

Los Angeles County Department of Public Health

Division of HIV and STD Programs

The FLEX Card Program and Public Benefits:

Fact Sheet for Applicants

This chart can help you understand how the FLEX Card program might affect your public benefits. It should not replace benefits counseling with an expert but can help you learn if your benefits might be affected. To connect with a Benefits Specialist, contact anyone on this list and they will help you for free: [Benefits Specialty Services](#). You can also contact the FLEX Card Program at (213) 816-6717 or support@flexcard.aidkit.org.

Important!

1. **You do NOT have to report your FLEX Card payments on your taxes.** The FLEX Card Program is considered a gift by government criteria so it should not be reported.
2. The FLEX Card Program will not report FLEX Card Program participants to any federal or state program. This information will be kept private.

Benefit	Risk	Recommendation
Social Security (SS)	None	Apply to the FLEX Card program , but first check to see if any other benefits you get could be affected.
Social Security Disability Income (SSDI)	None	Apply to the FLEX Card program , but first check to see if any other benefits you get could be affected.
Unemployment Insurance (UI)	None	Apply to the FLEX Card program , but first check to see if any other benefits you get could be affected.
Medi-Cal & Children’s Health Insurance Program (CHIP)	None	Apply to the FLEX Card program , but first check to see if any other benefits you get could be affected.
CalWORKs	Low	DHSP is applying for a waiver that will protect this benefit. Apply to the FLEX Card program , but first check to see if any other benefits you get could be affected.
Women, Infants, and Children (WIC)	Medium	<p>Talk to a Benefits Counselor before you participate to understand your personal risk. They will ask:</p> <ol style="list-style-type: none"> 1. Are you or your child on Medi-Cal? If yes, you can participate in the FLEX Card Program because your Medi-Cal card can be used as your proof of income eligibility for WIC. 2. Are you on CalWORKs? If yes, you can participate in the FLEX Card Program because CalWORKs can be used as your proof of income eligibility for WIC. 3. What is your household’s gross annual (yearly) income? To get WIC, your household’s gross yearly income (including your FLEX Card payments) must be less than 185% of the Federal Poverty Line (FPL). “Gross” means the amount before anything is taken out of your paycheck, like taxes. If you know your weekly, monthly, or yearly gross income, this simple calculator can tell you what your percentage of the FPL is. If you know your gross yearly income, you can just use the chart on the next page. Make sure you look at the number for your household size.

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		<table border="1" data-bbox="646 224 1833 423"> <tr> <td>Household Size</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> </tr> <tr> <td>185% of the Yearly FPL</td> <td>\$27,861</td> <td>\$37,814</td> <td>\$47,767</td> <td>\$57,720</td> <td>\$67,673</td> <td>\$77,626</td> <td>\$87,579</td> <td>\$97,532</td> </tr> </table> <p data-bbox="684 444 1995 581"> a. Is your gross yearly income less than 185% of the FPL? i. If <u>yes</u>, you can participate in the FLEX Card Program with no risk. ii. If <u>no</u>, you will need to decide whether participating in the FLEX Card program is worth risking your WIC benefits. </p>	Household Size	1	2	3	4	5	6	7	8	185% of the Yearly FPL	\$27,861	\$37,814	\$47,767	\$57,720	\$67,673	\$77,626	\$87,579	\$97,532
Household Size	1	2	3	4	5	6	7	8												
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CalFresh	Medium	<p data-bbox="541 607 1724 638">Talk to a Benefits Counselor before you participate to understand your personal risk. They will ask:</p> <p data-bbox="590 662 2011 834"> 4. What is your household’s gross monthly income? To get CalFresh, your household’s gross monthly income (including your FLEX Card payments) must be less than 200% of the Federal Poverty Line (FPL). “Gross” means the amount before anything is taken out of your paycheck, like taxes. If you know your weekly, monthly, or yearly gross income, this simple calculator can tell you what your percentage of the FPL is. If you know your gross monthly income, you can just use this chart. Make sure you look at the number for your household size. </p> <table border="1" data-bbox="646 854 1860 1053"> <tr> <td>Household Size</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> </tr> <tr> <td>200% of the Monthly FPL</td> <td>\$2,430</td> <td>\$3,288</td> <td>\$4,144</td> <td>\$5,000</td> <td>\$5,858</td> <td>\$6,714</td> <td>\$7,570</td> <td>\$8,428</td> </tr> </table> <p data-bbox="646 1078 1995 1214"> a. Is your gross monthly income less than 200% of the FPL? i. If <u>yes</u>, you can participate in the FLEX Card Program with no risk. i. If <u>no</u>, you will need to decide whether participating in the FLEX Card program is worth risking your CalFresh benefits. </p> <p data-bbox="541 1240 1995 1305">Remember, applying for CalFresh benefits is easy compared to other benefits programs and usually only takes 30 days. So, if you did lose them because of FLEX, you could get them back when the program ends.</p>	Household Size	1	2	3	4	5	6	7	8	200% of the Monthly FPL	\$2,430	\$3,288	\$4,144	\$5,000	\$5,858	\$6,714	\$7,570	\$8,428
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Public Housing & Section 8 Vouchers	Medium - High	<p data-bbox="541 1333 1724 1364">Talk to a Benefits Counselor before you participate to understand your personal risk. They will ask:</p> <p data-bbox="590 1388 2011 1485"> 1. What is your household’s gross annual (yearly) income? To get Section 8, your yearly income (including your FLEX Card payments) must be less than a certain amount. “Gross” means the amount before anything is taken out of your paycheck for things like taxes. </p>																		

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		<p>a. Is your household’s gross yearly income less than the number in this chart? Make sure you look at the column with your household size. If yes, you can participate in the program without risking your Section 8. However, your share-of-cost might increase, so you still must choose if participating in FLEX is worth risking the amount of housing assistance you get. A benefits counselor can help you figure out the difference in cost.</p> <p>b. Is your household’s gross yearly income more than the number in this chart? Make sure you look at the row with your household size. If yes, you must decide if participating in the FLEX Card Program is worth risking your Section 8 benefits. Keep in mind that wait lists for Section 8 are often very long.</p>																										
Non-Modified Annual Gross Income (MAGI) Medi-Cal	High	<p>Talk to a Benefits Counselor before you participate to understand your personal risk. Depending on what kind of non-MAGI Medi-Cal you receive, this program will affect your eligibility.</p>																										
General Relief (GR)	High	<p>Talk to a Benefits Counselor before you participate to understand your personal risk. You must choose if you want to risk losing the cash you get from GR (a maximum of \$221/month) for the \$400/month in gift cards you would get from FLEX.</p>																										
Supplemental Security Income (SSI)	High	<p>Talk to a Benefits Counselor before you participate to understand your personal risk. This program will affect eligibility for SSI dollar for dollar. In most cases, it is almost impossible to get back on SSI once you have lost it. We do not recommend participating in FLEX if you receive SSI.</p>																										

References

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Baker AC, Martin-West S, Samra S, Cusack M. [Mitigating loss of health insurance and means tested benefits in an unconditional cash transfer experiment: Implementation lessons from Stockton's guaranteed income pilot](#). SSM Popul Health. 2020 Aug;11:100578. doi: 10.1016/j.ssmph.2020.100578. Epub 2020 Mar 31. PMID: 32289072; PMCID: PMC7142678.

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