

## Q and A for the Idaho Child Care Program (ICCP) Co-Pay Redesign

### **Why is the co-pay amount changing?**

*The Department of Health and Welfare has made changes to the co-pay structure. The co-pay will now be a monthly flat rate co-pay amount for each child based on the family's income. This change will make child care more affordable for more families who are working or going to school.*

### **How is the co-pay amount calculated?**

*The co-pay amount is calculated using a household's income and the number of people living in that household. The co-pay amount is the same for each child receiving child care. (See Attached Chart)*

### **When does the new co-pay amount begin?**

*The new co-pay amount begins with charges for November 2013. Parents and providers will receive a letter explaining the changes in October. Providers will see this change in ICCP payments for November services. Parents will be informed about the amount they owe in their November notice.*

### **How is the co-pay determined for students that also work?**

*When students work more than 10 hours, that parent is considered a working family and pays the same rate as working families.*

### **Do Foster Care Families pay a co-pay?**

*No, the co-pay changes do not affect Foster Care families.*

### **Do Regular TAFI (Temporary Assistance for Families in Idaho) participants pay a co-pay?**

*No. These families are very low income and are required by the State to participate in a work program. In 1996 the Welfare Reform Act created the Temporary Assistance for Needy Families (TANF) program. It required that individuals receiving TANF assistance be made a priority to receive child care assistance. Idaho's TANF program is called TAFI. Child care is an essential work support that helps families leave the welfare system and become self-sufficient.*

### **Do grandparents or relatives (Caretaker Relatives) who receive Caretaker TAFI pay a co-pay?**

*Yes. In order to receive child care, Caretaker relatives who receive Caretaker TAFI must have a qualifying activity and be income eligible. Their co-pay is calculated just like any working family.*

### **Where can I find income limits online for Child Care?**

<http://www.healthandwelfare.idaho.gov/ApplyforAssistance/Applyforservices/Whoiseligible/Incomelimits/tabid/1577/Default.aspx#child>

### **What is the meaning of “local market rate”?**

*The local market rate is the maximum rate that the state will pay to child care providers. This rate is established by using information obtained through a study of child care pricing in Idaho. Provider’s charges may differ from the state’s established rate. Families receiving a subsidy must pay a portion of what the state pays (also called a co-pay). In addition, families are also responsible for covering any difference between the market rate and provider charges.*

### **How is part-time/full-time determined?**

*If total weekly activity hours are 24 or less, you are considered part-time.  
If total weekly activity hours are 25 or more, you are considered full-time.*

### **Will the co-pay stay the same, no matter which child care facility a child attends?**

*The flat-rate co-pay will stay the same no matter where a child is taken. However, if a provider charges above the local market rate, ICCP will not pay the difference and the parent is responsible for paying the difference to the provider.*

### **If a child care provider charges less than the local market rate, will the family still have to pay the full co-pay amount?**

*Yes, the co-pay portion stays the same.*

### **If a family starts child care in the middle of the month, will the co-pay be pro-rated?**

*No, the flat-rate co-pay will still be charged in full, unless the charges are less than the co-pay amount.*

### **Are co-pays required or can they be waived?**

*Families are required by federal law to pay a co-pay as part of their responsibility for the care of their children. The co-pay is to be paid directly to the provider. The Department may audit a provider’s records to ensure co-pays are being collected. Failure to pay or collect the co-pay could result in disqualification from benefits or termination of the provider’s agreement.*

### **Many times parents have difficulty paying co-pays. Are providers allowed to provide scholarships or make arrangements with parents to accept in-kind contributions instead of cash?**

*Any arrangement of this nature should be clearly documented as being received and equal to the co-pay charges being accepted as in-kind. Providers may also set up policies to allow scholarships for families meeting the facility scholarship standards, and use the funds set aside for scholarship purposes.*

### **The co-pay increased for some families. How is that a better support for a family?**

*The Department is aware that as a result of this change approximately 20% of families may have their co-pay increase by \$10 or less per child and less than 1% will have a co-pay increase over \$25 per child. While this may be difficult for some families, the changes are beneficial to the vast majority (75%) of eligible families.*

### **Is the Department setting new Market Rates?**

The department is conducting an analysis of our current market rates to see if these rates should change.

### **Will I have to reapply for ICCP in order to receive the new co-pay amount?**

*No. The system will be changed to calculate the new co-pay. Parents and providers will receive a letter in October explaining the change in co-pay responsibility. Notices detailing the amounts ICCP will pay for services rendered will be sent in November.*

### **Will my Food Stamp benefit change because my child care co-pay changes?**

*Child care expenses are allowed for food stamps. At your next Food Stamp re-evaluation, your expense will be adjusted based on your new co-pay amount. This could impact your benefit amount for Food Stamps.*

# Idaho Child Care Co-Pay Chart

*Effective November 2013*

Household Size	Monthly Income	Co-Pay Per Child for Part Time Activity	Co-Pay Per Child for Full Time Activity
2	\$0 - \$1293	\$20.00	\$40.00
	\$1294 - \$1422	\$25.00	\$50.00
	\$1423 - \$1551	\$50.00	\$100.00
	\$1552 - \$1681	\$75.00	\$150.00
3	\$0 - \$1628	\$20.00	\$40.00
	\$1629 - \$1791	\$25.00	\$50.00
	\$1792 - \$1953	\$50.00	\$100.00
	\$1954 - \$2116	\$75.00	\$150.00
4	\$0 - \$1963	\$20.00	\$40.00
	\$1964 - \$2159	\$25.00	\$50.00
	\$2160 - \$2355	\$50.00	\$100.00
	\$2356 - \$2552	\$75.00	\$150.00
5	\$0 - \$2298	\$20.00	\$40.00
	\$2299 - \$2528	\$25.00	\$50.00
	\$2529 - \$2757	\$50.00	\$100.00
	\$2758 - \$2987	\$75.00	\$150.00
6	\$0 - \$2633	\$20.00	\$40.00
	\$2634 - \$2896	\$25.00	\$50.00
	\$2897 - \$3159	\$50.00	\$100.00
	\$3160 - \$3423	\$75.00	\$150.00
7	\$0 - \$2968	\$20.00	\$40.00
	\$2969 - \$3265	\$25.00	\$50.00
	\$3266 - \$3561	\$50.00	\$100.00
	\$3562 - \$3858	\$75.00	\$150.00
8	\$0 - \$3303	\$20.00	\$40.00
	\$3304 - \$3633	\$25.00	\$50.00
	\$3634 - \$3963	\$50.00	\$100.00
	\$3964 - \$4294	\$75.00	\$150.00

**Students with No Income or Who Work Less than 10 hours per Week**

*\*Student grants, loans, scholarships, and work study are not counted as income.*

2 or More	Less than 130% of Poverty	\$75.00	\$150.00
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**TAFI Families**

2 or More	Less than 100% of Poverty	\$0.00	\$0.00
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**Foster Families**

2 or More	Excluded	\$0.00	\$0.00
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