

SNAP Banked Month Guide

I. Background

The Supplemental Nutrition Assistance Program (SNAP) allows all states to earn up to 15% exemptions of the number of Able Bodied Adults Without Dependents (ABAWD) who may have lost eligibility for SNAP due to the time limit provision. The federal regulations that outline the 15% exemptions are found in Title 7 Code Of Federal Regulations (CFR) 273.24(g) (h) and the Food and Nutrition Act section 6(0). The 15% exemption allows states banked months be used to extend eligibility for SNAP. These banked months are cumulative and can be carried forward each year. As of 12/1/2015 Minnesota has accumulated 110,658 months and will earn an additional 22,500 banked months federal fiscal year (FFY) 2016. This leaves approximately 130,000 banked months that can be used by eligible ABAWDs to receive SNAP benefits after they have used their 3 ABAWD months in a 36 month period.

In February 2015 the OHS Commissioner designated a group of interested community based organizations that are members of the Nutritious Food Coalition to work with OHS and DEED staff to provide recommendations to assist ABAWDs who had used their 3 ABAWD months and who were no longer SNAP eligible. One of the recommendations from this ABAWD Task Force was to provide policy guidance for the use of these banked months.

Below is guidance for the use of these banked months. OHS will keep 20,000 banked months back from the counties to cover any over usage that may occur by counties.

The Banked Month guidance does NOT apply to ABAWDs living in exempt counties and reservations. See POLI/TEMP sections: TE02.05.68 – ABAWD SNAP E&T EXEMPT RESERVATIONS and TE02.05.69 – ABAWD SNAP E&T EXEMPT COUNTIES.

I. Banked Month Guidance

Based on the above Federal regulations the following guidance will be used by counties to use the available banked ABAWD months beginning January 1, 2016.

This guidance enables ABAWDs who have exhausted their three countable months in a 36 month period to reapply for SNAP and to receive up to three additional months of SNAP benefits through Minnesota's banked months. To use banked months the ABAWD needs to demonstrate *progress* towards meeting the full work related requirements that will eventually allow him/her to become eligible for additional counted months (i.e. – meeting 80hr/month requirements or participating in workfare).

Progress can include participating in community based employment and training, Adult Basic Education (ABE), post-secondary education, workfare, volunteer, and support services that reduce barriers to employment, but do not fully reach the full 80hr/month requirement to "earn" additional months.

Eligibility workers will look back to February 1, 2014 to determine if the ABAWD has used their 3 ABAWD months. The STAT/WREG panel contains the SNAP ABAWD Tracking record which will need to be reviewed to determine if the ABAWD has used their 3 ABAWD months. All SNAP recipients whose cases were closed or benefits reduced due to the use of the three ABAWD months may be eligible for banked months.

Access to banked months will begin January 1, 2016. ABAWDs who are not exempt from the ABAWD work and time limits are required to establish contact with a county authorized SNAP Employment & Training (E&T) counselor or county eligibility worker by phone or in person to verbally state their intention of working with E&T counselor during the first banked month. ABAWDs will be asked to show proof of engagement. If the ABAWD is enrolled and working with SNAP E&T services for the first banked month, the ABAWD is eligible for a second banked month. The ABAWD is eligible for a third banked month if the individual continues working with the SNAP E&T provider during the second banked month.

For SNAP applications pending or SNAP application taken on 1/1/2016 Eligibility workers should look at pending SNAP applications that contain ABAWDs to determine if the ABAWD is eligible to use Banked Months. For ongoing SNAP cases that are set to close, review eligibility for Banked Months.

1. Criteria for the Banked Months

The following criteria will be used by Eligibility Workers to consider eligibility for the use of the banked months:

- Prorated or partial months of SNAP benefits will NOT be counted as a Banked Month.
- No ABAWD is eligible for a banked month unless all three counted ABAWD months have been used.
- No ABAWD is eligible for a banked month if they meet the requirements (80 hours/month) to receive a second three months of benefits. See CM section 0011.24 – Able Bodied Adults Without Dependents in the **EARNING ADDITIONAL MONTHS** section. Banked months may be utilized after the

second three month period is exhausted if the person meets the banked month requirements.

- ABAWDs who were sanctioned for failure to comply with E & T requirements and did not use all of their three counted months will be eligible for the banked months only if they reapply for SNAP with an eligibility worker and reengage in allowable SNAP E&T activities for the completion of their three counted months of SNAP. ABAWDs who had been removed from the SNAP unit due to the use of their 3 ABAWD months can request that the county eligibility worker add them back to their SNAP case. ALL ABAWDs will need to be assessed for fitness to work and assessed for a personal exemption. See CM section 0011.24 – ABLE-BODIED ADULTS WITHOUT DEPENDENTS and CM section 0028.06.12 – WHO IS EXEMPT FROM SNAP WORK REGISTRATION for the ABAWD and Work Registration exemptions.
- ABAWDs who fail to engage with the E&T Provider by the MAXIS cutoff date for the first banked month have surrendered access to further banked months unless they have good cause for failing to comply. Good cause includes a claim that the ABAWD is ill or injured, caring for a relative who is ill and needs care by the ABAWD, unable to secure transportation, experiencing an emergency situation that prevents engagement, or other situations as determined by the eligibility worker. Good Cause is determined by the county eligibility worker. See CM section 0028.21 – GOOD CAUSE – NON-COMPLIANCE – SNAP.
- The county eligibility worker must determine if Good Cause exists for the ABAWD. The county eligibility worker must give the ABAWD 10 day notice to close the case.
- Banked months are available once during an ABAWD's rolling calendar 36 month eligibility period.

ABAWDS will be allowed to use banked months for personal exemption for a fourth, fifth, and sixth banked month IF they have or are experiencing any of the following:

- Homelessness
- Victims of domestic violence

- A veteran
- An individual who lost MFIP eligibility as a result of the youngest child aging out are eligible to earn an additional three banked months as long as they continue to engage in employment and training activities.
- An individual who has aged out of foster care.

Eligibility workers must review the above criteria for the use of further banked months with the ABAWD by having a conversation with the ABAWD or by reviewing the MAXIS case. The above information and the use of banked months for all of the banked months must be put in MAXIS CASE/NOTES.

2. Demonstrating Progress with Employment Services

Access to the three additional months for those eligible individuals listed above requires that the ABAWD has demonstrated progress toward meeting work related requirements in the third banked month. Eligibility for each additional month in the second three month set is determined by the ABAWD demonstrating progress toward meeting future work related requirements adequate to "earn" additional months of SNAP benefits. Demonstrating progress means working toward the goal of fully meeting the 80 hour/month or adequate workfare to qualify the ABAWD for continued SNAP benefits after banked months have been fully expended.

"Demonstrating progress" will recognize the special needs of the ABAWD population. The ABAWD will meet with a single designated contact in the county, either the county eligibility worker *or* the SNAP Employment & Training (E&T) Counselor, who will determine what barriers exist for each person and create an appropriate plan that will address these barriers. The length of the Employment Plan (30 or 90 days or some other timeline) will depend on what best fits the needs of the ABAWD. During this meeting, the worker or counselor will assess the ABAWD's ability to work and make referrals to appropriate medical providers if necessary.

The ABAWD will demonstrate continued progress with a county authorized SNAP E&T counselor or county eligibility worker to maintain eligibility for SNAP benefits. "Proof" of continued progress can include in-person meetings, phone contact, written communication regarding progress, and direct contact with other providers (for example: contact with an Adult Basic Education (ABE) instructor to verify participation). Demonstration of progress should be

sensitive to the ABAWD's needs and resources available to obtain and document continued eligibility.

The Employment Plan will describe activities that assist the ABAWD toward the goal of engaging in 80 hours a month of E&T activities at the end of the 3 banked months or 6 banked/exempt months. The plan will be based on the needs of the ABAWD and the barriers they face. The plan will determine appropriate agency referrals for services. Appropriate agencies include agencies that provide the following services:

- Adult Basic Education (ABE)
- Career Pathways Projects
- Workfare
- Volunteer and other work experience
- Community based services such as housing search assistance for those who are homeless.
- Domestic abuse services such as safety planning.
- Other social services.

SNAP E&T participants will have the opportunity to volunteer for the workfare and work experience components in areas where suitable work sites are available.

If the ABAWD is already working with such an agency and wants to continue contact with the agency, the SNAP E&T plan will allow continued cooperation with this agency. Documentation of the hours spent, the activity participating in, and the signature of the supervisor or staff person working with the ABAWD must be provided to the SNAP E&T counselor or the eligibility worker (whomever the County has identified as the primary contact for this documentation). Contact information for the primary contact will be provided upon application for SNAP. If the County operates a SNAP E&T program, the SNAP E&T Counselor is the primary point of contact.

If the ABAWD does not demonstrate progress toward meeting future work related requirements, the SNAP E&T Counselor notifies the county eligibility worker and the ABAWD of the intent to close the SNAP case due to non- cooperation.

ABAWDs living in counties that are NOT operating a SNAP E&T program will

need to report directly to their county eligibility worker the activities that they have participated in each month. The eligibility worker will need to determine if the ABAWD has met the requirements listed above for demonstrating progress with SNAP E&T activities to earn banked months. The [Supplemental Nutrition Assistance Program \(SNAP\) Employment & Training Services Job Search/Work Activity Log \(DHS-6935\)](#) form should be used for the ABAWD to document progress with SNAP E&T activities to earn banked months.

3. MAXIS Process

For information on the MAXIS process, see TE10.34.01 (ABAWD Banked Months - System Process).

4. Tracking Of ABAWD Months

Each county will need to track the use of these banked months monthly and this data will be sent to OHS/DEED staff 10 days after the end of the month. The tracking tool for these banked months will be sent to the County Financial Supervisor in an email in January 2016.

OHS staff are reviewing other ways to track the banked months such as using WEBI tools to run reports or to use Blue Zone Scripts to automate this process.

5. WorkForce One (WF1) Process

- A referral will be sent manually to WF1. If the SNAP participant had an open record in SNAP E&T before, the new referral will be identified as Sequence 2.
- Participant referrals for banked month participation are new referrals because the WF1 case was closed. If a referral was previously made and accepted but not enrolled that referral may not be used because the 90 day window for enrollment has expired. Previous referrals not accepted may reside in pending indefinitely, but may not be used past 90 days from referral date.
- Counselors must establish contact with the SNAP participant and arrange for a meeting either in person or by phone to discuss engagement opportunities for the first month.
- WF1 Employment Plans must be developed with participants that set forth terms and conditions for engagement and which should specify participant/counselor contact methods as described in the Demonstrating Progress section on pages 4 through 6.

- Participant engagement in activities with other organizations must be included in the Employment Plan when appropriate.
- Counselors must track and case note activities in WF1 along with any support services provided.
- Monthly status updates must be communicated to eligibility workers by the monthly MAXIS cutoff date to ensure participants either receive another banked month or are closed or removed for the following month due to non-compliance with plan requirements.