

A Guide For Teen Parents To Welfare and Health Care Programs



Introduction

If you are a pregnant teen or a teen parent and 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 health care for yourself and your baby. You apply for this aid at the local county welfare office.



Some Definitions

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

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

Cal-Learn is a special program for teen parents receiving CalWORKs, to help teens 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.

Healthy Families is low-cost health insurance for children whose families earn too much to get free Medi-Cal.

Cal Fresh (*formerly food stamps*) are EBT cards 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.

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

To apply for CalWorks, Cal-Learn, Cal Fresh, Medi-Cal, or Healthy Families, 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.

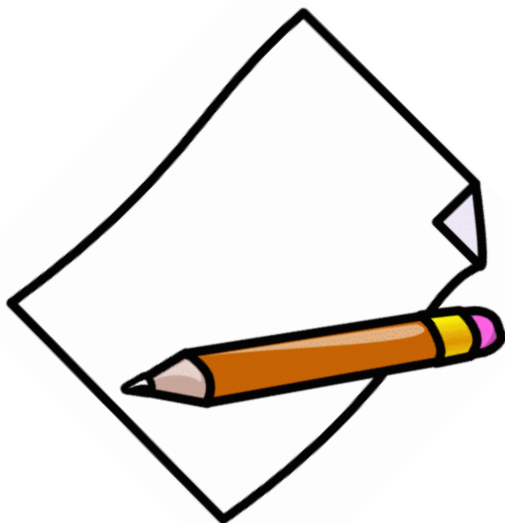
Here are some ideas that might help. When you are at the welfare office, be sure to ask for a **Minor Parent Worker** to help you fill out your application. A minor parent worker is someone specially trained to help teens. You have the right to apply! Don't get discouraged and leave without filling out 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 stating the reason for denial and you should show this letter with one of the agencies listed at the end of this booklet.

The DPSS 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.



Bring a pen and paper and take notes. Write down the names of people you talk to, the date, the information they give you, and their phone number in case you need to talk to them again.



Minor Parent Workers are there to help. Ask questions if you don't understand what they are telling you.

Bring useful papers. This includes photo identification, birth certificates for yourself and your child, social security cards, bank statements, paycheck stubs, bills and 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.

Don't give up if you get turned away, cut off, or denied welfare. There are people who can help you. Again, see the end of this booklet for helpful resources.

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 requires you to answer these questions as well as you can. But, if the father might hurt you or your baby if you answer these questions, explain this to the worker, and you should not have to answer. If the worker insists, 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 with 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, adult relative, or in a group home to get aid from CalWORKS unless you meet one of the exceptions described below.

You can't live with your baby's father or his parents and get CalWORKS unless you are married.

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

ANSWER: If you live with your parents DPSS will count your parents' income to decide if you and your child can get aid. If you live with a relative their income does not count when you apply for CalWORKS.

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, OR
- 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.

Tip: *The rules about where you can live to be eligible for CalWORKS do not apply to Cal Fresh and Medi-Cal. So even if you are denied CalWORKS, you may still be eligible for Cal Fresh and Medi-Cal benefits.*

Tip: *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: If I'm pregnant, can I start getting CalWORKS before I have my baby?

ANSWER: You can start getting aid during your pregnancy if you are having your first child, 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 an additional 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.
- 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.

Tip: *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, Cal Fresh, child care and other benefits for your child.

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 60 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.
- If you have already exhausted your 60 month time clock

Remember

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

***Tip:** 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 can get \$100 up to 4 times a year for getting a C average or higher, and \$500 when you graduate.
- Cal-Learn case managers can help you.
- You have to stay in "Cal-Learn" until you graduate from high school or turn 19. If you are over 19, and you need more time to finish high school or get a GED, you can choose to stay in Cal-Learn until you are 20.

If you don't turn in your report card within 10 days of receiving it, or you get below a D average, Cal -Learn will take \$100 off your grant. But you should not have your grant cut for having below a D average or not turning in a report card if there is "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 keep getting 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. Also 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!

Tip: 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!

Tip: 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 (Adult CalWORKS) 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 sage 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 that 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 adult CalWORKS, 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 you child(ren 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 do I do 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:

- If you cannot get CalWORKs because of your immigration status, or because you earn too much income, you may still be able to get Medi-Cal.
- Also, if you and your family make too much money to get Medi-Cal, you can get health care through other programs such as "Healthy Families" and Child Health Disability Prevention "CHDP."
- "Healthy Families" gives health insurance to people up to age 19. It's not free, but the cost is low.
- People up to age 21 can also 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 pre-approved 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.

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 are undocumented. Other children with higher family income may be able to get Healthy Families. You can apply for your child, even if you don't qualify yourself.

QUESTION: Do I have to pay back Medi-Cal?

ANSWER: You do not have to pay back Medi-Cal benefits for which you were eligible. Also, getting Medi-Cal does not make you a "public charge" and will not affect your eligibility for immigration relief in the future.

QUESTION: How do I apply for Medi-Cal or Healthy Families?

ANSWER:

- There is one application form for both programs. You can call (888) 747-1222 and ask for a mail-in application, and you can apply through the mail. 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 MediCal" 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.

Tip: *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 standard to meet. You must have medical records (such as doctor's 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 (800) 399-4529 or Neighborhood Legal Services (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.

Children with disabilities can also get SSI. You can also at any Social Security office.

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 Medical" 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.

REMEMBER: If your child was born in the U.S., she is a U.S. citizen and

may qualify for benefits even if you are undocumented. 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 body 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.

Helpful Contacts

Public Counsel: (213) 385-2977, ext. 500
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.
For government benefits and foster care issues, call: (213) 640-3883.

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 and Healthy Families: (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)
Can help you find a doctor or clinic for free check-ups and vaccinations. Call for a list of doctors and clinics near you.

Family PACT: (800) 942-1054
Family planning services, 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
Maternal and Child Health Access (MCHA) is dedicated to ensuring meaningful access to health and social services for low-income women and their families and to helping them improve the quality of their lives.

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

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

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 letter or 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 fill out the application and obtain documents you need.
- DPSS cannot deny you aid because you don't have one specific document (like a birth certificate), but must help you find another way to verify important facts (like your baby's age).

*This list was prepared by Legal Aid Foundation of Los Angeles and Western Center on Law and Poverty, Inc.

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