costs may tempt landlords to try to use them this winter. P.A. 05-56 prohibits any such practice. ❖

Money Matter\$ II Free Expo

October 22, 2005

The Connecticut Light and Power Company (CL&P) is sponsoring Money Matter\$ II Financial Expo, *Developing Your Personal Financial Plan and Guide*, on Saturday, October 22, 2005 from 8:30 a.m. to noon at Windham Middle School, 123 Quarry Street, Willimantic, Conn.

This FREE Expo will provide area residents with the opportunity to receive financial information on homeownership, job opportunities, credit repair, savings, retirement/ personal financial evaluations, and Individual Development Accounts. For more information or to register, please contact David Hernandez, CL&P Community Relations Specialist at 860.721.4102. ❖

CABHN Meetings held 1st Friday of the month

9:30 - 11:30 am

Upcoming Meetings:

October 7th

Community Renewal Team
(CRT)
555 Windsor St., Hartford

Oct. 7th Topics:

*Nov. 17th Low-Wage Worker
Forum*

*Strategies for Raising Welfare
Issues at the Legislature*

See you there!

The Connecticut Alliance for Basic Human Needs (CABHN) is a statewide network of individuals, community groups and organizations which supports and promotes advocacy on low-income issues. For more information, please call (860) 278-5688.

Legal Assistance Resource Center of CT
and
CABHN (Connecticut Alliance for Basic Human Needs)
80 Jefferson Street
Hartford, CT 06106

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Are Your Kids in Day Care?



You could be eligible for the “Care 4 Kids” program to help pay for your childcare.

How do I know if I am eligible for “Care 4 Kids”?

1. You must meet the income guidelines. Find your family size and income on the table below to see if you might qualify

Income Guidelines For New Applicants		
Family Size	Monthly Income	Annual Income
2	Less than \$2,436	Less than \$29,240
3	Less than \$3,010	Less than \$36,120
4	Less than \$3,583	Less than \$43,000
5	Less than \$4,157	Less than \$49,889
6	Less than \$4,730	Less than \$56,760

2. You need to be *working* or attending a *Jobs First training* or *education activity*.
3. Your children need to be under age 13 (or under age 19 if the child has special needs).

Who can provide child care?

Providers must:

- Be licensed by the Department of Public Health (unless exempt from licensing); or
- Be a relative, like a grandparent; or
- Take care of the child in the child's home, and
- Be eighteen years old.

How do I apply for “Care 4 Kids”?

- Call the “Care 4 Kids” hotline and ask for an application, **1-888-214-KIDS (5437)**.
OR
- Print out an application from the “Care 4 Kids” website, www.ctcare4kids.com

Quality, affordable childcare is important to your family's economic success!

¿Están sus niños en Cuidado Diurno?



Usted podría ser elegible para “Care 4 Kids” un programa que lo ayuda a pagar por el cuidado de su niño.

¿Cómo puedo saber si soy elegible para “Care 4 Kids”?

1. Usted debe reunir las reglas de ingreso. Encuentre el tamaño de su familia y el ingreso que deben tener en la siguiente tabla para verificar si usted cualifica.

Límites de Ingreso para Nuevos Aplicantes		
Tamaño de su familia	Ingreso Mensual	Ingreso Anual
2	Menos de \$2,436	Menos de \$29,240
3	Menos de \$3,010	Menos de \$36,120
4	Menos de \$3,583	Menos de \$43,000
5	Menos de \$4,157	Menos de \$49,889
6	Menos de \$4,730	Menos de \$56,760

2. Usted debe estar *trabajando* o atendiendo a un *entrenamiento de Trabajo* o alguna actividad educacional.
3. Su niño debe ser menor de 13 años (o menor de 19 años, si el niño tiene necesidades especiales).

¿Quién puede proveer cuidado diurno?

Proveedores deben:

- Tener su licencia por el Departamento de Salud Pública (a menos que este exento de obtener la licencia); o
- Ser un miembro de su familia, como abuelos; o
- Que la persona cuide del niño en la casa del niño, y
- Debe tener al menos 18 años de edad.

¿Cómo aplico para “Care 4 Kids”?

- Llame a la línea de “Care 4 Kids” y pregunte por una aplicación, **1-888-214-KIDS (5437)**.
- Imprima una aplicación de la página electrónica de “Care 4 Kids”, www.ctcare4kids.com

Calidad, cuidado accesible es importante para el triunfo económico de su familia!