

Support for Working Families

"If I had my child to raise all over again,
I'd build self-esteem first, and the house later.
I'd finger-paint more, and point the finger less.
I would do less correcting and more connecting.
I'd take my eyes off my watch, and watch with my eyes.
I'd take more hikes and fly more kites.
I'd stop playing serious, and seriously play.
I would run through more fields and gaze at more stars.
I'd do more hugging and less tugging."

- Diana Loomans, author and professional speaker/trainer

As a dad and husband, I am keenly aware that mothers with kids should be regarded as working moms. ("Amen, brother!" says my wife.) Many parents who also have a paying job, however, are not aware that they might qualify for helpful benefits. Here are seven important benefits that can help eligible working families.

1. TennCare Coverage for Children

Children covered by TennCare can receive hospital care, visits to the doctor, preventive care, medicine, dental care, immunizations, and eyeglasses. Children of employed parents with lower income may be eligible even if both parents work, and even if the family has a car, a house, and a savings account.

New applicants can only apply for "TennCare Medicaid," which has two groups: Categorically Needy and Medically Needy. Different TennCare groups have different eligibility guidelines. Parents can apply for TennCare at their county Department of Human Services (DHS) office. Call 1-866-311-4287 for more information.

2. Cover Tennessee for Adults

"CoverTN" provides working adults with low-cost insurance coverage for basic medical services. First available to Tennessee employers of 25 or fewer employees, CoverTN is allowing employers with 50 or fewer employees to apply as of January 2008. CoverTN members who become pregnant can apply for coverage through CoverKids. Employers can get more information at 1-866-CoverTN (1-866-268-3786).

3. Child Care Assistance

DHS provides financial assistance for child care costs for low income families. There are several programs with different features and eligibility guidelines. Parents can apply at their county DHS office to get

information on applying with area child care certificate programs.

4. Earned Income Tax Credit (EITC)

Parents with lower income who work part time or full time may be able to use the EITC to receive a credit or refund of about \$2,800 for 1 child or \$4,500 for 2 or more children. Parents may also have the option of getting more take home pay during the year by filing a form W-5 with their employers. Call 1-800-829-1040 for more information.

5. Food Stamps

Many working Tennesseans who are eligible for food stamps never apply. Parents with lower income and their children may be eligible if they meet the citizenship, income, and resource tests. Households can apply at DHS offices at no charge.

6. Free Help with Filing Tax Return

Each year, the IRS Volunteer Income Tax Assistance (VITA) program and the Tax Counseling for the Elderly (TCE) Program offer free tax help to persons who qualify. To find such programs in Tennessee, call 1-800-829-1040. Another option is dialing 211 or 1-800-318-9335 to get in touch with Tennessee's free help line and volunteer opportunity line from the United Ways of Tennessee.

7. Assistance with Child Support

Tennessee has a network of child support services offices which serve all 95 counties. Without hiring a lawyer, parents can apply to receive child support. Parents who pay child support can also apply to request a change in the payment amount when there is a significant change in circumstances. Call 1-800-838-6911 to locate your child support office.

by Jim Hawkins, Managing Attorney, Gallatin office, Legal Aid Society

Note: This column is not intended to take the place of legal advice. All cases are different and need individual attention. Consult with a private attorney of your choice to review the facts and law specific to your case.

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