

Candace Cabral

Introduction

My name is Candace Cabral. I live in Rochester with my four children in a 3-bedroom apartment. My experience with poverty has been a lifelong challenge, as I grew up in foster care. When I was a teenager, my mother abandoned me, leaving me without any parents. I spent many years in youth homes. I also didn't have any crucial life documents with me, so as I got older I had to learn about and figure out all the things I was missing, and slowly put the pieces back together. Getting all my documents in order has been really hard and something I've worked on for many years. Since being in foster care, I have struggled to provide for myself and my family, working to make ends meet and provide a decent life for all of my kids.

Household composition

1 adult (38 years old), 4 children (17, 15, 6, and 5 years old)

Have you heard of any of the following programs:

1. **Public Assistance**

Yes

2. **Food Assistance/ SNAP**

Yes

3. **Home Energy Assistance Program (HEAP)**

Yes

4. **Supplemental Security Income (SSI) and State Supplement Program (SSP)**

Yes, SSI – they have a local branch in our city. They just reopened after COVID. Downtown they have a local branch. I have not heard of SSP.

5. **Child Care Assistance Program**

Yes

6. **Medicaid**

Yes

If you answered yes, where did you learn about these programs/benefits?

I learned about SSI, CA, and SNAP when I was very young. Since the mid-1990s, I have been receiving SSI due to health issues I experienced from a very young age. My mother experienced substance use and addiction challenges. On top of that, when I was a baby, our housing conditions were very bad, so I was exposed to lead paint in a way that was very damaging to me and my health. For these reasons, my mom had enrolled me in SSI, which I have received ever since. I learned about CA and SNAP when my mom left. I was a teenager that time, approximately 15 years old, and I tried to apply. I also had to reapply for SSI because my mom had not reapplied for me. But my learning disability made it hard for me to understand the application process for all of these programs. It was also difficult for me to gather all of the required documents. For many

documents, I didn't know what they were asking for and had to figure it out on my own for the first time while I was very young and dealing with a lot of struggles. It took me several years to get back onto them.

I learned about child care from Americorps – when I went to Americorps to start volunteering. To start their program or anything, you need child care, so they actually ask you if you need extra benefits or anything. So one of the employees gave me an application.

If you answered yes, which of these benefits have you received?

Public Assistance, SNAP, SSI, CCAP, and Medicaid.

When (months/years) did you first start receiving SSI/PA/SNAP?

I first received SSI in the mid-1990s. I first received Food Assistance/SNAP in 2005, but because of my learning disability I was not the payee – the Fair Hearing processes appointed a payee for me for a period of two years. In 2007, when I reapplied on my own, I finally received the Food Assistance/SNAP for myself. I was really proud of this moment, because I felt like I had showed them that I deserved it and could take care of myself and I could be my own payee. Since then, I have been enrolled in these programs consistently.

Was it difficult to apply for SSI/PA/SNAP? If so, what was the most difficult part?

The hardest part is knowing what programs are available. For many years, I didn't know about these programs. There are many many different programs, but where can I go to learn about them? On top of that, once I know about a program, because of my learning disability it can be really difficult to gather the documents I need. Sometimes I don't know what they are asking for, because I've never heard of it. Other times, they use names and language that are complicated and confusing to me.

For example, I didn't have a birth certificate or a Social Security Number when I was left alone at 15 years old. At the time, as a teenager living all by myself – I didn't even know what they were talking about, so I didn't understand what they were referring to when they asked me to bring certain things. Over the years, I had to learn what those documents were and also go through the process of ordering them, which takes a long time. During that process of gathering documents, which took many months, I couldn't get any benefits, even though I really needed them in that time. While DSS would sometimes help me through the process of obtaining documents, the process included a lot of waiting – sometimes more than three months.

When I was actually applying for benefits, the biggest challenge was my SSI, because they kept finding reasons why I couldn't get SNAP, even though I couldn't afford food, and blamed SSI. Their budget calculation was so strict that the said SSI was too much money, but I could barely afford my family's daily needs. To us, it was obvious it was not enough money. SSI also has a really complicated eligibility process, which made it harder for us to navigate. I had to fight just to keep receiving SSI, which I need because of my disability, and also SNAP, which I need because I still need the money to pay for the food for my family.

Overall, I really struggle with the reading and writing parts of the application process, which makes it really hard for me to complete the process. Welfare has always been scary to me for that reason – it is a lot of work and it is overwhelming and you have to re-answer questions again and again with information they already have. You feel like you are always proving that you are worthy. On top of that, if you make even a dollar extra, you can lose benefits.

The welfare application process also feels even harder because I don't feel like I have anyone to turn to for help. With DSS, I can't find someone to talk to who can help.

Once you were in the program, was it hard to stay in the program?

It was a lot harder for me to apply for the programs than it is for me to maintain them. Once I was enrolled in the programs, I didn't feel it was hard to maintain. Each program has been a blessing.

How did these programs help you? What positive impact did they have on your life?

While it was hard for me to apply for benefits, once I received the benefits, they were a great help to me. I have four kids, and with each kid I've needed more support. It is hard to describe the difference before and after receiving benefits. Before I received these programs, I had nothing – I was often fighting for my life and barely making it. I didn't know where my food would come from. Getting these benefits, including SSI and Food Assistance, helped me fix my credit and pay back bills, enabled me to open a bank account, helped me purchase other necessities for my family's wellbeing, like medical items and other supplies during COVID-19 for health purposes, helped me get clothing for my kids, and helped me afford enough food to my family. Before we were using food pantries. Sometimes, when the money doesn't come through, we still have to use them. But for the most part, the extra support helps us shop for the groceries we need and we're not constantly in the negative on EBT or pinching pennies. I also sometimes had to sacrifice meals to make sure my kids could eat and we don't have to go through that anymore. We also don't have to worry the same way about planning around a specific date, which might not come. It was especially challenging when the date would come, but there would be no money, and no one told there was any issue, so you have to first start the process to try to contact someone to figure out what was wrong. Over time, I have been able to depend less and less on community services. I have been able to plan more and be more consistent. That makes me feel more sufficient and independent and also makes my kids feel that way, because it is true.

What change in the program would have made the biggest difference for your family?

Sometime to talk to or communicate with during the process. It would be really helpful to be able to ask questions as I am going through the process, especially because it can be difficult for me to understand what is required, especially for the reading and writing components. Sometimes I go to DSS and the DSS people aren't familiar with the process and don't communicate clearly. A lot of times DSS doesn't communicate during the process about documents, so you don't learn what was insufficient until after you've been cut off, and by then it is too late and you have to wait at least another month and go to all these different appointments again just to show that you are who you said you are, even if you can't afford food that month – doesn't matter. Also there isn't anybody to go and talk to if you need help or have a question. It would also be good to have somebody to call, but there is no phone line.

Also is there a way for clients to learn more about program changes when they happen, instead of only learning when we receive something different? Another issue to address is shorter documentation, which would also really help make the process easier. Simpler language that is plain and easy to understand would also make the process easier. But I don't think it should be one or the other – we should be able to have both.

For PA and SNAP, it is a complicated application process, there is nobody to call, it is difficult to visit in person, since there is only 1 processing center, and the requirements can be very overwhelming. If you miss even one thing, they cancel your benefits and you miss at least a month of money that you needed.

The budget calculations are also crazy. If you make one dollar too much, they cut you off. It doesn't matter to them if you can afford the food or not, it's about one dollar too much. But even middle class families are not making that much in some cases. This means that many people who need help and can't afford food also can't get the help they need. And then also you can get stuck in this mindset where you are always calculating if you have a dollar too much, because the benefits are too valuable and you don't want to lose them, since they help provide for your family. For example, I can't start savings accounts or make investments in my family's stability, because then DSS will say I have too much money, even though I don't have that money, I'm just trying to save a little bit for my kids futures. When you got welfare in the past, they used to say "no cable/no phone" because they thought it was a luxury to have, and said that people getting welfare shouldn't have that, but now everyone has cable and phones and also internet, because you need it to live and work.

The SNAP supplement also made a huge difference – but even with the SNAP supplement, it didn't cover all of our essential groceries, so I always spend some of my own money too. But losing the SNAP supplement has definitely made it harder to afford the food that we got used to relying on – and it would've been really good for my family if we could keep receiving the SNAP supplement, since our family is large.

Can you tell us about your experience with HEAP? What were the challenges and benefits for you?

For HEAP, I learned about HEAP through DSS, SNAP – when I was applying for those benefits. That's the connection that you make with them when you ask for any help. So I got HEAP around April through May, after I applied around December or January – somewhere around that time. It was good because they helped me with like almost \$500. The thing is, it is seasonal – and I wish it wasn't seasonal. Most of the time, if you have food stamps or ever did receive HEAP before, you don't have to apply – it will automatically go to the RG&E [Rochester Gas & Electric] company if you ever did apply again. Every year, they will automatically put you in, knowing that you got accepted for HEAP before. To me, it was amazing to have automatic payments, because it doesn't go to you – it goes directly to the heat, the gas, and the electric. They will send you a bill, but it will literally say a 0.00 balance. But I'm starting to see – I was surprised to see, my bill in May and June jumped a lot. So we're trying to figure out if it's just because it is summer time. They're giving you, if you apply, an air conditioner. So I'm like, guys, I got an air conditioner from you guys – now I'm just not understanding how our bills are so much higher, even though I am in a smaller apartment, and how I'm on the verge of being homeless or hungry, just because of the past few months. Over the past six months, your groceries are going up – and summer time, they're home more, eating, and sometimes you could go to one of those free places to get you the summer meals, but you're not always getting the summer meals, because some of them are not located close enough to you to walk with your kids, or you feel like you're just going to scrape together whatever you have and not take those kids all the way over there just to get that meal.

Any updates about your receipt of SSI?

Earlier this year, I wasn't getting SSI – I was trying to show them I'm volunteering, that it's not a paid role. And even still to this day, that's the problem that they have – so the process was very hard to get your amount back, but then it's still not the amount it was. So even though you get money, one month they might say this is the amount you get, and then the next month, this is the amount that you get. So it's changing – and it's hard because you have to pay a certain amount of rent, or RG&E, and it's not covering everything. But that is a hassle – to have to keep calling them, to be on the phone with them for hours, waiting for someone to pick up, and then to go to the local office and actually get help with your case – that's a whole process. It could be hours of just waiting in that waiting room, then for them to say, "Well, you have to bring these papers back or get this documentation...and then we might say you're eligible." When you're there, and they call you up after waiting, they look and a computer and see all your stuff, but they can't really tell you about your process there – they just say, "Hey, we can take your information back, the team will look over it, and then we'll send you another paper saying this is what the team discussed about your case." So you're going there showing all this paperwork and showing your information, thinking that you're going to get help right there – no, they're going to have someone else, a whole team, look over it. And that takes time. And I wait for a piece of paper, and then the paperwork looks terrible, so I go down there, because it's not right. And then that takes a few times to fix it, but by that time many months are passing – it literally took me three or four months to actually get everything ok and get my benefits back now. So I went back in April to reapply, after not getting it, and it took until now, July, to get it back. As I said, I have been getting SSI my whole life – but me starting now to volunteer, it seems like it's starting to bother them – your income. But it's still a volunteer role. But SSI feels like you can have someone to look into your file and everything, like a lawyer or a paralegal, so you can make an appeal – and you can make an appeal real fast with SSI. So any day I can walk into SSI, and I can appeal. Through DSS, you actually have to go through a process to get to appeal – SNAP and DSS are one of a kind – they're the hardest ones.

Can you tell us about your experience with the Child Care Assistance Program? What were the challenges and benefits for you?

I've been having child care for a while now, so I want to say I started getting Child Care Assistance in 2021. We more use it for the summer. During the school year, the kids are in school until 3 o'clock, some of them have afterschool programs, so I didn't need child care as much. When I learned about child care from Americorps, they gave me the paperwork to fill out, and I had to take that application to DSS. But before going to DSS, it's a provider application, so you have to figure out who is your provider that you want the kids to actually go to. I had some providers in mind, but I had to try a couple before I could actually get the process started. But like with all of these, the process takes so long to get started and to get through. When I was looking, I was worried about transportation – do they do transportation, pick up, transport. I chose based on

transportation and area, because I need transportation or to know that they can get there easily if we take a bus. And it's not that many of them – I asked for two or three, but they were all full. The provider I ended up with is local in my community – so, like a family member – great aunt – providing care to many kids, for more than 25 years. The process is difficult, like always – it's waiting. Even if you need your kids to be at the day care provider, she's not getting paid if the application isn't processed – they can either accept you and wait for you to get through your process, or sometimes they deny you and say we have to wait until we get this application. So, either way, you're waiting. But I am getting it to this day – my kids are in child care this summer and they like it. I think why they like it is you also in the summer time get to pick a YMCA or Salvation Army, and these places get to take your kids on field trips. It's a five-week program with them – so we do a combination, I still also get child care with the great aunt that's the provider, but with YMCA the kids get to do a lot more activities, things that you wouldn't do – like canoeing. So even with the process and the waiting and dealing with DSS, child care does give us some good assistance and good options – even though some of the providers were full. We still got a good mix – and I have felt like I have the care that we need.

Can you tell us about your experience with Medicaid? What were the challenges and benefits for you?

I get straight Medicaid – a different type of insurance because I get SSI. The kids get it through United Healthcare. It covers dental, when they go to their doctors visits, eye doctors appointments, the majority of everything. SSI, for me, I think my insurance is a little better – you can buy stuff over the counter, the things you need. The biggest point that I feel like is positive for Medicaid is it gives you a little more flexibility about who you want to actually take care of you, or who you want to be able to put your money in their hands. And once they know what you're covered for, you can take your card and go to the places that are covered – you don't have to reapply. My kids can go everywhere because it's United Healthcare – it's a well-known insurance that they have – so it really depends on what insurance you have. But they give you books, they have people come to your house if you don't understand what type of doctors you need, what type of medical, if you need transportation – what are the barriers if you need help, if you need help for doctors' appointments or are feeling scared to go. Like, they will literally walk you through the steps with everything. So the insurance person comes to your house to help you do the paperwork. The other person actually gets you a Medicaid provider – a ride – to get you there. But they can also have a person come with you, to the doctor, to make sure you're getting all the things you need. So they literally – I love the insurance part – because they walk you through all the steps. And even if we don't walk in together, they're having people set up with Medicaid around our neighborhood, so it can be like an urgent care or one of their little vans they have to make sure people are getting tested – they're trying to make sure different people have ways to help. So they're stationed all over Rochester. It's even downtown, where mostly the majority of homeless people are, so they would talk to them there and see if they need insurance, even if they're homeless – trying to figure out how can we get them insurance. So that's a better way – compared to saying, "Hey, you need a house, and you need an address, and you need Social Securities, and IDs, and all this stuff before we help you." This part is saying, "Hey, how can we help them get insurance?" So it's more like you get what you need, you go to the appointments you need, and they cover it. Housing is the opposite – you have to prove to them to see if they'll give you the money and then you can try to get the housing.

Any updates about your receipt of Public Assistance?

Mentally, physically, you know this documentation is the only thing that's stopping me or hindering me from my application. But if I've been on DSS, and you've been helping me, it shouldn't be so easy for you to say you're just going to cut my case off, based on a paper, instead of following up. That's what I think they're struggling with – the follow-up. So you cut me off, deny me, and now you wonder why a lot of people are homeless. It's because the amount of money, the application – I don't even want to go back. I know I need the cash assistance for my kids, but I am so scared to go back and ask you guys for help because all the hassle you have me go through. And I'm so scared – like, all this information and paperwork, I keep giving it to you – mentally, physically, I don't want to run around any more to find you these paperworks that are all connected – like, DSS says they don't know these organizations, but they do. So that's the scary point that a lot of us are facing – should we go to this organization and ask for help? Should we go through all these situations, or even with our children, and be asked, "Why do you have these bank accounts?" And then they're 0.00! You have

bank accounts, but they're 0.00 balance – so it's not like you have money, but you ask us to keep reporting this – getting bank accounts, getting these different type of documentations that I feel it's really not necessary. I don't know why it has to be so detailed – we don't even know all this personal stuff about yourself! So, some people – I know myself, I am not going back. No matter how much I need it, I'm not, because you don't treat us like a human person – you're not accepting us where we are, and you're not growing with us where we are. Nothing is growing with that program – it's just you get that certain amount, this is it, and I want you to pay us back if you ever get any money. It's not like we're growing – even with the work history. And it's not a lot of programs like that – DSS is like, “Hey, we can help you get into this house,” but then once you mess up or you don't get to this appointment, you lose that help, which doesn't help you grow at all. I can go all day about how they've been affecting a lot of people lately and why we're struggling the way we have been lately. I don't know if they can get more funding – I see they're fixing the buildings and parking lots, but I don't know if you're actually training the people to actually call, answering the phones, because some of them are rude – sometimes you're there waiting on the phone a long time, and when they finally answer you, you get hung up on, because they're not really wanting to deal with you. On top of that, it's only one DSS location. With SSI, you can go through the phones or offices – it's a way different process. No matter how long you have to wait, they will answer you. They do have a button to say, “Hey, if we can't respond to you now, would you like us to call you back?” So it's a way that you can even leave your number, instead of staying on the phone waiting. So that little point too is a healthy part for people to have too.

Pamela Walcott

Introduction

My name is Pamela Walcott. I live in the Bronx with my husband and daughter in a two-bedroom apartment. My main experience with poverty is when I became homeless in 2018, which was really hard. After staying in some shelters that did not help us well, we were placed in a shelter with a good provider, who helped us move into permanent housing and apply for benefits. Although we were never homeless before 2018, my family has struggled to make ends meet for many years, beginning around the time that my parents got sick. Throughout all of our challenges, even though we needed benefits, we were always told that we are not eligible.

Household composition

2 adults (60 years old), 1 child (11 years old)

Have you heard of any of the following programs, and if so, where?

1. Food Assistance/ SNAP and Public Assistance (PA)

Yes. I have known for many years about Cash Assistance and Food Assistance. We needed Food Assistance during the 2000s, but they would never give it to us. Now, since I moved out shelter and the shelter provider helped me go through the application process, I get Food and Cash Assistance, which is helpful, but not always reliable.

2. Home Energy Assistance Program (HEAP)

I've heard about it, but I don't know much about it – no. All my utilities are covered I think by CityFHEPS – I don't pay heat or gas or electric at my apartment.

3. Supplemental Security Income (SSI) and State Supplement Program (SSP)

I learned about SSI when I was in the hospital after I had a stroke and heart failure, and the staff gave me the paperwork before I left. I have not heard of SSP.

4. Child Care Assistance Program

I maybe heard of it, but I'm not sure. My daughter does afterschool through the public schools, and the Boys & Girls club. Before she was in kindergarten and in the public schools, she went to private daycare, so I paid out of pocket every week.

5. Medicaid

I learned about it through advertising on TV, and there was also an organization that had vans outside enrolling people in Medicaid – and that's how I got enrolled.

Which of these benefits have you received?

SNAP, Public Assistance, SSI, and Medicaid.

When (months/years) were you receiving SNAP and Public Assistance?

June 2022 through December 2022 (with a gap a 1-month in November 2022)

Was it difficult to apply for SNAP and Public Assistance? If so, what was the most difficult part?

For many years, when I need the benefits and really could have used to the extra support from Cash and Food Assistance, I could not get it because they kept saying we were not eligible. I only finally got it when we were moving out of shelter because the provider helped us apply.

Once you were in SNAP and Public Assistance, was it hard to stay in those programs?

Overall, I didn't have much trouble gathering my paperwork, because I've always been good about keeping my important papers with me and organized wherever I am living. I mainly had trouble submitting the paperwork. I didn't realize when it didn't work and it wasn't communicated to me clearly. I have the AccessHRA application, but I have trouble logging in. I can call and check my balance, which works okay day to day, but I can't get it to work taking pictures of paperwork and uploading documents. I don't have someone who can help me with the app.

Specifically, in September 2022, when I was supposed to recertify, I tried sending in paperwork using the phone, but it didn't work – and no one told me that it didn't work until I visited an HRA Center myself later. However, even though I didn't receive my September recertification call, I did receive my benefit. In October, because I still hadn't heard anything about my recertification, I took it upon myself to try to resolve the situation proactively, by visiting an HRA Center in person. I also brought all of my documents with me. It was there that I learned that the documents I'd tried submitting by phone hadn't worked. So at that time, I submitted the required documents in person, since I had brought all my documents with me. Apparently, due to delays at HRA and catching up on paperwork, they couldn't get to my case and the papers I brought them in October, so my benefit lapsed in November. So when November came around, I didn't receive any Cash Assistance or Food Assistance, which was a surprise to me that I had not planned for. Nobody told me anything. Nobody told me why it lapsed or why it was delayed. Nobody told me that I wouldn't receive anything in November, which I really didn't realize because I was still receiving CityFHEPS for the rent. November was really hard and we could not get all the food that we needed. In December, it looks like they finally processed my paperwork, because I received a letter confirming that the documents I had brought in October were sufficient – and I started to receive some benefits again. However, it now appears I am receiving much less than I was told I would receive from both Cash and Food Assistance. The reasons are not exactly clear to me, but I believe it is because I started to receive slightly more funds from Disability. This is another challenge of the program – sometimes I don't understand how it is working, but it is not easy to find someone who I can talk to or who can help me navigate the issue and fix it. In this case, it took three months for HRA to process my recertification from September, and in the mean time I only learned there was an issue after it was too late. But I had done everything right, including submitting all the right documents in October in person.

How did SNAP and Public Assistance help you? What positive impact did they have on your life?

Now that we receive extra support in the form of Cash Assistance and Food Assistance, we don't feel so overwhelmed. We have much more stability that didn't exist before. We know on a certain day we will have a certain amount of money that really helps with getting all of our essentials. We don't have to pinch pennies on food or miss out on food items in some weeks. Every dollar is valuable and we use all of it, in addition to our own money.

What change in either SNAP or Public Assistance would have made the biggest difference for your family?

First, more flexibility on the budget calculation, because I was denied for many years even though we needed it badly. And if you make even a little bit of money, they only give you a few dollars because they say you can afford it now, even if you can't. You have to have nothing in order to get something. This affects other choices in my life, like I can't plan for my daughter. I can't set up a bank account. So we end up depending on them, even though we really don't want to be receiving benefits from the government right now or forever. I want to have my own money.

Second, because they don't communicate with you, it can feel unreliable, like you are rolling the dice waiting for the day to see if you get the benefit. It would've been helpful to receive a communication telling me that I wasn't going to receive the benefit. Maybe I did receive one, but I didn't see it. They are also delayed, so my last recertification call was late and I still haven't received a phone call I am waiting on.

Can you tell us about your experience with the Supplemental Security Income (SSI) and State Supplement Program (SSP)? What were the challenges and benefits for you?

I have been receiving SSI since 2005, which was when I started receiving cash assistance. I had applied for the program while I was living in Maryland, in Baltimore. I was in the hospital after a mini stroke and heart failure because I wasn't taking medicine, because I didn't have a doctor, because I didn't have Medicaid – I had nothing. I had been just getting up and going to work – I had my own apartment, I never was on welfare, I always worked, I had a good job, so I thought I wasn't eligible for that. But my health issues caught up to me. So while I was in the hospital, they told me about SSI and gave me the papers, and I took the paperwork home and filled it out, and brought it back to the office, and they called me over the phone to do a phone interview. And once they called me for the phone interview, they found me eligible – just like that. Since then, I haven't had to go back to the office – I don't have to recertify or reapply or anything like that. It's been very reliable. And stable – you're not getting cut off at the drop of a hat, if you're two cents over – making two pennies more, or else you don't qualify. They're not going to kick you off – it's only DSS that's kicking people off, sending letters. And the amount I receive from SSI is way bigger than what I got in cash assistance.

Can you tell us about your experience with Medicaid? What were the challenges and benefits for you?

I started Medicaid coverage in 2015 after learning about a program I had seen on TV. There was also an organization that had vans outside enrolling people in Medicaid. Even though I was eligible for Medicaid for many years, I didn't know I was eligible and I had been paying out of pocket for my medication before 2015. Now that I'm receiving Medicaid, I have a team of doctors, all my doctors from over the years that I trust, from Columbia Presbyterian – and I've been on dialysis for the last five years, dealing with my health and going to my appointments, primary doctor, kidney doctor, heart doctor, dentist. And once I got it, I also got transportation – before that I was taking the bus back and forth to every appointment, to and from all that tiring dialysis. With Medicaid, it is another smooth process and I know I can go to my appointments and I'll be covered and I don't have to always keep reapplying and reapplying just to go to the doctor – maybe I'll have a copay of \$20, but I can handle my health and go to all the appointments that I need without worrying about that. They even give me a MetroCard after every appointment if I need it.

Any updates about your receipt of Public Assistance?

You know they cut me off, right? They said July 1 was my last time. They said – well I think they probably just cut me off of cash, because this month I got SNAP exceedingly more than what I ever got before. So I don't know if it's the end of it or what, but yeah – they stopped, they closed me. I didn't get any reminder to recertify. They said it's because my income exceeds – we make too much as of July. I don't know – but when I go on the app, it says that the money is closed, the Medicaid is closed, and the SNAP is closed – it says the whole case is closed. And I got a letter in the mail that also said it was closed. But I was surprised because I got SNAP in July and in August. More than I ever got. They stopped the cash – but you could tell that the Medicaid was still there, because I'm still getting my rides to and from dialysis, and my appointments. So the Medicaid and the SNAP are still coming through. So I don't understand why it's not matching up. And that's scary – because I always have to make sure I have money for emergencies. If I go to dialysis, and the cab don't come, I leave at 4:45 in the morning and I can't walk the streets or take transit then. I have to be able to plan, and if the app says I don't have anything, then I don't know if I have to start all over again. That's the scary part.