



Preterm Infant Care Study: Participant Information Packet

Resources for Managing CuddleCard and Benefits

Contact Information

Email: preterminfantcarestudy@umassmed.edu

Phone: 508-856-1422

Contents

Appendix A: CuddleCard Information

Appendix B: Benefits Counseling Videos

Appendix C: Verification of Enrollment Letter

Appendix D: Housing and Urban Development (HUD) Waiver Document



What is the Purpose of CuddleCard?

- *This money is intended to help you spend more time visiting and caring for your infant(s) in the NICU.*

How Will the Payments Work?

- The \$160 weekly support will be loaded automatically once a week on a 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.
- The weekly cash will continue until your baby is discharged 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 funds on the CuddleCard will expire after 60 months (5 years), so please use your CuddleCard before then.

Are there any Fees?

- There are NO FEES for:
 - Automated system balance inquiries
 - Speaking to a customer service agent
 - Requesting a replacement card
 - Purchases anywhere Visa is accepted (includes cash back options)
 - ATM withdrawals at Allpoint Network (e.g., convenient stores, grocery stores, drug stores)
- There are FEES for:
 - ATM withdrawals at non-Allpoint Networks (\$3.00)

How Can I Check my Balance?

- ATM: You can check your balance at ATM machines.
- Phone call: You can reach out to Dash by phone at 833-848-5768.
- Online: You can access the Dash portal online on the internet at www.mydashcard.com, where you will only need to enter your debit card number and expiry date.
- App: You can check your balance on the Dash Application, and steps on registering can be found in the screenshots under the section "How Can I Use the Mobile Dash Application" in the next page (page 3).



How can I Replace a Lost or Stolen Card?

- We will replace your CuddleCard free of charge if it is lost or stolen.
- If your card is lost or stolen, please reach out to us immediately via email or phone:
 - Email: preterminfantcarestudy@umassmed.edu
 - Phone: 508-856-1422

How can I Create my Card Pin?

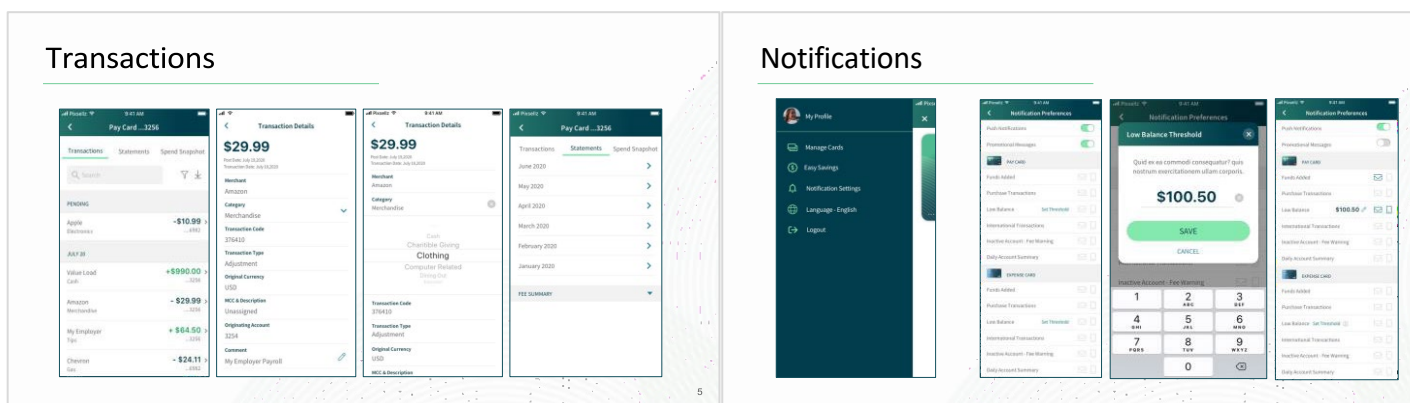
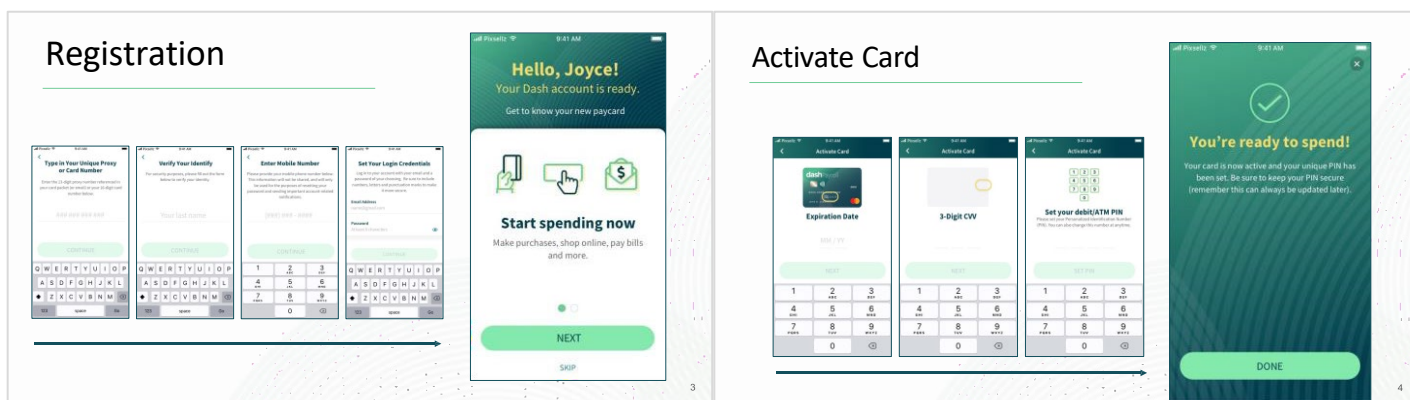
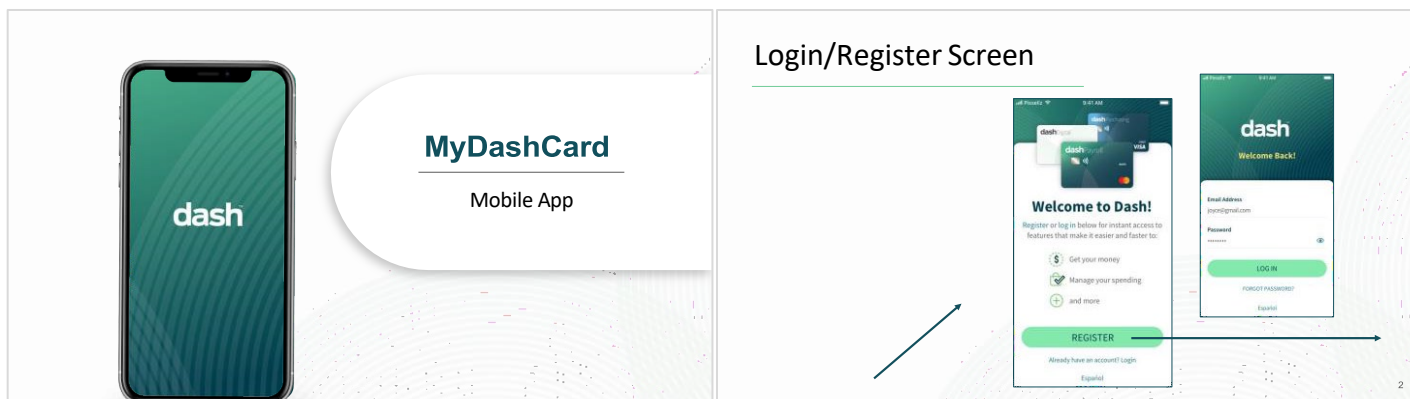
- To complete certain purchases, you will need access to your card pin.
- To create a pin for your card, please contact Dash Solutions Customer Services at 833-848-5768.



- We will cancel your card and ask where you want it shipped; we can also deliver the card to you when you visit your baby in the NICU, depending on your preference.
- If you have downloaded the app, do not follow the app's instructions for filing a lost or stolen debit card; please reach out to us instead.

How Can I Use the Dash Mobile Application?

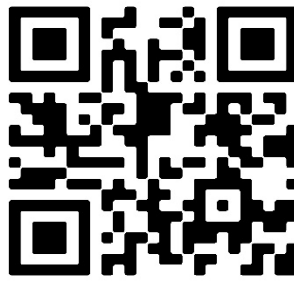
The Dash application is available on Android and iPhone. It will automatically guide you through the registration process. Below are examples of what the app pages look like.





How Will This Money Impact My Taxes and Government Benefits?

For information about how this money will impact your tax and government benefits, please watch the Benefits Counseling Videos. Open your phone's camera and hold it over the barcodes here. When you see a link pop up on your screen, tap it to watch the video. If you have any questions, feel free to reach out to us by email or phone.

Video Description	English	Spanish
Massachusetts Cuddle Card Payments and Public Benefits Overview		<i>Pending</i>
Supplemental Security Income (SSI) for Children		<i>Pending</i>
Program Summary Supplemental Security Income (SSI) for Adults		<i>Pending</i>

Housing and Urban Development (HUD) Program Summary		Pending
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Appendix C: Verification of Enrollment Letter



The Support to Low-Income Mothers of Preterm Infants Pilot Enrollment Notice

Participant Name: ---- _____

Enrollment date:---- _____

This letter confirms your enrollment in the The Support to Low-Income Mothers of Preterm Infants pilot through the Harvard T.H. Chan School of Public Health in collaboration with the UMass Memorial Medical Center and [site name].

As part of this pilot, you will receive \$160 per week during your child's stay in the Neonatal Intensive Care Unit. You will receive payments for at least 2 weeks.

Your first payment will be on: ____/____/____.

Your last payment will be on the week of your baby's discharge or when your baby reaches 42 weeks corrected gestation on: ____/____/____.

Your minimum payment will be: \$320 (2 weeks)

Your maximum payment will be: _____ (if your baby reaches 42 weeks prior to discharge).

For questions about your participation in The Support to Low-Income Mothers of Preterm Infants pilot or your government benefits as they relate to the pilot, please contact us at preterminfantcaresstudy@umassmed.edu.

For Masshealth staff: The Support to Low-Income Mothers of Preterm Infants pilot payments align with IRS rules regarding charitable gifts and are not taxable income. These pilot payments should therefore not be counted as income for MAGI Medicaid programs.

For Massachusetts Department of Transitional Assistance (DTA) staff:

The Support to Low-Income Mothers of Preterm Infants pilot payments should not be counted as income for the following benefit programs. Please see [Noncountable Income - Universal Basic Income/Guaranteed Minimum Income Pilots](#) for more information.

- Supplemental Nutrition Assistance Program (SNAP), Transitional Aid to Families with Dependent Children (TAFDC), and Emergency Aid to the Elderly, Disabled and Children (EAEDC)

For Department of Early Education and Care staff:

- The Support to Low-Income Mothers of Preterm Infants pilot is a Guaranteed Income program. Payments from Guaranteed Income programs are excluded from income for the Child Care Assistance program. Please see [Financial Assistance Policy Guide Chapter 4.2 C.4.a.vii](#) for more information.

- The Support to Low-Income Mothers of Preterm Infants pilot payments are excluded from income for the Head Start and Early Head Start program as they are a gift. See definition of income outlined in [45 CFR B.XIII.B.1305.2](#) and Appendix A-3 of [U.S. Bureau of the Census, Current Population Reports, Series P-60-185](#) for more information.

For Public Housing Authorities:

The Support to Low-Income Mothers of Preterm Infants pilot payments are excluded from income for Section 8 public housing and housing voucher beneficiaries as they are non-recurring. Please see attached letter from HUD for more information.

For Massachusetts Rental Voucher Program (MRVP) staff:

The Support to Low-Income Mothers of Preterm Infants pilot payments are excluded from income for MRVP as they are "Gifts which are not regularly recurring." Please see regulations [760 CMR 6.05.2.f. and 6.05.3.a.](#) for more information.

Appendix D: Housing and Urban Development (HUD) Waiver Document



This (in the next page) is provided for reference only and does not require any action on your part. You only need to present this document to the benefits reporting personnel if they request it after you first present them with the Verification of Enrollment Letter (Appendix C).



OFFICE OF PUBLIC AND INDIAN HOUSING

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-5000



June 07, 2023

Dr. Margaret McConnell, PhD
Associate Professor
Harvard T.H. Chan School of Public Health

Dear Dr. McConnell:

Thank you for your letter of April 12, 2023, requesting clarification on whether payments from the Support to Low-Income Mothers of Preterm Infants Pilot, set to launch in September 2023, would be excluded from a participant's income for purposes of eligibility determinations and rent calculation purposes in the Department of Housing and Urban Development (HUD's) public housing and housing choice voucher programs.

In your letter you explained that the payments in question would be provided under a guaranteed income pilot at four hospital sites across Massachusetts and Georgia. Participants, Medicaid-eligible mothers of hospitalized preterm infants between 24- and 33-weeks' gestation, will receive \$160 per week in unrestricted funds for the duration of their child's neonatal intensive care unit (NICU) stay, or until 2 weeks past the infant's full gestational age if the infant remains in hospital. Payments to any individual participant are not expected to continue for more than 18 weeks. The ultimate goal of the research is to positively influence the long-term health outcomes of preterm infants and reduce infant mortality by studying the effects of economic supports on low-income families who have an infant in the NICU.

The regulations that currently cover what constitutes annual income for the public housing and housing choice voucher programs are found at 24 CFR part 5.609. Under the current regulations at 5.609(c)(9), annual income does not include "temporary, nonrecurring or sporadic income (including gifts)." On February 14, 2023, HUD published the Housing Opportunity Through Modernization Act (HOTMA) of 2016: Implementation of Sections 102, 103, and 104 Final Rule (88 FR 9600), which goes into effect on January 1, 2024. This final rule (HOTMA final rule) makes significant changes to the definition of annual income. While the current income exclusion for "temporary, nonrecurring, or sporadic income" at 5.609(c)(9) is eliminated, the final rule includes an income exclusion for "nonrecurring income, which is income that will not be repeated in the coming year based on information provided by the family" at 5.609(b)(24) of the HOTMA final rule.



Under both the current and the forthcoming regulations, the payments provided through the pilot as described in your letter would be excluded from annual income. As described above, under the current regulations annual income does not include temporary or nonrecurring income. While the regulation itself does not define temporary or nonrecurring income, HUD guidance provides that a common factor in determining if income is truly sporadic or temporary is whether the family expects to receive income from this source again in the coming year.¹ Under the forthcoming regulation at 5.609(b)(24), nonrecurring income is expressly defined as income that will not be repeated in the coming year. Since the payments under the pilot would come to an end well within one year, the payments would be excluded from the family's income as nonrecurring income, and participation in the pilot would not impact their housing choice voucher subsidy or public housing rent.

I hope this information is helpful to you. Should you have any questions or need further assistance, please do not hesitate to contact Michael Dennis at michael.s.dennis@hud.gov.

Sincerely,

Danielle Bastarache

Danielle Bastarache
Deputy Assistant Secretary
Office of Public Housing and Voucher Programs

¹ See Public Housing Occupancy Guidebook, Income Determination, June 2020, available on-line at https://www.hud.gov/sites/dfiles/PIH/documents/PHOG_Income_Determination_FINAL.pdf.

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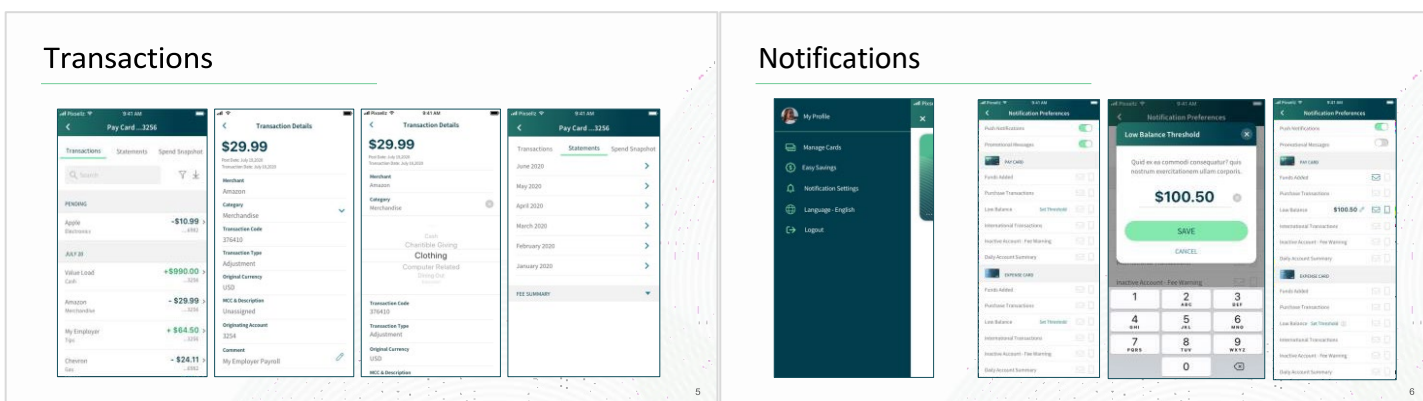
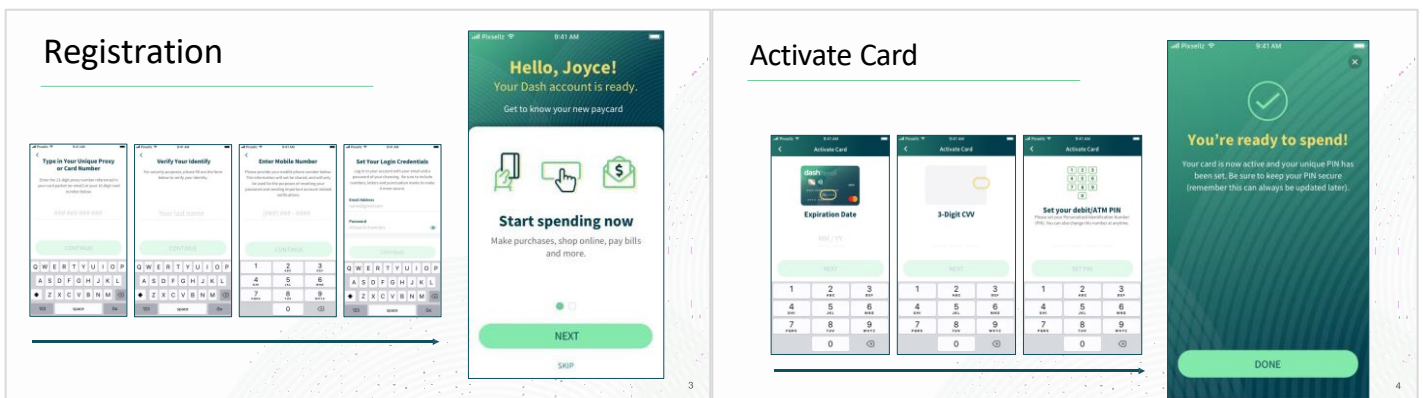
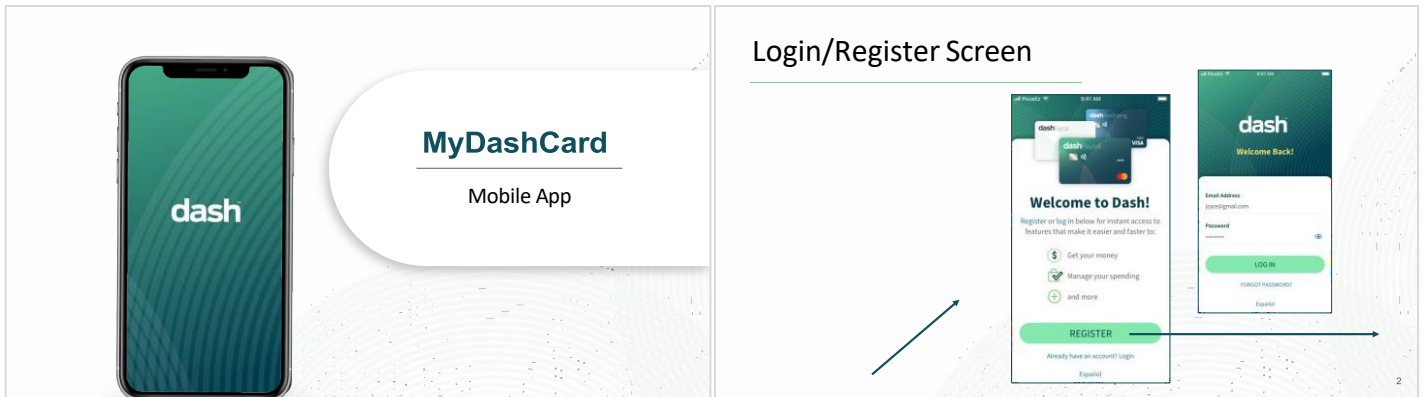
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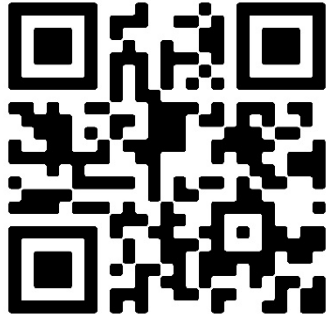


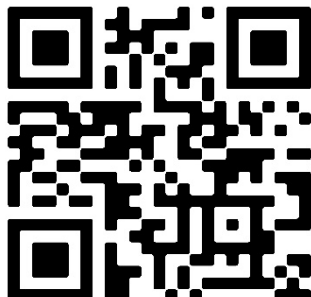
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Program Summary Supplemental Security Income (SSI) for Adults		<i>Pending</i>

Program Summary Georgia Aged, Blind, and Disabled (ABD) Medicaid Program Summary		<i>Pending</i>
Georgia Supplemental Nutrition Assistance Program (SNAP) Summary		<i>Pending</i>
Georgia Temporary Assistance for Needy Families (TANF) Program Summary		<i>Pending</i>
Georgia Women, Infants, and Children (WIC) Program Summary		<i>Pending</i>

Housing and Urban Development (HUD) Program Summary		<i>Pending</i>
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For Department of Community Health (DCH) staff: The Support to Low-Income Mothers of Preterm Infants pilot payments align with IRS rules regarding charitable gifts and are not taxable income. These pilot payments should therefore not be counted as income for MAGI Medicaid programs.

For Department of Early Care and Learning (DECAL) staff:

The Support to Low-Income Mothers of Preterm Infants pilot payments are excluded from income for the Childcare and Parent Services Program (CAPS) as they are a cash gift. Please see [CAPS policy manual at 8.4.2](#) for more information.

The Support to Low-Income Mothers of Preterm Infants pilot payments are excluded from income for the Head Start and Early Head Start program as they are a gift. See definition of income outlined in [45 CFR B.XIII.B.1305.2](#) and Appendix A-3 of [U.S. Bureau of the Census, Current Population Reports, Series P-60-185](#) for more information.

For Public Housing Authorities: The Support to Low-Income Mothers of Preterm Infants pilot payments are excluded from income for Section 8 public housing and housing voucher beneficiaries as they are non-recurring. Please see attached letter from HUD for more information (Appendix D).

Division of Family and Children Services (DFCS)/Community Action Agency (CAA) Staff:

The Support to Low-Income Mothers of Preterm Infants pilot payments are excluded from income for the Low Income Home Energy Assistance Program as they are a cash gift. See [FFY 2023 LIHEAP State Plan at 1.9. Determination of Eligibility- Countable Income](#) for more details.



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Sincerely,

Danielle Bastarache

Danielle Bastarache
Deputy Assistant Secretary
Office of Public Housing and Voucher Programs

¹ See Public Housing Occupancy Guidebook, Income Determination, June 2020, available on-line at https://www.hud.gov/sites/dfiles/PIH/documents/PHOG_Income_Determination_FINAL.pdf.