Learning from our Peers: I&R/A Trends in Benefits Outreach and Assistance

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Agenda

• Quick review of core benefits for seniors
• Findings from I&R survey
• Benefits outreach
  o What the field is doing
  o What we’ve learned from research/testing
  o Sample materials
• Let’s hear from you!
Core Benefits for Seniors
Core Benefits for Seniors: Extra Help/LIS

- Part D Low Income Subsidy (LIS/Extra Help) is administered by Social Security Administration and Medicare
  - Apply through Social Security
- Helps pay Medicare Part D (drug plan) costs for people with limited income/resources (income below 150% FPL, limited assets)
- People pay between $1.25 and $8.35 for drugs at pharmacy
Core Benefits for Seniors: Medicare Savings Programs

• Financed by Medicaid; help pay Medicare premiums and cost-sharing for those with low income/resources
  o Four programs: QMB, SLMB, QI, QDWI
  o Apply through Medicaid office

• Qualify with income up to 135% Federal poverty level, limited assets
  o Several states have raised income thresholds/eliminated asset test
  o Higher levels/income disregards for QDWI

• Automatically get Part D Extra Help
Core Benefits for Seniors: SNAP/Food Stamps

• Supplemental Nutrition Assistance Program (SNAP) is administered by the USDA Food & Nutrition Service
  o Apply through local SNAP office

• Eligibility criteria vary widely by state (100% FPL net income is federal threshold)
  o Net income considered for seniors/person with disabilities
  o Lots of income deductions, including medical expenses
    ▪ Can get higher benefit if they have more than $35/month in out-of-pocket medical expenses

• Average benefit for senior is $108/month
Core Benefits for Seniors: LIHEAP

- The Low Income Home Energy Assistance Program (LIHEAP) is a block grant to states and territories from the U.S. Administration for Children and Families (HHS)
  - Usually a short window each season to apply
  - Most funds expended in winter
  - Community action agencies administer grant locally
- Helps with home heating and cooling costs
- Qualify if income is below 150% FPL (higher in some states)
  - Households with seniors and young children get priority
Findings from the I&R Survey
Survey of I&R/A Specialists in Aging and Disability Networks:

- Assesses the state of I&R/A systems serving older adults, persons with disabilities, and family and friend caregivers
- Highlights trends and developments in the provision of I&R/A services
- Partnership between NASUAD and NCIL (National Council on Independent Living)
- Last survey conducted in 2015
- 2018 survey in the field from April 5 through April 30, 2018
2018 Survey: Methodology

- Used a web-based survey instrument

- Disseminated through NASUAD and NCIL to state-level agency directors and to agencies within the aging and disability networks

- Sharing preliminary results
Learning from Our Peers

- What are your benefits outreach tools and experiences?
- Keep this question in mind!
2018 Survey: Respondents

- Center for Independent Living (CIL): 25%
- Other Non-Profit Organization: 19%
- State Agency Aging (and/or Disability): 11%
- Aging and Disability Resource Center (ADRC): 10%
- Area Agency on Aging (AAA): 34%

211 respondents, 1%
Most Frequently Requested Services

Percent of Respondents (N=384)

- Housing assistance: 30%
- Transportation: 17%
- Financial assistance programs: 17%
- Home delivered meals: 17%
- Homemaker services: 17%
- Personal care: 17%
- Health insurance counseling: 15%
- Medicaid: 12%
- Assistive Technology: 12%
- Utility Assistance (LIHEAP): 12%
- Case management: 12%
- Home modifications: 12%
- Food assistance: 12%
- Independent living skills: 12%
- Legal or advocacy services: 12%
- Care Transitions: 6%
- Dental care: 6%
- Congregate meals: 6%
- Respite care: 6%
- Employment: 6%
- Adult Protective Services: 6%
- Prescription drug assistance: 6%
- Adult day services: 6%
Most Frequent Unmet Service Needs

- Financial assistance: 54%
- Transportation: 13%
- Dental care: 8%
- Mental health services: 8%
- Home modifications: 5%
- Homemaker services: 3%
- Utility Assistance: 21%
- Respite care: 13%
- Personal care: 13%
- Adult day services: 13%
- Employment: 13%
- Care transitions: 8%
- Legal or advocacy services: 8%
- Health care services: 8%
- Veterans Assistance: 5%
- Food assistance: 3%
- Elder abuse/exploitation: 3%
- Benefits Analysis/Assistance: 3%
- Health insurance counseling: 3%

Percent of Respondents (N=367)
Trend data indicates that I&R/A specialists are taking on more responsibilities with regards to community outreach, eligibility screening, application assistance and more to help connect people to benefits and services. As described by specialists:

- My job requires me to know program eligibility referral process and how to access services. I guide clients through these steps, and give them the details that they need.

- Job responsibilities have greatly increased in application assistance for public benefits due to office closures and automated phone lines.

- Human service agencies are not able to work with clients and assist as they have in the past and clients are coming to us. We are picking up the slack from other agencies (government).

- Increased volume of calls and more complex calls. Assessments required for screening have also increased.

- State funding for assistance has been cut so consumers are looking for other means to meet the financial gaps.
Do I&R/A Specialists in your agency screen for potential eligibility for Medicare low-income subsidies (Medicare Savings Programs and the Medicare Part D Low-Income Subsidy “Extra Help”)?

- **Yes**: 54%
- **No**: 36%
- **Do not know**: 10%

N=362
If agencies said that their I&R Specialists screen for potential eligibility for Medicare low-income subsidies, then we asked them to describe the tool that their agency uses.

Common responses included:

- Agency specific tools
- Having a conversation with the individual about eligibility standards
- Program specific tool
- State universal assessment
Does your agency provide application assistance to individuals applying for Medicare low-income subsidies?
Referral Agencies

• For respondents who said that they refer to other organizations for application assistance for Medicare low-income subsidies, common responses for who they refer to include:
  • State Health Insurance Assistance Programs (SHIP)
  • Aging and Disability Resource Centers
  • Area Agencies on Aging
  • Department of Human Services
  • Social Security Offices
  • Contracted agencies serving their area
Application Assistance Breakdown by Agency Type

Medicare Low-Income Subsidy Application Assistance by Agency Type

- **My agency provides application assistance**
  - Area Agency on Aging (N=130)
  - Center for Independent Living (N=94)
  - Other Non-Profit Organization (N=53)

- **My agency refers individuals to other organizations**
  - Aging and Disability Resource Center (N=36)
  - State Agency Aging (and/or Disability) (N=36)
Are I&R/A specialists in your agency given *training* on the *Medicare low-income subsidies*?
Do I&R/A Specialists in your agency screen for potential eligibility for SNAP (Supplemental Nutrition Assistance Program)?

- Yes, 46%
- No, 45%
- Do not know, 9%

N=355
If agencies said that their I&R Specialists screen for potential eligibility for SNAP, then we asked them to describe the tool that their agency uses.

Common responses included:
- SNAP program guidelines/eligibility criteria
- Direct individual to the application
- Agency specific tool
Does your agency provide *application assistance* to individuals applying for *SNAP*?

![Pie chart showing the distribution of responses to the question.]

- **Yes**: 55%
- **No**: 30%
- **Other**: 8%
- **Do not know**: 7%

*N=355*
Comments for SNAP

- Simplified Elderly Food Assistance Form to increase the number of older adults applying for SNAP

- Submit and track applications in state data system; trouble shoot problems before consumers are mailed notices

- SNAP handled by their state agency
Do I&R/A Specialists in your agency *screen* for potential eligibility for *LIHEAP* (Low-Income Home Energy Assistance Program)?

- **Yes**, 46%
- **No**, 47%
- **Do not know**, 7%

N=351
If respondents said that their I&R Specialists screen for potential eligibility for LIHEAP, then we asked them to describe the tool that their agency uses.

Common responses included:
- Individual’s income and eligibility guidelines
- Agency-specific tool
- Share information and give/send the application to the individual
Does your agency provide application assistance to individuals applying for LIHEAP?
Comments for LIHEAP

- Provide assistance if individual is not able to apply on their own. If they have a cut off notice, agency will send them to the local Energy Assistance office.

- Relationship with 3 local agencies contracted to provide LIHEAP

- Referral to Community Action Agencies
Does your agency use BenefitsCheckUp® to screen individuals for potential eligibility for benefits programs?

- Yes, 18%
- No, 52%
- Do not know, 18%
- Other, 12%

N=348
Promising Practices

- Community events
- Interactive games
- Billboard campaign
- Benefits Enrollment Center pilot for older adults and persons with disabilities getting released from incarceration
- Work around long lines at enrollment sites
What the Research Tells Us

• National telephone survey of over 1,000 adults aged 60+ with incomes below 250% FPL
• Asked about knowledge of benefits programs, interest in programs, where they get trusted information, and tested messages
• Focus groups with older adults & caregivers in four cities

The 4 biggest barriers to applying for benefits were identified as:

- Lack of awareness of programs
- Assuming the application process is tedious
- Not knowing where to begin to apply
- Believing other people need help more
Messaging

- Tell people basic income requirements if you can (don’t assume they know what low income means)
- Frame message in terms of struggling to make choices
Benefits Outreach Using Facebook

• **Pros:**
  - Minimal budget to run ads
  - Easy to turn on/off
  - Target service area/audience
  - Can reach people unfamiliar with your agency

• **Cons:**
  - Need to have mechanism for swift response
  - May not work if your agency is not poised to do outgoing calls
Facebook Best Practices

- Fixed income message/reference to Medicare helps target your audience
- Photos of people facing camera perform best
- Call to Action in headline
- Provide upfront information about your agency to be transparent
  - Include link to website
Resource: Outreach Toolkit

https://www.ncoa.org/centerforbenefits/outreach-toolkit/

- Get all research findings
- Step-by-step guide to running your own Facebook ad campaign
- Other guides include:
  - Earned media
  - Radio ads
  - Telephone town halls
Let’s Hear from You!
Follow up with us

- **Contact:**
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- **Share** our resources
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  - [www.nasuad.org](http://www.nasuad.org)
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