



Benefit Impact Guide

This document was created to provide general recommendations for individuals applying for UpLift - The Central Iowa Basic Income Pilot. These recommendations may be helpful in assessing the potential impact of receiving income payments on current and future public benefits. More help can be found by contacting the Project Coordination Team at ashley.ezzio@upliftiowa.org or michael.berger@upliftiowa.org.

Benefit	Description	Potential Impact	Recommendations
Medicaid (MAGI) Adult Medicaid Expansion and Affordable Care Act (ACA) Subsidy	Provides free or low-cost health insurance to individuals who can receive healthcare from providers that accept Medicaid as a payment source.	No Impact.	Applicants are encouraged to participate, assuming no other benefits concerns.
Hawk-i - Children's Health Insurance Program (CHIP)	Provides free or low-cost health insurance to uninsured children. Families pay no more than \$40/month as a premium.	No Impact.	Applicants are encouraged to participate, assuming no other benefits concerns.
Medicare	Provides health insurance for people 65 years old or older and those with disabilities.	No Impact.	Applicants are encouraged to participate, assuming no other benefits concerns.
Social Security	Provides retirement income to adults at least 62 years old.	No Impact.	Applicants are encouraged to participate, assuming no other benefits concerns.
Social Security Disability Income (SSDI)	Aid to adults who cannot work due to a medical condition.	No Impact.	Applicants are encouraged to participate, assuming no other benefits concerns.
Unemployment	Provides temporary aid to adults who lose their job, helping to meet basic needs while seeking new employment.	No Impact.	Applicants are encouraged to participate, assuming no other benefits concerns.
Earned Income Tax Credit (EITC)	Provides low- and moderate-income workers and families with a tax break	Low Impact.	Applicants are encouraged to participate, assuming no other benefits concerns.
Family Investment Program (FIP/TANF)	Provides temporary financial and other assistance to low-income families with a child while they are moving to self-sufficiency.	Low Impact.	Each applicant is encouraged to participant after weighing their individual potential impact and make a decision whether or not to participate in the program. A tool will be provided to selected individuals to support this decision.
Supplemental Nutrition Assistance Program (SNAP)	Provides Electronic Benefits Transfer (EBT) cards to low-income adults and families that can be used to purchase certain types of food.	Low Impact.	Each applicant is encouraged to participant after weighing their individual potential impact and make a decision whether or not to participate in the program. A tool will be provided to selected individuals to support this decision.
Public Housing and Section 8 Vouchers	Housing assistance for low-income families, the elderly, and persons with disabilities either through government-owned housing or vouchers to use in the private market. Family is required to pay 30%-40% of its monthly gross income for rent and utilities.	Moderate Impact.	Each applicant should weigh their individual possible impact and make a decision whether or not to participate in the program. A tool will be provided to selected individuals to support this decision.

Women, Infants, and Children (WIC)	Provides supplemental foods, healthcare referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, infants, and children up to the age of 5.	Moderate Impact.	Each applicant should weigh their individual possible impact and make a decision whether or not to participate in the program. A tool will be provided to selected individuals to support this decision.
Child Care Assistance Program	Helps pay for child care while a parent or caretaker works or attends school.	High Impact.	Applicants are strongly encouraged to speak to a licensed benefits counselor about options. Monthly income payments will affect Child Care Assistance benefits and may be difficult to get back once lost.
Medicaid (Non-MAGI)	Provides free or low-cost health insurance to aged, blind, or disabled individuals who can receive healthcare from providers that accept Medicaid as a payment source.	High Impact.	Applicants are strongly encouraged to speak to a licensed benefits counselor about options. Monthly income payments will affect Medicaid (Non-MAGI) benefits and may be difficult to get back once lost.
Supplemental Security Income (SSI)	Aid to low-income children and adults with a disability. Also payable to adults at least 65 years old without disabilities who meet financial limits.	High Impact.	Applicants are strongly encouraged to speak to a licensed benefits counselor about options. Monthly income payments will affect SSI benefits and may be difficult to get back once lost.

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