



LEGAL HOTLINE FOR TEXANS

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Brief Guide to Public Benefits

April 1, 2006

THIS PUBLICATION IS NOT A SUBSTITUTE FOR THE ADVICE OF AN ATTORNEY.

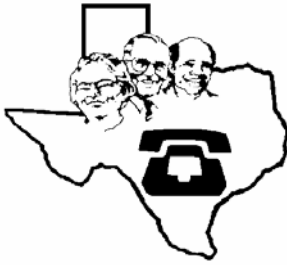
The pamphlets of the Legal Hotline for Texans are general in nature and should not be relied on as advice for your particular circumstances. For advice that is specific to your particular circumstances, you should consult a lawyer.

The Legal Hotline for Texans is a telephone hotline providing free legal advice and consultation, brief services and other free legal services to Older Texans, Pension Participants and Beneficiaries, Crime Victims and Disaster Victims.

Eligible Clients can consult with an attorney of the Legal Hotline for Texans free of charge by calling one of the phone numbers listed above. If clients would like to consult with an attorney in their communities, or if ongoing representation by an attorney is needed, the Legal Hotline for Texans may be able to make a referral.

Depending on individual circumstances and local availability, such a referral may be to an organization providing free attorneys to low income persons, or may be to an attorney on the Legal Hotline for Texans' reduced-fee lawyer referral service panel, or may be to a statewide or local lawyer referral service.

The Legal Hotline for Texans is a project of the Texas Legal Services Center with support from the Texas Department of Aging and Disability Services, the U.S. Centers for Medicare and Medicaid Services, the U.S. Administration on Aging, the Office of the Attorney General of Texas, AARP and the Texas Equal Access to Justice Foundation through the Texas Basic Civil Legal Services Program and the Texas Crime Victims Civil Legal Services Program.



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Social Security & SSI

Retirement & Survivor Benefits		2005	2006
*Tax Rate for Employee and Employer		7.65 % each	7.65% each
**Tax Rate for Self-Employed		15.30%	15.30%
Maximum Annual Income Subject to Tax		\$90,000	\$94,200
Quarter of Coverage		\$920/quarter	\$970/quarter
Full Retirement Age (FRA)		65 & 6 mos.	65 & 8 mos.
Maximum Earnings Age 65+		No Limit	No Limit
±Maximum Earnings Year Individual attains FRA		\$ 31,080	\$33,240
‡Maximum Earnings per Year under FRA		\$ 12,000	\$12,480
Maximum Benefits if Retire at FRA		\$1,939/mo.	\$2,053/mo.
SSA/SSI COLA (cost of living adjustment)		2.7%	4.1%
Disability Benefits		2005	2006
*Tax Rate for Employer and Employee		7.65% each	7.65% each
**Tax Rate for Self-Employed		15.30%	15.30%
Maximum Annual Income Subject to Tax		\$90,000	\$94,200
Quarter of Coverage		\$920/quarter	\$970/quarter
Substantial Gainful Activity (SGA)		\$830/mo.	\$860/mo.
SGA Statutorily Blind Beneficiary		\$1,380/mo.	\$1,450/mo.
Trial Work Period		\$590/mo.	\$620/mo.
Supplemental Security Income		2005	2006
Individual Federal Benefit Rate		\$579/mo.	\$603/mo.
Eligible Couple Federal Benefit Rate		\$869/mo.	\$904/mo.
Essential Person Increment (each person)		\$290/mo.	\$302/mo.
Earned Income Limit	Individual	\$1,243/mo.	\$1,291/mo.
	Couple	\$1,823/mo.	\$1,893/mo.
Unearned Income Limit	Individual	\$599/mo.	\$623/mo.
	Couple	\$889/mo.	\$924/mo.
Resource Limits	Individual	\$2,000	\$2,000
	Couple	\$3,000	\$3,000

Effective Dates: 2005 = 01/01/05 to 12/31/05; 2006 = 01/01/06 to 12/31/06.

*6.2% pays for SS benefits and 1.45% finances Medicare's hospital insurance program.

** 12.4% pays for SS benefits and 2.9% finances Medicare's hospital insurance program. Self-employment taxes can be offset by income tax provisions.

± Applies only to earning for months prior to attaining age 65. \$1 in benefits will be withheld for every \$3 in earnings above limit. There is no limit beginning the month individual attains age 65.

‡ Applies only to earning for months before January of the year the individual attains age 65. \$1 in benefits withheld for every \$2 in earnings above the limit.

Source: Social Security Administration (SSA) (www.ssa.gov); Social Security Online Electronic Fact Sheet (<http://www.ssa.gov/pubs/10003.html>).

Medicare Part-D Low-Income Subsidy

	Group 1	Group 2	Group 3	No Subsidy
Eligibility	Dual	Dual	Medicare	Not Filled/Not Eligible
Income Test	< 100% FPG	< 135% FPG	< 150% FPG	
Asset Test	No Asset Test	< \$6,000/9,000	< \$10,000/20,000	
Premium	\$0	\$0	<135% = \$0 Premium 135% - 139% = 25% prm 140% - 144% = 50% prm 145% - 149% = 75% prm	Full Premium
Deductible	\$0	\$0	\$50	\$250/year
Base Cvrgr	\$0 - \$5,100	\$0 - \$5,100	\$51 - \$5,100	\$251 - \$2,250
Base Co-Pay	\$1 prfrd/\$3 non-prfrd	\$1 prfrd/\$3 non-prfrd	15%	25%
Donut Hole	None	None	None	\$2,250 - \$3,600
Ctstrphc Cvrgr	> \$5,100	> \$5,100	> \$5,100	> \$3,600
Ctstrphc C-P	No Co-Pay	No Co-Pay	\$2 prfrd/\$5 non-prfrd	5% C-P or \$2 prfrd/\$5 non-prfrd

Effective Date: 01/01/06 to 12/31/06.

Source: Social Security Administration (www.ssa.gov); SSA Online (Online Facts, Screen & Application) Help With Medicare Prescription Drug Costs (www.socialsecurity.gov/prescriptionhelp).

Railroad Retirement	2005	2006
*Tier I Tax Rate for Employee & Employer	7.65 % each	7.65 % each
Tier II Tax Rate for Employee	4.90%	4.90%
Tier II Tax Rate for Employer	12.6%	12.6%
Tier I Maximum Annual Income Subject to Tax	\$90,000	\$94,200
Tier II Maximum Annual Income Subject to Tax	\$66,900	\$66,900
Full Retirement Age (FRA)	Age 65 & 6 mos.	Age 65 & 8 mos.
±Maximum Earnings Year Individual attains FRA	\$31,080/year	\$33,240/year
‡Maximum Earnings under FRA	\$12,000/year	\$12,480/year

Effective Dates: 2005 = 01/01/05 to 12/31/05; 2006 = 01/01/06 to 12/31/06.

*6.2% pays for SS benefits and 1.45% finances Medicare's hospital insurance program.

± Applies only to earning for months prior to attaining age 65. \$1 in benefits will be withheld for every \$3 in earnings above limit. There is no limit beginning the month individual attains age 65.

‡ Applies only to earning for months before January of the year the individual attains age 65. \$1 in benefits withheld for every \$2 in earnings above the limit.

Source: U.S. Railroad Retirement Board (RRB) (<http://www.rrb.gov/default.asp>); Year 2006 Railroad Retirement and Unemployment Insurance Taxes (<http://www.rrb.gov/opa/pr/pr0510.asp>); How Work Affects Your Railroad Retirement Benefits (RRB) (<http://www.rrb.gov/PandS/forms/g77a.asp>).

Medicare Part-A & Part-B	2005	2006
Part A Monthly Premium (for persons with < 30 quarters)	\$375	\$393
Part A Monthly Premium (for persons with 30-39 quarters)	\$206	\$216
Part B Monthly Premium	\$78.20	\$88.50
Hospital Stay Deductible per Spell of Illness	\$912	\$952
Part B Annual Deductible	\$110	\$124
Hospital Co-Payment, Days 61-90	\$228	\$238
Hospital Co-Payment, Days 91-150 (lifetime reserve days)	\$456	\$476
Skilled Nursing Facility Co-Payment, Days 21-100	\$114	\$119
Part B Co-Payment (% of approved charges)	20%	20%

Effective Dates: 2005 = 01/01/05 to 12/31/05; 2006 = 01/01/06 to 12/31/06.

Source: CMS Fact Sheet (<http://www.cms.hhs.gov/apps/media/press/release.asp?Counter=1557>).

Medicare Part-D

CMS: Compare Medicare Prescription Drug Plans - Medicare Prescription Drug Plan Finder ; Enroll in a Medicare Prescription Drug Plan - Medicare Prescription Drug Plan Finder ; Formulary Finder
SSA Online Help with Prescription Drug Costs (LIS) (Online Facts, Screen & Application): www.socialsecurity.gov/prescriptionhelp
Benefits Check Up Rx (Government or Private Prescription Drug Savings Programs (National Counsel on Aging)): http://www.benefitscheckup.org

Medicare Savings Programs

Income Limits (+ \$0/\$20)	2005				2006			
	Individual		Couple		Individual		Couple	
	+ \$0	+ \$20	+ \$0	+ \$20	+ \$0	+ \$20	+ \$0	+ \$20
QMB (<=100% FPG)	\$798	\$818	\$1,070	\$1,090	\$817	\$837	\$1,100	\$1,120
SLMB (<=120% FPG)	\$957	\$977	\$1,283	\$1,303	\$980	\$1,000	\$1,320	\$1,340
Q-I (<135% FPG)	\$1,077	\$1,097	\$1,444	\$1,464	\$1,103	\$1,123	\$1,485	\$1,505
QDWI HHSC (<=200% FPG)	\$1,595	\$1,615	\$2,139	\$2,159	\$1,634	\$1,654	\$2,200	\$2,220
*QDWI CMS (<=200% FPG)	\$3,255	\$3,275	\$4,343	\$4,363	\$3,333	\$3,353	\$4,465	\$4,485
Resource Limits								
QMB, SLMB, Q-I, QDWI	\$4,000		\$6,000		\$4,000		\$6,000	

Effective Dates: 2005 = 04/01/05 to 03/31/06; 2006 = 04/01/06 to 03/31/07.

*Includes additional earned income disregards.

Source: CMS Dual Eligible Categories

(http://www.cms.hhs.gov/DualEligible/02_DualEligibleCategories.asp); HHSC Medicaid Eligibility Handbook Sections 3300 (QMB, SLMB, Q-I) & 3600 (QDWI) (<http://www.dads.state.tx.us/handbooks/meh/3000/index.htm>).

Source: Centers for Medicare & Medicaid Services (CMS) (<http://new.cms.hhs.gov>); Official U.S. Government Site for People with Medicare (www.medicare.gov); Texas HHSC (<http://www.hhsc.state.tx.us/medicaid/index.html>).

Long-Term & Community Care Medicaid*		2005	2006		
PNA (Personal Needs Allowance)	NH	Individual	\$45	\$60	
		Companion	\$45	\$60	
		Cpl</=>03/01/06	\$90	\$120	
	CLASS, DBMD, HCS (Waiver)	Individual	\$1,737	\$1,809	
		Companion	\$1,737	\$1,809	
		Couple	\$3,474	\$3,618	
	ICF-MR (PEI = Protected Earned Income. Maximum Rate = 30% of Earnings >\$120/Month)	Ind Min	\$45	\$60	
		Ind Max	30%>\$120	30%>\$120	
		Companion Min	\$45	\$60	
		Companion Max	30%>\$120	30%>\$120	
		Couple Min	\$90	\$120	
	CBA	Assisted Living & Adult Foster Care	Individual	\$85	\$85
			Companion	\$85	\$85
			Couple	\$170	\$170
Home Care		Individual	\$1,737	\$1,809	
		Couple	\$3,474	\$3,618	
CS Maximum Monthly Income Allowance/Diversion (CBA & Waiver = 100% SSI FBR)		NH, ICF-MR	\$2,377.50	\$2,488.50	
		CBA, Waiver	\$579	\$603	
Income Limits/ Co-Pay	NH, Waiver, ICF-MR, CBA, PACE, MDCP, CCAD, CAS (300% SSI FBR)	Individual	\$1,737	\$1,809	
		Couple	\$3,474	\$3,618	
	Respite (Service not Available Effective 09/01/03)	Individual	\$1,737	\$1,809	
		Cpl/CCAD	\$3,474	\$3,618	
	In-Home & Family Support (Effective 10/01/04&5 – 09/30/05&6)	\$0 Co-Pay	<105% SMI	<105% SMI	
		100% Co-Pay	>150% SMI	>150% SMI	
CMAC	Co-Pay	>\$1,737	>\$1,809		
Countable Resource Limits	NH, Waiver, ICF-MR, CBA, PACE, MDCP, CAS)	Individual	\$2,000	\$2,000	
		Couple	\$3,000	\$3,000	
	CCAD	Individual	\$5,000	\$5,000	
		Couple	\$6,000	\$6,000	
In-Home & Family Support, CMAC, Respite			\$0	\$0	
CS Protected Resource Amount (PRA) NH, Waiver, ICF-MR, CBA		CS Min	\$19,020	\$19,908	
		±CS Max	\$95,100	\$99,540	
Average Monthly Cost of Private Pay Care		NH	</=>09/01/05	\$2,908/3,549	
Daily Gift Penalty		NH, CBA	</=>11/01/05	\$0/117.08	
Medicare Part-A Co-Payment		SNF	Days 1-20	\$0	
			Days 21-100	\$114	
‡ MERP		</=>03/01/05	\$0/MERP	MERP	

*DRA. As of March 1, 2006, it was not known which of the provisions of the U.S. Deficit Reduction Act of 2005 (S.1932), signed by the President 02/08/2006 (DRA) will require changes in Texas rules or changes in Texas statutes. "In the case of a State plan under title XIX of the Social Security Act (42 U.S.C. 1396 et seq.) which the Secretary of Health and Human Services determines requires State legislation in order for the plan to meet the additional requirements imposed by the amendments made by a provision of this section, the State plan shall not be regarded as failing to comply with the requirements of such title solely on the basis of its failure to meet these additional requirements before the first day of the first calendar quarter beginning after the close of the first regular session of the State legislature that begins after the date of the enactment of this Act. ..." DRA Section 6016(e)(3). See Appendix I.

SEC. 6011. Lengthening look-back period from 36 months to 60 months, effective 02/08/06, change in beginning date for period of ineligibility, effective 02/08/06 (see HHSC MEH 2324), hardship waiver;

SEC. 6012. Disclosure and treatment of annuities, effective 02/08/06 (see 1TAC 358.442(g), effective 09/01/04);

SEC. 6013. Application of the "income-first" rule in applying community spouse's income before assets in providing support of community spouse, effective 02/08/06 (see 1 TAC 358.50, effective 09/01/04);

SEC. 6014. Disqualification for long-term care assistance for individuals with substantial home equity that applies to applications filed on or after 01/01/06;

SEC. 6015. Enforceability of continuing care retirement communities and life care community admission contracts;

SEC. 6016. Additional reforms of Medicaid asset transfer rules, effective 02/08/06.

Long-Term & Community Care Medicaid (Continued)

±The Community Spouse can sometimes keep more by applying for an increase in NH & CBA cases. NH - HHSC Medicaid Eligibility Handbook Section 4133.8 (HHSC MEH 4133.8)

(<http://www.dads.state.tx.us/handbooks/meh/4000/4133.8.htm>); CBA – HHSC MEH 4816

(<http://www.dads.state.tx.us/handbooks/meh/4000/4816.htm>); HHSC “Income-First” rule effective 09/01/04. – 1 T.A.C. 358.503

([http://info.sos.state.tx.us/pls/pub/readtac\\$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=1&pt=15&ch=358&rl=503](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=1&pt=15&ch=358&rl=503)), HHSC MEH 3233.21

(<http://www.dads.state.tx.us/handbooks/meh/3000/3233.21.htm>).

‡Under the Medicaid Estate Recovery Program (MERP), the State has the right to recover the total amount of Medicaid assistance paid for the following services: nursing facility; Intermediate Care Facility for the Mentally Retarded (ICF-MR); Home and Community-Based Services (§1915(c), SSA) and Community Attendant Services (§1929(b), SSA); and all related hospital and prescription drug services, provided from the time the decedent was 55 years of age or older. MERP - 1 T.A.C. Chapter 373

([http://info.sos.state.tx.us/pls/pub/readtac\\$ext.ViewTAC?tac_view=4&ti=1&pt=15&ch=373](http://info.sos.state.tx.us/pls/pub/readtac$ext.ViewTAC?tac_view=4&ti=1&pt=15&ch=373)); HHSC MEH 4971 – Types of Long-Term Care subject to MERP

(<http://www.dads.state.tx.us/handbooks/meh/4000/4971.htm>).

Effective Dates: 2005 = 01/01/05 to 12/31/05, 2006 = 01/01/06 to 12/31/06; except as stated in Table.

U.S. Deficit Reduction Act of 2005 (S.1932) signed by the President 02/08/06 (DRA). The cautious person will proceed on the assumption that the provisions of the Act will be effective as of February 8, 2006, until a different effective date becomes clear. See “Highlights” below.

PNA Increase for NH & ICFMR. An increase in the Personal Needs Allowance (PNA) for eligible individuals residing in Nursing Facilities and Intermediate Care Facilities for the Mentally Retarded (ICF-MR) is effective January 1, 2006. The new PNA amounts are: \$60.00 for individual; \$60.00 for companion cases; and \$120.00 for couple cases.

Definitions:

“CAS” means Community Attendant Services;

“CBA” means Community Based Alternatives;

“CCAD” means Community Care for Aged & Disabled;

“CLASS” means Community Living Assistance & Support Services;

“CMAC” means Client-Managed Attendant Care;

“CS” means Community Spouse;

“Cpl” means Couple;

“CS” means Community Spouse;

“DBMD” means Deaf-Blind/Multiple Disability Waiver;

“FBR” means Federal Benefit Rate;

“HCS” means Home & Community-Based Services;

“ICF-MR” means Intermediate Care Facility for Mentally Retarded;

“Ind” means Individual;

“Max” means maximum;

“MDCP” means Medically Dependent Children Program;

“Min” means Minimum;

“NH” means Nursing Home;

“PACE” means Program of All-Inclusive Care for the Elderly;

“SMI” means State Median Income;

“SNF” means Skilled Nursing Facility;

“SSI” means Supplemental Security Income;

“Waiver” means the following subset of Medicaid Waiver Programs: CLASS, DBMD, & HCS;

“~” means not; &

“</=> MM/DD/YY” means \$s before/on or after month, day of month, year.

Long-Term & Community Care Medicaid (Continued)

Sources: CMS Income & Resource Guidelines (http://www.cms.hhs.gov/MedicaidEligibility/07_IncomeandResourceGuidelines.asp); Personal Needs Allowance (PNA) HHSC MEH 3231 (<http://www.dads.state.tx.us/handbooks/meh/3000/3231.htm>); HHSC MEH Policy Clarifications, Release date 03/14/06 (<http://www.dads.state.tx.us/handbooks/meh/policy/index.htm>); ICF-MR Individual Cases (PNA/PEI) HHSC MEH 3234.1 (<http://www.dads.state.tx.us/handbooks/meh/3000/3234.1.htm>); ICF-MR Couple Cases HHSC MEH 3234.2 (<http://www.dads.state.tx.us/handbooks/meh/3000/3234.2.htm>); ICF-MR Companion Cases HHSC MEH 3234.3 (<http://www.dads.state.tx.us/handbooks/meh/3000/3234.3.htm>); Spousal Impoverishment Provisions HHSC MEH 3233.21 (<http://www.dads.state.tx.us/handbooks/meh/3000/3233.21.htm>); Calculation of Penalty Period HHSC MEH 2324 (<http://www.dads.state.tx.us/handbooks/meh/2000/2324.htm>); CLASS HHSC MEH 4811 (<http://www.dads.state.tx.us/handbooks/meh/4000/4811.htm>); DBMD HHSC MEH 4812 (<http://www.dads.state.tx.us/handbooks/meh/4000/4812.htm>); HCS HHSC MEH 4813 (<http://www.dads.state.tx.us/handbooks/meh/4000/4813.htm>); CBA HHSC MEH 4816 (<http://www.dads.state.tx.us/handbooks/meh/4000/4816.htm>) & Appendix XXII (<http://www.dads.state.tx.us/handbooks/meh/res/me-ap22.pdf>); PACE HHSC MEH 4821 (<http://www.dads.state.tx.us/handbooks/meh/4000/4821.htm>); MDCP HHSC MEH 4815 (<http://www.dads.state.tx.us/handbooks/meh/4000/4815.htm>); CCAD, CAS, Respite, CMAC, & In-Home & Family Support DADS Case Manager Community Based Alternatives Handbook (<http://www.dads.state.tx.us/handbooks/cm-cba-hb/appendix/XIV/index.htm>); & CMS Fact Sheet (<http://www.cms.hhs.gov/apps/media/press/release.asp?Counter=1557>).

Children’s Health Insurance Program

Gross Income Test: A child is eligible if the budget group’s gross monthly income, after rounding down cents, is equal to or less than the 200% of FPG for the budget group’s size. All budget groups must pass the gross income test.

Assets Test: Budget groups with a gross monthly income greater than 150% of FPG are subject to an assets test. In order to be eligible for CHIP, a budget group with a gross monthly income greater than 150% FPL must own \$5,000.00 or less in countable liquid assets and excess vehicle value combined.

Family Size	150% FPG	200% FPG
1	\$1,225	\$1,634
2	\$1,650	\$2,200
3	\$2,075	\$2,767
4	\$2,500	\$3,334
5	\$2,925	\$3,900
6	\$3,350	\$4,467
7	\$3,775	\$5,034
8	\$4,200	\$5,600
9	\$4,625	\$6,167
10	\$5,050	\$6,734
11	\$5,475	\$7,300
12	\$5,900	\$7,867
13	\$6,325	\$8,434
14	\$6,750	\$9,000
15	\$7,175	\$9,567
Each Add	\$425	567

Children's Health Insurance Program (Continued)

Effective Date: 04/01/06

Source: HHSC Texas Works Handbook A-131 Income Limits

(<http://www.dads.state.tx.us/handbooks/TexasWorks/C/100/131.htm>) TexCare Web Site

(<http://www.texcarepartnership.com/CHIP-CHIP-Income-Req-Page.htm>); HHSC Children's Health

Insurance Program (CHIP) (http://www.hhsc.state.tx.us/chip/reports/042304_AssetTestPolicySum.html):

CMS Fact Sheet (<http://new.cms.hhs.gov/apps/media/press/release.asp?Counter=339>).

Food Stamps

Maximum Monthly Allowance

HH Size	\$ Amount
1	\$152
2	\$278
3	\$399
4	\$506
5	\$601
6	\$722
7	\$798
8	\$912
Each Add	\$114

Effective Date: 10/1/05 to 09/30/06.

Source: HHSC Works Handbook Section C-1431 - Whole Monthly Allotments by Household Size

(<http://www.dads.state.tx.us/handbooks/TexasWorks/res/C-1430.pdf>).

Food Stamp Monthly Income Eligibility Limits

Household Size	Gross (130%)	Net	165%*
1	\$1,037	\$798	\$1,316
2	1,390	1,070	1,765
3	1,744	1,341	2,213
4	2,097	1,613	2,661
5	2,450	1,885	3,109
6	2,803	2,156	3,558
7	3,156	2,428	4,006
8	3,509	2,700	4,454
9	3,853	2,972	4,903
10	4,207	3,244	5,352
Each Add	+354	+272	+449

Effective Date: 10/1/05 to 09/30/06.

**The figures in the 165% column are used to determine if an elderly (>= 60) disabled person living with others may claim separate household status even though s/he purchases or prepares food with the others. The figures in this column are also the income limits for categorically eligible households.*

Source: HHSC Texas Works Handbook Section C-121

(<http://www.dads.state.tx.us/handbooks/TexasWorks/C/100/121.htm>).

Food Stamps (Continued)

Food Stamp Income Deduction Amounts

Standard	\$134/mo. (Household <=4) \$157/mo. (Household = 5) \$179/mo. (Household >= 6)
Shelter	\$400/mo. Maximum
Dependent Care (per dependent)	\$175/mo. \$200/mo. children aged <2
Medical Expenses	Out-of-pocket expenses >\$35/mo.
Standard Medical Expense	\$137 (minus \$35)
Homeless Shelter Standard	\$143
Maximum Excess Shelter	\$400
Standard Utility Allowance	\$245
Basic Utility Allowance	\$225
Telephone Standard	\$21

Effective Date: 10/1/05 to 09/30/06.

Source: HHSC Texas Works Handbook Section C-121.1

(<http://www.dads.state.tx.us/handbooks/TexasWorks/C/100/121.1.htm>).

Food Stamp Resource Limits: \$2,000/household; \$3,000 for households with a relative aged >= 60; 15,000 fair market value of a vehicle.

Source: HHSC Texas Works Handbook Section A-1220 - Limits

(<http://www.dads.state.tx.us/handbooks/TexasWorks/A/1200/1220.htm>).

Temporary Assistance for Needy Families (TANF)

TANF Income Limits: HHSC determines household financial eligibility based on a number that represents 100% of the estimated cost necessary to meet basic needs for one month according to household size. HHSC determines benefits based on a number that is equal to 25% of the budgetary needs amount and pays a maximum TANF grant that is equal to 17% of the FPG. HHSC includes the budgetary needs of the supervising relative on the case with the eligible child if the adult is the child's legal parent, or another eligible relative who is financially needy and wants to be included. HHSC also includes the budgetary needs of a "second parent" when a child lives with both legal parents and either parent is incapacitated or unemployed/underemployed. All applicants and certified recipients must pass two income tests:

Budgetary Needs Test: Total gross household income minus work related and child care expenses for all applicants who have not received TANF in the past four months cannot exceed the TANF budgetary needs amount.

Recognizable Needs Test: Net household income for applicants and certified recipients cannot exceed 25% of the TANF budgetary needs amount.

TANF (Continued)

Household Size	TANF Budgetary Allowances*								
	Non-Caretaker			Crtkr W/O 2nd Parent			Crtkr W/ 2nd Parent		
	100% (Bdgr Nds)	25% (Rsrc Nds)	Max. Grnt	100% (Bdgr Nds)	25% (Rsrc Nds)	Max. Grnt	100% (Bdgr Nds)	25% (Rsrc Nds)	Max. Grnt
1	256	64	78	313	78	95	---	---	---
2	369	92	112	650	163	197	498	125	151
3	518	130	157	751	188	228	824	206	250
4	617	154	187	903	226	274	925	231	281
5	793	198	241	1003	251	305	1073	268	326
6	856	214	260	1153	288	350	1176	294	357
7	1068	267	324	1252	313	380	1319	330	400
8	1173	293	356	1425	356	433	1422	356	432
9	1346	337	409	1528	382	464	1595	399	484
10	1450	363	440	1701	425	516	1698	425	516
11	1623	406	493	1804	451	548	1871	468	568
12	1726	432	524	1977	494	600	1975	494	600
13	1899	475	577	2080	520	631	2147	537	652
14	2003	501	608	2253	563	684	2251	563	683
15	2174	544	660	2356	589	715	2423	606	736
Each +	173	43	52	173	43	52	173	43	52

Effective Date: 10/01/05 to 9/30/06.

*Crtkr W/O 2nd Parent = Caretaker of a child who is an SSI beneficiary;

Crtkr W/ 2nd Parent = Caretaker and Second Parent of a child who is an SSI beneficiary;

Bdgr Nds = Budgetary Needs Amount;

Rsrc Nds = Resource Needs; and

Max. Grant = Maximum Grant.

Source: HHSC Texas Works Handbook Section C-111 - Income Limits and Proration Charts (<http://www.dads.state.tx.us/handbooks/TexasWorks/C/100/111.htm>); HHSC TANF Fact Sheet (<http://www.hhsc.state.tx.us/programs/TexasWorks/TANF.html>).

TANF Earned Income Deductions:

\$120 for work related expenses.

Up to \$200 monthly dependent care expense per child under age 2;

Up to \$175 monthly dependent care expense per child age 2 or older, including incapacitated adults; and

90% of the remainder for four months in a twelve month period. This is allowed for active cases and applicants who have either received TANF in the four months before applying or who pass the Budgetary Needs Test.

TANF Resource Limit: \$1000 per Household. Transfer of resources for the purpose of qualifying is prohibited; vehicles worth <\$4,650.

Source: HHSC web site: TANF (<http://www.dhs.state.tx.us/programs/TexasWorks/TANF.html>).

OTTANF (One Time Temporary Assistance for Needy Families)

OTTANF provides \$1,000 cash assistance for families in short-term crisis. OTTANF households must:

- (1) be eligible for TANF and receive a prorated TANF grant of \$10 or more;
- (2) not include a member who is disqualified or has an open PRA penalty; and
- (3) meet one of four crisis criteria listed in HHSC Texas Works Handbook

Section A-2440 – Determining Crisis Criteria

(<http://www.dads.state.tx.us/handbooks/TexasWorks/A/2400/2440.htm>).

Source: HHSC Texas Works Handbook Section A-2421 - OTTANF Requirements

(<http://www.dads.state.tx.us/handbooks/TexasWorks/A/2400/2421.htm>).

TANF One Time \$1,000 Benefit for Grandparents or Great-Grandparents

TANF provides a \$1,000 supplemental payment to a grandparent who meets all the following criteria:

- (1) 45 years of age or older;
- (2) Meets the TANF relationship requirement of a grandparent, which includes degrees of great or great-great;
- (3) Is the caretaker or payee (or spouse of the caretaker or payee) of a TANF certified grandchild, or received OTTANF for himself and the grandchild for whom he is caring, and the parent of the grandchild is not in the home;
- (4) Has a family gross income less than or equal to 200% FPIL; and
- (5) Has resources less than or equal to the TANF resource limit of \$1,000.

Note: A grandparent who is a payee is only required to meet the eligibility requirements noted above to qualify for the grandparent supplement. To be certified as a TANF caretaker, the grandparent must meet all TANF requirements.

Once a grandparent receives a one-time grandparent supplement payment, the grandparent is not eligible to receive the payment for other grandchildren who move into the home at a later time. Additionally, another grandparent cannot receive the grandparent payment for a grandchild who has already received the payment.

The grandchild must currently receive TANF or be newly certified for TANF (including open and close certifications). Note: A grandparent does not qualify based solely on a grandchild in the home who receives SSI.

Source: HHSC Texas Works Handbook Section A-2412

(<http://www.dads.state.tx.us/handbooks/TexasWorks/A/2400/2412.htm>).

Housing

Section 8 Rental Assistance. Income Limits for Section 8 Programs and Median Family Income information for a given county or a specific State is available in pdf format on the U.S. Department of Housing and Urban Development web site:

<http://www.huduser.org/datasets/il/il05/index.html>

Source: U.S. Department of Housing and Urban Development (HUD)

web site: <http://www.huduser.org/datasets/il/il05/index.html>

Note: As of 04/01/06, HUD's Income Limits had not been updated for 2006.

Texas Department of Housing and Community Affairs (TDHCA).

web site: http://www.tdhca.state.tx.us/assist_energy.htm

Programs: Rental Assistance; Homebuyer Assistance; Home Repair Assistance & Weatherization; Utility Bill Help & Other Assistance; Property tax deferral.

Veterans Benefits

Compensation

Compensation Rate Table

Basic Rates - 10%-100% Combined Degree Only

Effective 12/1/05

10% - 20% (No Dependents)

Percentage	Rate
10%	\$112
20%	\$218

30% - 60% Without Children

Dependent Status	30%	40%	50%	60%
Veteran Alone	\$337	\$485	\$690	\$873
Veteran with Spouse Only	\$377	\$539	\$757	\$954
Veteran with Spouse & One Parent	\$409	\$582	\$811	\$1019
Veteran with Spouse and Two Parents	\$441	\$625	\$865	\$1084
Veteran with One Parent	\$369	\$528	\$744	\$938
Veteran with Two Parents	\$401	\$571	\$798	\$1003
Additional for A/A spouse*	\$37	\$48	\$61	\$73

70% - 100% Without Children

Dependent Status	Dependent Status	70%	80%	90%	100%
Veteran Alone		\$1,099	\$1,277	\$1,436	\$2,393
Veteran with Spouse Only		\$1,193	\$1,385	\$1,557	\$2,528
Veteran with Spouse & One Parent		\$1,269	\$1,472	\$1,655	\$2,637
Veteran with Spouse and Two Parents		\$1,345	\$1,559	\$1,753	\$2,746
Veteran with One Parent		\$1,175	\$1,364	\$1,534	\$2,502
Veteran with Two Parents		\$1,251	\$1,451	\$1,632	\$2,611
Additional for A/A spouse*		\$85	\$97	\$110	\$122

Veterans Benefits (Continued)

30% - 60% With Children

Dependent Status	30%	40%	50%	60%
Veteran with Spouse & Child	\$406	\$578	\$806	\$1012
Veteran with Child Only	\$364	\$521	\$735	\$927
Veteran with Spouse, One Parent and Child	\$438	\$621	\$860	\$1077
Veteran with Spouse, Two Parents and Child	\$470	\$664	\$914	\$1,142
Veteran with One Parent and Child	\$396	\$564	\$789	\$992
Veteran with Two Parents and Child	\$428	\$607	\$843	\$1057
Add for Each Additional Child Under Age 18	\$20	\$27	\$34	\$40
Each Additional Schoolchild Over Age 18±	\$64	\$86	\$107	\$129
Additional for A/A spouse*	\$37	\$48	\$61	\$73

70% - 100% With Children

Dependent Status	70%	80%	90%	100%
Veteran with Spouse & Child	\$1,262	\$1,463	\$1,645	\$2,626
Veteran with Child Only	\$1,162	\$1,349	\$1,517	\$2,484
Veteran with Spouse, One Parent and Child	\$1,338	\$1,550	\$1,743	\$2,735
Veteran with Spouse, Two Parents and Child	\$1,414	\$1,637	\$1,841	\$2,844
Veteran with One Parent and Child	\$1,238	\$1,436	\$1,615	\$2,593
Veteran with Two Parents and Child	\$1,314	\$1,523	\$1,713	\$2,702
Add for Each Additional Child Under Age 18	\$47	\$54	\$61	\$68
Each Additional Schoolchild Over Age 18±	\$150	\$172	\$193	\$215
Additional for A/A spouse*	\$85	\$97	\$110	\$122

* Where the veteran has a spouse who is determined to require A/A, add the figure shown as "additional for A/A spouse" to the amount shown for the proper dependency code. For example, veteran has A/A spouse and 2 minor children and is 70% disabled. Add \$85, additional for A/A spouse, to the rate for a 70% veteran with dependency code 12, \$1,309. The total amount payable is \$ 1,394.

± Where the veteran has a spouse who is determined to require A/A, add the figure shown as "additional for A/A spouse" to the amount shown for the proper dependency code. For example, veteran has A/A spouse and 2 minor children and is 70% disabled. Add \$85, additional for A/A spouse, to the rate for a 70% veteran with dependency code 12, \$1,309. The total amount payable is \$ 1,394.

Special Monthly Compensation (SMC)

SMC Rate Table

Effective 12/1/05

SMC	Rate	Payment variation
K	\$87	Usually added to other rate or paid as the rate when percentage is zero.
Q	\$67	Paid in place of a rate.

Without Children, SMC-L through SMC-N

Dependent Status	L	L½	M	M½	N
Veteran Alone	\$2,977	\$3,130	\$3,284	\$3,510	\$3,737
Veteran with Spouse	\$3,112	\$3,265	\$3,419	\$3,645	\$3,872
Veteran with Spouse and One Parent	\$3,221	\$3,374	\$3,528	\$3,754	\$3,981
Veteran with Spouse and Two Parents	\$3,330	\$3,483	\$3,637	\$3,863	\$4,090
Veteran with One Parent	\$3,086	\$3,239	\$3,393	\$3,619	\$3,846
Veteran with Two Parents	\$3,195	\$3,348	\$3,502	\$3,728	\$3,955
Additional A/A spouse.*	\$122	\$122	\$122	\$122	\$122

Veterans Benefits (Continued)

Without Children, SMC-N ½ through SMC-S

Dependent Status	N½	O/P	R.1	R.2	S
Veteran Alone	\$3,956	\$4,176	\$5,968	\$6,845	\$2,678
Veteran with Spouse	\$4,091	\$4,311	\$6,103	\$6,980	\$2,813
Veteran with Spouse and One Parent	\$4,200	\$4,420	\$6,212	\$7,089	\$2,922
Veteran with Spouse and Two Parents	\$4,309	\$4,529	\$6,321	\$7,198	\$3,031
Veteran with One Parent	\$4,065	\$4,285	\$6,077	\$6,954	\$2,787
Veteran with Two Parents	\$4,174	\$4,394	\$6,186	\$7,063	\$2,896
Additional A/A spouse. *	\$122	\$122	\$122	\$122	\$122

With Children, SMC-L through SMC-N

Dependent Status	L	L½	M	M½	N
Veteran with Spouse and One Child	\$3,210	\$3,363	\$3,517	\$3,743	\$3,970
Veteran with One Child	\$3,068	\$3,221	\$3,375	\$3,601	\$3,828
Veteran with Spouse, One Parent and One Child	\$3,319	\$3,472	\$3,626	\$3,852	\$4,079
Veteran with Spouse, Two Parents and One Child	\$3,428	\$3,581	\$3,735	\$3,961	\$4,188
Veteran with One Parent and One Child	\$3,177	\$3,330	\$3,484	\$3,710	\$3,937
Veteran with Two Parents and One Child	\$3,286	\$3,439	\$3,593	\$3,819	\$4,046
Add for Each Additional Child Under Age 18. ±	\$68	\$68	\$68	\$68	\$68
Each Additional Schoolchild Over Age 18.±	\$215	\$215	\$215	\$215	\$215
Additional A/A spouse. *	\$122	\$122	\$122	\$122	\$122

With Children, SMC-N 1/2 through SMC-S

Dependent Status	N½	O/P	R.1	R.2	S
Veteran with Spouse and One Child	\$4,189	\$4,409	\$6,201	\$7,078	\$2,911
Veteran with One Child	\$4,047	\$4,267	\$6,059	\$6,936	\$2,769
Veteran with Spouse, One Parent and One Child	\$4,298	\$4,518	\$6,310	\$7,187	\$3,020
Veteran with Spouse, Two Parents and One Child	\$4,407	\$4,627	\$6,419	\$7,296	\$3,129
Veteran with One Parent and One Child	\$4,156	\$4,376	\$6,168	\$7,045	\$2,878
Veteran with Two Parents and One Child	\$4,265	\$4,485	\$6,277	\$7,154	\$2,987
Add for Each Additional Child Under Age 18. See footnote	\$68	\$68	\$68	\$68	\$68
Each Additional Schoolchild Over Age 18. ±	\$215	\$215	\$215	\$215	\$215
Additional A/A spouse.*	\$122	\$122	\$122	\$122	\$122

* Where the veteran has a spouse who is determined to require A/A, add the figure shown as "additional for A/A spouse" to the amount shown for the proper dependency code. For example, veteran has A/A spouse and 2 minor children and is 70% disabled. Add \$85, additional for A/A spouse, to the rate for a 70% veteran with dependency code 12, \$1,309. The total amount payable is \$ 1,394.

± Rates for each school child are shown separately. They are not included with any other compensation rates. All other entries on this chart reflecting a rate for children show the rate payable for children under 18 or helpless. To find the amount payable to a 70% disabled veteran with a spouse and four children, one of whom is over 18 and attending school, take the 70% rate for a veteran with a spouse and 3 children, \$ 1,356 , and add the rate for one school child, \$150. The total amount payable is \$1,506.

Veterans Benefits (Continued)

Pension

Improved Disability Pension Rate Table

Maximum Annual Pension Rate (MAPR) Category	Amount
Without Spouse or Child	\$10,579
To be deducted, medical expenses must exceed 5% of MAPR or	\$528
With One Dependent	\$13,855
To be deducted, medical expenses must exceed 5% of MAPR or	\$692
Housebound Without Dependents	\$12,929
Housebound With One Dependent	\$16,205
A&A Without Dependents	\$17,651
A&A With One Dependent	\$20,924
Two Vets Married to Each Other	\$13,855
Add for Early War Veteran to any category above	\$2,400
Add for Each Additional Child to any category above	\$1,806
Child Earned Income Exclusion effective	01-01-2000 \$7,200
	01-01-2001 \$7,450
	01-01-2002 \$7,700
	01-01-2003 \$7,800
	01-01-2004 \$7,950
	01-01-2005 \$8,200
	01-01-2006 \$8,450

Date of Cost-of-Living Increase: 12-01-2005

Increase Factor: 4.1

Standard Medicare Deduction: \$88.50

Improved Death Pension Rate Table

Surviving Spouse/Child(ren) - Alone or With the Other

Maximum Annual Pension Rate (MAPR) Category	Amount
MAPR Without Dependent Child	\$7,094
To be deducted, medical expenses must exceed 5% of MAPR or	\$354
MAPR With One Dependent Child	\$9,287
To be deducted, medical expenses must exceed 5% of MAPR or	\$464
Housebound Without Dependents	\$8,670
Housebound With One Dependent	\$10,860
A&A Without Dependents	\$11,340
A&A Without Dependents (SAW Veteran's Surviving Spouse)	\$12,072
A&A With One Dependent	\$13,529
A&A With One Dependent (SAW Veteran's Surviving Spouse)	\$14,261
SBP/MIW Annuity Limitation	\$7,094
Add for Each Additional Child	\$1,806
MAPR FOR CHILD ALONE	\$1,806
Child Earned Income Exclusion	effective 1/1/2000 \$7,200
	effective 1/1/2001 \$7,450
	effective 1/1/2002 \$7,700
	effective 1/1/2003 \$7,800
	effective 1/1/2004 \$7,950
	effective 1/1/2005 \$8,200
	effective 1/1/2006 \$8,450

Veterans Benefits (Continued)

Date of Cost-of-Living Increase: 12-01-2005

Increase Factor: 4.1%

Standard Medicare Deduction: \$88.50

Other Rate Tables: Compensation - DIC (Surviving Spouse and Children), DIC (Parents), Death Compensation; Pension - Section 306 Disability Pension Income Limits, Section 306 Death Pension Income Limits, Old Law Disability Pension Income Limits, Old Law Death Pension Income Limits; Miscellaneous - Burial, Headstone & Plot Benefits, Special Benefit Allowances, Emergency Officer's Retirement Pay, Spina Bifida, & Children of Women Vietnam Veterans Born with Certain Birth Defects (<http://www.vba.va.gov/bln/21/Rates/comp02.htm>).

Source: Veterans Benefits & Services (<http://www.vba.va.gov/bln/21/>).

Texas County Indigent Health Care Program (CIHCP)

Eligibility Criteria:

Residence. The applicant must live in the county in which s/he applies and must intend to remain there.

Household. A CIHCP household is a person living alone or two or more persons living together where legal responsibility for support exists, excluding disqualified persons. A disqualified person is one who receives or is categorically eligible to receive Medicaid.

Resources. A household is eligible if the total countable household resources do not exceed:

\$3,000.00 when a person who is aged or disabled and who meets
relationship requirements lives in the home; or
\$2,000.00 for all other households.

Income. A household is eligible if its monthly net income does not exceed 21% of the Federal Poverty Guideline (FPG). Counties may choose to increase the monthly income standard to a maximum of 50% FPG, and still qualify to apply for state assistance funds.

CIHCP Monthly Income Standards April 1, 2005	
Family Size	21% of FPG
1	\$168
2	\$225
3	\$282
4	\$339
5	\$396

CIHCP (Continued)

Source: Texas Department of State Health Services web site, CIHCP (<http://www.dshs.state.tx.us/cihcp/eligibility.shtm>); Texas Health & Safety Code, Chapter 61, Subchapter A; 25 T.A.C. 14.101 et.seq,

Note: As of 04/01/06, the 2006 income standards had not yet been posted on the Texas Department of State Health Services' web site.

Hill Burton Program

Services Covered. Each facility chooses which services it will provide at no or reduced cost. The covered services are specified in a notice which is published by the facility and also in a notice provided to all persons seeking services in the facility. Services fully covered by a third-party insurance or a government program are not eligible for Hill-Burton coverage. However, Hill-Burton may cover services not covered by the government programs. Medicare deductible and coinsurance amounts are not eligible under the program. However, Medicaid co-payment amounts are eligible, except in a long-term care facility. In addition, Medicaid spenddown amounts are also eligible in all Hill-Burton facilities

Eligibility. Eligibility is based on a person's family size and income. Qualifications are based upon the Federal Poverty Guideline Limits. A person may also qualify for free or reduced cost care at some facilities if their income is up to double (or triple for nursing home services) the poverty guidelines.

The facility may deny request for care if:

- (1) For non-nursing homes, income is more than the current poverty guidelines, or more than twice the guidelines if specified in the facility's allocation plan;
- (2) For nursing home services, income is more than the poverty guidelines, or double or triple the guidelines, if specified in the facility's allocation plan;
- (3) The facility has given out its required amount of free care as specified in its allocation plan;
- (4) The services requested or received are not covered in the facility's allocation plan;
- (5) The services requested or received are to be paid by Medicare/Medicaid, insurance or other financial assistance program;
- (6) The facility asks to first apply for Medicaid/Medicare or a financial assistance program, and client does not cooperate; or
- (7) Client does not give the facility requested proof of income, such as a pay stub.

Texas Hill Burton Facilities (<http://www.hrsa.gov/hillburton/hillburtonfacilities.htm>):

Facility Name & Address	Facility Type	County ID	Regulation
HOSPICE AUSTIN/CHRISTOP 2820 M L KING, JR. BLVD AUSTIN 78763 512-342-4700	Nursing Home	480349	Standard
HARRIS METH NORTHWEST 108 DENVER TRAIL AZLE 76020 817-444-8600	General Hospital	480338	Standard
CLIFTON LUTH SUNSET H P O BOX 71 CLIFTON 76634 254-675-8637	Nursing Home	480057	UACA
R E THOMASON GEN HOSP 4815 ALAMEDA AVENUE EL PASO 79905 915-544-1200	General Hospital	480106	PFCA
TARRANT COUNTY HOSP DIS 1500 S MAIN STREET FORT WORTH 76104 817-921-3431	General Hospital	480122	CFCA
TURNER GERIATRIC CENTER 2228 SEAWALL BOULEVARD GALVESTON 77550 409-763-6437	Nursing Home	480125	Standard
BERING OMEGA COMM SRVCS 1440 HAROLD HOUSTON 77006 713-529-6071	Outpatient Facility	480346	CFCA
L B JOHNSON GEN HOSP 5656 KELLEY STREET HOUSTON 77026 713-566-5000	General Hospital	480154	PFCA
RIVERSIDE GEN HOSP 3204 ENNIS HOUSTON 77004 713-526-2441	General Hospital	480159	Standard
SUNNYSIDE NEIGHBHD HC 9340 CULLEN HOUSTON 77051 713-734-6699	Outpatient Facility	480165	PFCA
THOMAS ST CLINIC/HC HSP 2015 THOMAS STREET HOUSTON 77009 713-793-4000	Outpatient Facility	480351	PFCA
S PLAINS H PROVIDER ORG 2801 WEST 8TH STREET, BOX 1271 PLAINVIEW 70972 806-293-8561	Outpatient Facility	480341	515
GULF COAST HEALTH CTR 2548 MEMORIAL BOULEVARD PORT ARTHUR 77640 409-983-1161	Outpatient Facility	480352	515
COMM ACTION COUNCIL/TX 111 PETE DIAZ JR AVE, DRAWER98 RIO GRANDE CIT 78582	Outpatient Facility	480353	515
GOLDEN MANOR NRSNG HOME 130 SPENCER LANE SAN ANTONIO 78201 210-736-4544	Nursing Home	480259	Standard
COMMUNITY HEALTH DEV 201 SOUTH EVANS STREET UVALDE 78801 830-278-7105	Outpatient Facility	480354	515
CULBERSON CO HOSP DIST P O BOX 609 VAN HORN 79855 915-283-2760	General Hospital	480310	Standard
VAN HORN RURAL HEALTH C 309 EAST BROADWAY VAN HORN 79855		480310	91-01

Source: U.S. HHSC Health Resources and Services Administration, Hill-Burton Free and Reduced Cost Health Care (<http://www.hrsa.gov/hillburton/default.htm>).

The following facilities are certified under a compliance alternative. Their program names may be free care, charity care, discounted services, or an indigent care program. These programs may have different eligibility and financial criteria:

I.D. #	County	Facility Name	Facility Type	Telephone	Address
480106	El Paso	R E Thomason General Hospital	General Hospital	915-544-1200	4815 Alameda Ave. El Paso 79905
480122	Tarrant	Tarrant County Hospital District	General Hospital	817-921-3431	1500 S Main St. Ft. Worth 76104
480125	Galveston	Edgewater Methodist Retirement Community	Nursing Home	713-763-6437	2228 Seawall Blvd Galveston 77550
480154	Harris	LBJ General Hospital	General Hospital	713-636-5000	5656 Kelley St Houston 77026
480160	Harris	Riverside Neighborhood Health Center	Public Health Center	713-284-9600	3315 Delano St Houston 77004
480165	Harris	Sunnyside Neighborhood	Outpatient	713-734-6699	9340 Cullen Houston 77051
480168	Harris	West End Health Center	Public Health Center	713-866-4100	190 Heights St Houston 77007
480346	Harris	Bering Omega Community Services	Outpatient	713-529-6071	1440 Harold Houston 77006
480351	Harris	Thomas Street Clinic	Outpatient	713-793-4000	2015 Thomas St Houston 77009
480341	Hale	South Plains Provider Organization	Outpatient	806-293-8561	2801 W 8th St Plainview 70972
480352	Jefferson	Gulf Coast Health Center	Outpatient	409-983-1161	2548 Memorial Blvd. Port Arthur 77640
480353	Starr	Community Action Council	Outpatient	956-487-2585	111 Pete Diaz Jr. Ave Rio Grande City 78582
480288	Sterling	Sterling County Nursing Home	Nursing Home	915-378-3201	P.O. Box 46 Sterling City 76951
480354	Uvalde	Uvalde County Clinic	Outpatient	830-278-7105	201 South Evans St Uvalde 78801

Crime Victims' Compensation

Eligibility:

The following persons are able to qualify for crime victim's compensation:

- (1) an innocent victim of crime who suffers physical harm, emotional harm, or death including a person who legally assumes the obligations or voluntarily pays certain expenses related to the crime on behalf of the victim;
- (2) a dependent of a victim;
- (3) a victim's personal representative;
- (4) an immediate family member or household members related by blood or marriage who require psychiatric care or counseling as a result of the crime;
- (5) a person who goes to the aid of a victim; and
- (6) a person whose employment includes protecting the public.

Covered crimes are those that involve criminally injurious conduct. Criminally injurious conduct is defined as conduct that occurs or is attempted, that poses a substantial threat of personal injury or death, and is or would be punishable by fine or imprisonment or death. Covered crimes include sex offenses, kidnapping, aggravated robbery, assault, arson, homicide, DWI, manslaughter, and other violent crimes.

To qualify for compensation, the crime must have happened in Texas to a Texas resident or to a U.S. resident, or the victim must be a Texas resident who became a victim in another state or country that does not have crime victim's compensation for which the victim would be eligible. The crime must be reported to law enforcement authorities within a reasonable time, and the victim must cooperate in any investigation of the crime.

Time Limits:

An application for compensation must be filed within three (3) years of the crime; however, the time limit may be extended for good cause.

Reduction or Denial of Benefits:

Benefits can be reduced or denied if a victim fails to cooperate with law enforcement in the investigation or prosecution of the crime or if the victim's own conduct contributed to the crime. Benefits must be denied if the victim knowingly or willingly participated in the crime, if the victim is the offender or an accomplice, if at the time of the crime the victim was incarcerated or on parole or on probation for a felony involving injurious conduct, or if the victim gives false or forged information to the Attorney General.

Eligible Expenses:

A victim can receive compensation for the following expenses related to the crime: medical expenses, hospital expenses, physical therapy, nursing care, psychiatric care,

Crime Victims Compensation (Continued)

counseling, lost wages, loss of support, wages lost due to participation in the investigation or prosecution or court hearings, travel, child care, funeral and burial expenses, crime scene clean-up, replacement costs for property rendered unusable as a result of the crime or investigation, reasonable attorneys fees for assistance in filing the claim and obtaining benefits, lost wages and travel more than 20 miles one way to seek medical treatment, one time relocation for victims of domestic violence and sexual assault victims who were attacked in their residence.

If a victim has suffered catastrophic injuries resulting in total and permanent disability, the victim may be eligible for additional benefits for vocational rehabilitation, making a home or car accessible, home health care, training in the use of special appliances, and reimbursement of lost wages. Most reimbursable expenses are subject to limits as shown on the following table.

CRIME VICTIMS' COMPENSATION LIMITS

DESCRIPTION	BENEFITS CAP
Covered crime related expenses (crime committed after 9/1/97)	\$50,000
Additional compensation for catastrophic injuries (crime committed after 9/1/01)	\$75,000
Additional compensation for catastrophic injuries (crime committed 9/2/97 - 9/1/01)	\$50,000
Covered crime related expenses (crime committed before 9/1/97)	\$25,000
Additional compensation for catastrophic injuries (crime committed before 9/1/97)	\$25,000
Medical & hospital bills	no additional caps
Outpatient psychiatric care/counseling	\$3000
Inpatient psychiatric care	30 days at \$600 per day
Child or dependent care	\$100 per week
Crime scene clean-up	\$750
Replacement of evidence seized	\$750
Attorneys fees	lesser of \$300 or 25% amount awarded
Funeral and burial expenses	\$4500
Transportation of corpse	No additional caps
Lost wages/lost support	\$500 per week
Relocation	\$2000
Rental Expenses	\$1800

Crime Victim Civil Legal Services (CVCLS):

Persons are able to qualify for low-income legal services with regard to a crime if

- (1) the person meets the above listed Crime Victims' Compensation eligibility requirements; and
- (2) the person is a member of a household with a countable income up to 187.5% of the federal poverty income guidelines (see HHS Poverty Income Guidelines .below).

Crime Victims Compensation (Continued)

Source: Texas Code of Criminal Procedure, Chapter 56 – Rights of Crime Victims, Subchapter B – Crime Victims’ Compensation; 1 T.A.C. Chapter 61; 28 T.A.C. Chapter 28; Office of the Attorney General of Texas web site, Crime Victim Services (<http://www.oag.state.tx.us/victims/victims.shtml>); Texas Department of Criminal Justice web site, Victim Services (<http://www.tdcj.state.tx.us/victim/victim-home.htm>).

Legal Aid

Eligibility for Legal Services from Legal Services Corporation: 125% of Federal Poverty Guidelines (see HHS Poverty Income Guidelines .below).

H.H.S. Poverty Income Guidelines

2006 HHS [Monthly](#) & Annual Guidelines by Size of Family Unit

Fam. Size	TANF	100%	125%	130%	133%	150%	185%	CVCLS* 187.50%	200%	250%	285%
1	\$223	\$817	\$1,021	\$1,062	\$1,086	\$1,225	\$1,511	\$1,531	\$1,633	\$2,042	\$2,328
	\$2,676	\$9,800	\$12,250	\$12,740	\$13,034	\$14,700	\$18,130	\$18,375	\$19,600	\$24,500	\$27,930
2	\$292	\$1,100	\$1,375	\$1,430	\$1,463	\$1,650	\$2,035	\$2,063	\$2,200	\$2,750	\$3,135
	\$3,504	\$13,200	\$16,500	\$17,160	\$17,556	\$19,800	\$24,420	\$24,750	\$26,400	\$33,000	\$37,620
3	\$396	\$1,383	\$1,729	\$1,798	\$1,840	\$2,075	\$2,559	\$2,594	\$2,767	\$3,458	\$3,943
	\$4,752	\$16,600	\$20,750	\$21,580	\$22,078	\$24,900	\$30,710	\$31,125	\$33,200	\$41,500	\$47,310
4	\$435	\$1,667	\$2,083	\$2,167	\$2,217	\$2,500	\$3,083	\$3,125	\$3,333	\$4,167	\$4,750
	\$5,220	\$20,000	\$25,000	\$26,000	\$26,600	\$30,000	\$37,000	\$37,500	\$40,000	\$50,000	\$57,000
5	\$509	\$1,950	\$2,438	\$2,535	\$2,594	\$2,925	\$3,608	\$3,657	\$3,900	\$4,875	\$5,558
	\$6,108	\$23,400	\$29,250	\$30,420	\$31,122	\$35,100	\$43,290	\$43,875	\$46,800	\$58,500	\$66,690
6	\$572	\$2,233	\$2,792	\$2,903	\$2,970	\$3,350	\$4,132	\$4,188	\$4,467	\$5,583	\$6,365
	\$6,864	\$26,800	\$33,500	\$34,840	\$35,644	\$40,200	\$49,580	\$50,250	\$53,600	\$67,000	\$76,380
7	\$603	\$2,517	\$3,146	\$3,272	\$3,347	\$3,775	\$4,656	\$4,719	\$5,033	\$6,292	\$7,173
	\$7,236	\$30,200	\$37,750	\$39,260	\$40,166	\$45,300	\$55,870	\$56,625	\$60,400	\$75,500	\$86,070
8	\$634	\$2,800	\$3,500	\$3,640	\$3,724	\$4,200	\$5,180	\$5,251	\$5,600	\$7,000	\$7,980
	\$7,608	\$33,600	\$42,000	\$43,680	\$44,688	\$50,400	\$62,160	\$63,000	\$67,200	\$84,000	\$95,760
Each +		\$3,400	\$4,075	\$4,238	\$4,336	\$4,890	\$6,031	\$6,375	\$6,520	\$8,150	\$9,291

Effective Date: 01/24/06 until new Guidelines are published in the Federal Register (each year, usually about mid-February).

*Texas Equal Access to Justice Foundation, *Crime Victims Civil Legal Services Program*.

Source: <http://www.co.dupage.il.us/HumanServices/2006Poverty.pdf> (Adapted from Federal Register, Vol. 71, No. 15, January 24, 2006, pp. 3848-3849, available at: <http://aspe.hhs.gov/poverty/06poverty.shtml>)

Unemployment Compensation, Workers' Compensation, Earned Income Credit

Texas Workers' Compensation: Texas Department of Insurance, Division of Workers' Comp web site: <http://www.tdi.state.tx.us/wc/indexwc.html>

Texas Unemployment Compensation: Texas Workforce Commission web site: <http://www.twc.state.tx.us>

Earned Income Credit: U.S. Internal Revenue Service web site: <http://www.irs.gov/individuals/article/0,,id=96456,00.html>

Online Tools

Benefits Self-Screening:

STARS (State of Texas Assistance and Referral System): programs provided by the Health & Human Services Commission (HHSC) and other Texas state agencies. <http://www.txstars.net/servlet/HSGServlet?page=Home>

Aging Benefits Check Up (National Counsel on Aging): government programs that can help pay for prescription drugs, health care, utilities, and other needs. <http://www.benefitscheckup.org>

Benefits Check Up Rx (National Counsel on Aging): government or private prescription drug savings programs. <http://www.benefitscheckup.org>

BEST (SSA Benefit Eligibility Screening Tool: Medicare, Disability, Retirement, Survivor, Special Veterans, SSI): <http://best.ssa.gov/index.cfm>

SSA LIS (Medicare Part-D Low-Income Subsidy): www.socialsecurity.gov/prescriptionhelp

GovBenefits (Various U.S. & State Benefits): http://www.govbenefits.gov/govbenefits_en.portal

Benefits Calculators:

Texas Pension Review Board Pension Benefits Estimator: <http://www.prb.state.tx.us/tools/calculators/annuity.html>

SSA - Retirement, Disability, Survivor (quick, online, detailed): <http://www.ssa.gov/planners/calculators.htm>

Appendix 1

Deficit Reduction Act of 2005 (S.1932), signed by the President 02/08/2006.

Note: As of **March 1, 2006**, it is not known which of the provisions of this law will require changes in Texas rules or changes in Texas statutes. The cautious person will proceed on the assumption that the provisions of the law will be effective as of February 8, 2006, until a different effective date becomes clear.

SEC. 6011. LENGTHENING LOOK-BACK PERIOD from 36 months to 60 months, effective 02/08/06; **CHANGE IN BEGINNING DATE FOR PERIOD OF INELIGIBILITY.** Under this Section of the Act, all transfers of property, for less than fair market value (“gifts”), to qualify for long-term care Medicaid, will be penalized, if made within 60 months of applying for long-term care Medicaid. The period of ineligibility begins (in regard to transfers made on or after 02/08/06) on (1) the first day of a month during or after which assets have been transferred for less than fair market value; or (2) the date of first possible eligibility for Medicaid (but for the penalty period), whichever is later. Sec. 6011 also provides for a **HARDSHIP WAIVER** of the period of ineligibility where it would deprive an individual of medical care that would endanger his or her health or life, or deprive the individual of food, clothing, and shelter; and it requires states to notify Medicaid applicants who would be subject to a period of ineligibility so that they may request a waiver, and requires states to provide for a timely process for determining if an undue hardship exists.

SEC. 6012. DISCLOSURE AND TREATMENT OF ANNUITIES. This Section of the Act requires that a Medicaid applicant disclose to the state any interest the applicant or community spouse has in an annuity, regardless of whether the annuity is irrevocable or treated as an asset and allows states to require an issuer to notify the state when income or principal is withdrawn from the annuity. It applies to transactions (including the purchase of an annuity) on or after 02/08/2006. The current Texas rule on whether annuities count or do not count under long-term care Medicaid is at 1 Texas Administrative Code Section 358.442(g), effective 09/01/04.

SEC. 6013. APPLICATION OF 'INCOME-FIRST' RULE IN APPLYING COMMUNITY SPOUSE'S INCOME BEFORE ASSETS IN PROVIDING SUPPORT OF COMMUNITY SPOUSE. This Section of the Act limits intentionally sheltering assets in order to qualify for Medicaid by requiring states to apply partial month penalties; and requires states to accumulate transfers in computing the period of ineligibility. It applies to transfers and allocations made on or after 02/08/2006 by individuals who become institutionalized spouses on or after such date. Texas has already adopted a similar rule, at 1 Texas Administrative Code Section 358.50, effective 09/01/04.

SEC. 6014. DISQUALIFICATION FOR LONG-TERM CARE ASSISTANCE FOR INDIVIDUALS WITH SUBSTANTIAL HOME EQUITY. This Section of the Act establishes a cap on the amount of home equity an individual can have and still qualify for Medicaid at \$500,000; states are allowed to increase this cap to a maximum of \$750,000. Cap amount will be indexed after 2010. The Cap does not apply to Medicaid applicants with spouses or dependent children who are residing in the home. The Cap applies to individuals who are determined eligible for medical assistance with respect to nursing facility services or other long-term care services based on an application filed on or after January 1, 2006.

SEC. 6015. ENFORCEABILITY OF CONTINUING CARE RETIREMENT COMMUNITIES (CCRC) AND LIFE CARE COMMUNITY ADMISSION CONTRACTS. This Section of the Act treats continuing care retirement communities (CCRC) entrance fees as countable resources for Medicaid eligibility purposes to the extent that the individual can use the entrance fee, or the contract states that the entrance fee must be used to provide for care should other resources prove insufficient; and allows CCRCs and life care communities to require residents to spend resources declared on their entrance fee contracts for their care before applying for Medicaid.

SEC. 6016. ADDITIONAL REFORMS OF MEDICAID ASSET TRANSFER RULES. This Section of the Act requires that certain notes and loans are considered countable; and limits transfers to purchase life estates.

In order for a promissory note, loan, or mortgage (payable to the Medicaid applicant) to not be a counted asset, the repayment term must be actuarially sound. Furthermore, repayment must be made in equal payments during the term of the loan, with no deferral and no balloon payments. The note, loan, or mortgage, in order to not count as an asset, must prohibit cancellation of the balance upon the death of the lender.

In regard to life estates, in order for a life estate interest in another individual's home to not be a counted asset, the purchaser must reside in the home for at least one year after the date of purchase.

These additional reforms apply to payments under title XIX of the Social Security Act (42 U.S.C. 1396 et seq.) (Medicaid) for calendar quarters beginning on or after 02/08/06, without regard to whether or not final federal regulations to carry out such amendments have been promulgated by such date.

6016(e)(3) EXTENSION OF EFFECTIVE DATE FOR STATE LAW AMENDMENT. This Section of the Act states, "In the case of a State plan under title XIX of the Social Security Act (42 U.S.C. 1396 et seq.) which the Secretary of Health and Human Services determines requires State legislation in order for the plan to meet the additional requirements imposed by the amendments made by a provision of this section, the State plan shall not be regarded as failing to comply with the requirements of such title solely on the basis of its failure to meet these additional requirements before the first day of the first calendar quarter beginning after the close of the first regular session of the State

legislature that begins after the date of the enactment of this Act. For purposes of the previous sentence, in the case of a State that has a 2-year legislative session, each year of the session is considered to be a separate regular session of the State legislature.”