

CABHN FEVER

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Energy Assistance - It's Time To Apply!

Are you worried about how you'll pay your heating bills this winter? Apply for **energy assistance** beginning November 1. Applications can take up to 45 days to process, but immediate fuel delivery should be available if needed. Deadline to apply is March 15, 2006 (*earlier if funds run out*). Because oil and gas prices are skyrocketing, it is important to apply early to ensure you get needed benefits. Even if heat is included in your rent payment, you may be eligible for benefits (depending on your income and rent amount).

Apply if your income is less than the amounts listed below:

Household Size	Monthly Income
1	\$1,196
2	\$1,604
3	\$2,011
4	\$2,419
5	\$2,826
6	\$3,234

If someone in the household is at least 60 years or disabled, apply if your income is less than the amounts listed below:

Household Size	Monthly Income
1	\$1,595
2	\$2,138
3	\$2,682
4	\$3,225
5	\$3,768
6	\$4,312

Apply at your local Community Action Agency or 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.

If you heat with electricity from CL&P or UI, or gas from Yankee Gas, SCG or CNG and you owe the utility company money, contact the company and apply for the **arrears forgiveness program**. Arrears forgiveness is a payment program that forgives back bills in exchange for making regular, agreed upon payments. It is important to make sure you can afford to make the payments you agree to under this program.

Ask at the energy assistance site about a **repair or replacement of your unsafe or broken furnace**. Some homeowners receiving energy assistance may be able to get emergency furnace repairs. If the homeowner receives cash assistance from DSS (TFA, AABD or State Supplement, or SAGA), repairs are also available through DSS in a separate program, when necessary to allow the individual to remain in the home; contact the DSS case worker to apply.

Protect yourself from a winter shut-off by applying for **"hardship" status** from your electric and gas companies.

Important: If you are on state welfare (TFA), think about what you can really afford when you make a payment agreement. Your income may drop if you are at the end of your 21-month time limit or the end of an extension, and it may be hard to pay what you agreed upon. Call Statewide Legal Services for free advice (see below).✦



Where to Call for Help...

For further information on winter heating assistance, please call your local Community Action Agency (listed below).

Community Action Agencies:

- The Community Action Committee of Danbury, Inc. (203) 748-5422
- New Opportunities, Inc. (Waterbury area) (203) 756-8151
- Bristol Community Organization, Inc. (860) 582-7490
- Human Resources Agency of New Britain, Inc. (860) 223-2288
- Community Renewal Team, Inc. (Hartford area) (860) 560-5800 or 1-800-798-3805; (Middletown area) (860) 347-4465 ext.223 or 224
- ACCESS, Inc. (Willimantic area) (860) 450-7423
- Thames Valley Council for Community Action, Inc. (Norwich-New London area) (860) 889-1365
- New Opportunity for Greater Meriden (203) 235-0278 (sponsored by New Opportunities, Inc.)
- Community Action Agency of New Haven, Inc. (203) 387-7700
- TEAM, Inc. (Derby-Ansonia-Shelton area) (203) 736-5420
- Action for Bridgeport Community Development, Inc. (203) 384-6904
- Norwalk Economic Opportunity Now, Incorporated (203) 899-2484
- CTE, Inc. (Stamford area) (203) 352-4846

You may also call:

- Infoline: 211 for the closest application site, or**
- Statewide Legal Services** 1-800-453-3320 or 860-344-0380
- CT Energy Assistance Hotline** 1-800-842-1132





Q&A for Temporary Workers

Q. Who are temporary workers and who is considered their employer?

A. If you work for a temp agency (either full or part time) you are considered a temporary worker. Your employer is the agency that gave you the assignment, not the company at whose place of business you are working. Your paycheck will come from the temp agency.

If you were specifically hired for a limited amount of time (for example, as Christmas help), then you are a temporary employee of the company that hired you. Your paycheck will come from the company.

If you work for yourself using your own equipment and controlling your own work you may be an *independent contractor*. Federal and state taxes are not taken out of an independent contractor's paycheck. Independent contractors do not have the same rights as employees. An employer may incorrectly call a worker an independent contractor when he/she is not.

Q. Do I have the same rights as other workers?

A. If you are working as a temporary employee, you still have many of the same rights as other workers. For example, you have the right to:

- ✓ be paid at least the state minimum wage;
- ✓ be paid overtime;
- ✓ be paid on a regular basis;
- ✓ be eligible for time off, if you qualify
- ✓ unemployment & workers' compensation;
- ✓ protection from discrimination based on race, color, religion, sex, national origin, age or disability.

Q. What can I do if my rights are violated?

A. Call Statewide Legal Services for free advice and information. 1-800-453-3320 or (860) 347-0380. Also, visit www.larcc.org, click on self-help materials and check out the one-page employment flyers.

Other sources: CT Dept. of Labor (wages, overtime, etc.) at 860-263-6790, CT Commission on Human Rights & Opportunities at 860-541-3400 or 1-800-477-5737 and CT Women's Education & Legal Fund at 1-800-479-2949.

Free Seminar: Intro To Poverty Law

What do you do when your clients tell you that they have a legal problem? Have you ever wondered what legal rights your clients have? Are you confused by the legal aid network in Connecticut? Statewide Legal Services is offering a seminar on poverty law in Connecticut for employees of agencies that deal with low income clients. Come and learn about the legal issues that your clients are facing including the new Medicare Part D.

The event is from 9:00 a.m. until 1:00. There will be seminars on

Family law, Housing Law, Employment Law, Consumer Law and Public Benefits. For your convenience we are offering two locations:

November 4, 2005 at CRT in Hartford, and November 7, 2005 at the City Hall Annex in Bridgeport (co-sponsored by Bridgeport Social Services). There is no fee for this seminar. Seating is limited. Please call SLS to register at (860) 344-8096 ext 3014 for the Hartford location or (860) 344-8096 ext 3009 for the Bridgeport location.

Temporary Family Assistance Caseload Dropping

According to information presented to the TANF Council this month, the number of families receiving cash assistance in the time-limited Temporary Family Assistance program has been dropping dramatically over the past year. The total caseload declined from 22,589 families receiving assistance in September of 2004 to 20,965 in August of 2005.

The big drop came in non-exempt families, families whose assistance is time-limited and who are required to engage in work activities. In September of 2004, there were 9,775 families receiving time-limited assistance. In August of 2005, that number had fallen to 8,411. That is a drop of 1,364 families (14%) in 12 months. The exempt family caseload fell by only 260 families (2%), from 12,814 in 2004 to 12,554 in 2005.

The Department of Social Services attributes this drop to two causes: a fall in the number of families applying for benefits and an increase in the number of families not receiving benefits because of failure to go to initial appointments with the Department of Labor to develop employment plans. In October of 2004, the Department of Social Services implemented a change in policy that requires that adults in the time-limited TFA program must attend an initial DOL appointment before their families receive any cash assistance.

Air Conditioner = More Food Stamps!

If you use an air conditioner, you may qualify for more Food Stamps, right now and all year long. Tell your worker! For more information, please call 860-560-2100 x14.



Special Session Coming Up?

The Governor called a special session of the Legislature for October 11 to work on the campaign finance issue. The House and Senate met briefly and adopted their own, broader call to a special session. The session will not occur before October 25.

The Legislature's call to special session is broader than the Governor's. Items that can be considered in the special session are:

- relief from high home heating and energy costs and the prevention of price gouging.
- campaign finance reform
- eminent domain
- reform of the state contracting process
- technical adjustments to state bond authorizations and the programs they fund
- notification of the Department of Motor Vehicles when a commercial vehicle insurance policy is cancelled (in response to the Avon mountain crash).

Notably missing from this list of issues for the special session is

protecting Medicaid and ConnPACE participants who are moving to the Medicare prescription drug program from additional costs. The Medicare prescription drug program (Medicare Part D) is starting on January 1, 2006. If action is not taken by the legislature, people who are elderly or disabled and on Medicaid (dually eligibles) will have to pay Medicare co-pays of \$1 to \$5 per prescription refill after January 1. In most cases, the new Medicare prescription drug program will only cover the costs of drugs on the formulary of the plan that the participant is enrolled in. This will likely be a more limited list of drugs than are currently available to ConnPACE and Medicaid participants. If you are concerned about these new costs and limitations on prescription drugs, contact the Governor and your legislators to urge that they take action before January 1 to protect Medicaid and ConnPACE participants' access to prescription drugs.

The Impact of SAGA Medical Program Changes

In 2003, Connecticut restructured the State Administered General Assistance (SAGA) Medical Program from a fee-for-service to a managed care system and capped funding to providers for the cost of care. SAGA Medical coverage has also been cut over the last few years and no longer includes non-emergency transportation, home health services, vision care, physical and occupational therapy, durable medical equipment, speech therapy and audiology, chiropractic care, podiatry and naturopath services. SAGA Medical recipients are ineligible for any other state or federal health care program and despite these coverage issues, the numbers of individuals depending on the program has risen from 26,156 in

June of 2003 to 31,243 in June 2005.

The Legal Assistance Resource Center of CT, Inc. (LARCC) has recently completed a second policy brief on SAGA Medical. The latest research focuses on the economic impact of the SAGA changes noted above on CT's hospitals and Federally Qualified Health Centers (FQHCs). Among the findings:

·Hospitals will be reimbursed only 41% of the costs of care for SAGA clients in FY2005;

·FQHCs had 145% more SAGA enrollees in October of 2004 but were only reimbursed 65% of the cost of care;

(See SAGA page 4)

Immigrants and Sponsor Deeming

Most individuals seeking to immigrate legally to the U.S. are required to obtain a "sponsor" who agrees to provide financial support to the immigrant once they arrive in the U.S. The sponsor agrees to reimburse the government for any public assistance the immigrant may need. Additionally, the sponsor's income must be treated as the immigrant's own income when determining the immigrant's eligibility for any assistance program. Sponsor deeming can therefore make it very difficult for some immigrants to obtain public benefits because they may be considered to be "over income" if their sponsors have significant income, even though they themselves have little or no income.

There are, however, exceptions to the sponsor deeming requirements when domestic violence is an issue or when the income of the sponsor is not actually available to an indigent immigrant. Advocates are concerned that sponsor deeming requirements are being implemented in ways that may block immigrants' access to public benefits for which they are eligible. Please contact Jorge Baron at New Haven Legal Assistance, at 203-946-4811, x145 or JBaron@nhlegal.org and let him know of any situations where legal immigrants have been denied public benefits because of sponsor deeming. Advocates are interested in specific cases as well as general community perceptions of how deeming requirements are being implemented.

Call Your Legislator

House Dems	1-800-842-1902
House Reps	1-800-842-1423
Senate Dems	1-800-842-1420
Senate Reps	1-800-842-1421
Gov's Office	1-800-406-1527

Community Food Security in CT

This joint report by the Connecticut Food Policy Council, University of Connecticut and the Hartford Food System is an evaluation and ranking of 169 Connecticut towns.

The criteria used for ranking a community's food security include food availability and affordability, community food production resources and accessibility, and general community characteristics. To obtain a copy of this publication, visit the CT Food Policy Council website: www.foodpc.state.ct.us, or the Food Marketing Policy Center at www.fmpc.uconn.edu/monograph2.pdf



Forum: Nov. 17th

Instead of CABHN's regular November meeting, we invite you attend a forum on November 17, from 10am to 12 noon in Room 1B at the Legislative Office Building in Hartford:

Betrayal of Work and Welfare

The guest speaker will be Beth Shulman, Author of *The Betrayal of Work, How Low-Wage Jobs Fail 30 Million Americans*

Also at the forum: The release of a LARCC report on Connecticut's TANF spending.

Hope to see you there!

CABHN Meetings held 1st Friday of the month

9:30 - 11:30 am

Upcoming Meetings:

Nov. 17th

*Low-Wage Worker Forum
at LOB (see article left)*

December 2nd

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

See you there!

SAGA (Continued from page 3)

Private insurers paid 18% more than the cost of care to make up for some of the losses to hospitals for SAGA care. These costs are passed to employers and employees through higher premiums and co-payments.

To view this policy brief go to www.larcc.org and click on "Recent Publications".

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)
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Hartford, CT 06106

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