

Accessing Resources in Alabama

Practical Advice for Living on the VISTA Allowance

by Mike Raleigh, AmeriCorps VISTA Leader 22-23
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Here I've compiled a list of resources I know of and/or took advantage of during my first year of service. I hope these resources assist you in during your time as an AmeriCorps VISTA!

- **FOOD ASSISTANCE**

In my opinion, the most important resource you can sign up for is the Supplemental Nutrition Assistance Program (also known as food stamps or EBT). The application can be found [here](#) through the Alabama Department of Human Resources. I would suggest applying after September 30th if you have not already, as USDA will be reassessing income limits on October 1st. Avoid applying in September as our new living allowance amounts will likely lead to a vastly smaller allotment. If approved, you will receive benefits from the initial date of your application. Read [this Reddit post](#) about the quirks surrounding how our stipend is counted for receiving public assistance. **If possible, apply for assistance before beginning your service term!**

With proof of SNAP benefits, you can receive many other types of assistance. I am still discovering free and low-cost resources that simply request verification of by EBT card. The most important resource is the [Affordable Connectivity Program](#). With this government program, you can receive free mobile phone service or \$30 off home internet. (Note: only one person per household may receive this benefit, and you may only receive a discount on either phone or home internet service.) We also qualify for this program based on our income, so food stamps are not necessary for receiving care under the ACP. Use [this tool](#) to check which providers offer free or reduced phone and internet service in your area. I have free service through [AirTalk Wireless](#), and [Assurance Wireless](#) is another option. Your current provider may offer you a discount on your service as well. You also qualify for a new free phone if you would like as well as up to \$100 off a tablet through your provider.

You can receive [half off Amazon Prime](#) by providing your EBT card information. Verification lasts a year and you can renew for up to four years. There are also many museums and parks throughout the state that offer [free or reduced admissions](#) by showing your EBT card. (Not listed: discounts at the Birmingham Zoo!)

- **INSURANCE**

VISTA coverage through International Medical Group does not count as “insurance” (i.e., does not meet standards outlined by the Affordable Care Act). It is similar in nature to a catastrophic insurance plan you may receive through an employer. If you have a pre-existing condition or chronic illness that requires

doctor supervision or frequent visits to a specialist, I highly suggest applying for insurance coverage through the [Healthcare Marketplace](#). We easily qualify for the tax credit (currently \$460/mo applied toward your premium). You have sixty days to apply for insurance when you begin service if your service begins outside of the standard enrollment period (Nov 1st to Jan 15th).

You can participate in IMG's [Healthcare Allowance Plan](#) if you have any type of insurance coverage. IMG will pay any amount toward the deductible as well as copays and coinsurance associated with your primary insurance up to the maximum out-of-pocket (MOOP) amount listed on your plan. This includes prescription drug charges, as long as they count toward your deductible or MOOP. The process can be slow and laborious, but I have always had my bills reimbursed. Please do not hesitate to reach out to me if you need assistance with the process—it can be daunting initially. The allowance plan also covers up to \$200 of vision services and \$1,000 of dental services. There are some limitations, so check the brochure to see if your requested services will be covered before submitting the forms for reimbursement.

- HOUSING

I admittedly do not have any experience accessing affordable housing resources—I was lucky to secure a place with low rent; however, I will list some benefit resources in case you require housing assistance.

If you have issues paying rent, apply for the [Emergency Rental Assistance Program](#). ([Jefferson County](#) and [the City of Birmingham](#) have separate applications for the same program.) This program will cover up to three months' rent if you are in dire straits (past due rent or utility bills, unsafe living environment, unemployment etc.). The [Low Income Home Energy Assistance Program](#) (LIHEAP) can assist you with paying various utility bills including home energy bills, energy crises, weatherization and energy-related minor home repairs. The [Housing Authority Birmingham District](#) can help you locate affordable and low-cost public housing in the city.

- CONCLUSION

Above all, just ask. I've found many people and organizations are more than willing to offer discounts on services or structured payment plans for unexpected expenses. I have plenty of stories of discounts I've received by just being vulnerable and owning my struggles. Remember, VISTAs are only paid 5% above the poverty line.

If you need any help with accessing these resources, please reach out to me at raleighm@uab.edu. Benefit programs are notoriously difficult to navigate—I had my fair share of 45 minute wait times when trying to contact the food assistance office in Jefferson County. Living under the VISTA allowance does pose a challenge, but it is a necessary one. At a certain point I accepted my situation and actually found the process of accessing benefits enjoyable and empowering. People are more than willing to help once they realize the amazing work we do as AmeriCorps VISTAs.

Finally, if you know of any resources I haven't listed, please reach out to me and let me know! I can post these in the GroupMe and/or email them to all the VISTAs. r/AmeriCorps on Reddit is another great place to check for resources. As always, thank you greatly for your continued service to America!