



INTRODUCTION

AmeriCorps member benefits interact with other public benefits in a variety of ways. The interaction depends on the individual public benefits in question and in which branch of AmeriCorps the member is serving (AmeriCorps State/National, NCCC, or VISTA). This guide is designed to provide information regarding how those public benefits interact with AmeriCorps member benefits. It is focused on AmeriCorps State and AmeriCorps VISTA members serving in Iowa.

SECTION 1. INTERACTION OF AMERICORPS MEMBER BENEFITS WITH OTHER PUBLIC BENEFITS

AmeriCorps State/National Eligibility

The AmeriCorps State and National program is authorized by the National and Community Service Act of 1990 (NCSA), 42 U.S.C. § 12501 et seq. The NCSA states allowances, earnings, and payments to participants in AmeriCorps programs “shall not be considered income for the purposes of determining eligibility for and the amount of income transfer and in-kind aid furnished under any federal or federally-assisted program based on need, other than as provided in the Social Security Act.” 42 U.S.C. § 12637(d).

So, if the benefits program is federally funded and is based on need and is not provided under the Social Security Act (other than SSI), AmeriCorps State and National payments should **not** affect eligibility. This includes the following benefits:

- A. Food Assistance (Supplemental Nutrition Assistance Program “SNAP,” “Food Stamps”)
- B. Women, Infants, and Children (WIC)
- C. Housing and Urban Development (HUD) – subsidized housing (“Section 8”)
- D. Veterans’ benefits
- E. Need based federal student financial aid, such as the Pell Grant
- F. Supplemental Security Income (SSI)
- G. Any other need-based federal or federally assisted program, except most programs supported under the Social Security Act (common examples include Low-Income Home Energy Assistance [LIHEAP] and Individual Development Accounts [IDAs])

If the benefits program is not federally funded, not need-based, or is provided under the Social Security Act (other than SSI); the member’s eligibility for those benefits might be affected. If this is the case, the member should contact the relevant state or federal agency responsible for the program in question, or the state commission to receive a determination. Eligibility for the following benefits **may** be affected by AmeriCorps State and National benefits:

- H. Cash Assistance, including the Family Investment Program (FIP) and Refugee Cash Assistance (RCA)
- I. Social Security Old Age, Survivors, and Disability Insurance (OASDI/SSDI)
- J. Medicaid and Medicare
- K. Healthy and Well Kids in Iowa (Hawk-i), the State Children's Health Insurance Program (S-CHIP)
- L. Unemployment Insurance
- M. Childcare Assistance

For further explanation of each AmeriCorps State and National benefit eligibility refer to Sections 2 and 3, respectively.

AmeriCorps VISTA Eligibility

Payments received by AmeriCorps VISTA members (including living allowances) must not reduce, eliminate, or effect the eligibility for assistance or services that any AmeriCorps VISTA member may be receiving or is eligible to receive under any federal, state, or local governmental assistance program. This is designed to ensure that members and families of members receiving assistance or services under federal, state, or local governmental programs before entering AmeriCorps VISTA service do not lose benefits, or have benefits reduced, because of their service. AmeriCorps VISTA members shall also not be denied or given decreased benefits because they fail to fulfill other employment or training requirements during their term of service. This protection of benefits, provided at 42 U.S.C. § 5044, applies to any governmental program, including federal, state, and local programs.

For example, members who were receiving public assistance benefits before entering AmeriCorps VISTA service will not have their allowances considered in determining whether they are still eligible for benefits for their dependents. This protection also applies to members who become eligible for assistance or services while serving as AmeriCorps VISTA members (e.g., a member reaches the age of 65 while serving and becomes eligible for Social Security benefits).

For further explanation of AmeriCorps VISTA benefit eligibility, refer to the AmeriCorps VISTA Member Handbook: <https://www.vistacampus.gov/other-public-benefits>. Additional details are also included in Sections 2 and 3 below.

AmeriCorps*State/National vs. VISTA Comparison Chart		
Q: May the following benefits be affected by my participation in a national service program? *		
	AmeriCorps*State/National	AmeriCorps*VISTA
A. Food Assistance	NO	NO (if receiving benefits prior to starting service)
B. WIC	NO	NO
C. HUD housing programs	NO	NO
D. Veterans Benefits	NO	NO
E. Need Based Student Financial Aid	NO	NO
F. Supplemental Security Income (SSI)	NO	NO
G. Other Federal Need-Based Assistance	NO	NO
H. Cash Assistance, including FIP	YES	NO
I. Social Security, including SSDI	YES	NO
J. Medicaid & Medicare	YES	NO
K. Hawk-i	YES	NO
L. Unemployment	N/A	N/A
M. Child Care Assistance	YES Must apply for AmeriCorps childcare benefits first	NO Must apply for AmeriCorps childcare benefits first

*Yes/No responses provided in this chart are summaries only, see Sections 2 & 3 for full details on how the public benefits program interacts with AmeriCorps.

SECTION 2. DETAIL ON PUBLIC BENEFITS NOT IMPACTED BY AMERICORPS STATE BENEFITS

*Federally funded, based on need, and not provided under the Social Security Act

A. Food Assistance (SNAP/Food Stamps)

SNAP offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net. In Iowa, the Department of Human Services administers SNAP. Members may be eligible for SNAP benefits. Eligibility depends on individual family and financial situations along as well as the type of AmeriCorps program you are serving.

AmeriCorps Payments:

- AmeriCorps State/National payments are excluded as income for Food Assistance
- AmeriCorps VISTA payments are:
 - Excluded if the person was getting Food Assistance or public assistance when the person joined VISTA (the food stamp allotment will not be reduced or eliminated)
 - Counted as earned income if the person was NOT getting Food Assistance or public assistance before joining VISTA (See 7 CFR § 273.9)

For More Information:

- Apply online at <http://dhs.iowa.gov/food-assistance>
- Visit the Food & Nutrition website for more information www.fns.usda.gov

B. Women, Infants, and Children (WIC)

WIC (Women, Infants, & Children) is a supplemental nutrition program for babies, children under the age of 5, pregnant women, breastfeeding women, and women who have had a baby in the last 6 months. In Iowa, the Department of Public Health administers WIC.

AmeriCorps Payments:

- AmeriCorps State/National payments are excluded as income
- AmeriCorps VISTA payments are excluded as income (See 7 CFR § 246.7)

For More Information:

- Find application information at <https://idph.iowa.gov/wic/how-to-apply>.
- Visit the USDA WIC website at <https://www.fns.usda.gov/wic/wic-laws-and-regulations>

C. Housing and Urban Development (HUD) subsidized housing (including Section 8)

The U.S. Department of Housing and Urban Development provides funding to local agencies that offer subsidized apartments, public housing, and housing choice vouchers for low-income renters. These programs are administered by multiple local public housing authorities across the state.

AmeriCorps Payments:

- AmeriCorps State/National allowances, earnings, & payments are excluded as income for HUD-subsidized housing
- AmeriCorps VISTA payments are excluded as income for HUD-subsidized housing

For More Information:

- Get connected with a local agency in order to apply:
<https://www.hud.gov/states/iowa/renting>
- See: https://portal.hud.gov/hudportal/documents/huddoc?id=DOC_35699.pdf

D. Veterans' benefits

The U.S. Department of Veterans Affairs has a number of programs providing financial, medical, and other assistance to veterans. Through the [Veterans Benefits Administration](#), Veterans Affairs helps servicemembers transition out of military service, and assists with education, home loans, life insurance and much more. Your eligibility for most Veterans Affairs benefits is based on discharge from active military service under other than dishonorable conditions.

AmeriCorps Payments:

- AmeriCorps State/National: Participation should not impact eligibility.
- AmeriCorps VISTA: Under regulations issued by the Department of Veterans Affairs in the Code of Federal Regulations, Title 38, sections 3.261 and 3.262, compensation or reimbursement received by AmeriCorps VISTA members will be excluded from income in claims for compensation, pension, dependency, and indemnity compensation.

For More Information:

- For Veterans Affairs resources and contact information, including a link to look up your local Veterans Affairs facilities, visit: <https://www.va.gov/contact-us/>

E. Need based federal student financial aid, such as the Pell Grant

An AmeriCorps member receives three types of benefits that are relevant to completing the FAFSA: living allowance, Segal AmeriCorps Education Award, and payment of interest on loans. These benefits should be included on the "income exclusion worksheet" of the FAFSA.

AmeriCorps Payments:

- AmeriCorps State/National: The living allowance, Segal AmeriCorps Education Award, and loan interest payments are excluded as income for the purposes of calculating the expected family contribution. Members are also eligible for loan forbearance.
- AmeriCorps VISTA: In addition to the income exclusion, AmeriCorps VISTA members may be eligible for other types of loan postponements. Those who choose the stipend are also uniquely eligible for partial cancellation of Perkins loans.

For More Information:

- Iowa College Student Aid provides financial aid resources and assistance for Iowa students and families: <https://iowacollegeaid.gov/>
- Resources about the Segal AmeriCorps Education award are found at: <https://americorps.gov/members-volunteers/segal-americorps-education-award>.
- Learn more about federal student aid eligibility requirements at: <https://studentaid.gov/understand-aid/eligibility>

F. Supplemental Security Income (SSI)

SSI is a program that offers a monthly cash benefit to individuals who are aged, blind, or who have a disability and have limited income and resources. It also may pay monthly benefits to children with disabilities under the age of 18 who come from low-income families. Many people who receive SSI have some earnings as well.

AmeriCorps Payments:

- AmeriCorps State/National payments: the living allowance, health insurance, childcare, and the education award (and related interest payments) are excluded from countable income (20 CFR § 416.1112)
- AmeriCorps VISTA payments are excluded as countable income

For More Information:

- Visit <https://www.ssa.gov/ssi/text-apply-ussi.htm> for information on how to apply for SSI and on applicants' rights.

G. Any other need-based Federal or federally assisted program (except a program supported under the Social Security Act)

- AmeriCorps State/National payments are excluded as income
- AmeriCorps VISTA payments are excluded as income

Commonly Used Other Programs:

Low-Income Home Energy Assistance (LIHEAP): a federally funded program designed to assist low-income families meet the cost of home heating by providing a one-time payment to the heating utility.

- Find out how to apply: <https://humanrights.iowa.gov/dcaa/liheap>
- See: <https://www.acf.hhs.gov/ocs/resource/consumer-frequently-asked-questions>

Individual Development Accounts (IDA): a program that helps low-income working Iowans establish savings accounts for long-term asset development that lead to family self-sufficiency.

- Find more information and how to apply: <https://humanrights.iowa.gov/dcaa/idas>

SECTION 3. DETAIL ON PUBLIC BENEFITS THAT MAY BE IMPACTED BY AMERICORPS STATE BENEFITS

*Federally funded, not need-based, or provided under the Social Security Act

H. Cash Assistance, including the Family Investment Program (FIP) and Refugee Cash Assistance (RCA)

The Family Investment Program provides temporary cash assistance to families with children. A family must meet financial and nonfinancial eligibility criteria to be eligible for FIP. Families must work with PROMISE JOBS to get a FIP check (see detail below about how AmeriCorps

service is counted for PROMISE JOBS). PROMISE JOBS is a work and training program that helps the family become self-sufficient. FIP eligibility and benefits are determined based on the size of family, the family's income, and the family's resources. Refugee Cash Assistance provides temporary cash assistance to needy families, including single adults, who enter the United States as refugees who are not eligible for the Family Investment Program. Unless determined exempt, refugees must cooperate with work and training requirements of the RCA programs.

AmeriCorps payments:

- AmeriCorps State/National: Payments made to participants are considered as follows:
 - Living allowances (stipends) are counted as earned income. Normal earned income deductions and diversions are allowed.
 - Childcare allowances are exempt as income.
 - Educational awards are exempt as income and a resource.
 - Health insurance, reasonable accommodations, supplies, and services made available to participants with disabilities are exempt as income and a resource.
- AmeriCorps VISTA: The living allowance payments for AmeriCorps*VISTA participants are exempt as income and a resource.

How AmeriCorps VISTA and AmeriCorps is counted for PROMISE JOBS (these requirements apply only to FIP and not to the RCA program):

PROMISE JOBS is a work and training program. The actual hours of participation in an AmeriCorps program count as PROMISE JOBS participation as:

- Employment if the living allowance is considered earned income for FIP purposes (i.e., AmeriCorps State), or,
- Unpaid Community Service if the living allowance is exempt as income and a resource for FIP purposes (i.e., the payments made in the AmeriCorps VISTA program).

For more information:

- To apply for cash assistance (and other benefits administered through the Iowa Department of Human Services, see the instructions and links at: <https://dhs.iowa.gov/how-to-apply>
- Your county's Iowa Department of Human Services office can answer questions about this program. Find your county office at https://dhs.iowa.gov/dhs_office_locator.

I. Social Security Old Age, Survivors, and Disability Insurance (OASDI/SSDI)

The OASDI program—which for most Americans means “Social Security”—is the largest income-maintenance program in the United States. The program provides monthly benefits designed to replace, in part, the loss of income due to retirement, disability, or death. To qualify for Social Security a person must be insured for benefits, which relates to their work history and other qualifying factors such as their age, disability determination, or relation to an insured individual.

AmeriCorps Payments:

- AmeriCorps State/National: payments that are subject to FICA (i.e., living allowance) are countable as earned income (See [SSA POMS DI 10505.025 Special Employment Situations](#)). While for most AmeriCorps State/National participants, the living allowance amount received will not cause the individual to exceed the Substantial Gainful Activity (SGA) threshold, it is important for anyone who received SSDI to discuss this with their Social Security case manager before joining an AmeriCorps program.
- AmeriCorps VISTA: payments are excluded as income

For More Information:

- Find out how to apply at: <https://www.ssa.gov/benefits/forms/>

J. Medicaid (Iowa Health Link and Medicaid Fee for Service)

The Medicaid program pays for a wide range of medically necessary medical and health care procedures for certain groups of low-income people. Traditional Medicaid eligibility is based on a combination of income and other criteria that must be met, such as low-income members who are aged (over age 65), blind, disabled, pregnant women, children (under 21 years of age) or members of a family with children. Expanded Medicaid, called the Iowa Health and Wellness Plan, covers adults ages 19 to 64 with income up to 133 percent of the federal poverty level (FPL). The Iowa Department of Human Services enrolls the majority of the Medicaid members in the Iowa Health Link managed care program. The Iowa Medicaid Enterprise (IME) continues to operate a limited Fee-For-Service (FSS) program for the Medicaid members not enrolled in managed care.

AmeriCorps payments: How AmeriCorps income is treated depends on how the individual qualified for Medicaid (i.e., if he/she is part of a non-MAGI-related or MAGI-related coverage group). MAGI stands for “Modified Adjusted Gross Income” (MAGI).

- “MAGI-exempt” or “Non-MAGI-related” describes Medicaid coverage groups whose eligibility criteria are derived from the Supplemental Security Income (SSI) program for people who are aged, blind, or disabled.
- “MAGI-related” describes Medicaid coverage groups for pregnant women, children under 19, parents and caretakers, and the adult population (IHAWP), whose eligibility criteria are derived from the MAGI tax-based methodology determination.

For Non-MAGI-related coverage groups:

- AmeriCorps State/National payments: Based on the SSI rules, cash or in-kind payments provided by AmeriCorps State and National or AmeriCorps NCCC are excluded from income even if they meet the definition of wages. Such payments

include, but are not limited to: Living allowance payments, Stipends, Food and shelter, Clothing allowance, Educational awards, Payments in lieu of educational awards.

- AmeriCorps VISTA payments: are excluded as income.

For MAGI-related coverage groups:

- AmeriCorps State/National payments: count as gross income
- AmeriCorps VISTA payments: do NOT count as gross income* (Volunteer Iowa is aware of incorrect guidance in current Iowa Medicaid policy manuals that may result in AmeriCorps VISTA stipends being mistakenly counted towards gross income. Any Iowa AmeriCorps VISTA member can contact Volunteer Iowa for assistance if they believe their AmeriCorps VISTA stipend is being counted incorrectly when determining their Medicaid eligibility).

For more information:

- To apply for Medicaid (and other assistance administered through the Iowa Department of Human Services, see the instructions and links at: <https://dhs.iowa.gov/how-to-apply>
- Iowa Medicaid information & resources: <https://dhs.iowa.gov/ime/about>

Medicare

Eligibility for Medicare is not determined by income or resources. To be eligible for Medicare you must be a US Citizen or an alien living in the U.S, for 5 continuous years that has been lawfully admitted for permanent residence. Three groups qualify for Medicare:

1. Age 65 and older
2. Those under 65 who have received Social Security or Railroad Retirement disability benefits for 24 months. The waiting period is waived for those with ALS.
3. Those with End Stage Renal Disease or permanent kidney failure.

There are several assistance programs that can help those in Medicare cover the costs. To qualify, individuals must meet income and resource guidelines.

AmeriCorps payments:

- AmeriCorps State/National payments: may count as income for Medicare assistance programs.
- AmeriCorps VISTA payments: should not count as income for eligibility

For more information:

- The Senior Health Insurance Information Program (SHIIP) is a free, objective, and confidential service offered through the state of Iowa to help people sort through information about Medicare and health insurance. Trained, certified volunteer counselors answer questions and give one-on-one help. For an appointment with a counselor call your local SHIIP sponsor site. Find local sites at <https://shiip.iowa.gov/find-a-shiip-counselor>.
- <https://shiip.iowa.gov/>

* Note that AmeriCorps members who are enrolled in Medicaid or Medicare may continue to receive this coverage and dually enroll an AmeriCorps health insurance plan offered by their program. The Medicaid or Medicare coverage will become the secondary coverage and will pick up only those costs that are not covered under the AmeriCorps policy.

K. Healthy and Well Kids in Iowa (Hawk-I), the State Children’s Health Insurance Program (S-CHIP)

Hawk-I provides low-cost health coverage to children in families that earn too much money to qualify for Medicaid.

AmeriCorps payments:

- AmeriCorps State/National: Treat the living allowance (stipend) as earned income. If the AmeriCorps participant is a child under age 19, count the earnings if the child is not a full-time student (subject to applicable earned income exemptions, deductions, or diversions). Do not consider the childcare allowance as income. Exempt the educational award as income. Exempt as income the health insurance and reasonable accommodations, supplies, and services made available for AmeriCorps participants who have disabilities.
- AmeriCorps VISTA: The living allowance payments made to participants in the AmeriCorps VISTA program are exempt as income.

For more information:

- To find out if you qualify and what CHIP covers please visit:
<https://www.insurekidsnow.gov/coverage/index.html>
- Member resources and additional information are found at:
<https://dhs.iowa.gov/hawki>

L. Unemployment Insurance

Unemployment insurance is not applicable for AmeriCorps members as the State of Iowa employment law does not require coverage for members (the Iowa Attorney General has determined that no employer– employee relationship exists).

Individuals who are receiving Iowa unemployment insurance payments may continue to receive unemployment while serving in AmeriCorps, as AmeriCorps is considered a training program rather than employment.

M. Child Care Assistance (CCA)

The State of Iowa’s Child Care Assistance (CCA) is available to the children of income-eligible parents who are absent for a portion of the day due to employment or participation in academic or vocational training or PROMISE JOBS activities. Assistance may also be available for a limited period of time to the children of a parent looking for employment. Recipients must select care from providers who meet specific requirements in order to be eligible for payment from the Child Care Assistance (CCA) program.

AmeriCorps member Iowa CCA eligibility in relation to AmeriCorps childcare benefits: AmeriCorps members and AmeriCorps*VISTA members who were not CCA recipients immediately before becoming a VISTA volunteer must apply for the childcare benefit provided for AmeriCorps members and enroll in the [AmeriCorps Child Care Benefits program](#) if eligible. If the family is eligible for childcare benefits available to AmeriCorps members, the family is not eligible for CCA. If the household fails to provide verification showing they have applied for the childcare program available to members, CCA will also be denied. However, an AmeriCorps*VISTA member who was a recipient of CCA immediately before becoming a VISTA volunteer will continue to meet the need for service requirements of CCA. The family must also meet all other eligibility requirements for CCA. There are currently some differences in who is considered an eligible childcare provider according to the AmeriCorps childcare benefit program and the Iowa childcare assistance program.

AmeriCorps payments:

- AmeriCorps State: Treat the living allowance (stipend) as earned income. Do not count the childcare allowance as income. Exempt the educational award as income. Exempt the unearned in-kind benefits of health insurance, reasonable accommodations, supplies, and services made available for AmeriCorps participants who have disabilities as income.
- AmeriCorps VISTA: Payments are unearned income because participants are considered volunteers rather than employees. VISTA payments are excluded as income.

For more information:

- AmeriCorps Child Care Benefits Program- administered by Gap Solutions: [AmeriCorps Child Care Program1](#)
- State of Iowa CCA: [Child Care Assistance | Iowa Department of Human Services](#)

RESOURCES

- How to apply for Iowa DHS benefits: <http://dhs.iowa.gov/how-to-apply>
- Link to Department of Human Services (DHS) Policy Manuals for all Iowa Income Maintenance Programs: <http://dhs.iowa.gov/policy-manuals/income-maintenance>
- Rulings from CNCS General Counsel, including those related to benefit eligibility: <https://www.nationalservice.gov/build-your-capacity/grants/guidance-from-office-general-counsel>