

# Legal Aid of Western Missouri

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## Legal Aid of Western Missouri:

Legal Aid Programs in Missouri



- Since 1964, Legal Aid of Western Missouri has provided dignity, selfsufficiency, and justice through quality civil (non-criminal) legal assistance for those who have nowhere else to turn
- Legal Aid provides free legal representation to low-income citizens residing in a 40-county service area
  - Legal Aid's funding comes from a wide variety of federal, state, and local government sources; foundations; law firms; and individuals



#### **Consumer Protection:**

- Foreclosure prevention and mortgage loan modifications
- Bankruptcy
- Debt collection defense and creditor harassment
- Unfair and deceptive practices and fraud
- Probate for small estates





#### Family Law:

- Representation of survivors of domestic violence in court proceedings for divorce and paternity/custody
- Classes instructing low-income individuals about how to file a *pro se* divorce (without an attorney) (Kansas City Office)





### **Orders of Protection:**

- Legal assistance, including in-court representation, to survivors of domestic violence
- Clients can contact this team through Legal Aid's main number or be referred by certain community partner agencies





## Human Rights Protection:

- Comprised of the Immigration Project and the Migrant Farmworkers Project
- Provides trauma-informed representation to refugees, asylees, lawful permanent residents
- Assists non-citizens in a variety of civil legal matters including immigration, worker's rights, employment rights, farmworker's rights (wage theft, employerprovided housing matters, contract violations, workplace)





### Housing:

- Assists clients with both public and private housing, including eviction defense, and HUD-assisted housing denials or terminations
- Eviction defense available to qualifying tenants in all 40 counties served
- Kansas City residents can apply for Right to Counsel at (816) 474-5112 or online at

https://gkcassistanceprogram.org/EvictionDefense/

- Residents in other cities can apply for Legal Aid assistance with our main telephone number
- We have resources for tenants experiencing habitability issues, Section 8/HCV problems, lease disputes, and more!





## **Unemployment Benefits:**

- Help with regular unemployment and Pandemic Unemployment Assistance by answering brief questions or extended representation, including addressing overpayment issues
- Assistance negotiating with the Division of Economic Security and navigating hearings with the Appeals Tribunal
- We are generally unable to assist with initial applications at this time





### Low Income Taxpayer Clinic:

- Assists low-income taxpayers in Legal Aid's fortycounty area
- Areas of assistance include but are not limited to: IRS Notices, including Notices of Intent to Lien or Levy and Notices of Deficiency, IRS Liens, Levies, and Installment Agreements; Innocent Spouse Relief and Injured Spouse Relief; and Earned Income Tax Credit Eligibility and Denials





### **Probate & Estate Work:**

- Minor and adult guardianships
- Powers of Attorney
- Beneficiary Deeds





## Federal Rights:

- Social Security Disability Insurance (SSDI), Social Security Retirement and Survivor's benefits and Supplemental Security Income (SSI)
- Medicare eligibility and related problems
- Federal Student Loans discharge of student loans due to disability, school closing and false certification
- Individualized Education Program advocacy (Kansas City office only, limited availability)





#### **Public Benefits:**

Help with denial, reduction, and termination of benefits, including but not limited to:

- MO HealthNet (Medicaid) for the Aged, Blind, and Disabled (MHABD)
- Food Stamp Program (SNAP)
- Childcare Assistance (CCA)
- Temporary Assistance (TA/TANF)
- Blind Pension and Supplemental Aid to the Blind
- Vendor level of care (nursing home payment assistance)
- Federal Health Insurance Marketplace plans (usually advance premium tax credit issues)





## **Advocates for Family Health Project:**

- Assists with family MO HealthNet (Medicaid) coverage issues, including MO HealthNet for Families, Children, and Pregnant Women; Children's Health Insurance Program (CHIP); and the Adult Expansion Group
- Helps participants having problems with their Managed Care Plan or unpaid medical bills that should have been paid for by MO HealthNet coverage
- Advises and assists with denial/delayed applications or service/equipment
- Hotline telephone number 1-866-897-0947



Why does a law firm have to do with government benefits? There are many legal aspects to public benefits advocacy!

Benefit applicants & recipients have various rights under both U.S. and Missouri Constitutions, including:

- Right to file an application
- Right to timely decision on the application
- Right to written notice about any Agency decisions
- Right to appeal Agency adverse decisions
- Right to know basis upon which adverse decisions made



#### **Government Benefits & Legal Advocacy (cont.)**

Attorneys and paralegals help with these various legal issues:

- Whether the Agency approved the correct amount/type of benefits or is correctly terminating/rejecting benefits
- When the Agency assesses an overpayment/claim against a benefit recipient for allegedly receiving benefits in error
- When the Agency refuses to provide medically necessary services or equipment to people under 21
- When the Agency accuses a recipient of fraud



#### **Government Benefits & Legal Advocacy (cont.)**

What we advise when someone learns of an adverse decision (application is rejected, benefit is being reduced or terminated):

- Do not assume the Agency is right or *just* re-apply!
- Review the notice reporting the adverse decision for instructions and a deadline to appeal
- Call LAWMO if the individual would like a review of the issue and possible assistance with an appeal
- Failure to appeal can lead to lost benefits, debts to the Agency of hundreds to thousands of dollars, and/or unpaid medical bills



#### FSD Benefits: Medicaid and the Public Health Emergency (PHE) Declaration

•CMS increased Medicaid funding in exchange for States' agreement to freeze Medicaid enrollment

- •Someone approved for Medicaid before or during PHE cannot be terminated even if they become ineligible
- •Can be moved to different program if coverage similar
- •Includes "suspended" premiums in Medicaid SD and CHIP: pay once to activate coverage, will stay active thru PHE

•Exceptions: participant moved out of state, requested termination, was erroneously approved, or died; or CHIP recipient ages out

#### Medicaid and the PHE Declaration (cont.)

•With passage of Congressional Omnibus Bill in Dec. 2022, PHE declaration <u>de-linked</u> from termination freeze

#### •<u>Annual Renewal process resumes 4/1/23</u> (6/30 deadline)

•States must conduct redeterminations on ALL cases before taking any action *even if* processed update *during* PHE

•FSD redeterminations will occur as during normal year (month of initial application or CIC processed)

•Best way for participants to prepare: update address w/ FSD



#### Medicaid and the PHE Declaration (cont.)

•Methods participants can use to provide updates to FSD:

- Upload Portal: Change Report (mo.gov)
- Chat: <u>Welcome to myDSS | mydss.mo.gov</u> > DSS Chat
- In person: visit a local resource center
- Phone: 855-373-4636

•More information about the PHE unwinding: https://mydss.mo.gov/renew



#### **Reasons a Case Might Not be Accepted:**

- Conflict of interest
- •Income or assets are too high
- •Problem is not a legal issue (e.g., help with a benefit application)
- •Client's legal issue or legal status is a type we are not allowed to help with
- •We are a nonprofit with very limited resources

Please keep referring! We accept as many cases as we can.



#### **Types of Cases We Cannot Accept:**

- •Personal Injury Lawsuits
- •Worker's Compensation
- •Criminal (including traffic violations)



#### **Contacting Legal Aid:**

Legal Aid is comprised of a Central Office in Kansas City and numerous smaller offices focusing on specific practice or geographic areas.

#### **Central Office:**

4001 Dr. Martin Luther King Jr. Boulevard., Ste. 300 Kansas City, MO 64130 (816) 474-6750

#### Warrensburg Office:

305 North Holden Street Warrensburg, MO 64093 660-747-7101 or 1-800-892-2943

#### St. Joseph Office:

706 Felix Street St. Joseph, MO 64501 (816) 364-2325

#### Joplin Office:

Gryphon Building 1027 S. Main Street, Ste. LL7 Joplin, MO 64801 417-782-1650 or 1-800-492-7095



**Contacting the Presenters:** 

#### **ADVOCATES FOR FAMILY HEALTH**

http://lawmo.org/afh/ Toll free: 1 (866) 897-0947

Kaitee Brown:

Kbrown@LAWMO.org (816) 474-1413 x 5204 Maura Weber:

Mweber@LAWMO.org (816) 474-1413 x 5202

Online LAWMO application: https://lawmo.org/get-legal-help/ > Click "APPLY ONLINE"

