



Low Income Energy Assistance Program (LIEAP)

LIEAP can help eligible households with home heating costs. A crisis program is also available for households facing the loss of a heating source. Eligibility is based on income. Heating payment type and total costs are also factors.

LIEAP applications opened in early November 2024. Emergency LIEAP will open in January 2025.

Below are the maximum allowable LIEAP gross income levels for Fiscal Year 2025 (the current fiscal year):

Household Size	Monthly Allowable Income
1 Person household	\$2357
2 Person household	\$3082
3 Person household	\$3808
4 Person household	\$4533
5 Person household	\$5258
6 Person household	\$5984
7 Person household	\$6120
8 Person household	\$6590
9 Person household	\$7263
10 Person household	\$7935

Staying Safe and Active in the Winter

It's important to prioritize staying active and safe during the winter season because it can help boost your immune system & help combat seasonal depression.

To Stay Safe

- Dress in layers
- Choose safe footwear in weather.
- Hydrate regularly as cold weather can dehydrate you.
- Protect your skin: wear moisturizers on your face and hands.
- Watch for ice and snow hazards before heading out the door to hit the road.
- Carry emergency supplies in vehicle in case of breaking down in cold weather.
- Know when to stay in- if you're feeling sickness coming on, give your body rest and don't face the cold weather.

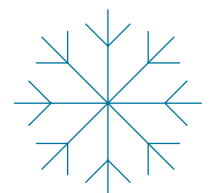


To Stay Active

- Take a dog for a walk or go walking with some music or an audio book.
- Spend time with family outside in the snow- sled riding, snowboarding, hiking.
- Shovel snow for family or a neighbor that may need help.
- Join a gym or wellness center.
- Take part in online fitness classes or challenges.
- Get involved in a recreational sports league. 🍏

Warming Centers

Warming centers will be open across the state for severe winter weather. You can find a safe and warm place to stay during freezing temperatures. Contact West Virginia 211 at wv211.org/ to find a location near you. Avoid calling 911 unless it is a life-threatening emergency. 🍏



Understanding FAFSA and Student Loans

When you want to go to college, you might need help paying for it. That's where FAFSA and student loans come in.

What is FAFSA?

FAFSA stands for Free Application for Federal Student Aid. It is a form you fill out to ask for money to help pay for college. You can get money from the government through FAFSA in a few different ways:

- **Grants:** money for school that you do not have to pay back. Grants are need-based.
- **Scholarships:** another type of money for school that you do not have to pay back. Scholarships are merit-based, like for sports performance or good grades.
- **Student Loans:** money that you borrow and must pay back after you finish school.

To fill out the FAFSA, you will need your family's financial information. This includes income, savings, and tax records. The government will then use that information to decide how much money you can get.

Here is a step-by-step guide to filling out the FAFSA: salliemae.com/college-planning/financial-aid/fafsa/fafsa-guide/

FAFSA Dates and Deadlines

The deadline to apply for the FAFSA is June 30th every year. After submitting, you have until September 9th to make updates.

The 2025-2026 FAFSA became available on November 18, 2024, meaning you can apply now. For more information or to apply, go to studentaid.gov/apply-for-aid/fafsa/filling-out.

More Info on Student Loans

A student loan is money you borrow to help pay for school. You will need to pay that money back after you finish college. Typically, student loans also have interest rates. Interest is extra money you pay on top of the amount you borrowed.

Click here for more information on interest rates: studentaid.gov/understand-aid/types/loans/interest-rates

There are different types of student loans:

- **Federal student loans:** these come from the government. Usually, they have lower interest rates and better repayment options than private loans.
- **Private student loans:** these come from banks or other companies. They might have higher interest rates, so they can be more expensive.

Why the FAFSA is so important

Filling out the FAFSA is important because it helps you see what type of financial aid you can get. Even if you don't think you'll need a loan, you could be eligible for a grant or scholarship that could save you money.

Check out College for WV to see some of the financial aid opportunities offered to West Virginia residents: cfwv.com/

If you're thinking about going to college, make sure to fill out the FAFSA early! It is the first step toward getting the help you need to pay for your education.

Have any questions? We can help!

Call **1.877.475.2293** to speak with one of our certified life coaches for more information and resources. 🍏

Tax Filing

You can make tax filing easier. Gather the needed information and use online tools to check your return for accuracy. This way you can get done with your taxes and get your refund as soon as possible.

Tax filing season is January through April. The deadline to file taxes is April 15, 2025.

Get Help in Person and by Phone

Get help with your tax issues in person or by phone. The IRS and the Taxpayer Advocate Service (TAS) offer free tax advice and advocacy for taxpayers.

Here's how to start:

- **Call the IRS.** Use the toll-free IRS helpline: **1.800.829.1040**.
- **Visit a Taxpayer Assistance Center.** Centers are available nationwide to provide in-person service for 2025. Many offer extended hours. Find a center near you at irs.gov/help/contact-your-local-irs-office
- **Get volunteer help with tax preparation.** Volunteer Income Tax Assistance (VITA) gives free tax prep help for taxpayers who have lower incomes, disabilities, or limited English-speaking skills. Tax Counseling for the Elderly (TCE) offers free tax advice for taxpayers aged 60 and older. Find a VITA or TCE site near you using the VITA Locator Tool: irs.treasury.gov/freetaxprep/ 🍏



Don't Get Caught Without Coverage



Renew Your Medicaid or WV CHIP Benefits

WV Medicaid started completing enrollee reviews again. You will be required to renew eligibility with WV DHS at some point over the next 12 months. If your address or phone number has recently changed, call **1.877.716.1212** or go to wvpath.wv.gov to make sure your phone and address information is up to date with your local WV DHS so that you get your review packet in the mail when it is time for you to complete that process. If you don't fill out the packet you could lose important health benefits. Even if you are not sick it is important to keep your insurance. Keeping your insurance covers you if you have an accident or get sick. Do not throw away anything received from WV DHS without carefully reading and acting, if needed. 🍏

Crockpot Beef Chili Recipe

Number of Servings: 8 Prep Time: 15 Minutes Calories: 415 per serving



Ingredients

- 2 lbs. ground beef
- 3 teaspoons minced garlic
- 1 14.5 ounce can whole tomatoes
- 1 ¼ cups beef broth
- 2 ½ tablespoons chili powder
- 1-2 teaspoons brown sugar
- 1 can black beans
- 1 can green beans
- 1 can kidney beans
- 2 cups diced onion
- 1 can tomato paste
- 2 ½ teaspoons cumin
- 1 ½ teaspoons kosher salt
- 1 teaspoon dried oregano

Directions

1. Sauté beef, garlic, and onion over medium-high heat until meat is no longer pink.
2. Add the beef, garlic, and onion into the crock pot. Add the remaining ingredients as well.
3. Cook on low heat for 6 hours. You can cook on high heat for 4 hours as well.
4. Stir occasionally. 🍏



Talk to a Nurse:

The nurse information line provides members with access to a THP nurse 24 hours a day, 7 days a week. The nurse information line is available to help support access to urgent and emergent care after hours.

Contact the nurse information line by calling **1.866.NURSEHP (1.866.687.7347)**. Or fill out the online form healthplan.org/for-you-and-family/get-care/talk-nurse. Please note it may be up to 24 hours before you receive a response. 🍏



How to Report Fraud, Waste & Abuse

Contact us if you suspect fraud, waste, or abuse has occurred. Our FWA/Compliance Hotline is **1.877.296.7283**. 🍏

Member Rights & Responsibilities

To view your member rights and responsibilities, please visit our website at healthplan.org/Medicaid. For a printed copy, please call **1.888.613.8385**. 🍏

