

Protocol Title: Effect of Support for Low-Income Mothers of Preterm Infants on Parental Caregiving in the Neonatal Intensive Care Unit

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Description of This Document - Consent for Intervention: Mothers randomly assigned to the intervention arm will sign this consent for intervention form regarding cash transfers. (Study Population: Medicaid-eligible mothers *in Massachusetts* with hospitalized preterm infants 24-33 weeks' gestation eligible to breastfeed)

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Dear Mother:

Thank you for agreeing to participate in our research study, “Effect of Support for Low-Income Mothers of Preterm Infants on Parental Caregiving in the Neonatal Intensive Care Unit.” If you have any remaining questions about the study or the general consent form you have already signed, I would be happy to address those questions now.

The purpose of this form is to provide you with additional details about this portion of the study. As you know, following the baseline survey you completed, we randomly selected half of participants to be invited to receive additional financial support, which we will call “CuddleCard”. “Randomly” means by chance, like a coin toss; you had a 50/50 chance of being selected randomly – and you were selected.

This form provides additional information on what it means to have been selected for the group that receives additional financial support. The overall goals of the study remain the same – we hope to understand how to support and address challenges faced by families when their infants are hospitalized in the NICU. Participation in the study is voluntary and your involvement still includes taking surveys during your infant’s NICU stay and 8-12 weeks after their discharge. The risks of participation remain the same – you may feel uncomfortable following surveys that ask about your NICU experience, taking care of your baby at home, or questions about finances or mental health – and there are no direct benefits to participating.

Because you have been selected to receive CuddleCard, you have the opportunity to receive a cash support of \$160 every week while your child is hospitalized in the NICU. The money is not provided as payment for your participation in any research. You will continue to receive these payments even if you decide to stop participating in the research study. **This money is intended to help you spend more time visiting and caring for your infant(s) in the NICU.** These payments will be distributed through a CuddleCard debit card which you will receive today. In order to register your CuddleCard, we will need to provide the card vendor your full name, date of birth, email address, mailing address and phone number.

How Will the Payments Work?

- The \$160 weekly support will be loaded automatically once a week on your CuddleCard debit card that we will give to you.

- The CuddleCard debit card can be used to make purchases at stores or online or you can withdraw cash with it.
- There is no fee for using the CuddleCard debit card if you use it anywhere that accepts Visa. You can also get cash back using the debit card with any purchases that accept Visa.
- The CuddleCard debit card can be used to withdraw cash at any ATM. Withdrawals from Allpoint ATMs (located in popular retailers such as CVS, Walgreens, Target, and Costco) will have no associated fees, while withdrawals from non-Allpoint ATMs may incur a fee of \$3, depending on the bank.
- We will replace your CuddleCard for free if it is lost or stolen.
- The weekly cash will continue until your baby is discharged or transferred to another hospital OR until 2 weeks after your due date even if your baby is still in the hospital.
- The weekly cash will stop if you ask us to stop sending you the cash.
- For example, if your baby was born at 30 weeks gestation, and stayed in the NICU until the original due date at 40 weeks, you would receive 10 payments of \$160 each for a total of \$1,600.
- As part of our research, we will track how and when you spend the resources.
- The research team can also assist you with any problems you have using the CuddleCard debit card. You can contact the research team preterminfantcarestudy@umassmed.edu. Please keep this copy for your records.

How Will This Money Impact My Taxes and Government Benefits?

These benefits will **NOT** be impacted by CuddleCard payments:

- Medicaid for Pregnant/Post Partum Women, Children under 19, Parent/Caretaker with Children (formerly Low Income Medicaid), Georgia Pathways to Coverage, and Planning for Healthy Babies (P4HB).
- Head Start and Early Head Start
- Medicare
- Social Security Title II programs - Disability Insurance (SSDI), Retirement, Survivor/Widow(er) benefits
- Supplemental Security Income **received by your child during their stay in the NICU**
- HUD Housing Choice Voucher and Public Housing programs
- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance for Needy Families (TANF)
- Women, Infants, and Children (WIC) – *as long as you remain eligible for Medicaid, SNAP, or TAFDC/EAED benefits*
- Unemployment

These tax credits will **NOT** be impacted by CuddleCard payments:

- Child Tax Credit
- Earned Income Tax Credit

These benefit programs count CuddleCard payments as income. If your current household income + CuddleCard payments exceeds the income limits for these programs, you may not be

eligible if you apply or remain eligible if you currently receive these benefits. If you currently receive these benefits, your monthly benefit amount may decrease, or your cost share may increase. These impacts may also extend to members of your household if they apply for or receive these benefits.

- Supplemental Security Income (for adults or children living at home)
- Low Income Home Energy and Water Assistance Programs
- MassHealth (Medicaid) for people who are age 65+, in a Medicare Savings/Senior Buy-In Program, or receiving in-home community based or institutional care

Your Reporting Responsibilities

- CuddleCard payments are a gift. These payments are NOT taxable income and should NOT be reported on your Federal income tax returns. If you list CuddleCard payments on your Federal tax return by mistake, they may be counted as income for benefits such as Medicaid, Head Start and Early Head Start, the Child Tax Credit, and the Earned Income Tax Credit.
- You are responsible for reporting changes in your income as required by your Government benefit program(s). We can provide you with more information about reporting CuddleCard payments through benefits counseling videos.

Optional Benefits Counseling

- Since you have been selected to receive CuddleCard payments, you are eligible for free benefits counseling. Benefits counseling can help you 1) understand any risks or potential impacts to your current government benefits, or government benefits you plan to apply for and 2) learn about your reporting responsibilities for your benefits.
- Participating in benefits counseling is not required. You can still participate in the study and/or receive your CuddleCard payments if you do not participate in benefits counseling at all.
- Benefits counseling is available to you in the following ways. You can choose the format(s) that work best for you:
 - You can access videos that provide general information about 1) how CuddleCard payments are treated by different government benefits 2) your reporting responsibilities for different benefits.
 - You can consult with a trained benefits counselor if problems or questions about your benefits (relating to CuddleCard payments) come up while you are participating in the study. You can do this by reaching out to the study email or phone number at preterminfantcarestudy@umassmed.edu or 508-856-1422.

Terms of Benefits Counseling services

- The information provided in the benefit videos and/or by the benefits counselor is not legal or tax advice.
- The government program(s) administering your benefit(s) will make any final decisions regarding CuddleCard payments and your benefit(s).
- Your government benefits can change for other reasons while you are participating in the study. For example, if you start or stop working these changes may impact your benefits. Benefits counseling provided by this study only covers possible impacts to your benefits from your CuddleCard payments.

The research team will help you with any problems or questions about how to report this income when applying or re-applying for these programs. You can contact the research team at preterminfantcarestudy@umassmed.edu.

Participation in CuddleCard (i.e., receiving these funds) is voluntary. If you decide to participate in CuddleCard, you may change your mind and stop receiving funds at any time. Refusal to participate or stopping your participation in CuddleCard will involve no penalty or loss of benefits to which you are otherwise entitled.

Statement of Consent

I have read the information in this consent for intervention form and understand the information about the CuddleCard Debit Card, possible impacts to government benefits, and availability and terms of benefits counseling provided in this letter. All my questions about the information in this form have been answered to my satisfaction. I understand that I am free to withdraw at any time without penalty or loss of benefits to which I am otherwise entitled.

Print name of Participant: _____

Signature of Participant: _____

Date: _____

Print name of person obtaining consent: _____

Signature of person obtaining consent: _____

Date: _____