

Question: What are some tips for advising beneficiaries about the impact of earned income on the Supplemental Nutritional Assistance Program (SNAP)?

The job of the CWIC requires more than simply advising beneficiaries on the impact of earnings on Social Security benefits; it entails advisement on all public benefit programs. The receipt of the Supplemental Nutritional Program (SNAP), formerly known as Food Stamps, is part of the whole array of benefits that SSA beneficiaries may receive. As a result, to provide comprehensive advisement CWICs must address the impact of an employment goal on SNAP. To be able to provide this advisement, a CWIC must be proactive about developing their knowledge about SNAP rules and establish a process for verifying a beneficiary's SNAP benefit.

Developing knowledge of SNAP program rules:

Since the rules for the SNAP program differ from state to state, a CWIC must take proactive measures to develop their knowledge about the details of this benefit program. Here are some steps a CWIC can take to develop their knowledge:

- Review the SNAP unit in the CWIC manual to become knowledgeable about the federal requirements of SNAP.
- Take the VCU-NTC Other Federal Programs web course, which covers the basics of SNAP.
- Some state agencies who administer SNAP have developed a SNAP program manual which may be available online. This type of manual will specify, among other things, the policies on determining countable income and calculating the benefit amount. A CWIC should clarify if their state has such a manual and if so, become familiar with it.
- Develop a relationship with a SNAP technical expert. Most states have policy analysts who provide technical support to the eligibility workers and case workers who administer the benefit. Those experts may be willing to provide a SNAP training for CWICs and/or advise on technical SNAP questions.
- Some state agencies who administer SNAP have developed online calculators or other software to help calculate the SNAP benefit amount. CWICs should clarify if their state has such a tool and become familiar with using it.

Verifying a beneficiary's SNAP:

- Have beneficiaries provide copies of recent correspondence from the local SNAP office. States frequently conduct re-certifications to ensure continued eligibility. At the conclusion of the re-certification, beneficiaries receive written notification of continued benefits eligibility and their new benefit amount. This notification can be a great way to easily verify benefits.
- Develop a relationship with an expert at the local SNAP office or at the administrative level who can verify SNAP benefits. Establishing a system with this person in which you can send in releases of information to obtain verification and receive a fax or mailed verification in return can be a great way to verify benefits.
- Remember that if the agency that administers SNAP also administers other public benefits, use one release that lists all the applicable programs rather than inundating them with multiple releases for each program that you need to verify for the beneficiary.

As noted above, building a relationship with an expert at the administrative or local level can be beneficial in many ways. To develop that relationship, not only are you requesting verification and information, but you can also offer them information about the WIPA program. Information sharing between the programs will enhance individual and agency knowledge, while at the same time working towards our mission of helping beneficiaries to become employed and enhance their self sufficiency.

Strategies for success when advising on SNAP:

Information about SNAP should be discussed in both the Benefits Summary and Analysis, and the Work Incentive Plan. Be clear about how SNAP counts earnings, how that impacts their continued receipt of the benefit and the earned income reporting requirements. Be sure to relate the individual impact to the big picture in the BSA. For example, when you are counseling an SSI beneficiary and going through the SSI calculation, which shows them how much more they have by going to work, be sure to include the fact that SNAP may be lost or reduced in the total financial outcome. The beneficiary needs to understand the whole financial picture as a completed puzzle, not each piece individually. You never want this to be a surprise! A well-informed beneficiary is more likely to successfully return to work and become more self-sufficient, which fulfills the mission of the WIPA program.

It is important to remember that SNAP is not a static program. Program rules change and changes happen in the lives of the beneficiaries that you serve. As a CWIC, you must pay close attention to these changes and provide accurate and timely advice to your beneficiaries. Remember that just because a person returns to work and their SNAP allotment changes, other factors may change that would require you to revisit the income and eligibility rules as well as

to update reporting requirements for SNAP. Discussing the impact of earnings to SNAP is not a one-time event; you will re-address this as you continue to adapt and change the BSA and WIP throughout the beneficiary's journey through employment.

Here are some helpful websites for learning more about your state's SNAP program:

<http://www.fns.usda.gov/oane/SNAP/SNAPMap.htm>

http://www.isafetynet.org/link_topics/eligibility_sites.asp