

“Surviving the Recession” Benefits for Laid off Workers



UNEMPLOYMENT COMPENSATION (UC)

You should call 1-888-313-7284 to apply for Unemployment Compensation following your last day of work. You can also file a new claim through an online application available 7 days a week, 24 hours a day at www.paclaims.state.pa.us/UCEN/. You will be asked for the reason you were separated from your job. You will be eligible if you worked a sufficient number of weeks and were not terminated for “willful misconduct” or did not quit without good cause. Your first week is known as a “waiting week” and you will not receive benefits for that week. Currently workers are eligible for 59 weeks of UC due to the EUC program.

HEALTH CARE

- **Health Centers** – The City of Philadelphia has nine Family Medical Centers which provide free or low cost primary care to all city residents. There are also several federally funded health centers in the Delaware Valley which operate on a sliding scale fee based on family size and income. There are Community Mental Health Centers in the region that offer mental health services on a sliding fee scale. Call the PUP at 215-557-0822 to find a center near you.
- **Hospital Care** – If you need to be admitted to a hospital, the hospital should assist you to apply for Medical Assistance to cover the cost of your stay. If you are not eligible for MA, hospitals are generally required to provide free or reduced care – sometimes called “charity care” – to individuals who are uninsured because they accept tax breaks or money from the government. Call PUP if they are unwilling to assist you with getting coverage in order to be admitted.
- **Low-Cost Insurance** - Blue Cross Special Care 215- 241-2622 and the PA adultBasic Program 1-800- GO-BASIC offer lower cost health insurance. Children should be eligible for insurance through the CHIP program 1-800-464-KIDS.

Household Size	1	2	3	4	5	6
Maximum Income	\$20,800	\$28,000	\$35,200	\$42,400	\$49,600	\$56,800

- **Medical Assistance** - You may be eligible for State Medical Assistance if you are disabled, pregnant, or receive cash assistance benefits. PUP Staff has up-to-date information on the availability criteria for full Medical Assistance benefits, including the Medically Needy Only (MNO) program, Healthy Beginnings, Healthy Horizons, and Medical Assistance for Workers with Disabilities. Call the Health Care Hotline: 215-557-0822 for more information on income guidelines.

FOOD STAMPS

The eligibility requirements are as follows:

The amount of food stamps you receive is based on your family size and income. You can apply for and renew your benefits from home using www.compass.state.pa.us, the online resource to apply for many health and human service programs. You can also file an application at your local County Assistance Office.

Household Size	Max. Gross Monthly Income	Max. Net Monthly Income	Max. Monthly Food Stamp Benefit
1	\$1,127	\$867	\$176
2	1,517	1,167	323
3	1,907	1,467	463
4	2,297	1,767	588
5	2,687	2,067	698
6	3,077	2,367	838
Each additional member	+390	+300	+132

If you have questions about the Food Stamp Program you may call the Department of Public Welfare Helpline toll-free at **1-800-692-7462**.

CASH ASSISTANCE/TANF

If you are ineligible for unemployment compensation or receive a small unemployment compensation check you may be eligible for cash assistance.

You can apply for and renew your benefits from home using, www.compass.state.pa.us or by filling out an application at your local County Assistance Office.

If you have questions you may call the Department of Public Welfare Helpline toll-free at 1-800-692-7462.

Family Size	Maximum Grant
1	\$205
2	\$316
3	\$403
4	\$497
5	\$589
6	\$670
Each additional member	+\$83

MORTGAGE ASSISTANCE

If you are having trouble paying your mortgage you may be eligible for the state Homeowners Emergency Mortgage Assistance (HEMAP) Program. HEMAP will provide a loan to make up to 24 months of mortgage payments. In order to be eligible you must be at least 3 months behind in your mortgage and be able to show: 1) that you are behind due to circumstances beyond your control; and 2) that you have a reasonable prospect of resuming full mortgage payments within 24 months. You will receive notice of HEMAP from your mortgage company before they can foreclose. You must then apply for HEMAP. No foreclosure action can occur while a HEMAP application is pending.

Philadelphia residents can get help through the Mortgage Diversion program where the courts require companies to negotiate with you to try to come up with a plan to prevent foreclosure. Call 215-334-HOME to find out more. Even if you do not live in Philadelphia you may be able to negotiate a loan modification with your lender to reduce payments.

If you are behind on your mortgage call PUP at 215-557-0822. Our housing counselors may be able to help you.

ENERGY ASSISTANCE

You may be entitled to aid in paying your utility bills if you have a low income. During the winter months (Sept. – April) there are two programs that may help you pay for your heating cost. They are the Low Income Emergency Assistance Program (LIHEAP) and Crisis grants. (Crisis is for people with a shut-off notice.)

The fastest way to apply for LIHEAP and to check the status of your application is by applying through COMPASS, www.compass.state.pa.us. You can also find an application at your local County Assistance Office. The eligibility requirements are as follows:

Assistance with home heating crisis situations is available 24 hours a day; Philadelphia residents should contact directly The Energy Coordinating Agency at (215) 587-0060 which operates the crisis component in its area.

You may be eligible for other energy assistance programs for low income households. Philadelphians should visit the Utility Emergency Services Fund (UESF) at www.uesfacts.org or call 215- 972-5170 for information on a program that may help you pay your utility bill.

Family Size	Maximum income
1	\$23,110
2	\$30,221
3	\$37,332
4	\$44,443
5	\$51,554
6	\$58,665
7	\$59,998
8	\$61,332
9	\$62,665
10	\$64,200
Each additional member	\$5,400

In addition, PECO offers the Customer Assistance Program (CAP Rate) which includes discounted rates and forgiveness. Call 1-800-494-4000 for more information. PGW offers the Customer Responsibility Program (CRP) which includes discounted rates and forgiveness. Call 215-235-1000 for more information on CRP. The Philadelphia-Water Revenue Bureau offers the Water Revenue Assistance Program (WRAP) which can offer lower payments. Call 215-686-6880 for more information on WRAP.

**IF YOU HAVE PROBLEMS OR NEED MORE INFORMATION
CALL PUP'S UNEMPLOYMENT INFORMATION CENTER
AT 215-557-0822.**

**112 North Broad Street, 11th Floor
Philadelphia, PA 19063
www.philaup.org**