Public Benefits

What are “public benefits”? “Public benefits” are food, medical and financial assistance for people who qualify based on need. Benefit programs run by the State of Texas include:

- **Food** - SNAP food benefits (food stamps) helps people buy groceries. Emergency SNAP benefits can be provided within 24 hours. People who receive SNAP get the Lone Star Card, which can be used like a debit card at the cash register of grocery stores and some farmer’s markets.

- **Cash Assistance** - Temporary Assistance for Needy Families (TANF) helps families with children age 18 and younger pay for things like food, clothing, and housing.

- **Health and Medical** - Various programs that provide assistance with medical bills for doctors, hospitals, and medicines. Programs include: Children’s Medicaid, Children’s Health Insurance Program (CHIP), Medicaid or CHIP for pregnant women and Medicaid for an adult caring for a child. The Texas Women’s Health Program provides low-income women ages 18-44 with family planning services, health screenings and birth control. Medicaid “Waiver” programs help severely disabled and elderly who need home health care, medical equipment, and other special services. Medicaid Savings Programs pay the Medicare premium and medical co-pays for low-income Medicare recipients.

Benefit programs run by the federal government include:

- **Supplemental Security Income (SSI)** - SSI is a need-based program that provides cash assistance and Medicaid to low-income adults and children who are aged, blind, or disabled.

- **Social Security Disability Insurance (SSDI)** – provides cash benefits and Medicare to you if you are "insured worker." An insured worker is a person who has a significant work history with the Social Security Administration in the 10 years prior to becoming disabled. Certain dependents of a person receiving SSDI may be eligible for cash benefits as well.

- **Social Security Retirement and Medicare** – pays cash benefits based on contributions made through deductions from your paycheck. The earliest you can get Social Security retirement benefits is age 62. The earliest you can get Medicare is age 65 (earlier if you receive SSDI). For information about Social Security and Medicare benefits, go to [www.ssa.gov](http://www.ssa.gov).

- **Veteran’s Benefits** are available to members and former members of the armed forces. If you are a Veteran, go to [www.va.gov](http://www.va.gov) to see what benefits might apply to you.

How to apply? Most people who apply for benefits do not need to apply in person. Texas has an online application for state benefits at [www.YourTexasBenefits.com](http://www.YourTexasBenefits.com), or call 2-1-1 to find the office nearest you. To apply for the Texas Women’s Health Program, go to [http://www.texasswomenhealth.org](http://www.texasswomenhealth.org) or call 1-800-335-8957. To apply for Social Security benefits, go to [www.ssa.gov](http://www.ssa.gov) or apply in person to your local Social Security office. To find the office nearest you, visit the SSA website or call 2-1-1.

What do I need to apply? You must provide information any income you receive including child support, financial resources you have such as cash and bank accounts, property you own, any other public benefits you receive now or have received in the past, as well as how much you spend on rent, utilities, child care and other monthly expenses. You have the right to receive written notice if your application is considered incomplete. The notice must tell you what information is missing, and give you a deadline to provide the missing information.

What if my application is denied? You have the right to a written decision with instructions on how to appeal if your benefits are denied, terminated, or reduced. NOTE: If you miss the deadline to appeal, the agency’s decision will be final and you will need to file a new application.

Am I entitled to legal help? You do not have the right to a free attorney, but you are entitled to have a legal representative (who does not have to be an attorney) to help you with your appeal. If your English is limited, you have the right to an interpreter at no cost to you.