Task Force to Study Temporary Disability Insurance Programs

Process for Assisting Individuals with Disabilities at Local Departments of Social Services created by HB 955.

The Department of Human Resources' (DHR) Family Investment Administration oversees multiple programs that provide assistance to the citizens of Maryland. These programs are primarily delivered to people by the Local Departments of Social Services (LDSS) throughout the State. All of the programs offered have both technical and financial eligibility requirements.

Programs

Temporary Cash Assistance (TCA)-Cash assistance to families with a child age 18 or under or a child age 19, who will graduate from high school in the year the child turns 19. This program is primarily funded through the TANF Block Grant, however funding for families with a long term disabled family member is provided through State General funds. This is Maryland’s federal Temporary Assistance to Needy Families (TANF) program. Until January 1, 2014, TCA has what is called “tag-a-long” Medical Assistance. By virtue of receiving TCA, the customer receives MA. Effective January 1, 2014, changes with health care reform sever that automatic eligibility and require that TCA households also apply for MA and a separate MA eligibility

Food Supplement Program (FSP-formerly called the Food Stamp Program)-This program is a federally funded program with some State funds required for Administrative costs. The FSP provides nutrition assistance to low income needy individuals and families.

Temporary Disability Assistance Program (TDAP) –Individuals requesting TDAP must have a disability of 3-11 months (short term) or have a disability of 12 months or more or have a condition that will lead to the individual’s death (long term). This program provides assistance to individuals without children who are not receiving any other federal benefit and whose disability prevents them from working. This is a State funded program. Long term disabled TDAP customers may be eligible for Medical Assistance. MA is a separate application and requires a review by the State Review Team (SRT) who review various information and determine the customer’s potential eligibility for Supplement Security Income (SSI). The customer must apply for SSI. SRT may be able to find the customer potentially eligible for MA based on disability prior to the SSI determination.

Public Assistance to Adults (PAA)-A state funded program paid to needy individuals who reside in specified protective living arrangements. These individuals live in licensed Assisted Living facilities, Certified Adult Residential Environmental (CARE) homes (also known as Project Home), or Department of Health and Mental Hygiene (DHMH) Rehabilitative Residences.
Medical Assistance (MA) (Medicaid)-MA is a group of programs that are administered by the Department of Health and Mental Hygiene, but provided through the LDSS and the Local Health Departments (LHD). There are specific programs such as Families with Children (FAC), Aged, Blind and Disabled (ABD), Maryland Children’s Health Plan (MCHP) and numerous waiver programs such as programs that address specific illnesses and disabilities such as the Kidney Disease Program and the Diabetes Program. MA covers the cost of medical care for eligible people. What is specifically covered can vary by MA program coverage group. Effective January 1, 2014 with the implementation of health care reform, some requirements for MA programs will change.

Filing an application and accessing assistance

The 24 LDSS offices and the LHD all have the same goal of providing assistance to the people contacting their office. They may go about it differently because of logistics in size and location of their offices and staffing, but the requirements are the same.

Customers may apply for any program of assistance by completing an application and bringing it to the office, mailing or faxing the application, dropping an application off at the LDSS or using the on-line application at www.maryland sail.org. Customers may file their application in any manner they choose, however we strongly encourage them to complete the application and submit it through SAIL.

It is to everyone’s advantage to use SAIL. Enhancements to SAIL for on-line redeterminations and change reporting are currently under way.

Once the application is received an interview can be scheduled.

- When an individual drops off an application, they will be given an appointment time for their telephone interview to be held the same day and no later than 24 hours.
- SAIL, mail in or faxed applications are processed the same way. The customer is contacted immediately or sent a letter with an interview date and time. The case manager contacts the customer at that designated time.

A good interview takes about 45 mins. to an hour to complete (although some can be shorter) and if the customer has any out of the ordinary circumstances such as an eviction notice, or utility turn off or is a victim of domestic violence, the interview process can take several hours as appropriate referrals are made and assistance is provided. Scheduling a phone interview with the customer allows both the customer and the case manager to complete the interview when time is more convenient for both. The customer is not sitting in the office reception room waiting. This is particularly important to our disabled customers.

Home visits are another option that is available to disabled customers and are completed when necessary. The case manager or other designated person will arrange with the customer to come to their home or other place to interview and talk with the customer. A home visit takes the case manager out of the office, reducing case
processing time. Most LDSS offices prefer not to do a home visit when there are other options.

**Special Accommodations**

When there is customer contact with the local department regardless of who initiated the contact, the local department must ask the customer if the customer requires special accommodation because of a disability. When the local department contacts the customer about a required interview, participation in a work activity or for other reasons, the local department must advise the customer that special accommodations will be made to assist the customer. Customers who are not able to come to the LDSS or a vendor appointment because of a disability should be offered a phone interview, home visit or other accommodation.

The LDSS are required to provide interpreters for the hearing impaired and those who cannot speak. Interpretation services are provided through professional interpreter services. Customers are not required to provide their own interpreter. In general, interpreters for the hearing impaired or those who cannot speak are on-site. The wait time for the interpreter to arrive in the LDSS office for a hearing or speech impaired customer may be two hours.

**AARP Foundation & the Maryland Benefit Center**

The AARP Foundation’s Drive to End Hunger is a national effort to address hunger among older Americans. In partnership with the AARP Foundation and the Maryland Department of Human Resources, the **Maryland Benefits Center** (MBC-a Benefits Data Trust program) conducts outreach and application assistance to help older Marylanders access the Food Supplement Program (FSP).

MBC work in the AARP/Food and Nutrition Service (FNS) funded project taking applications from elderly people over the phone and gathering documentation to give to the LDSS where the eligibility determination is made. Since August 2012, BDT has submitted 3,894 FSP applications for elderly people to the LDSS offices.

Many of the over 60 population targeted by MBC are disabled. MBC initially sends a letter to households receiving Maryland Energy Assistance and who are not receiving FSP benefits. If the household responds a telephone interview is set up and a highly trained interviewer assists the household in completing the application. Over 71% of the households receiving a letter elected to move forward with an application for FSP benefits. Since January of 2013 MBC has spoken to over 5000 households.