



**Conference Title:** Webinar Transcription for SNAP, Supplemental Nutrition Assistance Program and TANF, Temporary Assistance for Needy Families

**Moderator:** Pennsylvania Enrollment Services

**Presenters:** Des Miller, Willis Haring

**Date:** May 15, 2018

Teresa McDonnell: Okay, we are going to go ahead and get started. Good morning everyone. My name is Teresa McDonnell. I am the Operations Manager with the Pennsylvania Enrollment Assistance Program. Welcome to the Pennsylvania Enrollment Services Webinar Series.

Today's Webinar is entitled SNAP, Supplemental Nutrition Assistance Program and TANF, Temporary Assistance for Needy Families. Thank you for attending. Before we begin please know that the phones have been muted. If you have any questions, please type them directly in the chat box at the bottom left hand of the screen and we'll answer them at the end of the presentation.

This presentation is being recorded. The slides and other related materials will be posted on [www.enrollnow.net](http://www.enrollnow.net). We will be sending the slides and a link to the recording to all attendees after the Webinar. Now let's get started with the Webinar.

Our presenters today are (Willis Haring) and (Des Miller). (Willis Haring) is a Human Services Program Specialist with SNAP policy for the Pennsylvania Department of Human Services, Office of Income Maintenance Bureau of Policy.

He has been with the Department of Human Services for three years. He started with DHS as a case worker at Dauphin County Assistance Office and has been in his current role with DHS for almost a year now.



(Des Miller) is the Program Specialist in the CASH Policy & Policy Clarification for the Pennsylvania Department of Human Services, Division of Family Assistance.

(Des) started her career with DHS in the early 1990s working for Childline. From there she went to work for the Lebanon County Assistance Office for 21 years. She then returned to Harrisburg where she is currently serving as a Program Specialist in Cash Policy and Policy Clarification. We are very happy they could join us today to educate us on these programs.

I will now turn it over to you (Willis) to start us off by talking about the Supplemental Assistance Nutrition Program. (Willis).

Technical difficulties...

Teresa McDonnell: Okay, great. Sorry for the technical difficulties. So we are not going to turn it over to (Willis) and (Des) to start us off by educating us on the Supplemental Assistance Program.

(Willis Haring): Okay, thank you very much. Sorry about that guys. Today we're just going to be discussing, my portion will be just basically what a family or a household needs to do to go about trying to receive SNAP or Supplemental Nutritional Assistance.

So slide two, the application process starts when a household files and identifiable application in the correct CAO. The CAO must accept and process any identifiable application that has all the following information, a name, an address and a signature. These are the items that make that, what we consider and identifiable application.

The application form may be filed by any of the following methods – in person, through an A/R or authorized representative, by fax, mail, or by completing a Commonwealth of Pennsylvania



application for Social Services on our COMPASS Website. The application may be filed by anyone whether or not that person is applying for benefits.

The CAO must date stamp the application on the day of receipt and authorize SNAP benefits retroactively to the application date if the household is eligible in the application month. Slide three, who can apply for SNAP? The following persons may apply – the head of the household, the spouse of the head of the household, any other responsible household member or designated A/R or household rep.

A responsible member of the household must prepare and review the application even when the A/R submits the application and does the interview. The CAO must give the household a toll free telephone number or a number that accepts collect calls so that the household can get help with the form and ask questions. The CAO must explain that the household is responsible for any incorrect information that the A/R gives.

The application process, for the CAO to decide on eligibility, the household must submit an identifiable application to the CAO that can be mailed or faxed with a signature page or can be completed online and signed by the e-signature. They must complete an interview to give any additional information that the CAO requires and they must give proof of different certain information that can come up after reviewing the application.

CAO duties, the CAO will take the following actions. Complete a preliminary review for expedited services. Conduct an application interview separately or at the same time as the preliminary review. Give each application household applicant a copy of the appointment notice and verification checklist or a PA253.



Essentially once the caseworker's reviewed the application, a PA253 will be generated which is going to be sent to the client that's going to indicate to the client or the household what additional items are required to be able to complete the interview and application process. Help the household complete the application and get verification information. Verify certain information that's requested. And approve or reject the application by no later than 30 days.

All applicant households including those sending apps by mail, fax or COMPASS, must be interviewed before determining eligibility. The person interviewed may be any of the following – the head of household, the spouse of the head of household, any other responsible member of the household or an A/R who knows the household situation.

CAO responsibilities for the application interview at the application interview, the CAO must take the following actions. Find out whether the household meets the guidelines for expedited services, make sure the PA600 which is the application is complete and reviewed with the applicant, to be sure the applicant represents the household's actual situation. Decide what information needs to be verified and explain what proof is needed.

Complete the verification checklist on the PA253 and give the household a copy. Explain that all applicants must cooperate with the CAO to give any and all proof and information needed to decide whether they are eligible. Tell the applicant about the conditions of eligibility. And explain what information is needed, how to get that information. And what is acceptable proof.

Explain to the household all of their rights and responsibilities which they also receive a copy of the last couple of pages of the PA600 or application that they fill out. And then give the applicant a copy of all appropriate SNAP pamphlets. Verification requirements with regard to SNAP. Every household is required as a condition of eligibility to prove certain information about its circumstances.



Sources of that verification can include but are not limited to written evidence, collateral contacts, home visits and automated sources. Some general items that may require verification include the following. Citizenship. Dependent care. Disability. Income. Identity. Medical Expenses. Residency. Resources. Shelter Expenses. Social Security number. Unearned Income. And also utility expenses.

The CAO must not limit written verification to any specific type. Verification may be given by the household, the authorized, representative, a person acting on behalf of the household or a collateral contact. When written evidence is available, insufficient or appears to be falsified and inconsistent, the CAO will give the household the opportunity to provide verification that it is acceptable or obtain verification directly from whatever source that could be possibly not clear or disputable.

Types of written verification include but are not limited to the following, wage stubs, requests for employment earnings information, requests for financial information, rent receipts, utility bills, bank books or statements, copies of benefits checks or signed statements of third parties. Stat benefits may be used to buy the following – foods for the household to eat such as breads and cereals, fruits and vegetables, meats, fish and poultry and dairy products.

Soft drinks, candy, cookies, snacks, crackers. Coffee, spices and ice cream or food items that are eligible. Seafood, steak and bakery cakes. Seeds and plants which produce food for the household to eat. SNAP benefits may not be used for the following – beer, wine, liquor, cigarettes or tobacco, any non-food item such as pet foods, soaps, paper products and household supplies, vitamins or medicines, food that will be eaten in the store or hot food products prepared for immediate consumption such as a rotisserie chicken at the grocery store.



And again, as the leader said, we would ask that if you do have any questions, to please put them in the chat box and we'll answer those at the end of the presentation. Thank you.

(Des Miller): I'm here to present TANF today which is Temporary Assistance for Needy Families. The TANF Program is designed to help needy families to achieve self-sufficiency. It's to promote whole families as well as marriage and a family unit. The states receive block grants to design and operate the programs that accomplish one of the following, one of the purpose of the TANF program.

The Office of Family Assistance in the Administration for Family, Children and Family, ACF in the United States Department of Health and Human Services administers the TANF program. Once again, there's several purposes for TANF – to provide assistance for needy families so that children can be cared for in their own homes. Reduce the dependency of needy parents by promoting job preparation, work and marriage.

Prevent and reduce the incidence of out of wedlock pregnancies. Incurs the formation of maintenance of two parent families. The TANF application is much similar to the SNAP application. What is needed is an application, a purpose and a signature. The person can fill out an application in person through an authorized rep, by fax, mail or through our COMPASS electronic application which can be found online.

The application may be filled by anyone whether or not that person is applying for the benefit, The CAO, County Assistance Office dates, stamps the application on the date that it is received. TANF is authorized, unlike SNAP, TANF is authorized when all the verification is submitted, an interview is held and an agreement of mutual responsibility is signed.



The people that can apply, once again, similar to SNAP, the head of the household, the spouse of the head of the household, another responsible household member or a designated, authorized representative. A responsible member of the household must prepare or review the application even when an authorized rep submits the application does the interview.

The CAO must give the household a toll free telephone number of which CAO has that accepts collect, or a number that accepts collect calls so that the household can get help with the forms and ask any questions that they may have. The CAO must explain that the household is responsible for any incorrect information that the authorized representative may have given.

For the application process, in order for the CAO to decide on whether or not they're eligible, the household must submit an identifiable application to the CAO that could be mailed, faxed, with a signature page or can be completed online and signed by an e-signature, have an interview to give additional information and provide certain proof and verification of certain information.

Other requirements include citizenship requirements, household income after deductions and exclusions must be below the family size allowance which I will review later on in the slides, meet a resource limit of \$1000. They cannot have more than \$1000 in liquid resources such as checking, savings, and things like that. They must apply for other possible sources of income such as social security support. Once again, we'll get into that a little bit more.

Must cooperate in the paternity determination and the establishment and enforcement of child support applications. I will get into child support a little bit deeper later on. They have to participate in a road to economic self-sufficiency through employment and training, a (RECP) program unless they're exempt or have good cause.



Our duties as a CAO include screening each applicant before the application interview, conduct the application interview and explain what eligibility conditions must be met and what information is needed to meet those conditions. Must give the applicant household a copy of an appointment notice and verification checklist. Help the household complete the application and get verification information that they may have trouble obtaining.

And after 30 days we approve or reject the application. Once again, the 30 days is our time limit. By no means do we hold an application to the 30<sup>th</sup> day to approve it. Once an application process is complete and we have the ability to approve, a worker will approve or authorize the application.

Explain that as a condition for eligibility for TANF, any applicant over 18 years of age who is not employed at a minimum of 20 hours per week is required to apply for at least three jobs per week while their application is pending. All applicant households including those sending applications by mail, fax, COMPASS, must be interviewed before we can determine eligibility.

The person present at the interview needs to be either the head of the household, spouse of the head of the household, any other responsible member of the household or an authorized rep who knows the household situation.

The population that we serve are dependent children, specific relatives of the child or the children, single, pregnant women that have no other children, mandatory budget group members such as siblings or any other parent in the household, under or unemployment parents in a two parent household.

A specified relative is a caretaker or relative who meets certain conditions. They are related to the child by blood, adoption, marriage and the exercise, care and control of the child and maintain a



home for this child. Incomes that we consider for TANF, we must consider all the income that's coming into the budget group in order to determine their eligibility and monthly assistant payment.

State and federal laws exclude certain sources of income. The TANF applicant or recipient must apply for any possible sources of income which includes social security, support, unemployment and retirement benefits. By no means is it limited to that list. The following few screens are the maximum family size allowance for the different counties that are present that a person can obtain.

For example, in Bucks County a single, pregnant woman. Her maximum, family size allowance, meaning her TANF grant would be \$215 per month. And when she has the baby, the \$215 jumps to \$330. Different counties have different family size allowances which can be seen in the next two slides.

Unearned income is also viewed and examples of unearned income that we look at are retirement benefits - social security, unemployment support, income of a child and workers compensation. A client receiving unearned income has a right to a deduction for any expenses that he or she must pay to be eligible to receive this income.

This is not limited to but these are a few examples like attorney fees, court costs, transportation, costs, the amount paid to a rental agency to handle rental properties, court order fees paid to a guardian who controls the client's income such as like a trust. Every applicant recipient must cooperate in establishing paternity to the child.

They must also establish and enforce a child support application. They must go to domestic relations office and begin the process for child support as well as spousal support. The County Assistance Office counts support paid by legally responsible relative or punitive father for a child



or spouse. Support must be counted in determining eligibility whether its court ordered, voluntary, paid directly to the person, or paid to the Department of Human Services.

A legally responsible relative is the spouse or biological or adopted parent of the TANF dependent child or TANF minor parent. When support is collected, the Department of Human Services obtains, if the support is lower than the TANF grant, the Department of Human Services captures and retains most of that support payment =to offset the TANF payments to the client.

There is a support disregard that the client receives if the support is over this amount. They can receive up to \$100 per month if there is one child in the family and up to 200 if there are two or more children. This is not counted against their TANF grant but it is used as income towards their SNAP benefits. There is no support disregard for spousal support which is extremely rare in the state of Pennsylvania.

If TANF applicants or recipients do not cooperate with support requirements without good cause, the County Assistance Office will reduce their grants by 25%. The Department of Human Services will continue to pursue support to the best of their ability along with the Domestic Relations Office.

The cooperation requirements are excused if good cause is established which could include, the child was conceived as a result of rape or incest, legal proceedings for the adoptive child, the adoption of the child pending or domestic violence. The assignment of support to DHS is transferred to the child upon the termination of cash assistance.

This awards the client with additional monies towards their steps to financial independence. Domestic relations office will attach a garnishment to legally responsible relatives' incomes to



ensure payments are consistent. If the legally responsible relative is behind on payments, the Domestic Relations Office has the right to intercept their tax refund to set-off the arrearages.

For earned income, payments received in exchange for services count as earned income. We look at wages, rental property. Property from self-employment, commissions and bonuses. There is also deductions from earned income. There is a 50% disregard for all earned income for an eligible employed client's income. If they're earning \$400, we would only count 200 against their TANF grant.

We also take deductions for personal care for an incapacitated adult. You have to be eligible for a TANF earned income disregard. How to be eligible? You must be receiving TANF now or during anytime within the past four months. You cannot be sanctioned or disqualified and there is an income eligibility test that we can run if none of these other factors are met.

We do not count income from certain sources of, from certain sources in determining a budget groups' eligibility and monthly assistance payment. We so not look at tax refund and earned income tax credit, earnings of a child, educational assistance, gifts, loans or borrowed money, support pass-through, income of an SSI or SSP receipt nor HILL payments.

TANF also requires verification in order to establish eligibility. It's not limited to this but these are our major things we look for. We look for written evidence or collateral contact, home visits. We have made home visits in the past or automated sources that we have access to. We're looking for citizenship verification, unearned income, any income or wages, identify, residency, resources.

The client must have a social security number and criminal history. TANF is a 30 day application from the date that the client brings into the app and as indicated, we do not wait until the 30th day



to authorize the TANF application. And if all variables are met, the application is authorized. If the client does not provide the verification that's needed, hold the interview and fill out an agreement of mutual responsibility, the application is rejected and the client has the ability to reapply.

Thank you.

Teresa McDonnell: (Willis) and (Des), we have quite a few questions. I'm going to go ahead and read the questions. The first question that we received was just if we could verify the York CAO Fax Number which is 717-771-1261.

(Des Miller): That is the correct fax number. I did email someone. I saw that one earlier. So that is the correct fax number

Teresa McDonnell: Yes, and I did verify that as well.

(Des Miller): I will say at times I know from just faxing stuff, sometimes it doesn't go through if it's on a high volume of faxes they receive.

Teresa McDonnell: Next question. What would be a reason for children getting TANF and not a parent?

(Des Miller): A parent might be on SSI Social Security or they might be, that would really be it for that. They could be on SSI or SSP. Therefore they don't qualify for TANF because they are already receiving a federal cash benefit as well as medical assistance.

The child can be placed on the TANF grant solely on their own where the parent would have to sign an Agreement of Mutual Responsibility for a child only indicating that they would ensure the



child's safety, take the child to medical appointments as well as maintain educational placement for the child.

Another way to specify a relative does not necessarily have to be a parent. It could be a grandparent. And the grandparent would not have to be on the TANF grant. They could just do a child only TANF grant, put their grandchildren on the grant to help with any kind of costs as well as medical coverage. Okay.

Teresa McDonnell: And (Des), what is SSP?

(Des Miller): SSP?

(Willis Haring): SSP is Social Security. If they make too much money, if they make too much income to qualify for SSI, the state has SSP, Supplemental Social Security that they receive medical assistance in \$22.10 a month along, if they get an SSI Social Security Disability Benefit that exceeds the SSI limit of \$731, don't quote me on that, then they may qualify for the SSP payment which includes, like I said, medical assistance in 22.10 which is a state benefit.

Teresa McDonnell: Okay. Thank you. Next question. If a child is receiving survivor benefits, is that child also eligible for SNAP benefits regardless of the parents' income?

(Willis Haring): Yes. So the income would be counted against their SNAP budget but if it was under, you know, if it was under the allowable income limit, then they would still, whatever budget that they were, you know, could receive, they would. But it would be counted as income against their budget. That's correct.



Teresa McDonnell: Okay. Next question. If there's a household with a mother and a son, for example, but the son doesn't contribute to the house financially, could they both get their own individual SNAP benefits pending two different applications. Basically, could a household have more than one individual SNAP benefit?

(Willis Haring): So potentially a household could have more than one SNAP budget but if they live together and eat together, then they would be on the same SNAP budget. However if they were able to indicate that they work separate shifts, and, you know, each of them did their own shopping and they weren't mandatory members, you know, say it's two friends that are living together but they have opposite jobs. One has dietary restrictions there, you know, he or she would say that, you know, because of A, B, and C, we don't eat together.

We can't eat together. You know, our schedules are different. We can't eat the same things due to religious beliefs or et cetera, et cetera. Potentially there could be more than one SNAP household in a home but again, they would have to indicate why and give verification as to a reason why they don't eat together.

Teresa McDonnell: Okay thank you. Next question. If a caregiver, non-parent applies for TANF for a child they are caring for, is the caregiver's income taken into consideration or would it be considered a household of one and only count the child's income, if there's any?

(Des Miller): For TANF, a non-specified relative being the caretaker is a very specific situation for an emergency need. So a non-related caretaker is very rare for TANF and no, we would not look at that person's income if they did not want to be included.



Just an example would be if a parent gives a neighbor temporary custody while they're in prison knowing that they're coming out in a certain period of time, we can, we need to evaluate that on a case by case basis. But I'll let (Willis) talk on this now.

(Willis Haring): Yes, so regarding SNAP, it would be if they live in the same household and they're eating together, purchasing and preparing together, then income, they would need to also apply. However, again, if they indicated, again, you know, that they did not and, you know, the kid had some sort of special dietary restrictions and they were not a mandatory household member, then no.

(Des Miller): Okay.

Teresa McDonnell: Yes, I was going to say there's an example with a client who applied for SNAP and TANF. She was denied for SNAP due to too much income but was approved for TANF in a caregiver situation.

(Willis Haring): Yes, that very well could happen.

Teresa McDonnell: And it would be based on how you would answer?

(Willis Haring): Yes. So like (Des) said or event, potentially if the kids' parents passed away and now grandma has them. . Grandma's on SSI. Her income would not necessarily be counted depending on the situation for that household.

Teresa McDonnell: Okay. Thank you. Next question. If a client is ever granted SNAP or TANF, does that affect their tax return at the end of the year? Do they get less money because they're receiving county assistance?



(Willis Haring): SNAP and TANF are both no.

Teresa McDonnell: Question, can you explain child support disregard a little more?

(Des Miller): The child support, when child support is collected. The department is giving the parent \$100 a month from their child support to the parent to use towards their household. That is not counted against the TANF grant. That is if they have one child.

The other, if there's two or more children and they're paying over an excess of \$200, that child support will come, that \$200 will go to the mother from domestic relations. It does count as income against food stamps but it will not be counted against their TANF grant.

So they are receiving \$100 extra a month because the legally responsible relative is paying support, 1 or \$200 depending on the household size.

(Willis Haring): Assuming that they're paying over that amount. So absent dad is paying...

(Des Miller): Seventy five, they're only getting 70.

(Willis Haring): Yes.

Teresa McDonnell: Next question. You indicated that an applicant must either be working a minimum of 20 hours a week or apply for at least three jobs while waiting determination. Are there specific job guidelines that just be met after receipt of TANF is granted.



(Des Miller): After receipt of TANF a client is signing during their application process and their interview, they're signing an agreement of mutual responsibility which is agreeing to a work program. They're agreeing to the road to economic self-sufficiency reset to go to a program to obtain employment.

The pre-job search prior to this interview is just to endure that they understand and they need to actively look for employment while their application is being processed. Once they're in the program depending on the age of the children, and the household size, and whether or not it's a two parent household, depends on the hourly requirement that they have for their mandatory reset activity.

What they do at reset is they learn job skills, they go on interviews. If they need their GED. If they, they may be put in a work related activity that could include job shadowing. There are contractors that try to help place people in employment to get them on, the goal is to get them off of TANF to become self-sufficient.

(Willis Haring)': And then there's just, like (Des) stated before, there's a couple of instances where they might not be mandatory to do that if they were granted good cause or they were medically exempt due to a disability.

Teresa McDonnell: Thank you. Next question. Can an undocumented person qualify<sup>8</sup> for TANF if they have a child that is a U.S. citizen?

(Des Miller): The child can qualify for TANF. The undocumented I'm going to say aliens for no other better word, would not qualify but could have the access to the funds for their child.

Teresa McDonnell: How long can someone have SNAP or TANF?



(Willis Haring); So SNAP someone can have for as many years as they qualify and Pennsylvania is one of a few states where typically a log of states are capped at five years but Pennsylvania would then shift after that if they're still eligible to what's called extended TANF and they're hourly requirements would go from, assuming that they had one and they weren't good cause or exempt, they would go from 20 hours to 30 hours.

Teresa McDonnell: Is that the same for TANF then too?

(Willis Haring): That was, yes.

(Des Miller): SNAP is...

(Willis Haring): Indefinite. As long as you qualify.

(Des Miller): Okay.

Teresa McDonnell: Thank you. Next question. Is there any place on the DHS Website to view statistics of information on the outcomes of the four purposes outlined for TANF?

(Des Miller): I'll have to get back to you. I'm not aware of any, not on our state Website but there is somewhere to find it and I can send that to you but on top of my head, no.

Teresa McDonnell: Does SNAP cover formulas for individuals who do not eat by mouth if not covered by insurance?

(Willis Haring): Yes, so if they have verification and if medically necessary, yes, it would.



Teresa McDonnell: Next question. Could you include everyone in the household even though they may or may not be contributing financially, in regards to the previous questions about a mother and a son, should they still be including each other in their own separate applications or if friends are living together?

(Willis Haring): So everything is really driven off of purchase and prepare. If a group of individuals that are living in the same home apply for SNAP and they purchase and prepare their food together and don't provide any of that documentation that they can as they spoke about before, then yes, they would all have to be on the same application.

Teresa McDonnell: Okay. Thank you. Is SNAP and TANF approved per year meaning the client should apply every year for benefits?

(Willis Haring): Yes, so what happens is every six months, they send out a SAR which is a semi-annual renewal and then six months after that on the twelve months they have an annual renewal. So it's not that they are reapplying but we are sending them paperwork for them to verify if anything's changed? Has income changed? Has the household changed? Which they should in theory be updating as those things happen but they're held legally responsible for sure at those points of semi-annual renewal and renewal.

(Des Miller): The renewal is prepopulated and the client can just go through the renewal and make any changes that's necessary. So it is sent to them with a self-addressed, stamped envelope so that they have no problem in returning it back to the office. They can also renew their application on our COMPASS Website.



Teresa McDonnell: Thank you. We have one, looks like one additional question. Is there any other services besides TANF and SNAP a person may qualify for through DHS and are there trainings or Webinars on those services?

I will say through this Webinar series that's what we've been trying to do, is bring to light those services that are out there for recipients. That February was on LIHI so as we continue with this Webinar series, we will be bringing other programs that are out there through the state and posting those on our website.

Teresa McDonnell: Oh, go ahead.

(Des Miller): Medical assistance would be probably something that the partners would be very interested in, with regard to children as well as adults. TANF has some initiatives also such as an emergency shelter allowance for people that are being evicted or homeless. There are some monies. If you do not have an open case, you would have to fill out an application to obtain some monies to secure housing or maintain your housing

TANF also has another initiative program called Diversion. An example for the use of Diversion is a one, two or three month lump sum payment of how much your payment would be for your family size. If it's two people and you live in a county where the two people grant is 316, you could get up to three months in one lump sum to carry you over until your employment begins.

A lot of times teachers' aides, just as an example of an employment that doesn't get unemployment in the summer and they may need some funds to carry them over. Teachers' aides would come in the County Assistance Office in July and ask for a diversion payment. They fill out an application. They're given a lump sum to carry them through until they receive their first paycheck in September so we do have those program as well.



Teresa McDonnell: Okay, great. It doesn't look like there are any more questions. If you have any questions that did not get answered today or for additional questions, please email us at [teresasmcdonell, T-E-R-E-S-A S McDonnell, M-C-D-O-N-N-E-L-L @maximus.com](mailto:teresasmcdonell, T-E-R-E-S-A S McDonnell, M-C-D-O-N-N-E-L-L @maximus.com) [teresasmcdonell@maximus.com](mailto:teresasmcdonell@maximus.com) and I will get those questions out and get those answered for you.

Please take some time to give us your feedback by completing the Webinar survey at the end of this call. You will receive an email with a survey link which will include a copy of the presentation today in PDF format. It can be found in the email on the right hand side under the heading, downloadable file.

Please download the file prior to taking the survey. I want to thank (Willis) and (Des) for joining us today to give the presentation. Our next Webinar is scheduled for Tuesday, August 21 on CHIP, the Children's Health Insurance Program in another two weeks. Email distributions will go out with invites for the Webinar. For more information for upcoming Webinars, again, please visit us at [www.enrollnow.net](http://www.enrollnow.net) under meetings and news.

We will post a copy of this presentation and a recording of today's Webinar. Thank you again for your participation and everyone have a great day.

(Willis Haring): You're welcome.

(Des Miller): You too. Thank you.