**Financial Assistance**

The COVID-19 Pandemic didn’t just lead to a health crisis, it led to a financial crisis too. If you need information about how to make ends meet while we all wait for the pandemic to end and the ‘new normal’ to take its place, these resources might help. Please remember that there is nothing to be ashamed of, because this is a time of widespread struggle. These local resources are *intended* to help Houston’s hardworking citizens make ends meet.

**Resources Available**

Did you know that not all financial assistance takes the form of *actual* money? You may need comprehensive financial assistance, a one-time cash request, help paying specific bills, access to food or medical services, etc.; therefore, not all ‘financial’ assistance is the same. Whatever your specific need, there is likely a resource for you, so please read on…

**MedlinePlus | Financial Assistance**

Obviously, there have been many challenges brought about by the COVID-19 Pandemic, but one of the most surprising may be all of the questions people have related to paying medical bills. If you fall into this category, you’re in good company. Many people, including those who *have* or *had* insurance, are facing new financial challenges—and questions. After all, if you’ve only used your insurance for annual physicals (with a clean bill of health) and one or two generic medications, then you may have gotten a false sense of security by paying next to nothing (apart from your premium, of course).

<https://medlineplus.gov/financialassistance.html>

**KidsHealth from Nemours | Financial Management During Crisis**

Unfortunately, the COVID-19 Pandemic is impacting *everyone*, and that includes little ones. Even if your child is not currently ill, we recommend reading this section to learn about how to stay afloat and manage medical bills associated with children. It’s good to read this information and try to create a personal financial plan *now* when you have a clear head—just in case. As they say, “Better to have it and not need it than to need it and not have it.”

<https://kidshealth.org/en/parents/financial-crisis.html>

**Houston Financial Assistance Programs**

These services are specific to Texas and/or Houston, and focus on financial assistance. So, if you’re less worried about COVID-19 *medical* expenses and need access to money for general needs (rent, bills, food, etc.) *immediately*, then the following are going to be some of your best options…

**211 Texas | Texas Health and Human Services**

First and foremost, don’t forget that in Texas, 2-1-1 is a tool available for community resources and information regarding food, housing, healthcare, and so much more! So be sure to save…

<https://www.211texas.org/> , <https://www.211texas.org/guided-search/>

**Texas Health & Human Services - TANF | Cash**

TANF (Temporary Assistance for Needy Families) offers *cash* assistance. Check your eligibility and be aware that the amount you qualify for varies. Consider applying if your family is going through a particularly difficult time, or if you have a one-time need—TANF may be just what you need to tide you over while you’re waiting for the first paycheck from a new job.

<https://hhs.texas.gov/services/financial/cash>

**Texas Health & Human Services | Lone Star Card**

This EBT (Electronic Benefits Transer) card lets you access food and cash benefits the same way you would use a regular debit card. See if you qualify, and buy your essentials conveniently with a simple swipe.

<https://hhs.texas.gov/services/financial/lone-star-card>

**Need Help Paying Bills | Harris County Assistance Services**

This comprehensive list of regional services will show you a little bit of everything—“…grants to pay bills, charitable programs for helping with rent, free cars, food, clothing and more in the Houston area.” The Harris County Community Action Agency and church services are just *two* (2) of the many options available to you.

<https://www.needhelppayingbills.com/html/harris_county_assistance_progr.html>

**Financial Help Resources | Houston, TX Financial Assistance**

Breathe a sigh of relief. The mission statement of this organization is, “To help the needy find financial aid and assistance.” Be sure to look through this list, because once again, this brand of financial assistance covers a *multitude* of categories.

<https://www.financialhelpresources.com/city/houston-tx.html>

**Family Houston | Financial Resources from Family Houston**

Don’t just find *help*, find *compassion*—in addition to the resources offered, you can speak to counselors, case managers, and financial and employment coaches. Be sure to visit the ‘Resources’ tab, because you’ll also find links to additional topics including Basic Needs, Parenting, Mental Health, and even COVID-19 specific information.

<https://www.familyhouston.org/financial-resources/>

**Culture Map Houston | Handy List of COVID-19 Financial Assistance for Houston Residents and Businesses**

This list includes jobs and meals, car information, small business assistance, and even help for citizens who worked in the arts or the restaurant industry before the pandemic.

<https://houston.culturemap.com/news/city-life/04-22-20-financial-assistance-coronavirus-health-care-rent-jobs-meals-covid-19-resources/>

**Food Assistance**

Sometimes it’s not that you have *no* money, it’s that you don’t have *enough money* to make ends meet. What are you supposed to do if your hours have been cut during a time when *less* work is better than *no* work? You shouldn’t have to choose between keeping a roof over your head, keeping the lights on and the house warm, or putting food on the table; thankfully, with these services, you don’t have to. By the way! Please don’t forget to review some of the resources listed in ‘Houston Financial Assistance Programs’, because comprehensive lists will often include churches and niche services that may offer everything from food to clothing, and even school supplies or legal assistance.

**Texas Health & Human Services | Texas WIC**

Have a healthy pregnancy and ease the anxiety of providing nutritious meals for growing children with WIC (Women, Infants, and Children). This supplemental nutrition program is specifically for pregnant or breastfeeding women, and families with children under 5-years-old. WIC services are surprisingly comprehensive; in addition to helping you purchase the healthy food you and your baby or child need, you will receive access to: breastfeeding support; one-on-one counseling with nutritionists; nutrition classes; recipes and cooking demonstrations.

<https://texaswic.org/>

**Feeding America | Houston Food Bank**

From traditional food bank services to providing children and seniors with meals, and even giving teachers access to supplies, Houston Food Bank is responsible for aiding “…more than 1.1 million people in 18 southeast Texas counties.” Working hard to reduce food insecurity throughout the region is their passion, so please don’t hesitate to reach out to them for help.

<https://www.houstonfoodbank.org/>

**Texas Health & Human Services | SNAP Food Benefits**

Just because you’re working doesn’t mean you’re earning enough to pay your bills *and* prevent food insecurity. Houston’s SNAP (Supplemental Nutrition Assistance Program) is an opportunity to receive financial support *specifically* for food. You *do not* have to have children to apply (but your benefit period and amount received may be limited), so it doesn’t hurt to see if you are eligible. If you qualify, you’ll be able to access your benefits from the ‘Lone Star Card’ referenced under ‘Houston Financial Assistance Programs’.

<https://hhs.texas.gov/services/food/snap-food-benefits>

**COVID QUICKSHEET**

Five (5) fast questions and answers about mitigating financial difficulty brought about by the COVID-19 Pandemic.

**TRUE or FALSE**

If I have a great (i.e. low) copay, then I don’t have to worry about the cost of my family’s medical services.

**FALSE**

Unless you have healthcare that offers you a copay as low as $1, no deductible, or a 0.01% copay, you may not be as in the clear as you think. A 10% copay isn’t as great as it sounds when the services rendered amount to $500,000. Think it can’t happen? X-rays, tests, lab work, anesthesia, hospital and laboratory services (often billed separately), and finally, the *actual* services of the medical professionals all add up. Make sure you’re well versed on your insurance plan and best practices for managing your medical services, so that you can focus on what *really* matters—the health and wellness of yourself and your family.

<https://kidshealth.org/en/parents/financial-crisis.html>

**TRUE or FALSE**

Even though I’m experiencing financial difficulties, it’s best that I assess what my specific challenges are, process them, and *then* make steps to resolve them.

**TRUE**

When faced with financial challenges: take a deep breath, assess the damage, and see what your options are—don’t panic. It’s easier said than done because financial stress is gruelling, but you can’t research solutions if you’re anxious and hyperventilating the whole time. So, visit the link below, and then review all of the resources we’ve provided you with again.

<https://www.apa.org/topics/economic-stress>

**TRUE or FALSE**

If my job doesn’t provide employer sponsored insurance or I’ve lost my employer sponsored insurance due to my hours being cut back, then I’m out of luck.

**FALSE**

You may qualify for low-cost or no-cost healthcare coverage; the same is true for prescription drugs, and even optometry and dental care (in some cases); sometimes, your local service providers are willing to negotiate and implement ‘hardship agreements’. There are a variety of local *and* national services available to you, so please don’t lose hope.

<https://www.usa.gov/paying-for-medical>

**TRUE or FALSE**

Houston actually offers low-cost healthcare options, and I may be able to receive them.

**TRUE**

Houston services such as HOPE Clinic “…provides health care services to all people, regardless of the patient’s ability to pay.” Behavioral health, primary care, OB/GYN, pediatrics, even eye care and dentistry—HOPE Clinic can provide you with or connect you to a variety of services. If you benefit from them now, please consider donating later when your situation improves.

<https://www.hopechc.org/>

**TRUE or FALSE**

Since I won’t know the cost of medical services before I get them, I’m kind of stuck as far as negotiating the cost goes.

**FALSE**

This is one the most significant issues with the American healthcare system, and you may have heard this gripe before, “Medical care is the *one thing* you buy that doesn’t tell you the cost ahead of time.” But, what can you do? Follow the link below from MedlinePlus and learn “Eight Ways to Cut Your Health Care Costs”, that’s what. Why? Because you don’t know what you don’t know, and there are actually some great questions you can ask your insurance agency and healthcare provider(s) that may help you save money.

<https://medlineplus.gov/ency/patientinstructions/000870.htm>