

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	Talk to a Benefits Counselor before you participate to understand your personal risk. They will ask: <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.

Los Angeles County Department of Public Health

Division of HIV and STD Programs

The FLEX Card Program and Public Benefits:

Fact Sheet for Applicants

		<table><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>a. Is your gross yearly income less than 185% of the FPL?</p> <p>i. If <u>yes</u>, you can participate in the FLEX Card Program with no risk.</p> <p>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												
185% of the Yearly FPL	\$27,861	\$37,814	\$47,767	\$57,720	\$67,673	\$77,626	\$87,579	\$97,532												
CalFresh	Medium	<p>Talk to a Benefits Counselor before you participate to understand your personal risk. They will ask:</p> <p>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><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>a. Is your gross monthly income less than 200% of the FPL?</p> <p>i. If <u>yes</u>, you can participate in the FLEX Card Program with no risk.</p> <p>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>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
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												
Public Housing & Section 8 Vouchers	Medium - High	<p>Talk to a Benefits Counselor before you participate to understand your personal risk. They will ask:</p> <p>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>																		

Los Angeles County Department of Public Health

Division of HIV and STD Programs

The FLEX Card Program and Public Benefits:

Fact Sheet for Applicants

		<table><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>Gross Yearly Income Max</td><td>\$48,550</td><td>\$55,450</td><td>\$62,400</td><td>\$69,350</td><td>\$74,900</td><td>\$80,450</td><td>\$86,000</td><td>\$91,550</td></tr></table>									Household Size	1	2	3	4	5	6	7	8	Gross Yearly Income Max	\$48,550	\$55,450	\$62,400	\$69,350	\$74,900	\$80,450	\$86,000	\$91,550
		Household Size	1	2	3	4	5	6	7	8																		
		Gross Yearly Income Max	\$48,550	\$55,450	\$62,400	\$69,350	\$74,900	\$80,450	\$86,000	\$91,550																		
<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	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.																										
General Relief (GR)	High	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.																										
Supplemental Security Income (SSI)	High	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.																										

References

Abundant Birth Project. [Protecting Benefits in Guaranteed Income Pilots: Lessons Learned from the Abundant Birth Project](#). San Francisco Office of Financial Empowerment, Bay Area Regional Health Inequities Initiative, Expecting Justice. 2021 Nov.

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.

California Department of Public Health. [Women, Infants and Children \(WIC\)](#). 2024.

Department of Public Social Services. [CalFresh Eligibility Criteria](#). 2024.

Housing Authority of the City of Los Angeles (HACLA). [FY 2024 Household Income Limits](#). 2024 April.

[Social Safety Net Benefits Matrix](#). 2022.

Social Security Administration. [Understanding Supplemental Security Income SSI Income -- 2024 Edition](#). 2024.

Thriving Providers Project. [Benefits Protection Toolkit](#). Impact Charitable, Home Grown, KD Strategic Advocacy & Consulting.