

# Scenario

- Mom and one child
- Mom is working 25 hours a week at \$15 an hour
- Total monthly gross income about \$1,500

# CCAP

- Child Care expense of \$350 per month
- Self-declared child care provider
- Child care co-pay would be \$31 per month
- CCAP benefit of \$319 per month
- Mom increases hours to 30 hours a week (increases income about \$300 per month), the CCAP benefit decreases to \$289 per month with co-pay of \$61/per month

Note: Only allowable deduction is paid child support.

# LIHEAP

- Based on the income tables for LIHEAP, Mom working 25 hours a week at \$15 dollars an hour or 30 hours a week does not result in a change in benefits.
- The program would pay up to 90% of heating costs.
- Allowable deductions:
  - Medical expenses
  - Health insurance
  - Child Support paid
  - Education expenses
  - Garnishments
  - Child care expenses

# Medicaid – Non LTC

		25 hrs/week=\$375.00/week		30 hrs/week=\$450.00/week	
		Name	Name	Name	Name
Applicant Name		Mom	Child < 6	Mom	Child <6
1	Gross Countable Yearly Income	\$18,000.00	\$ 18,000.00	\$ 21,600.00	\$ 21,600.00
2	Minus Allowable Deductions*	\$ -	\$ -	\$ -	\$ -
3	Countable Yearly Income	\$18,000.00	\$ 18,000.00	\$ 21,600.00	\$ 21,600.00
4	Countable Monthly Income	\$1,500.00	\$ 1,500.00	\$ 1,800.00	\$ 1,800.00
7	Household Size	2	2	2	2
8	Applicable Monthly Income Level	\$1,831.00	\$ 2,017.00	\$ 1,831.00	\$ 2,017.00
9	Eligible/Ineligible	Eligible	Eligible	Eligible	Eligible

\* Following are allowable deductions

- a. Pre-tax deductions (from the gross pay listed on paystubs)
- b. Educator expenses
- c. Business expenses of reservist, performing artists and fee-basis government officials
- d. Health savings account deduction
- e. Moving expenses
- f. Deductible portion of self-employment tax
- g. Contributions to self-employed SEP, SIMPLE and qualified plans
- h. Self-employed health insurance deduction
- i. Penalty on early withdrawal of savings
- j. Alimony paid
- k. Contributions to IRA
- l. Student loan interest deduction
- m. Tuition and fee
- n. Domestic production activities deduction

# SNAP

- SNAP benefit would be \$295 per month
- Mom increases hours to 30 hours a week (increase of \$300 per month), benefit decrease to \$223 per month
- Allowable deductions:
  - Standard deduction based on household size
  - Earned income deduction of 20%
  - Medical expenses
  - Rent or mortgage
  - Child care expense
  - Utility expenses
  - Child support
  - Property tax, home owners insurance

# TANF

- The benefit with Mom working 25 hours per week would be \$138 per month
- Mom increases hours from 25 per week to 30 per week.
- The benefit with Mom working 30 hours per week would decrease to \$28 per month
- Allowable deductions:
  - Earned income disregard
  - Employment incentive disregard
  - Cost of childcare
  - Child support paid
  - Health insurance premium

# Summary of Scenario

	@ 25 Hours/Week	@ 30 Hours/Week	Impact
CCAP	\$319	\$289	-\$30
LIHEAP	90%	90%	No change
Medicaid	Eligible	Eligible	No change
SNAP	\$295	\$223	-\$72
TANF	\$138	\$28	-\$110
TOTAL			-\$212

There are other means-tested assistance program (e.g. WIC, housing, school lunch program, etc.) which clients will likely consider when analyzing their wages and program benefits.

# CCAP Sliding Fee Schedule

Child Care Assistance Program | Sliding Fee Schedule  
 North Dakota Department of Human Services  
 DN 241 (08-2015)

North Dakota Child Care Assistance Program  
 Sliding Fee Schedule  
 Effective August 1, 2015

LL - Lower Income Limit  
 UL - Upper Income Limit  
 SMI - State Median Income

HH Size	Level 1 (10% of SMI)			Level 2 (20% of SMI)			Level 3 (30% of SMI)			Level 4 (40% of SMI)			Level 5 (50% of SMI)			Level 6 (60% of SMI)			Level 7 (70% of SMI)			Level 8 (85% of SMI)			HH Size
	LL	UL	Copay																						
1	0	\$385	\$4	\$386	\$769	\$12	\$770	\$1,154	\$24	\$1,155	\$1,538	\$47	\$1,539	\$1,923	\$68	\$1,924	\$2,307	\$93	\$2,308	\$2,692	\$122	\$2,693	\$3,268	\$164	1
2	\$0	\$503	\$6	\$504	\$1,006	\$16	\$1,007	\$1,508	\$31	\$1,509	\$2,011	\$61	\$2,012	\$2,514	\$88	\$2,515	\$3,017	\$121	\$3,018	\$3,520	\$159	\$3,521	\$4,274	\$214	2
3	\$0	\$621	\$7	\$622	\$1,242	\$19	\$1,243	\$1,863	\$38	\$1,864	\$2,484	\$75	\$2,485	\$3,106	\$109	\$3,107	\$3,727	\$150	\$3,728	\$4,348	\$196	\$4,349	\$5,279	\$264	3
4	\$0	\$739	\$8	\$740	\$1,479	\$23	\$1,480	\$2,218	\$45	\$2,219	\$2,958	\$89	\$2,959	\$3,697	\$130	\$3,698	\$4,436	\$178	\$4,437	\$5,176	\$233	\$5,177	\$6,285	\$315	4
5	\$0	\$858	\$9	\$859	\$1,715	\$26	\$1,716	\$2,573	\$52	\$2,574	\$3,431	\$103	\$3,432	\$4,289	\$151	\$4,290	\$5,146	\$206	\$5,147	\$6,004	\$271	\$6,005	\$7,290	\$365	5
6	\$0	\$976	\$10	\$977	\$1,952	\$30	\$1,953	\$2,928	\$59	\$2,929	\$3,904	\$118	\$3,905	\$4,880	\$171	\$4,881	\$5,856	\$235	\$5,857	\$6,832	\$308	\$6,833	\$8,296	\$415	6
7	\$0	\$998	\$10	\$999	\$1,996	\$30	\$1,997	\$2,995	\$60	\$2,996	\$3,993	\$120	\$3,994	\$4,991	\$175	\$4,992	\$5,989	\$240	\$5,990	\$6,987	\$315	\$6,988	\$8,485	\$425	7
8	\$0	\$1,020	\$11	\$1,021	\$2,041	\$31	\$2,042	\$3,061	\$62	\$3,062	\$4,081	\$123	\$4,082	\$5,102	\$179	\$5,103	\$6,122	\$245	\$6,123	\$7,142	\$322	\$7,143	\$8,673	\$434	8

## State Provider Rates

Allowable Maximum Rates for Level of Care Full Time (FT)  
 (25 or more hours per week)

Provider Type	Infant (Birth to 2)	Toddler (2 and 3)	Preschool (4 and 5)	Other (6 up to 13)
<b>CENTER</b>	\$663.00	\$600.00	\$565.00	\$500.00
C, E, K, M	\$165.75 (weekly)	\$150.00 (weekly)	\$141.25 (weekly)	\$125.00 (weekly)
<b>LICENSED FAMILY/GROUP</b>	\$480.00	\$470.00	\$460.00	\$400.00
F, G, H	\$120.00 (weekly)	\$117.50 (weekly)	\$115.00 (weekly)	\$100.00 (weekly)
<b>SELF-DECLARATION</b>	\$370.00	\$340.00	\$332.00	\$320.00
REGISTERED	\$92.50 (weekly)	\$85.00 (weekly)	\$83.00 (weekly)	\$80.00 (weekly)
S, R, I				
<b>APPROVED RELATIVE</b>	\$300.00	\$280.00	\$272.00	\$260.00
Q, I	\$75.00 (weekly)	\$70.00 (weekly)	\$68.00 (weekly)	\$65.00 (weekly)

Allowable Maximum Rates for Level of Care Part Time (PT)  
 (14 up to 25 hours per week)

Infant (Birth to 2)	Toddler (2 and 3)	Preschool (4 and 5)	Other (6 up to 13)
\$398.00	\$360.00	\$339.00	\$300.00
\$99.50 (weekly)	\$90.00 (weekly)	\$84.75 (weekly)	\$75.00 (weekly)
\$288.00	\$282.00	\$276.00	\$240.00
\$72.00 (weekly)	\$70.50 (weekly)	\$69.00 (weekly)	\$60.00 (weekly)
\$222.00	\$204.00	\$199.00	\$192.00
\$55.50 (weekly)	\$51.00 (weekly)	\$49.75 (weekly)	\$48.00 (weekly)
\$180.00	\$168.00	\$163.00	\$156.00
\$45.00 (weekly)	\$42.00 (weekly)	\$40.75 (weekly)	\$39.00 (weekly)

Allowable Maximums for Hourly (HR) Level of Care  
 (less than 14 hours per week) \$2.75 per hour  
 Allowable Maximum Rate for Hourly - \$153.00

# LIHEAP Income Limits

<u>Household Size</u>	<u>Annual Eligibility Limit</u>	<u>Monthly Eligibility Limit</u>
1	\$26,885	\$2,240
2	\$35,157	\$2,930
3	\$43,430	\$3,619
4	\$51,702	\$4,309
5	\$59,974	\$4,998
6	\$68,247	\$5,687
7	\$69,798	\$5,816
8	\$71,349	\$5,946
9	\$72,900	\$6,075
10	\$74,451	\$6,204
11	\$76,002	\$6,333
12	\$77,553	\$6,463

# Medicaid Income Levels

## ACA Medicaid Income Levels – Effective April 1, 2015

HH Size	Parents and Caretakers (Approx. 54% of PL - no 5% disregard)		Parents, and Caretakers over age 65, or Medicare or SSI Eligible (Approx. 54% of PL + 5%)		Adults age 19 and 20 and Medically Needy for Pregnant Women (90% of PL)		Medically Needy Individuals up to age 21 (92% PL)		Medically Needy Parents and Caretaker Relatives (93% PL)		Adult (age 19 to 65) Expansion Group & Children (Ages 6 to 19) (138% of PL)		Pregnant Women & Children (Ages 0 to 6) (152% PL)		Healthy Steps – Children up to age 19 (175% PL)	
	Monthl y	Yearly	Monthly	Yearly	Monthly	Yearly	Monthl y	Yearly	Monthl y	Yearly	Monthl y	Yearly	Monthl y	Yearly	Monthl y	Yearly
1	\$517	\$6,204	\$566	\$6,792	\$ 882	\$10,593	\$ 902	\$10,828	\$912	\$10946	\$1353	\$16243	\$1490	\$17890	\$1710	\$20598
2	\$694	\$8,328	\$760	\$9,120	\$1194	\$14,337	\$1221	\$14,656	\$1234	\$14815	\$1831	\$21983	\$2017	\$24214	\$2323	\$27878
3	\$871	\$10,452	\$955	\$11,460	\$1506	\$18,081	\$1540	\$18,483	\$1556	\$18684	\$2310	\$27724	\$2544	\$30537	\$2929	\$35158
4	\$1048	\$12,576	\$1149	\$13,788	\$1818	\$21,825	\$1859	\$22,310	\$1879	\$22553	\$2788	\$33465	\$3071	\$36860	\$3536	\$42438
5	\$1226	\$14,712	\$1344	\$16,128	\$2130	\$25,569	\$2178	\$26,137	\$2201	\$26421	\$3267	\$39206	\$3598	\$43183	\$4143	\$49718
6	\$1403	\$16,836	\$1539	\$18,468	\$2442	\$29,313	\$2497	\$29,964	\$2524	\$30290	\$3745	\$44947	\$4125	\$49506	\$4749	\$56998
7	\$1580	\$18,960	\$1733	\$20,796	\$2754	\$33,057	\$2815	\$33,792	\$2846	\$34159	\$4223	\$50687	\$4652	\$55830	\$5356	\$64278
8	\$1757	\$21,084	\$1927	\$23,124	\$3066	\$36,801	\$3134	\$37,619	\$3168	\$38028	\$4702	\$56428	\$5179	\$62153	\$5963	\$71558
9	\$1934	\$23,208	\$2122	\$25,464	\$3378	\$40,545	\$3453	\$41,446	\$3491	\$41897	\$5180	\$62169	\$5706	\$68476	\$6569	\$78838
10	\$2111	\$25,332	\$2316	\$27,792	\$3690	\$44,289	\$3772	\$45,273	\$3813	\$45765	\$5659	\$67910	\$6233	\$74799	\$7176	\$86118
+1	\$178	\$2,136	\$195	\$2,339	\$ 312	\$3,744	\$ \$318	\$3,827	\$322	\$3,869	\$478	\$5,741	\$526	\$6,323	\$606	\$7,280

# SNAP Income Limits

SNAP Income Levels			Eff. 10/14
HH Size	200% Gross	130% Gross	100% Net
1	\$1,946	\$1,265	\$973
2	\$2,622	\$1,705	\$1,311
3	\$3,300	\$2,144	\$1,650
4	\$3,976	\$2,584	\$1,988
5	\$4,652	\$3,024	\$2,326
6	\$5,330	\$3,464	\$2,665
7	\$6,006	\$3,904	\$3,003
8	\$6,682	\$4,344	\$3,341

# TANF Standard of Need

TANF Standard of Need		Eff. July 2015										
# Caretakers	Number of Children											Contact Policy
	0	1	2	3	4	5	6	7	8	9	10	
0 elig caretakers	0	166	243	316	393	466	543	617	693	767	843	For
1 elig caretaker	237	335	436	533	632	731	830	929	1028	1127	1225	HH's
2 elig caretakers	335	436	533	632	731	830	929	1028	1127	1225	1325	Over 10