

A GUIDE FOR TEEN PARENTS TO WELFARE AND HEALTH CARE PROGRAMS



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INTRODUCTIONS

Are you a pregnant teen or teen parent?

If you don't have enough money to pay for your baby's needs or medical care, you can apply for aid. You may be able to get cash aid to pay for housing and living expenses, CalFresh to pay for groceries, help with finishing school, and health care for yourself and your baby. You apply for this aid at the local county welfare office. If you live in Los Angeles County, you can also apply online at: <http://dpss.lacounty.gov>.



DEFENITIONS

In this booklet, we will tell you how to apply for the following benefits:

CalWORKs is monthly cash aid to low-income families with children. The amount of aid depends on how many people are in the family, whether they have other income, and a few other things. Some people use the terms “welfare” or “AFDC” for this kind of aid. In this booklet, we will use the term CalWORKs.

Cal-Learn is a special program for teen parents receiving CalWORKs to help them finish high school or get a GED. The Cal-Learn program provides daycare and transportation assistance so a teen parent can stay in school, and there are financial bonuses for good grades and graduating before turning 19.

Medi-Cal is free or low-cost health insurance for low-income people. If you receive CalWORKs benefits, you automatically receive Medi-Cal as well. Foster youth and some former foster youth can receive Medi-Cal up until age 26 regardless of their income.

CalFresh (formerly food stamps) are cash benefits on an EBT card that can be used at the grocery store to buy food.

WIC (Women, Infants and Children) is a nutrition program that helps pregnant women, new mothers, and children under 5 eat well and stay healthy. WIC provides vouchers for healthy foods, like milk, baby formula, juice, eggs, cheese, cereal, dry beans/peas, peanut butter, and fruits and vegetables. You can get WIC in addition to CalFresh, and pregnant women are eligible for WIC as soon as they are confirmed pregnant.

Supplemental Security Income (SSI) is monthly cash aid for children and adults with disabilities.

Note: If you are considering CalWORKs, you are most likely already eligible for Medi-Cal and CalFresh. Apply for these if you haven't already! To apply for CalWORKs, Cal-Learn, CalFresh, or Medi-Cal, you need to go to the Department of Public Social Services (DPSS) office nearest you. You can find an office close to you by calling 211. Make sure to have your zip code when you make the call.

DEALING WITH THE WELFARE SYSTEM

It can be hard and confusing to get the aid you need for you and your child.

Here are some ideas that might help:

- The welfare office can be crowded and slow. You should arrive early and plan on waiting. Avoid the first 9 days of the month because those are the busiest days!
- Consider getting a baby-sitter for your child or make sure you have snacks and activities for your child while you wait.
- If you are under 18, be sure to ask for a **Minor Parent Worker** to help you fill out your application. A minor parent worker is someone specially trained to help teens. Minor Parent Workers are there to help. Ask questions if you don't understand what they are telling you.

**T H E
W A I T I N G
G A M E**



Bring a pen and paper and take notes. Write down:

- the names of people you talk to
- the date and time
- the information they give you
- their phone number.

Bring useful papers. This includes:

- photo identification
- birth certificates for yourself and your child
- social security cards
- bank statements
- paycheck stubs
- bills
- letters showing your address, etc.

Don't give away your only copy of your papers. Ask the worker to make a copy for his/her file and keep the originals for yourself.

If you receive mail from the welfare office, open it right away and read it carefully. If you don't understand what it says or don't understand how to fill out the forms they send you, call the worker, or ask a teacher, school counselor, or other adult for help. If your worker is not helpful, ask to see his or her supervisor.

Remember: You have the right to apply for aid! Don't get discouraged and leave without filling out an application. If someone says you can't apply, talk to a supervisor or call one of the agencies listed at the end of this booklet.

If you are denied aid, you should get a letter explaining why you were denied. If you don't agree with the denial, you should ask for a hearing. You may be able to get help with your hearing from one of the agencies listed at the end of this booklet.



COMMONLY ASKED QUESTIONS

Question: Will the welfare office ask about my baby's father?

Answer: Yes. The worker will ask for the father's name, address, and where he works. The welfare office will use this information to try to collect child support if the father is not living with you. The law says you have to answer these questions as well as you can and your aid may be cut if you don't. But, if the father might hurt you or your baby if you answer the questions, explain this to the worker and you should not have to answer. If the worker still insists that you answer, ask for help from one of the agencies at the end of this booklet.

Question: I heard there are new time limits for CalWORKs. Do they apply to me?

Answer: Most adults can only get aid from CalWORKs for a lifetime total of 4 years (48 months). But the time limit does not start if you are under 18, or if you are under 20 and still in school and participating in the Cal-Learn Program.

Question: Do I have to live with my parents to get CalWORKs?

Answer: If you are under 18 and have a child, you have to live with a parent, legal guardian, or adult relative to get aid from CalWORKs unless you meet one of the exceptions described below.

Question: If I live with a parent or relative, will DPSS count their income when I apply for CalWORKs?

Answer: If you are over 18, you will be considered a separate household from your parents for CalWORKs and your parents' income will not count against you, even if you live with them. However, if you are under 18 and you live with your parents, DPSS will count your parents' income to decide if you and your child can get CalWORKs. If you live with a relative, your relative's income does not count when you apply for CalWORKs.

Question: If I live with a parent or relative, will DPSS count their income when I apply for CalFRESH?

Answer: For CalFRESH, if you live with your parents, DPSS will consider your parents' income until you are 23 years old. If you live with a relative, DPSS will only consider the relative's income to decide if you can get CalFRESH if you and the relative purchase and prepare food together.

If you are under 18, you can live on your own or with your baby's father and apply for cash aid if:

- You don't have a parent or adult relative who will let you live with them.
- You or your child's safety would be at risk if you live with a parent or relative.
- You lived apart from your parents for at least 12 months before your child was born or before you applied for CalWORKs.
- You are emancipated or married.

Note: The rules about where you can live to be eligible for CalWORKs if you are under 18 do not apply to CalFresh and Medi-Cal. So even if you are denied CalWORKs, you may still be eligible for CalFresh and Medi-Cal benefits.

Note: If you need aid from CalWORKs and are not living with your parents, don't give up! See if you can live with any of your relatives (grandparents, cousins, etc.). If you can't find a relative to live with, apply anyway and tell the worker how your situation falls into one of the exceptions. If you are told you can't get CalWORKs because you don't live at home, you can appeal.

Question: Can I start getting CalWORKs before I have my baby?

Answer: If you are participating in Cal-LEARN, you can start getting aid as soon as a doctor verifies your pregnancy. Otherwise, you can start getting aid when you are 6 months pregnant if you are a US citizen or legal permanent resident and you don't already receive aid.

Question: I heard there is a new rule that says if you are already on CalWORKs and you have another baby, you can't get any more aid. Does this apply to me?

Answer: This is the "Maximum Family Grant" rule (known as MFG). The rule says that if you are getting CalWORKs and have another child, you won't get any extra cash aid. This rule also means that if you live in a family that is getting CalWORKs for you and you have a child, the grant won't go up even if it is your first child!

Wait! There are lots of exceptions to this Maximum Family Grant rule. For example, the rule doesn't apply if:

- The child was born less than 10 months after the family went on CalWORKs.
- The family was off aid for at least 2 months in a row in the 10 months before the birth of the child.
- The child was conceived as a result of failed IUD, Norplant, or sterilization.
- The child was conceived as a result of rape or incest that was reported either before the child was born, or within three months after the child was born.
- You were experiencing the effects of domestic violence at the time the child was conceived.
- The child's family did not receive written notice of the MFG policy at least 10 months before the birth.
- In addition, the MFG rule ends after you are off CalWORKs for two years, so you could get aid for your baby later.

Note: If DPSS says the Maximum Family Grant rule applies to you, check out the exceptions. Try to figure out a way to go off CalWORKs for at least 2 months before your baby is born.

Even if you don't get cash aid because of the MFG rule, you can still get Medi-Cal, CalFresh, child care, and other benefits for your child.

Question: Do I have to pay back CalWORKS, CalFRESH, or Medi-Cal? Does my child have to pay these benefits back?

Answer: No, neither you nor your child will have to pay back benefits for which you were eligible. Also, getting CalFRESH and Medi-Cal does not make you a "public charge" and will not affect your eligibility for immigration relief in the future. Getting CalWORKS, however, may make you a "public charge." Talk to an immigration attorney before deciding to apply for CalWORKS if you are planning to apply for citizenship or a green card.

Question: What if I have a specific need for cash and I don't want to go on welfare?

Answer: You can apply for one big payment (known as a “lump sum diversion”). That means you will receive a one-time large payment for a specific need. For example, you might need cash to pay for utilities, car repair, work license, or emergency child care.

Note: This will count toward the 48 month time limit should you later go on CalWORKS.

The county will consider the following factors to decide if you qualify for a lump sum payment:

- Your work history.
- Your chances of finding full-time work quickly.
- Your need for cash assistance to pay for housing or unexpected expenses or work-related expenses.
- The stability of your housing.
- Whether you have a good plan for child care so you can work.
- Whether you already exhausted your 48 month time clock.

Remember

- Lump sum payments are not considered income for the purpose of determining eligibility for CalFresh.
- The family is still eligible for Medi-Cal and child care assistance during the period covered by the lump sum payment.

Note: If you are eligible for CalWORKS and the lump sum payment, you get to choose which program to accept.



What about school?

Question: As a pregnant teen or teen parent, do I have to go to high school to get CalWORKs?

Answer: If you are a teen parent and haven't finished high school, you have to be enrolled in Cal-Learn and attend school to get aid. You have to stay in Cal-Learn until you graduate from high school or turn 19. If you are 19 and need more time to finish high school or get a GED, you can choose to stay in Cal-Learn until you earn a high school diploma or until you turn 20.

There are benefits to being enrolled in Cal-Learn, including:

- You can get \$100 up to 4 times a year for getting a C average or higher, and \$500 when you graduate, in addition to your monthly benefits.
- You get a Cal-Learn case manager to help you access extra services.

If you don't turn in your report card within 10 days of receiving it, or you get a D average or below, Cal-Learn will take \$100 off your grant unless you have "good cause." "Good cause" may include being sick, unable to arrange child care, a death in the family, etc. Ask for a "good cause hearing" if you have a good reason for getting low grades or not turning in your report card.

Question: What happens if I drop out of high school?

Answer: This is a bad idea! As a teen parent in Cal-Learn, your grant will get cut by \$100 four times a year because you don't have report cards to turn in. This will happen even if you are working. And you will not get the \$500 bonus for graduating from high school or passing the GED.

As soon as you turn 18, the CalWORKs time limits and work rules will apply to you and it is hard to get a good job without a diploma!

Note: If you are having trouble in school, get help from your Cal-Learn worker, your teacher, counselor, or another adult. You can also see if another education program works better for you. There are people who can help you. Don't give up!

Note: It is illegal for a school to kick you out or treat you badly because you are pregnant or have a baby. Get help if this happens to you. Read the Public Counsel booklet, Protect Your Future-Stay In School.

Question: What happens when I finish high school or get my GED?

Answer: Your worker is supposed to begin transitioning you to the GAIN program a few weeks before you get your GED or graduate from high school. GAIN is also known as “welfare to work” and it is designed to help people get a job so they can get off CalWORKs. GAIN activities include paid work, internships, job search, and job readiness activities, etc. If you are over 18 and have your GED or diploma, you have to participate in GAIN unless you are:

- Caring for a child under 2, or two children under 6 (you can only use these exceptions once)
- Pregnant, and your doctor says it is not safe for you to work
- Disabled, as verified by a doctor
- Taking care of a relative’s child, or a sick or disabled family member, if DPSS agrees this makes it hard for you to work

Question: What if I want to go to college or vocational school?

Answer: Plan ahead! If you are already enrolled in a college or vocational education program before you go into GAIN, you can try to get it approved as a “self-initiated plan” (SIP). Your college/vocational program must be at least 20 hours per week if you have a child under 6, or 30 hours per week if your children are over 6, or you will also need to work part-time to meet the GAIN program requirements.

If you don’t have anything set up when you finish Cal-Learn, you can still ask for college or job training as part of your “welfare to work” plan, but DPSS may say no if they think you can get a job without more education.

Question: What extra help is available?

Answer: If you are under 19 and still in school, you can receive supportive services including child care, transportation, and mental health or substance abuse treatment. See the numbers at the end of this booklet.

If you are living on your own, DPSS may refer you to a social worker who will visit your home, check out your living situation, and help you with resources for you and your child.

Question: What about health care? What if I have an emergency?

Answer: If you have a health emergency, you should call 911 or go to the nearest emergency room. They are required to help you, no matter what your immigration status is and whether or not you can pay for the care.

Question: If I get CalWORKs, do I get health insurance?

Answer: If you are on CalWORKs, you and your child can get Medi-Cal. Medi-Cal will pay for your health care, including check-ups, doctor's visits, hospital care, prescriptions, and other things.

Question: If I go off CalWORKs or I am not eligible, can I still get Medi-Cal?

Answer: Probably, you may still be able to get Medi-Cal even if you are not getting or not eligible for CalWORKS. If you are not eligible for Medi-Cal and are 19 years old or younger, you may be able to get free check-ups and vaccinations from the Child Health and Disability Prevention Program (CHDP).

- Call (800) 993-2437 for a doctor in Los Angeles County.
- Call (800) 896-3203 for free legal help finding a doctor or getting Medi-Cal or other health insurance.

Question: What if I'm pregnant?

Answer: You can apply for Presumptive Eligibility (PE) Medi-Cal. This gives you immediate temporary Medi-Cal. Some doctors are preapproved by Medi-Cal and you can apply for PE right in their office. Ask your doctor's office if they are a "PE Provider." Once you get PE, it is important to go to the DPSS office and apply for Medi-Cal that will cover you and your baby longer term.

Question: What if I have a child?

Answer: Whether or not you get CalWORKs, your child should be able to get Medi-Cal even if you, or your baby, is undocumented. You can apply for your child, even if you don't qualify yourself.

Question: How do I apply for Medi-Cal?

Answer: If you live in Los Angeles County, you can apply online at dpssbenefits.lacounty.gov. You can also apply through the mail. Call (888) 747-1222 to ask for a mail-in application. If you are 18 or under, you can also call the CHAMP help line at (866) 742-2273 for help.

You can also get the application at the DPSS office when you apply for CalWORKs and at some schools, hospitals, and clinics. The application has information on how to get free help to fill it out. If you live with a parent, he/she will have to sign the form and fill out information about his/her income.

Question: What if I need health care and I can't talk with my parents about it?

Answer: If you aren't living at home and your parents are not supporting you, or you are married, you can apply for regular Medi-Cal on your own.

Even if you are living with your parents or they are supporting you, if you are under 21, you can get "Minor Consent Medi-Cal" for free, without anyone telling your parents. This program covers family planning, birth control, abortion, pregnancy and after childbirth care, treatment for sexually transmitted diseases, mental health care and counseling, and other services. You can apply for Medi-Cal Minor Consent at the DPSS office and at some medical clinics.

Note: There are other Medi-Cal programs for teens. You can tell your CalWORKs caseworker that even if you don't get CalWORKs, you still want Medi-Cal.

Question: What if I am disabled?

Answer: You may be able to get federal disability benefits called Supplemental Security Income (SSI) if you have a mental or physical disability that prevents you from working and that is expected to last at least 12 months, or result in death.

This is not an easy test to meet. You must have medical records (such as doctors' reports or hospital records) showing that your disability prevents you from doing any kind of work.

You can apply for SSI benefits at any Social Security office. Find an office near you by calling (800) 772-1213. If you would like to discuss a

possible disability claim with a benefits advocate for free, you can call the Legal Aid Foundation at (800) 399-4529 or Neighborhood Legal Services at (800) 433-6251.

Children and teens with disabilities can also get SSI. If you are under 18 and have a disability that prevents you from being able to do things that most teens your age are able to do, your parents can apply for SSI benefits for you. Also, if your child has a disability, you can apply for SSI for your child.

Question: What if I am new to the U.S.? If I'm an immigrant, can I get aid?

Answer: Lawful Permanent Residents ("green card" holders) may qualify for CalWORKs and Medi-Cal. If you are undocumented, you can get a kind of Medi-Cal called "Restricted Scope Medi-Cal" for emergency care, prenatal care, "Minor Consent Services," and breast or cervical cancer treatment for a limited time period.

Question: What about my baby?

Answer: If your baby was born in the U.S., your baby is a U.S. Citizen and can qualify for cash aid and Medi-Cal, even if you can't.

When you apply for CalWORKs, tell your worker that you are "not eligible." Because you are not applying for yourself, you do not need to give any information about your immigration status and you do not need a social security number. Your worker is only allowed to ask about your child's immigration status and social security number.

Note: Relying on cash aid to support yourself and your baby may affect your eligibility for immigration relief in the future. You may be deemed a "public charge." Talk to an immigration attorney before deciding to apply for CalWorks or other cash aid if you are planning to apply for citizenship or a green card.

APPLYING FOR CALWORKS

Bring with you to the DPSS office

- Proof of age of children (birth certificate, hospital letter, baptismal certificate, etc.)
- Proof of residence (for example, a utility bill addressed to you)
- Proof of ID
- Social Security Number
- Proof that you are the child's mother or father (birth certificate, etc.)
- Proof of income (check stubs, letter from employer, bank statements, etc.)
- Proof of pregnancy with expected due date (if applying when you are pregnant with your first child). Get this from your doctor.
- Proof of your immigration status if you are not a U.S. Citizen

Remember

- DPSS is supposed to help you fill out the application and get the documents you need.
- DPSS cannot deny you aid just because you don't have a specific document (like proof of ID). They must help you find another way to verify important facts (like your baby's age).

HELPFUL CONTACTS

Public Counsel (213) 385-2977
Free legal services to low income Los Angeles County residents.

Legal Aid Foundation of Los Angeles (800) 399-4529
Free legal services to low income Los Angeles County residents.

Neighborhood Legal Services/Health Consumer Center:
.....(800) 896-3203
Free legal services for medical care related problems.

California Youth Crisis Line (800) 843-5200
24 hour help if you are in danger, have no place to go, or just need someone to talk to. Call the Youth Crisis Line to find a support program near you.

Medi-Cal (888) 747-1222
Free or low-cost health care. Call to have an application mailed to you.

Child Health and Disability Prevention Program (CHDP):
..... (800) 993-2437
Help you find a doctor or clinic for free check-ups and vaccinations.

Family PACT: (800) 942-1054
Family planning, pregnancy tests, birth control, testing and treatment for sexually transmitted diseases, and counseling. Call for a lists of clinics.

Maternal and Child Health Access:(213) 749-4261
Help to access health and social services for low-income women.

WIC: (888) 942-9675
Free healthy food vouchers for pregnant women, mothers and children up to age 5. Call to find an office near you.

One Stop Centers (LA 311): (213) 473-9310
Help you get job training and find a job. Call to find the center nearest you.

Notes:



MORE INFORMATION

Public Counsel is the nation's largest *pro bono* law firm. Public Counsel coordinates the contributions of thousands of volunteer lawyers each year. Public Counsel serves those in need — such as children and the elderly, literacy projects and low income housing providers, refugees and the homeless — by providing legal representation and matching financially eligible clients with volunteer attorneys.

While this publication is designed to provide accurate and current information about the law, readers should contact an attorney or other expert for advice in particular cases, and should also consult the relevant statutes and court decisions when relying on cited materials.

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Are you a pregnant teen or teen parent, you may be able to get:

- Cash aid to pay for housing and living expenses;
- CalFresh to pay for groceries,
- Help with finishing school;
- Health care for yourself and your baby.

This booklet provides a brief description of the types of benefits you might be eligible to apply for. You will also find answers to some questions you might have regarding the different types of benefits.

We are here to help.

**HAVE QUESTIONS FOR
AN ATTORNEY?
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