

# Do You Need Help Paying for Child Care?

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It is important to know that your child is well cared for while you are at work or school. You also want your kids to be ready for school. Minnesota's Child Care Assistance Program can help make quality child care affordable for families with low incomes. The Child Care Assistance Program helps families with low incomes access affordable and quality child care to promote equal access to the child care market, family self-sufficiency and healthy child development. Paying for child care can be difficult as you look for a job, go to work or go to school.

### How does the Child Care Assistance Program work?

- The Child Care Assistance Program can help pay child care costs for children.
- Child care costs may be paid for the time you are working, looking for work, going to school, or participating in activities in your approved Minnesota Family Investment Program or Diversionary Work Program employment plan.
- There is no time limit on how long you may receive child care assistance, as long as you meet the requirements and your income is within the program limits for your family size.
- Your child care must be provided by a legal provider who is at least 18 years old. For more information about selecting a provider, see <u>How do I choose a child care provider?</u> on page 3.

It is important to know the rules of the Child Care Assistance Program and ask questions if you don't understand something. If you are eligible for the Child Care Assistance Program, your worker will send you the *Child Care Assistance Program Family Guide (DHS-3944)*.

Your case can be closed if you don't follow program rules.

## How much do I pay?

The Child Care Assistance Program may not cover all your child care costs. The program requires you to pay part of your care costs based on your family's income and the number of people in your family. This is a called a copayment. Your child care provider may also charge more than the maximum amount that the Child Care Assistance Program can pay. Your provider may require you to pay the difference.

### What are the eligibility requirements?

In general, to be eligible for the Child Care Assistance Program, you must:

- File an application and provide all required verifications
- Participate in authorized activities (work, education, job search or activities in an employment plan)
- Have children needing care who meet requirements:
  - Must be 12 years old and younger, or 13 and 14 years old with special needs
  - Meet citizenship and immigration requirements
- Cooperate with child support
- Meet income limits.

Some eligibility requirements vary based on if your family currently receives cash assistance benefits or has received these benefits in the last year. Participation in a cash assistance program determines your child care assistance sub-program. The sub-programs are:

- Minnesota Family Investment Program and Diversionary Work Program child care
- Transition Year child care
- Basic Sliding Fee child care.



#### Minnesota Family Investment Program and **Diversionary Work Program child care**

The Minnesota Family Investment Program and **Diversionary Work Program** are Minnesota's cash assistance programs that help families with low incomes.

Minnesota Family Investment Program child care assistance may help pay for your child care cost for activities included in an employment



plan developed with your job counselor. The program may help pay for child care costs while you go to school, work, search for a job or participate in other employment plan activities.

If you do not have an employment plan, Minnesota Family Investment Program child care assistance may help pay for child care while you search for a job or if you work at least 20 hours per week.

#### **Transition Year child care**

Transition Year child care assistance helps pay child care costs for one year after your Minnesota Family Investment Program/Diversionary Work Program case closes, if:

Your Minnesota Family Investment Program or Diversionary Work Program case did not close due to fraud

AND

- You received Minnesota Family Investment Program or Diversionary Work Program for at least three of the last six months AND
- Your income is within program limits.

Transition Year child care assistance can help with child care costs for employment-related activities.

- Work: You are eligible if you work at least 20 hours per week. If you are a full-time student, you may get help with child care costs for employment if you work at least 10 hours per week.
- School or training: Your worker will help you develop an education plan that includes school or training to prepare for work.
- **Job search:** You may get help with child care costs for a limited time to look for work.

When Transition Year child care assistance ends, you may get help paying for child care from Basic Sliding Fee child care assistance. If there is a waiting list in your area, your name will be added to the list. You may get an extension to your Transition Year child care assistance until your name reaches the top of the waiting list.

#### **Basic Sliding Fee child care**

Basic Sliding Fee child care assistance may help you pay child care costs if you have not recently received Minnesota Family Investment Program benefits and your income is within program limits. It can help you with child care costs for employmentrelated activities.

- Work: You are eligible if you work at least 20 hours per week. If you are a full-time student, you may get help with child care for employment, if you work at least 10 hours per week.
- **School or training:** Your worker will help you develop an education plan that includes school or training to prepare for work.
- **Job search:** You may get help with child care costs for a limited time to look for work.

Some areas have a waiting list for Basic Sliding Fee child care assistance. If there is a waiting list in your area, ask your worker to put your name on the waiting list. The agency will contact you when your name reaches the top of the list.

### How do I apply?

Contact your local human service office to begin the application process. This may be a county, tribal or subcontracted agency. If you are applying for Basic Sliding Fee child care assistance, ask if your county has a waiting list before completing an application. Otherwise, fill out an application to see you qualify for help with your child care costs. Applications can also be submitted online

at applymn.dhs.mn.gov/.



### How do I report suspected fraud?

If you believe a person who is not eligible is getting child care assistance, call the Fraud Hotline at 651-431-3968 or 800-627-9977.

# What other programs can help pay for child care?

#### **Early Learning Scholarships**

Scholarships help families afford high-quality child care and early education programs.

For more information, call 888- 291-9811 or visit the Early Learning Scholarships page on the Minnesota Department of Education website at

https://education.mn.gov/MDE/fam/elsprog/elschol/

#### Post-Secondary Child Care Grant Program

The Post-Secondary Child Care Grant Program helps students who do not receive Minnesota Family Investment Program benefits with their child care costs so they can attend public colleges and universities, technical and community colleges, private colleges and some vocational schools. For more information on this program, visit <u>http://www.ohe.state.mn.us/</u> or check with your school's financial aid office.

#### **Dependent Care Assistance Programs**

Dependent Care Assistance Programs are accounts set up by an employer that allow employees to contribute money through payroll deductions to pay for child care expenses. The deduction lowers your taxable income.

As a result, you and your employer pay less federal and Social Security taxes. This may save you hundreds of dollars annually.

You determine how much of your annual wage should be directed to an account each year. That amount is divided by the number of pay periods per year, set aside before taxes and placed into your account. There is a limit to the amount that can be deducted each year. The money deposited in your account is used to reimburse your child care expenses.

Dependent Care Assistance Program accounts interact with Social Security, state and federal tax deductions. You must determine the best option for your situation and income level. It is important to carefully estimate child care expenses when deciding the annual amount to direct to an account. By law, any money not used for reimbursement and left in a Dependent Care Assistance Programs account at the end of the year is forfeited.

#### Child care programs for military families

There are several child care programs available for military families. Some are specific to a branch of service, others are for all branches.

These programs include:

- Military Child Care in Your Neighborhood
- Operation: Military Child Care
- Give Army Parents a Break.

These programs are administered by Child Care Aware of America. For more information about any of these child care programs:

- Contact the Child Care Aware hotline at 800-424-2246, or
- Visit <u>www.usa.childcareaware.org</u> for help applying for subsidy and location assistance.

### How do I choose a child care provider?

You can choose a child care provider who you trust to meet the needs of your family and provide a safe place for your child to grow and learn.

- Get to know the different types of child care and early education programs available to you, including centers and preschools, family child care, Head Start, school-age care, and friends and neighbors.
- Consider any special needs your child may have when selecting a child care provider. Your child care provider may receive a higher rate if they provide additional services to your special needs child.
- Choose up to one primary and one secondary provider per child in your family. The Child Care Assistance Program will limit the amount of care paid to a secondary provider. You can choose a different primary and secondary provider for each child.

#### Parent Aware Toolkit

Use the Parent Aware Toolkit at <u>http://parentaware.</u> org/learn/parent-toolkit/ to learn more about early care and education programs and steps to select a provider.





# How can I get help finding child care?

Information and help with choosing child care is available on <u>ParentAware.org</u> or by calling

888-291-9811. Information available includes:

- Getting help finding a child care provider
- Learning about options for parenting education
- Getting information about scholarships, fee subsidies and tax credit eligibility (go directly to parentaware.org/learn/paying-for-care-andeducation).

### Why should I choose a high quality provider?

Child care providers who meet certain quality standards are considered high quality. These providers have demonstrated a commitment to professional development and providing care that is safe and supports children's development and school readiness.

The Child Care Assistance Program pays high quality providers higher maximum rates, and, in some cases, children authorized at high quality providers can be authorized for more child care hours. This could lower payments you make to the provider. Talk to your child care provider and case worker to find out if your child care provider is eligible for a higher rate or a weekly authorization.

#### How do I know if a provider is high quality?

Asking the right questions will help you choose the best child care for your family. Parent Aware provides suggested questions to ask when you are looking for child care, and shows the Star Ratings for providers. You can call 888-291-9811 or search for child care online at ParentAware.org.

Some things to look for include:

- Participation in Parent Aware Star Ratings, Minnesota's Quality Rating and Improvement system
- Experience caring for young children and getting them ready for school
- Programs that meet accreditation standards
- Ability to respond to your child's individualized needs, including any special needs

- Clean, safe buildings and play areas
- Child development training and education
- Emergency plan and process for contacting you
- Few numbers of children per adult
- Programs that carry liability insurance
- Licensed programs in compliance with state licensing standards.

#### **Parent Aware Ratings**

Parent Aware Star Ratings allow families to easily identify child care and early education programs using research-based practices to prepare children for kindergarten. Programs that volunteer to be Rated are going above and beyond health and safety requirements, and have:

- Volunteered for extra, in-depth training
- Devoted themselves to strong, caring relationships with each child
- Adopted the latest approaches to keeping children's learning on track
- Committed to daily activities and routines that help children learn.

Participating programs receive a Rating of One, Two, Three, or Four Stars. Each Rating builds on the previous, helping families easily identify how far a program has progressed in adopting these practices.

Visit <u>ParentAware.org</u>, or call 888-291-9811 for more information on child care and Parent Aware Star Ratings.

### How do I know if my provider is safe?

You can look up information about a program's licensing compliance by selecting the "View Record" option in the licensing box of the provider's ParentAware.org record, or by visiting the Licensing Information Lookup website at <u>mn.gov/dhs/</u> <u>licensing-lookup</u>. This site tells you if the program is licensed or certified and provides information about recent monitoring visits for health and safety standards. You may also ask if complaints have been made about a provider (see *What if I have a problem with my child care provider?* on page 5). Parents are encouraged to check the history of providers before selecting one.

#### Can I see my child during the day?

Child care providers must let you see your children at any time. The Child Care Assistance Program will not pay providers who do not allow you total access to your children.

# What are licensed and unlicensed child care providers?

Child care providers are required to be licensed unless they fall under an allowable exemption. The purpose of licensing is to help protect the health and safety of your children. Licensing rules are minimum standards, such as the number of adults who must be present to work with groups of children, caregiver training requirements and background studies. Licensed programs must display their license at all times and licensed programs receive annual monitoring visits.

There are several kinds of licensed child care providers:

- Family child care programs, which are often provided in a provider's home
- Child care centers
- Nursery school and preschool programs, which do not provide full-time care

A licensed program does not guarantee quality. Carefully check all programs, licensed or not, to make sure you are comfortable with the quality of care.

Some child care providers are exempt from licensure by state law. Unlicensed child care providers who register with the Child Care Assistance Program agency and meet certain requirements may be authorized for payment.

Unlicensed providers must pass background studies and take training such as first aid and CPR.

There are several kinds of unlicensed child care providers.

- Family, friends or neighbors who care for children in their home: Care can be provided for related children and one family of unrelated children. When these providers are registered with the Child Care Assistance Program, they are called legal nonlicensed providers.
- In-home providers, who care for your children in your home for Child Care Assistance Program payments: Note that care in a child's home must be approved by the Minnesota Department of Human Services before payments can be made.

Centers that are exempt from licensing: This includes preschool and school-age care programs operated by schools, short-term programs, like summer camp, and others. These providers must go through a certification process to receive payments from the Child Care Assistance Program.

# What if I have a problem with my child care provider?

If you believe that a provider is caring for children in a way that is not healthy or safe, you may file a complaint. You may also ask if complaints have been made by anyone else about a provider. Parents are encouraged to check the history of providers before selecting one. Complaints are handled by different agencies depending on the type of care.

- Licensed or certified license-exempt centers: Contact the Minnesota Department of Human Services at 651-431-6500.
- Licensed family care: Contact your county or tribal licensor or local child care licensing office.
- Registered legal nonlicensed providers: Contact your local Child Care Assistance Program agency.



# What other early learning opportunities are available?

#### Early Childhood Screening

Early Childhood Screening, provided by your local school district, is a quick and simple check of how your 3-, 4- or 5-year-old is growing, learning and developing. Screenings are free and can help detect possible health or learning problems so that children can get help they need before starting kindergarten. An Early Childhood Screening, or a similar health and developmental screening, is required for your child to enter kindergarten in Minnesota public schools. For more information about Early Childhood Screenings or to schedule an appointment, contact your local school district or call the Minnesota Department of Education at 651-582-8412.

#### Voluntary prekindergarten

Voluntary prekindergarten is a public school program established for the purpose of preparing children for success as they enter kindergarten the following year. The funding allows districts, charter schools with recognized early learning programs, or a combination thereof, to incorporate a voluntary prekindergarten program into their E-12 system. For a list of districts and charter schools that were funded to provide voluntary prekindergarten, call the Minnesota Department of Education at 651-582-8412 or visit the Minnesota Department of Education website at <u>www.education.state.mn.us</u>.

#### School Readiness

School Readiness is a public school program for children ages 3 to kindergarten age. This program provides early childhood education to help prepare children for kindergarten entry. Contact your local school district for more information about prekindergarten programs in your community, call the Minnesota Department of Education at 651-582-8412 or visit the Minnesota Department of Education website at <u>www.education.state.mn.us</u>.

#### **Early Childhood Family Education**

Early Childhood Family Education is a program for Minnesota parents, expectant parents and relatives with children from birth to kindergarten age. Your local school district provides parenting education to support children's learning and development through this program, taught by licensed early childhood and parent educators. Contact your local school district for more information about Early Childhood Family Education, or call the Minnesota Department of Education at 651-582-8412.

#### Head Start and Early Head Start

Head Start and Early Head Start programs deliver services to children and families in core areas of early learning, health, and family well-being while engaging parents as partners. Head Start/Early Head Start provides early childhood classes and health and social services for children and their families. Contact the Minnesota Department of Education at 651-582-8412 for more information, or search for a Head Start program near you on <u>ParentAware.org</u>.

#### **Early Childhood Special Education**

Early Childhood Special Education services are provided at no cost to eligible infants, toddlers and preschool children. Eligibility is determined through an evaluation process conducted by a child's local school district. Eligible children have delays in development or have an identified disability. Services are provided to address identified child needs and parental concerns.

Visit <u>http://helpmegrowmn.org/HMG/</u> <u>GetHelpChild/AfterReferral/index.html</u> to learn more about Early Childhood Special Education services for infants and toddlers and for preschool children with developmental concerns.

# Help Me Grow: Infant and toddler intervention and preschool special education

Help Me Grow services and programs are for infants, toddlers, and preschoolers with developmental delays or disabilities, from birth to kindergarten entry age, and their families. Services are individually designed to meet the unique learning needs of each child and are free to eligible families regardless of income or immigrant status.

If you have questions about your child's development or if you think your child might need extra help in learning, call 866-693-GROW (4769) or visit <u>helpmegrowmn.org</u>.



# How can I help my child with special needs in child care?



#### **Special needs rates**

Children with special needs may be eligible for higher reimbursement rates from the Child Care Assistance Program if providers make accommodations to meet their needs in care. Talk to your case worker and child care provider about requesting a special needs rate.

#### **Center for Inclusive Child Care**

The Center for Inclusive Child Care is a resource network supporting inclusive care for children in a community setting. They provide leadership, technical assistance, training, and consultation to early care and education providers, school age care providers, parents and other professionals working to:

- Successfully include children with special needs or challenging behaviors,
- Implement health and safety best practices, and
- Support the unique needs of infants and toddlers.

Call the Center for Inclusive Child Care at 651-641-8339 or visit <u>www.InclusiveChildCare.org</u>.

# How else can I keep my child safe and healthy?

#### Health care programs

Minnesota Health Care Programs include:

- Medical Assistance
- MinnesotaCare
- Minnesota Family Planning Program
- Home and community-based waiver programs
- Medicare Savings Programs.

These programs may help pay for all or part of your health care costs if you:

- Don't have insurance
- Can't get affordable health insurance through a job
- Have a disability or chronic condition and need help paying for care and services to stay in your home

- Need help paying for care in a nursing home, hospital or other medical facility
- Have other insurance or Medicare but need help paying the premiums, deductibles and copays, or need services not covered.

#### **Apply online**

Apply online at <u>mnsure.org</u>, Minnesota's health insurance marketplace.

#### Get help applying

- Call 855-366-7873.
- Contact a navigator in your area. Go to <u>mnsure</u>. org or call 855-366-7873 for a list of navigators.
- Apply at your local county office or the MinnesotaCare office in St. Paul.

#### Children's Health Insurance Program

Medicaid and Children's Health Insurance Program provide no- or low-cost health coverage for eligible children in Minnesota. Even if your children have been turned down in the past or you don't know if they qualify, you may be able to get health coverage for them now.

Medicaid and the Children's Health Insurance Program provide health coverage for children so that they can get routine check-ups, immunizations and dental care to keep them healthy. They can also get doctor visits, prescription medications and hospital care when they're sick, and much more.

Call 800-657-3629 for information in Minnesota. If your child is not enrolled in a Minnesota Health Care Program, contact your local social service agency to apply.

#### **Child and Teen Checkups**

Child and Teen Checkups are covered for children from birth through 20 years old who are enrolled in Medical Assistance or MinnesotaCare. A Child and Teen Checkup visit often meets the health checkup requirements for school, Head Start, Women, Infants and Children (commonly known as "WIC"), child care, camp and sports participation physicals. Be sure to take any forms you need with you to the appointment.

Child and Teen Checkup is the name for Minnesota's Early and Periodic Screening, Diagnosis and Treatment Program.

Need help finding a doctor or dentist, making an appointment, finding transportation or an interpreter?

- Call your county human services, public health or tribal health agency and ask for a Child and Teen Checkup staff member.
- Call your health plan member services phone number on the back of your member card if you receive health care through a health plan.
- Call 800-657-3672 toll-free or 651-297-3862 in the Twin Cities for transportation under MinnesotaCare.

#### Family Home Visiting

The Family Home Visiting program fosters healthy beginnings, working to improve outcomes including school readiness, preventing child abuse and neglect, and supporting parents in their role as a child's first teacher. Families receive information on infant care, child growth and development, parenting approaches, disease prevention and support services available in their community.

Contact your local public health agency for more information about home visiting in your community. Find a local health department or community health board at <u>www.health.state.mn.us</u>.

#### Immunizations



By law, licensed child care providers and programs that care for children in school require that your child's shots are current, unless you meet an exemption. All child care providers must keep immunization records for each child in their care. A child care provider can refuse to admit

your child if they have not received verification of the required shots for diphtheria, polio, measles, mumps, hepatitis and other diseases that can cause serious illness or, in some cases, death.

For information on how and where to get free or low-cost shots, call the Minnesota Immunization Hotline at 800-657-3970.

#### Learn the Signs and act early

Parents and child care providers are encouraged to use the tools and resources developed by the Centers for Disease Control and Prevention as part of this campaign. These resources aim to improve early identification of children with autism and other developmental disabilities so that children and families can get the services and support they need. Visit <u>CDC.gov</u> to learn more.

# What other financial assistance is available to families?

#### Cash assistance

Minnesota has two cash assistance programs that support families as they move toward economic stability through work.

When families first apply for cash assistance, they usually start with the Diversionary Work Program (commonly known as "DWP"). This four-month program helps parents, who are able to do so, quickly find work. Parents get help paying rent, utilities or other housing costs. They may receive an allowance for personal needs.

The Minnesota Family Investment Program (commonly known as "MFIP") helps families with children meet their basic needs as they move toward financial stability through work. Most families have a lifetime limit of 60 months on the program.

Families participating in the Diversionary Work Program and the Minnesota Family Investment Program also get help with food, child care and health care as long as they continue to meet program requirements.

Families on these programs are not subject to a waiting list for child care assistance.

For more information about the Minnesota Family Investment Program, contact your county or tribal human services agency or visit <u>http://mn.gov/ dhs/people-we-serve/children-and-families/</u> <u>economic-assistance/income/programs-and-</u> <u>services/mfip.jsp.</u>

You can apply for both programs in two ways:

- Online at <u>ApplyMN.dhs.mn.gov</u>, or
- On paper using the <u>Combined Application Form</u> (DHS-5223).

#### **Energy Assistance Program**

The Low Income Energy Assistance Program helps families pay home heating costs and furnace repairs. Grants are available for renters or homeowners.

Call 800-657-3710 to have your local provider send an application, apply online at <u>ApplyMN.dhs.mn.gov</u>, or visit the Minnesota Department of Commerce website at <u>mn.gov/commerce</u>.

#### Women, Infants, and Children Program

Women, Infants, and Children Program (WIC) is a federally funded program which provides nutritious supplemental foods, nutrition education and health care referrals to young families found to be at nutritional risk. WIC serves pregnant, breastfeeding and non-breastfeeding postpartum women with low incomes, and to infants and children up to age 5. For more information, call 800-WIC-4030 or 800-942-4030, or visit the Minnesota WIC website at <u>www.health.state.mn.us/wic</u>.

#### Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (commonly known as "SNAP") helps Minnesotans with low incomes get the food they need for sound nutrition and well-balanced meals. Approved participants receive a debit card to buy food at approved grocers, farmers markets and Meals on Wheels.

For more information, contact your county or tribal human services agency, or visit <u>http://mn.gov/dhs/</u> <u>people- we-serve/children-and-families/economic-</u> <u>assistance/food- nutrition/programs-and-services/</u> <u>supplemental-nutrition- assistance-program.jsp.</u>

To apply online, visit <u>ApplyMN.dhs.mn.gov</u>.

#### Child and Adult Care Food Program

The Child and Adult Care Food Program is a federally funded nutrition program providing payments for meals and snacks served to Minnesota children attending child care of early learning programs who meet age and family income requirements. The program helps child care providers serve well-balanced, nutritious meals to children in their care, helping children in child care develop and maintain good eating habits. Ask your child care provider if they participate in the food program.

#### Where else can I find help for my family? MinnesotaHelp.info®

MinnesotaHelp.info® is a Minnesota resource that connects people with services in their communities. The database contains information on services individuals and communities need to sustain and improve their daily lives — health care and child care, job training, education and recreation, retirement, disability and social service information. The directory contains information on nonprofit and public health and human service programs, and some for-profit programs such as housing. Visit MinnesotaHelp.info to find services for adults, children and families, and to chat with a specialist, or call 800-333-2433 for more information.

#### 2-1-1

211 Minnesota, operated by United Way, is a community service that provides information and referrals to community resources. You will receive confidential, anonymous information about health, education, legal services, counseling, food shelves, diapers, formula and more.

## What tax credits are available?

#### State and federal income tax credits Who is eligible for income tax credits?

Families that file Minnesota and federal tax returns are eligible for income tax credits. Even families that don't pay any taxes may qualify, but they must file tax returns.

#### What credits are available on my income taxes?

Several state and federal programs reduce the amount of taxes that families with young children pay:

- Federal Earned Income Tax Credit (IRS)
- Federal Child and Dependent Care Tax Credit (IRS)
- Federal Child Tax Credit (IRS)
- Minnesota Dependent Care Tax Credit (Minnesota Department of Revenue)
- Minnesota Working Family Credit (Minnesota Department of Revenue)

#### How do I get income tax credits?

Families apply for tax credits on their annual Minnesota and federal tax returns. The credits reduce the amount of tax owed or increase the amount of a refund, depending on the family's situation.

#### MN renters and homeowners refunds

Minnesota renters and homeowners property tax refunds provide tax relief to homeowners and renters whose property tax or rent is relatively high compared to their household income.

For more information on state refunds, and to see if you qualify, call 651-296-4444 or visit <u>revenue.state.mn.us</u>.

#### Tax filing help

Between Feb. 1 and April 15, trained volunteers are available at sites around Minnesota to help families with their tax preparation. For more information and to see if you qualify for help, call 651-296-3781.



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