

|                                  |     |
|----------------------------------|-----|
| <b>Highlights in this issue:</b> |     |
| Energy & Tax Assistance .....    | p 1 |
| Tax & Food Stamp Workshops ...   | p 2 |
| Medicaid Update .....            | p 3 |
| SAGA Update .....                | p 3 |
| Reaching Home Campaign .....     | p 4 |

# CABHN FEVER



**\*Apply for Energy Assistance**  
**\*Shut Off Moratorium: 11/1 - 4/15**

## Energy Assistance

Are you worried about how you'll pay your heating bills this winter? Applications for energy assistance are being accepted now through April 30th (or earlier if funds run out). Applications can take up to 45 days to process, but immediate fuel delivery should be available if needed.

Call Infoline (211) or the DSS Energy Line (1-800-842-1132) for information on the closest application site. *Bring proof of income for everyone in the house and a copy of your fuel/utility bill when applying.*

## Moratorium Against Shutoffs

**Eligible households ("hardship cases") can be protected against heat-source shut-offs between Nov. 1 and April 15.**

**Electric Customers:** Between November 1 and April 15, company may not terminate or refuse to reinstate service to "hardship" customers, regardless of whether payments are made on the bill.

**Gas Heating Customers:** Between November 1 and April 15, a gas company may not *terminate* heating service to "hardship" customers. But a gas company can refuse to *reinstate* services if gas service was terminated between April 16 and Oct. 31<sup>st</sup> and service was maintained during the prior winter only because the customer was a "hardship" case, unless the customer has made some minimum payment.

## Who is eligible?

"Hardship" customers, eligible for protection from termination are:

- ✓ Customers who lack the resources to pay the bill and who receive city, state or federal financial assistance, or Medicaid.

- ✓ Customers whose sole source of income is Social Security, Veterans Administration, OR Unemployment Comp.

- ✓ Customers who are the head of their households and unemployed, if the household income during the preceding 12 months was less than 300% of the federal poverty level. (children's income is not counted, nor is the income of anyone who has been in the household for less than 6 months.)

- ✓ Customers who are seriously ill or have a household member who is seriously ill

- ✓ Customers whose income is below 125% of the federal poverty level.

- ✓ Customers who are there alone with lack of food or necessities of life if payment of a delinquent bill is required. (For example, someone whose money was stolen.)

Some companies consider a customer eligible if they receive any energy assistance payment (private or public).

## How to apply:

Households must apply EVERY year for protection from winter shut offs. Send supporting documentation and a request to be coded for "winter protection" to the utility company or call the utility company credit office to ask for information on how to apply.



*The ACCESS Agency at 173A Mechanic Street in Danielson, CT gives out hats, mittens, coats, boots, underwear & socks all winter. There is also a Career Clothing Closet. Call (860) 774-0418*



**Tax Tips: How to Increase Your 2003 Income Tax Refund**

## #1 The Child Tax Credit

This credit may reduce the federal tax you owe by \$1,000 for each qualifying child. In addition, if the credit you are eligible for is more than the taxes you owe, you can claim the difference as a refund.

### A qualifying child is one who:

- is claimed as your dependent,
- was under age 17 at the end of 2003,
- is your son, daughter, adopted child, grandchild, stepchild, or eligible foster child, and
- is a U.S. citizen or resident.

If you received the Advanced Child Tax Credit this year you must include that amount when calculating your 2003 Child Tax Credit. **IMPORTANT:**

(See Tax Tips p. 2)



## Food Stamps Revisited

In the Sept/Oct issue of CABHN Fever, an article stated that new food stamp rules excuse able bodied adults without dependents (ABAWD) from the work requirement. This information is misleading. According to the Department of Social Services, ABAWDs are exempt from the work requirement for at least part of the Federal Fiscal Year (FFY) 2004. However, the exemptions are not due to a change in food stamp policy. These exemptions are available because exemptions were not used in previous years. Unused exemptions can be carried into 2004, ABAWDs will be exempt for as long as exempt slots are available. The State is monitoring the number of exemptions used monthly and when all the exemptions are used, ABAWDs will again have to fulfill the work requirement.



**Save the dates**

## **Free Workshops On Tax & Food Stamp Policies**

On **January 12<sup>th</sup>** at Housatonic Community College and **January 13<sup>th</sup>** at the UConn School of Law there will be two free workshops for advocates and clients. Come and learn how you can help bring more money into your community through two underutilized, but very helpful, programs.

**The Tax Workshop** will cover the *new rules for the Federal Earned Income Tax Credit, the Refundable Child Tax Credit; Individual Development Accounts; and Volunteer Income Tax Assistance (VITA) Sites.* John Wanchak, from the Center on Budget and Policy Priorities will be presenting vital new information from CBPP with assistance from IRS representatives and Diana Leyden, Director of the UConn School of Law Tax Clinic. In addition, everyone who attends will leave with a packet of outreach materials in both English and Spanish for you and your clients.

**The Food Stamp Workshop** will cover the *Financial Impact of Food Stamps on Communities; Outreach Strategies; Nutritional Benefits of Program; and how local communities can get involved.* Speakers at the Food Stamp Workshop will include Fran Zorn (Bridgeport) and Bob Canavan (Hartford) from the USDA Regional Office and Ellen Vollinger, FRAC, a policy and advocacy group based in Washington, DC.

In addition, there will be representatives from two CT-based hunger organizations to discuss results from hunger studies and their successful hunger outreach efforts. Outreach materials will be available to the attendees. John DeStefano, Jr. Mayor of New Haven, will speak at the Bridgeport event.

Both workshops have a registration time of 8:30 am. The workshops will run from 9:00 am to 1:00 pm. Each Workshop will be offered at both sites

and the workshops will run concurrently.

Space is limited. Please contact Deborah Noble as soon as you can, tel.860-278-2957 x12 or by e-mail DNoble@LARCC.org

Sponsored by the Connecticut Alliance For Basic Human Needs(CABHN), the CT Association for Human Services, Take Your Money CT, and the UConn School of Law Tax Clinic.

## **More in January...**

Friday, **January 30<sup>th</sup>**, 2004 "Immigrants in Connecticut: An Unrecognized Asset" at the State Capitol in Room 310 from 1:00-3:00 p.m.. The keynote speaker will be Michael Fix, Principal Research Associate Director, Immigration Studies Program from The Urban Institute in Washington D.C. Panelists include: John W. Olsen, President, CT AFL-CIO, Susan Garten, Managing Attorney, GHLA and Teresa Younger, Executive Director, CCLU .

Please RSVP by January 25<sup>th</sup> to Autumn Fiske at DemocracyWorks ~ (860)727-1157

Democracyworks@comcast.net

## **Tax Tips (Cont.)**

The Additional Child Tax Credit may give you a refund even if you do not owe any taxes. Details on the Child Tax Credit can be found in your income tax form instructions and in IRS Publication 972, Child Tax Credit. For more information go to: [www.irs.gov](http://www.irs.gov)

### **#2 The Child and Dependent Care Credit**

If you paid someone to care for your child or dependent under 13 yrs. old so you could work or look for work, you may be able to lower your federal taxes by claiming The Child and Dependent Care Credit. The credit is also available if you paid for care of a spouse or a dependent of any age who is physically or mentally incapable of self-care.

## **For More Tax Help**

For more information go to the Internal Revenue Service website at [www.irs.gov](http://www.irs.gov) or call 1-800-829-1040 (TDD # 1-800-829-4059) between 7:00 a.m. & 10:00 p.m. Monday - Friday. During the tax-filing season, the IRS will include a 9 a.m. to 5 p.m. Saturday service. Tele-Tax recorded tax information is available 24 hours a day, 7 days a week:1-800-829-4477.

The IRS also offers a free Taxpayer Advocate Service at its regional offices. To reach someone in your area call (860) 756-4555 in Hartford or 1-877-777-4778 anywhere in CT. There are seven regional IRS Taxpayer Assistance Centers in Connecticut: Hartford, Bridgeport, New London, New Haven, Danbury, Waterbury, and Norwalk. Multilingual assistance is available in every office.

The Internal Revenue Service has placed tax kiosks in selected locations. Kiosks provide a quick alternative to ordering forms or getting basic tax information by phone or going to a Taxpayer Assistance Center. The user-friendly, interactive kiosks feature bilingual audio/textual instruction, and many federal and state tax forms. There are two such kiosks in Connecticut at the William R. Cotter Federal Building,135 High Street, Hartford and of the Federal Courthouse, 14 Cottage Place, Waterbury.



## **Statewide Legal Services Extends Office Hours**

If you are low income and think you have a legal problem, please call us for free advice and information. Our client phone lines are now open:

|     |      |     |       |     |
|-----|------|-----|-------|-----|
| Mon | Tues | Wed | Thurs | Fri |
| 9-4 | 9-7  | 9-3 | 9-7   | 9-3 |

Call 344-0380 in the Middletown and Hartford exchanges. Our toll-free number is 1-800-453-3320. Se habla español.



**Medicaid Recipients Will Lose Out Under New Medicare Prescription Drug Benefit**

Many low-income Medicare beneficiaries who do not qualify for Medicaid will receive substantial assistance under the legislation. But several million of the nation's poorest elderly and disabled beneficiaries will be made *worse off* by the new legislation, because they will have to pay more for drugs than they currently pay under Medicaid, will be denied coverage for some drugs they currently receive through Medicaid, or both.

Under current law, if a benefit is covered by both Medicare and Medicaid, Medicare pays first and Medicaid supplements that coverage, filling in gaps and picking up some or all of the remaining cost-sharing charges. The new Medicare legislation, however, abandons the longstanding relationship between Medicare and Medicaid and specifically *prohibits* Medicaid from supplementing (or "wrapping around") the Medicare drug benefit.

**The new Medicare legislation will:**

*- require several million of the poorest and most vulnerable Medicare beneficiaries in the country to pay higher co-payments than they currently pay through Medicaid.* Medicaid beneficiaries currently receive prescription drugs free of charge or pay charges that are generally limited to no more than \$1 or \$2 per prescription per month. Under the new legislation, elderly and disabled Medicare beneficiaries who qualify for Medicaid and have gross incomes modestly above the poverty line will begin paying charges of \$5 per month per brand-name prescription and \$2 per month per generic prescription. (The charges are lower for those below the poverty line.) These \$5 and \$2 charges will be increased each year by the percentage that *drug costs rise per Medicare beneficiary*, which the Congressional Budget Office projects will be about 10 percent per year.

*- limit the drugs available to beneficiaries.* Medicaid generally covers all drugs that a beneficiary needs. By contrast, the new legislation allows the private insurance plans, HMOs and PPOs that will deliver the Medicare drug benefit to beneficiaries to limit the drugs covered. This means that many poor elderly and disabled beneficiaries who currently receive drug coverage through Medicaid may lose coverage for the drugs they have been prescribed.

**Note: This law does not take effect until 2006.**

- Adapted from "The AARP Ads and the New Medicare Prescription Drug Law", Edwin Park and Robert Greenstein, Center on Budget and Policy Priorities, December 11, 2003. The full article is available on the Center's website: [www.cbpp.org](http://www.cbpp.org)

**Working to Protect HUSKY A and Medicaid...**

While the Department of Social Services is preparing a Medicaid waiver application to CMS (the Centers for Medicare and Medicaid Services of the federal Department of Health and Human Services), legislators and advocates are working to repeal the authority to file the waiver. The waiver authority was passed in the August special session of the legislature.

The August bill authorized DSS to pursue a waiver that

- limited the health care benefits available through the HUSKY A program,
- required premium payments from HUSKY A participants and
- imposed higher co-pays than allowed under the existing Medicaid program.

A recent study by Joan Alker of the Health Policy Institute of Georgetown University and Judith Solomon of Connecticut Voices for Children, commissioned by the Connecticut Health Foundation and the Anthem

Foundation of Connecticut, estimated that 86,000 children and parents currently covered by HUSKY A can be expected to lose health coverage if premiums are imposed. (The full study is available at the Connecticut Health Foundation web site: [www.cthealth.org](http://www.cthealth.org).)

As legislators have seen the possible impact of the proposed Medicaid changes, many have begun to reconsider their approval of this waiver. Sen. Toni Harp has agreed to sponsor a bill to repeal the authority to request the waiver. As of December 8, the following State Senators and Representatives had agreed to sign on as co-sponsors: Sen. Handley, LeBeau, Murphy and Prague and Rep. Barry, Dillon, Donovan, Feltman, Fleischmann, Lewis, McClusky, Merrill, Nafis, O'Brien, Thompson, Villano, Walker, Willis, and Zalaski.

To help stop these changes to the HUSKY A and Medicaid programs, call your state senator or representative and ask them to co-sponsor the Medicaid waiver repeal bill.

**...and SAGA**

The August implementer bill also made radical changes in the SAGA (State Administered General Assistance) medical program, including requiring that SAGA health care services be delivered through the community health centers starting October 1, 2003. DSS has been negotiating with the community health centers about how this new program could work. But implementation of (See SAGA p. 4)



**Call your Senator or Representative and tell them, "Rebuild a healthy Connecticut. Restore Medical Benefits/Medicaid. Sign on to the legislation that keeps our kids, the elderly, our families healthy!"**

|                     |                       |
|---------------------|-----------------------|
| <b>House Dems</b>   | <b>1-800-842-1902</b> |
| <b>House Reps</b>   | <b>1-800-842-1423</b> |
| <b>Senate Dems</b>  | <b>1-800-842-1420</b> |
| <b>Senate Reps</b>  | <b>1-800-842-1421</b> |
| <b>Gov's Office</b> | <b>1-800-406-1527</b> |

## **Next CABHN Meeting: SAGA (Cont.) Reaching Home**

Reaching Home, the campaign to end long term homelessness in CT, is a new and exciting project of the CT Partnership for Strong Communities.

**At the next CABHN meeting, Friday, January 9th**, Shelby Mertes from the CT Partnership for Strong Communities will describe this new project and solicit support for this effort. You can show your support for Reaching Home, the Campaign to End Long-Term Homelessness in Connecticut by having your organization sign on as a supporter or by signing on as an individual.

For more information contact: Kate Kelly, Campaign Coordinator, (860) 247-4322 or

email: [kate@ctpartnershiphousing.com](mailto:kate@ctpartnershiphousing.com)

the new system is not expected until at least April of 2004.

Legislators and advocates are concerned that this plan was hastily developed at the end of the budget negotiations and cannot work adequately as designed. Of particular concern is the capping of SAGA medical expenditures that is mandated by the law passed in August. While the law appears to guarantee that SAGA recipients will receive some medical services, it does not guarantee the full range of needed services, nor does it guarantee that the health centers will be adequately reimbursed for the services provided.

Advocates and legislators are developing a bill to restore adequate services to people who receive health care through SAGA and to ensure that there is adequate funding for these services. Ask your senator and representative to support this bill, as well as the Medicaid waiver repeal bill.

**CABHN Meetings**  
*held 1<sup>st</sup> Friday of the month*

**9:30 - 11:30 am**

**Upcoming Meetings:**

**January 9<sup>th</sup>**

**February 6<sup>th</sup>**

Community Renewal Team  
(CRT)

555 Windsor St., Hartford

*Topics:*

See Article on left:

**Reaching Home**

*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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