



Critical Medical Needs Program

Navigator Training

Navigator Training Goals

- Understand the Office of Home Energy Programs (OHEP) Critical Medical Needs Program (CMNP)
- Understand how to complete an Office of Home Energy Programs (OHEP) application
- Understand types of benefits and how they help applicants

Training Overview



1. Overview
2. Application Process
3. Income Eligibility
4. Forms and Notices
5. Next Steps



OVERVIEW

OFFICE OF HOME ENERGY PROGRAMS



OHEP Mission



Provide bill assistance to low-income households in the State of Maryland to make energy costs more affordable and to help with the prevention of loss and the restoration of home energy service.

Purpose of CMNP



The purpose of the Critical Medical Needs Program is to:

1. Reduce the barriers to the energy assistance application process for critical medically vulnerable individuals and their households in obtaining state and federal financial assistance for their electric, gas, or other energy source bills;
2. Make referrals, as necessary, to other agencies and organizations when additional resources are necessary for the continuation or restoral of energy service; and
3. Coordinate with the Department of Housing and Community Development for energy efficiency programs, and heating and cooling system repair or replacement programs.

Program Components



	Maryland Energy Assistance Program (MEAP)	Electric Universal Service Program (EUSP)	Arrearage Retirement Assistance (ARA)	Gas Arrearage Retirement Assistance (GARA)
Frequency of Grant	Annual (State fiscal year)	Annual (State fiscal year)	Every 7 years (certain exceptions may apply)	Every 7 years (certain exceptions may apply)
Grant Requirement	Account does not have to be in the Applicant's name	<ul style="list-style-type: none"> Account <u>must</u> be in the Applicant's name Requires Budget Billing 	<ul style="list-style-type: none"> Applicant <u>must</u> receive EUSP grant to be eligible Applicant must have a past-due electric balance of at least \$300 	<ul style="list-style-type: none"> Applicant must receive MEAP grant to be eligible Applicant must have a past-due gas balance of at least \$300
How Benefit is Applied	One-time credit to the fuel supplier	<ul style="list-style-type: none"> Pays a portion of customer's current electric bill Grant is applied in monthly credits to electric supplier* See Chapter 1.1.2 for exceptions 	<ul style="list-style-type: none"> Assists customers with large past-due electric bills, up to \$2,000 Grant is applied as a one-time credit to electric supplier 	<ul style="list-style-type: none"> Assists customers with large past-due gas bills, up to \$2,000 Grant is applied as a one-time credit to gas supplier
Funding	Federal Low Income Home Energy Assistance Program	<ul style="list-style-type: none"> Utility ratepayer fees Regional Greenhouse Initiative via Maryland Strategic Energy Investment Fund 	<ul style="list-style-type: none"> Regional Greenhouse Gas Initiative via Maryland Strategic Energy Investment Fund 	Federal Low Income Home Energy Assistance Program

Pop Quiz!



Q1. How often can an applicant receive a MEAP (heating) grant?

- A. Once every 7 years
- B. Once a year
- C. Once in a lifetime
- D. Whenever it is needed

Q2. How often can an applicant receive an arrearage grant?

- A. Once every 7 years
- B. Once a year
- C. Once in a lifetime
- D. Whenever it is needed

Benefit Determination



- EUSP and MEAP Benefits are determined by:
 - Household size
 - Total gross household income
 - Energy usage and heating source

- Electric and Gas Arrearage Benefits are determined by:
 - Amount past due, up to \$2,000
 - Eligible arrearage amount is confirmed with the utility company

Application Period



- One application – 4 separate benefits plus referrals to energy efficiency (DHCD) and Universal Service Protection Program (USPP)
- May receive benefits once per program year
- Program Year runs July 1st – June 30th
 - Customer applied July 5, 2020 and received benefits and then reapplies February 7, 2021. Customer's second application will be denied because they already received benefits in the same program year.
 - Customer applied March 10, 2020 and received benefits and then reapplies July 7, 2020. Customer's second application is accepted because it is in a new program year.



Application Review



- Boxes must be marked for every program for which the customer wishes to apply.
- If boxes are not marked, OHEP will verify that the customer does not want that particular benefit, which will slow the process.
- If the boxes ARE checked, OHEP will verify eligibility for that benefit.
- OHEP cannot just opt customers in to a program.
- All applications must have a signature and date.

Point in Time Policy



- Customers must apply for all programs at a single point-in-time
 - EUSP (electric)
 - MEAP (heat)
 - Electric Arrearage
 - Gas Arrearage
- Arrearages are the **ONLY** exception (PIT Waiver)
 - Waiver criteria:
 - Customers must show a decrease in income (resulting in a lower benefit level); OR
 - Household meets OHEP’s definition of the “**Vulnerable Population Waiver**”

Vulnerable Population Waiver



- Electric or Gas Arrearage Retirement Assistance may be received once every 7 years
- “Vulnerable households” who received <\$800 within the previous 7 years may be eligible for additional funds.
- Vulnerable households are defined as having:
 - Household member over 65; or
 - Household member under 2; or
 - Household member who is medically fragile.
- The total 7 year benefit may not exceed the \$2,000 maximum.



Pop Quiz!



Q3

Mr. Philips is applying for Energy Assistance for his household of 3. He is 25 years old and lives with his 30-year-old girlfriend and their 1-year-old daughter. No one in Mr. Philip's household has a serious medical condition that would qualify them for the CMNP. He says he has a past-due balance of \$2,500 on his electricity account and you learn that he received a \$600 arrearage grant in 2015. Is he eligible for a Vulnerable Population Waiver?



Answer

Q3

Yes. Mr. Phillips' application is eligible for a PIT and VPW waiver because there is a household member under the age of 2.

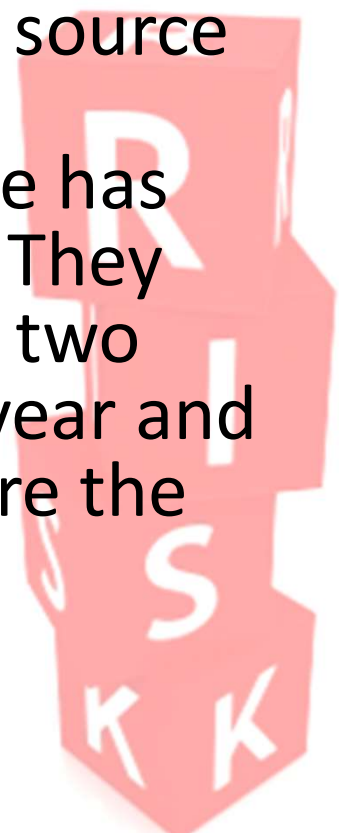


Pop Quiz!



Q4

Mrs. Dorsey and her husband are applying for Energy Assistance. Both Dorseys are retired and receive Social Security benefits as their sole source of income. Two years ago, Mrs. Dorsey was diagnosed with breast cancer and the couple has been struggling to pay their bills ever since. They have received Energy Assistance for the last two years including a \$400 arrearage grant last year and have applied this year through the CMNP. Are the Dorseys eligible for a Vulnerable Population Waiver?



Answer



Q4

Yes. By definition, a CMNP applicant is eligible for a VPW because they are medically fragile.



Who Should Apply?



- Any household member 18+ or emancipated may apply
- Maintains the primary residence at the service delivery address on the application
 - Or has met the requirements necessary to apply as proxy on behalf of a qualified Applicant.
- The electric bill must be in the applicant's name to qualify for EUSP and Arrearage grants
- Household members may not become applicants later in the same program year
 - Exception: the original applicant no longer lives in the household
 - Proof of other residence must be obtained

FY21 Income Eligibility Guidelines



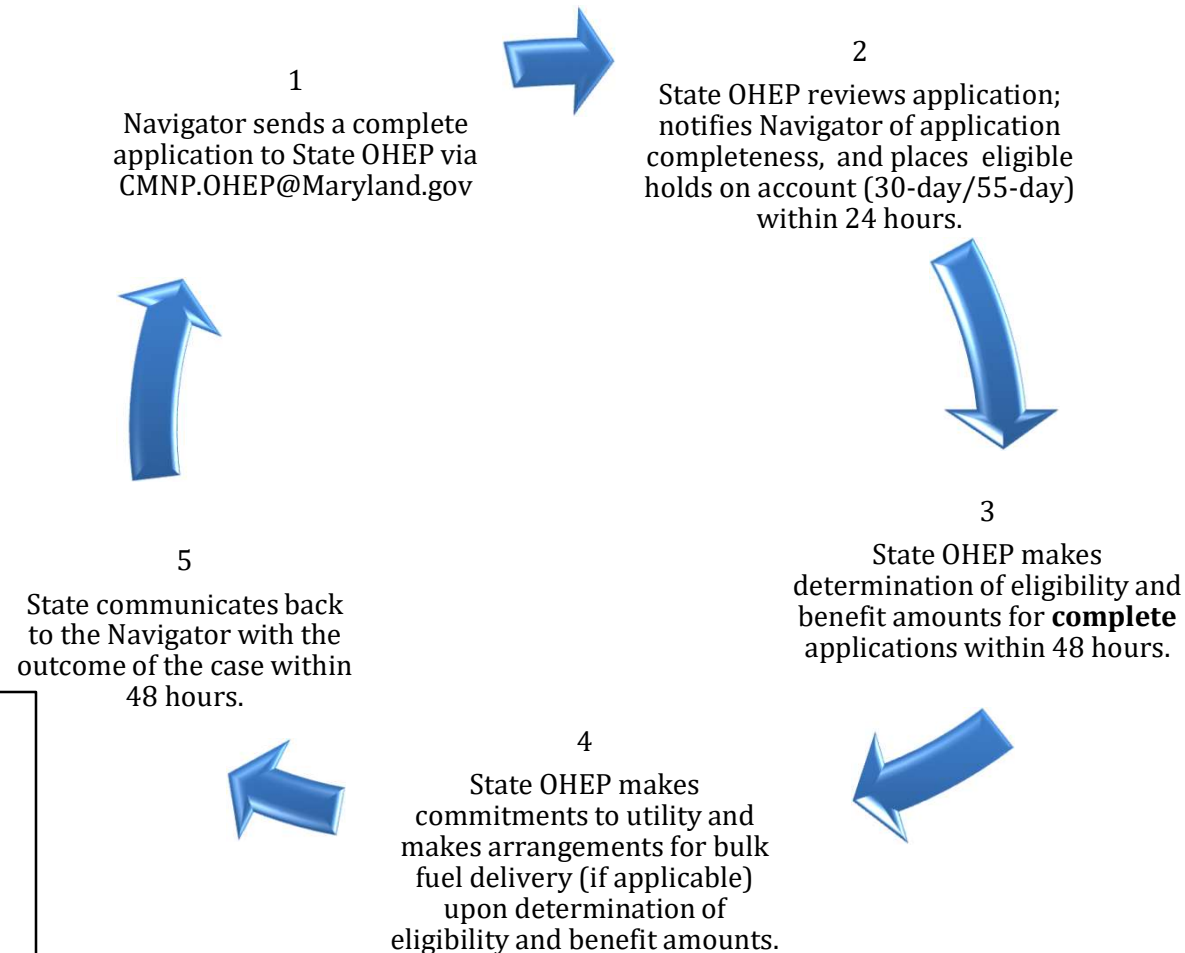
(Based on 175% of the Federal Poverty Level)

HOUSEHOLD SIZE	MAXIMUM MONTHLY GROSS INCOME STANDARDS
1	\$1,861
2	\$2,515
3	\$3,168
4	\$3,821
5	\$4,475
6	\$5,128
7	\$5,781
8	\$6,435
For each additional person add	\$654



APPLICATION PROCESS

Application Process



NOTE: Application completeness is important for timely processing. If an application is incomplete, a Request for Additional Information will be sent to the Navigator with 15 days to return the information.

Pre-Screening Process



- Provide customers background information on all OHEP programs
 - Use the application and brochure for reference
- Inform clients of required documents they need for application
 - Use application checklist for reference
- Ensure documents are there before completing the application
 - Use checklist on CMNP Cover Sheet as guide



CMNP Application Cover Sheet



OFFICE OF HOME ENERGY PROGRAMS
CRITICAL MEDICAL NEEDS PROGRAM APPLICATION COVER SHEET

Navigator's Contact Information

Organization: _____
Worker's Name: _____
Phone Number: _____
E-Mail Address: _____

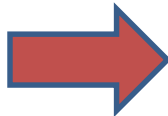
Application Documents

Required Documents for CMNP

- Application (signed and dated)
- Applicant's Photo ID
- SS Cards for all Household Members
- Utility Bill
- Proof of Income for all Household Members
- Proof of Residence
- Physician's Certification Form

Optional Materials

- Declaration of Zero Income
- Household Worksheet
- Resource Provider Statement
- Wage Verification Form
- Landlord Agreement
- Proxy Authorization



Case Status

Turn-Off Notice Service Disconnected Out of Heating Fuel Broken Heating/Cooling System
Does your organization have additional funds available if OHEP grants do not cover full bill? Yes No

Consent to Share Application Information

I confirm that the named client has provided permission for public utilities and social welfare agencies to release information in this form, including benefit amounts, to the organization stated on this Cover Sheet for the limited purpose of facilitating delivery of energy assistance benefits.

Navigator or Applicant's Signature: _____ Date: _____

For Office Use Only

OHEP Agency Representative: _____
 Certified Grant Amounts: EUSP: _____ MEAP: _____ Arrearage: _____
 Denied Reason for Denial: _____

OHEP REF COV (REV 9/17)

Application Checklist



Photo ID for the Applicant (Please submit one of the following)

- Driver's License or other government issued identification card

Proof of Residence (Please submit one of the following)

- Unexpired driver's license with current address listed
- Current Lease or housing letter (within last 12 months) or rent receipt from landlord with address listed
- Mortgage Statement within last 30 days
- Current Property tax bill or receipt

Proof of ALL Gross Income for All Household Members

- | | | |
|-----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Wages (Employment)/
Tips/Commission | <input type="checkbox"/> Temporary Disability Assistance
Program (TDAP) | <input type="checkbox"/> Armed Forces Dependent
Allowance |
| <input type="checkbox"/> Self-Employment | <input type="checkbox"/> Pensions | <input type="checkbox"/> Criminal Injuries Compensation
Board Payments |
| <input type="checkbox"/> Rental Income | <input type="checkbox"/> Money/Income from Annuities,
IRAs, or other Retirement
Accounts | <input type="checkbox"/> Monetary Gifts and Loans,
excluding student loans |
| <input type="checkbox"/> Social Security | <input type="checkbox"/> Child Support | <input type="checkbox"/> Employee strike funds where there
is no employee contribution |
| <input type="checkbox"/> SSI/SSDI | <input type="checkbox"/> Alimony or Spousal Support | <input type="checkbox"/> Payments received by home care
providers for adult care |
| <input type="checkbox"/> Dividends | <input type="checkbox"/> Workman's Compensation
Benefits | <input type="checkbox"/> Railroad Retirement Benefits |
| <input type="checkbox"/> Interest from Savings or Checking
Accounts | <input type="checkbox"/> Unemployment Insurance Benefits | |
| <input type="checkbox"/> Interest or Dividends received
from the redemption of bonds | <input type="checkbox"/> Veteran's Pension | |
| <input type="checkbox"/> Estate or Trust Fund Income | <input type="checkbox"/> Mine Worker's Benefits | |
| <input type="checkbox"/> Royalties | | |

*If any adult household member (18 years or older) has not received any income in the last 30 days, a Declaration of Zero Income form must be signed. If no one in your household has received any income in the last 30 days, a Household Worksheet must be completed. Forms may be found at <http://www.dhr.state.md.us/energy> or by calling 1-800-332-6347.

Social Security Number Verification for all Household Members

- Social Security Cards or other Federal government-issued documents with name and SSN

Energy Bill Verification

- Most recent electric and heating (if applicable) bills

Physician's Certification

- Required for CMNP process
- Form must be signed (no stamps) by one of the following:
 - Doctor
 - Physician's Assistant
 - Nurse practitioner
- Must be submitted with the Cover Sheet and OHEP application
- Verifies there is a household member with a critical medical need (critical household member must be listed on the application)



Placing Holds on Accounts



- Customers who submit an OHEP application and have a termination notice may receive a 55-day hold on their account if the application is received within 15 days of the issuance of the termination notice.
 - Only one 55-day hold may be received per program year
 - Customers should continue to pay what they can on their account, as the hold does not stop the charges from accruing
- State OHEP will request a 30-day medical hold if necessary

Pop Quiz!



Q5. True or False: Once someone has applied to OHEP and has received a 55 or 30 day extension on their utility account, they do not have to pay anything to their utility company because the utility cannot charge them for usage at that time.

Answer



False. While a 55- or 30-day hold will protect an account from termination, the utility will continue to charge the account for energy being used.

Winter Restrictions

- Between November 1 and March 31, a utility may not terminate a customer's service because of nonpayment in a utility's designated weather station area for that customer in which the forecast temperature made at 6 a.m. is 32°F or below

Redetermination Process

The redetermination process is a streamlined application designed for certain vulnerable households.

Clients are eligible for the redetermination process if:

- They are 65+ or permanently disabled;
- Their income is fixed; and
- They received Energy Assistance last year

If you think your client fits these criteria but are not sure, feel free to ask state OHEP.



Countable Income and Documentation

INCOME AND OTHER ELIGIBILITY SCREENING

Household Members



- Who is counted in the household?
 - Any household member who is currently in the household the day the application is signed
 - All income received in the last 30 days is counted for all household members
- Children who move in/out of the household:
 - Custody order
 - School enrollment, child care, or medical records
 - Child listed on rental lease
 - CARES (State verification system)

Documentation

- Applications must include copies of:
 - Photo ID for the Applicant
 - Proof of Residence
 - Proof of Income for ALL Household Members
 - Social Security Cards for ALL Household Members
 - Copy of Electric/Heating Bill
 - Physician's Certification Form



Income Documentation

- Proof of ALL gross (pre-tax) income for ALL household members is required
 - Calculation is based off of all income received during the past 30 days prior to the date of application
- No expenses are excluded from income except:
 - Medicare payments
 - Medicare Prescription Drug Plan
 - Health insurance premiums deducted from pensions
 - Court-ordered garnishments



Income Inclusions/Exclusions

Inclusions



- Gross wages and tips
- Self-employment
- Social Security/SSI
- Dividend interest
- TCA/TDAP
- Alimony
- Child Support
- Pensions/Annuities

Exclusions



- Assets or the sale of assets
- In-kind contributions
- Employment income for children under the age of 18
- Assistance grants
- Training stipends
- Foster care subsidies
- Earned income tax credits

Wages



- Must have consecutive paystubs for the last 30 days prior to application
 - E.g. One monthly, two bi-weekly, four weekly paystubs
 - LAA may now use YTD to calculate a missing paystub
- Paystubs must show:
 - Employer/Company's Name
 - Employee's Name
 - Pay Period
 - Pay Date/Check Date
 - Gross Pay
- If proper paystubs are not available, the employer must complete a *Wage Verification Form*

Wage Verification Form

- Must be completed by the employer
- Must be signed by all:
 1. Employer
 2. Employee
 3. Applicant (can be same as employee)



Fixed & Temporary Income



- Customers who receive a fixed income, including:
 - Pension, Social Security, Temporary Disability (TDAP), SSI/SSDI, Unemployment, etc.
- Acceptable forms of documentation:
 - Recent award letter from state/federal government
 - Bank statement clearly delineating type and amount of income with a deposit in the last 30 days (excluding pensions)
- **NEW** → SSA/SSI/SSDI only: LAAs may now accept any bank statement in the current calendar year
- Must include personally identifiable information on document

Alimony/Child Support Form



- To be used when there is no formal agreement
 - Court order/decreed, print out from DSS Child Support, etc.
- To be signed by the custodial parent **and** the individual paying the support
 - May be signed by custodial parent only if the one paying the support cannot sign

Self-Employment Policy



- IRS Schedule SE
- For applicants who have not filed taxes, but still consider themselves self-employed must provide the following for the last 30 days:
 - Weekly, monthly, and/or quarterly books/statements, ledgers, sales slips, cancelled checks, invoices, bank statements/deposits
- Income Verification of Self-Employment Form
 - This form is required in addition to the IRS tax forms

Zero Income



- Zero Income **Individual**
 - All household members 18 years and older who claim zero income:
 - *Declaration of Zero Income* form must be signed
 - All individuals claiming zero income must be screened for income and verified by the local OHEP agency
- Zero Income **Household**
 - In addition to the Declaration of Zero Income form:
 - *Household Worksheet* must be completed
 - *Resource Provider Statement* form to be completed for any persons or organizations that have provided assistance
 - Government assistance should be documented by award letters

Household Worksheet



- Must be completed by applicant if the **entire household** is reporting zero income in the past 30 days
- States how basic needs are being met for things like:
 - Shelter
 - Food
 - Utility
 - Transportation
 - Other Non-food items (clothes, personal items etc.)
 - Additional comments
- The first three basic needs (shelter, food, and utilities) must be documented and verified

Resource Provider Statement



- Must be completed if the entire household is reporting zero income in the past 30 days and a person or organization outside the household has provided financial support
 - E.g. Church, friend, non-profit organization
- Form is completed by the resource provider, not the applicant
 - E.g. if church gave a charitable donation, the form should be completed by the church

Missing Information

- Customers and Navigators will receive a formal Request for Additional Information for missing documentation
- Notices will indicate the date information must be sent in before application will be denied (15 days from notice date)



Proxy Authorization Form



- To be used if applicant is physically or mentally unable to complete the application
- Proxy must be 18+ years old
- Must be signed by the applicant, proxy and a witness
- Power of Attorney may also be used to submit an application on someone's behalf

Eligibility Determination Notice



- Notification of eligibility for energy assistance
 - Approved
 - Notice is mailed to the applicant listing benefit amount(s) for electric (EUSP), heating (MEAP), and Arrearage assistance
 - Denied
 - Notice is mailed to the applicant listing reason for denial and customer appeal rights
 - Customer may reapply 30 days from the date of the denial notice
 - Customer may request a fair hearing within 30 days from the date of the denial notice



Pop Quiz!



Q6

Mr. Smith and his wife are applying for Energy Assistance. Mr. Smith is unable to work due to his medical condition and receives SSI Disability Benefits while his wife works at Food Lion. The Smiths last received Energy Assistance in 2008 when they fell on hard times because Mrs. Smith was laid off from her job. Mr. Smith has provided his Navigator with copies of his and Mrs. Smith's IDs, copies of their social security cards, a copy of Mrs. Smith's 4 most recent pay stubs, a copy of their utility bill, a completed application, and a signed Physician's Certification form. Unfortunately, Mr. Smith is not able to find his most recent benefit award letter, instead he has provided a copy of his SSA-1099 tax form for last year. Is the application complete?

Answer



Yes. While the most recent SSI benefit award letter would give the OHEP worker his current monthly payment directly, the OHEP worker can use the 1099 form to calculate Mr. Smith's current monthly benefits.

Pop Quiz!



Q7

Mrs. Johnson is applying for Energy Assistance. She is 75 years old and lives alone in the home she's owned for 30 years. She receives Social Security retirement benefits as her sole source of income. This is her first time applying for Energy Assistance after being diagnosed with cancer earlier this year. Mrs. Johnson is working with a navigator to apply for Energy Assistance through the CMNP. She provided the navigator with her completed application form, her most recent Social Security benefit award letter, a copy of her ID, and a completed Physician's Certification form. Is Mrs. Johnson's application complete?

Answer



Maybe. While Mrs. Johnson has not provided a copy of her Social Security Card or her utility bill, this information may be available within her other documents. Mrs. Johnson's Social Security award letter may include her Social Security number which would allow OHEP to verify her Social Security Number without having the card itself. As for the utility bill, if the address on Mrs. Johnson's ID is the same as the address listed on her application, then no further verification is needed for her address. However, this also assumes that Mrs. Johnson has provided her correct utility account number on her application.

Pop Quiz!



Q8

Ms. Dorsey is applying for Energy Assistance through the CMNP. She rents an apartment with her adult son Clifton. Ms. Dorsey works full time as a teacher, and her son is currently unemployed but not receiving unemployment benefits. Ms. Dorsey has provided her CMNP Navigator with a copy of her ID, both Social Security Cards, a copy of the utility bill, her 2 most recent paystubs (she is paid biweekly), and a completed Energy Assistance Application form. She has not provided any income documents for Clifton, but she did indicate that he is not receiving any income on her application. Is this a complete application?



Answer

No. The OHEP worker will need Clifton to fill out a “Declaration of Zero Income” form in order to certify that he is not receiving any income at this time. Once Clifton signs this form and provides it to the Navigator, the application packet will be complete.



OHEP Processes

IMPACT OF COVID-19

COVID-19 Changes/ Updates



- March 16- October 1: Moratorium on utility disconnections, late fees, and reconnection fees due to COVID-19 pandemic.
- Post moratorium protections from the Maryland Public Service Commission:
 - Turn off notices issued 45 days before disconnection (normally 15 days)
 - Utilities must offer payment plans with minimum terms of 12 months, or 24 months for Energy Assistance recipients. (normally payment plans range 3- 12 months regardless of income)
 - No down payments required for payment plans
 - No penalties for failed payment plan (typically a failed payment plan would preclude customers for 18 months)

What is OHEP Doing



- Early release of MEAP funds.
- Heavy reliance on redetermination process for FY 21.
- Improving forms mailout from the OHEP system.
- Prioritization of Energy Assistance in State DHS call Center.
- Suite of COVID specific informational documents and revised messaging on DHS website.
- LAAs performing outreach to their local communities through traditional and online channels.

What is next?

- OHEP will send you a Confidentiality Certification form in order to issue a Navigator Certificate, which is required to submit CMNP applications.
- OHEP will send you this presentation and important links for reference.
- Once notified, you can submit applications to CMNP.OHEP@Maryland.gov
- OHEP will send you applications and brochures electronically (you may request hard copies)

Additional Information:

dhs.maryland.gov/energy

To access application forms:

dhs.maryland.gov/energy-application

View status of applications at:

www.myohepstatus.org

1-800-332-6347

All CMNP applications and policy questions should be addressed to:

CMNP.OHEP@maryland.gov

DO NOT share this email address with customers