



## Resources for Union Members Experiencing Financial Stress during the COVID-19 Pandemic

### **Health Insurance (Medicaid) and ACA Health Insurance Subsidies:**

Medicaid is the federal and state funded program to provide health insurance for low-income Americans. Eligibility requirements vary by states, and are typically based on income, assets, age and household size. If you do not qualify for Medicaid, you may qualify for subsidies through the health insurance exchange. It is important to note that income thresholds include non-wage income such as unemployment compensation and retirement account distributions.

You can find more information about state eligibility requirements and how to apply here:

<https://www.policygenius.com/blog/a-state-by-state-guide-to-medicaid/>. If you have children but do not qualify for Medicaid, they may qualify for CHIP: <https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/>.

### **Rent Assistance:**

Many states and municipalities are funding rental assistance programs to support those impacted by the pandemic. You can use this map to find one in your community: <https://nlihc.org/rental-assistance>.

### **Food Assistance (SNAP):**

The supplemental nutrition assistance program (SNAP – formerly known as food stamps) provides financial support for low-income individuals and families to purchase groceries. Eligibility requirements are similar to Medicaid, however, the size of the benefit can vary.

You can find more information about eligibility for SNAP and applying in your state here:

<https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits>

### **Local Food Banks:**

Unlike SNAP and other programs, many food banks do not have strict eligibility requirements and will give assistance to any individual or family who has a need. You can find a food bank near you at <https://www.feedingamerica.org/find-your-local-foodbank>. Additionally, many social service organizations and religious groups are currently operating temporary food assistance programs.

### **Assistance with Utility Bills:**

The low income home energy assistance program (LIHEAP) provides assistance to eligible individuals and families with heating and cooling costs. This program is administered on a state level and contact information for your state's program can be found here: <https://www.benefits.gov/benefit/623>. In addition, many utility companies operate their own internal assistance programs.

### **Pharmaceutical Assistance Programs:**

Some states offer programs designed to assist low-income individuals with the costs of pharmaceutical drugs. Some of these programs are limited to seniors, while others are open to beneficiaries of any age. You can see if your state has a program here: <https://www.medicare.gov/pharmaceutical-assistance-program/#state-programs>