Public benefits benefit the public



by Michelle Wrona Fox, managing attorney

The concept of public benefits - the government giving aid to those who struggle to support or care for themselves and their families - finds its roots in the U.S. in the era of the Great Depression. The form and size of this assistance has evolved greatly over the years. Today, millions of Americans rely on some form of public assistance, with some studies showing over 50% will rely on it at some point in their lifetime and as many did during the beginning of the COVID-19 Pandemic.

The impact of public benefits ripples through many layers - both individual and societal. It's simple to envision the concrete and immediate effect on one family who relies on assistance to put nourishing food on the table or access critical healthcare. With benefits, this family avoids hunger, discomfort, poor health, and the financial devastation that comes with an economic crisis. This layer of impact has great value.

But consider what happens when millions of Americans, and often those living as neighbors in our country's economically disadvantaged regions, are lifted up by this safety net together. Together they make a priceless and immeasurable systemic impact on communities and economies - especially at a time when the economy is sluggish, the workforce faces challenges, and inflation is high.

In fact, public benefits benefit us all.

At the community level, broad swaths of families have more of their basic needs met - resulting in a better ability to secure and maintain needed employment and removing common barriers to employment around childcare and transportation. Many of these recipients are entry level workers filling critical jobs that employers already struggle to fill in fields like health and child care and even retail that we all rely on to meet our basic needs.

At an economic level, more SNAP dollars flowing into grocery stores impact store workers, growers, and truck drivers. According to Policy Matters Ohio, one "...recent study found that every SNAP dollar spent during a slowing economy increased Gross Domestic Product (GDP) by \$1.54." Medicaid also acts as an economic stimulus. According to nonprofit health advocacy organization Community Catalyst, Medicaid funds "...job creation and...hospitals, physicians, nursing homes, and other health services. Medicaid spending ripples through the economy as health care workers spend their wages and health care facilities purchase necessary materials. In short, Medicaid adds billions of dollars in economic activity. "

The time is right to think about this important topic - as the majority of Americans are facing dramatic cuts in their public benefits in 2023. During the public health emergency created by the COVID-19 pandemic, SNAP (the USDA's Supplemental Nutrition Assistance Program that provides assistance supplementing the food budget of needy families) was authorized to provide the maximum benefit amount

according to household size, dispensing with calculations that reduce the amount available to a family. In late 2022, the agency began redetermining SNAP benefits for adjustment based on income and expenses. Some recipients may begin seeing decreases starting in March of 2023. Further, the Ohio Department of Medicaid will also begin recertifications that were halted due to the pandemic. Medicaid is a government program providing health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults and people with disabilities. With the number of Ohioans receiving Medicaid higher than ever, this process is expected to be complicated and could result in a loss or stall in critical medical benefits for some rightful recipients.

To be sure, as Ohioans experience lost or reduced benefits, the ripples will be felt across the economy. It's vital to us all that eligible beneficiaries secure and maintain the full amount of benefits for which they qualify. There are steps community members and social service partners can take to ensure this happens. Sharing information and education on the recent and upcoming changes in SNAP and Medicaid eligibility can be the first step.

Information to share on SNAP changes: Although SNAP redeterminations were already made on a recipients base amount in most cases, many recipients have not yet seen a change in their allotment, but they will in March. They can still appeal if they believe their base amount is wrong. They will need to do this within 90 days.

However, they cannot appeal the loss of the emergency allotment that was giving them the full amount possible based on household size. Now their income and expenses will determine what they actually receive.

Encourage SNAP recipients to pay attention to notices and ask questions. Again, if they believe their base amount is wrong, they should file an appeal within the 90 day deadline. After they file an appeal, they can also reach out to Community Legal Aid for a further review of their case.

Information to share on Medicaid changes: There may also be confusion and misinformation as Medicaid works to reinstate their recertification process. Those who are disabled or on SSI should expect a passive review during Medicaid redeterminations, which includes a simpler process just verifying income. Those on Medicaid facing denials should be assessed as to whether the family is eligible for other Medicaid programs available through DJFS. Those who are not eligible for any Medicaid program or employer provided insurance can look to the Marketplace for Insurance.

It's also important to remember there are appeals rights around Medicaid determinations. Many partners can have a useful role helping their clients with this paperwork. Finally, although Ohio law states redeterminations must be complete within 90 days, advocates believe in practice the agency will take up to 12 months given the scope of work facing them and staffing challenges. Generally, this is believed to be a positive development as 90 day reviews are likely to be fraught with error.

Americans across all lines access public benefits throughout their lifetime - Democrat and Republican, working and unemployed, young and old, able bodied and disabled, Black and white. When these benefits are easier to qualify for, access, and maintain, everyone - and the economy - wins.

This article is part of Legal Aid's "Big Ideas" series.

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