Overcoming Stigma to Identify Benefits
Who We Are

National Council on Aging

- NCOA is a national non-profit service and advocacy organization that works with state, federal, and local partners to improve the lives of millions of older adults, especially those who are struggling. We work primarily in the areas of economic security, health, and public policy and advocacy.
Who We Are

National Association of States United for Aging and Disabilities:

• The National Association of States United for Aging and Disabilities administers the National Information and Referral (I&R) Support Center. The National I&R Support Center provides training, technical assistance, and information resources to build capacity and promote continuing development of aging and disability information and referral services nationwide.
Overcoming Stigma to Identify Benefits

- Brandy Bauer
  Communications Manager, Economic Security

- May 23, 2017
Before We Get Started…

What type of agency/organization do you represent?
What type of organization?

1. Area Agency on Aging (25%)
2. ADRC (10%)
3. CIL (10%)
4. State Office on Aging (5%)
5. Other
NCOA’s Center for Benefits Access

- [www.ncoa.org/centerforbenefits](http://www.ncoa.org/centerforbenefits)
- Funded by the U.S. Administration for Community Living (ACL)
- Help community-based organizations find and enroll low-income seniors and younger adults with disabilities into benefits for which they are eligible
- Also the Medicare Improvements for Patients and Providers Act (MIPPA) Resource Center
What We Mean by Core Benefits

- **Supplemental Nutrition Assistance Program (SNAP/Food Stamps):** pays for groceries
- **Part D Low Income Subsidy/Extra Help:** reduces drug & Part D plan costs
- **Medicare Savings Programs:** cover Part B premium, and sometimes cost-sharing
- **Medicaid:** wraparound coverage for people with Medicare
- **Low Income Home Energy Assistance Program:** pays heating and cooling costs to utility company
Outreach

Does your agency/organization do direct outreach for any of these programs?
Does your agency do direct outreach?

1. Yes
2. No
3. I don’t know
Background on Stigma

- NCOA heard from many benefits counselors that stigma is a major reason people do not apply for benefits.
- Last year, after a literature review and comprehensive interviews with 40 counselors, we published *An End to Stigma*.
- [www.ncoa.org/stigma](http://www.ncoa.org/stigma)
Two Forms of Stigma

- **Internal stigma – Feelings of personal shame/embarrassment**
  - “I don’t want to be one of those people with the [EBT] card.”
  - “Other people need these benefits more than I do.”
  - “My neighbors might find out I’m on Food Stamps.”
  - Welfare isn’t for me; it’s for young moms who pop out kids.”
  - “I don’t need a handout.”

- **External stigma – Negative experiences with or perceptions of benefit/administering agency**
  - “They’re going to take my house away.” [estate recovery fear]
  - “It’s not worth the effort to only get $15.” [minimum SNAP benefit]
  - “I don’t want to deal with the social services department.”
Your Experience

Do you see either form of stigma among your clients?

If so, which is more common?
1. Yes, internal stigma
2. Yes, external stigma
3. Yes, both types of stigma
4. No, I haven’t seen either form of stigma among our clients.
Consequences of Stigma

- 3 out of 5 older adults who potentially qualify for SNAP are not enrolled
- Younger adults with disabilities miss out on subsidies that can help them live independently
Factors Affecting Stigma

- Individual characteristics
  - Age: Those who lived through/remember the Great Depression less likely to seek help
  - Residence: Individuals who live in more affluent communities less likely to apply for fear of being singled out or belief they are taking away from others with greater need
  - Disability: Complicated; experience of stigma depends on many factors, including age of onset, type of disability, and connection to peers with disabilities
Factors Affecting Stigma (cont.)

- Characteristics of administering agencies/benefits
  - Benefits associated with Social Security & Medicare have very little stigma attached to them
  - Method of receiving benefits helps de-stigmatize them
    - Medicare Savings Programs: Recipients get Part B premium back in Social Security check
    - Energy assistance paid directly to utility company
  - SNAP & Medicaid are highly stigmatized
    - Complexity of applications turns people off
    - Burden of documentation, interviews, etc.
An Example of Administrative Burden

Texas SNAP application:
- 18 pages
- Dependent care expenses well explained, but no explanation of medical expenses for senior/disabled deduction
Overcoming Stigma

- NCOA engaged M+R/Perry Undem to research what concepts, messages, and outreach venues work best with low-income older adults
Research Methodology

- Interviews with benefits counselors
- National telephone survey
  - 1,014 adults aged 60+
  - 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 in four cities
Key Findings: Barriers to Applying

- Lack of awareness about programs (including who they were for)
- Assumption that a lot of paperwork is involved
- Don’t know where to begin
- “Other people need more help than me”
Which Would You Click?

1. On a fixed income?
There are benefits that can help you make ends meet as the cost of living goes up, but your income doesn’t.

Visit BenefitsCheckUp.org

2. Prescriptions
Groceries
Electric bill

You shouldn’t have to make trade-offs when it comes to paying for simple, daily needs like these.

Visit your local Benefits Enrollment Center today to see if you qualify for programs that can help.
Worry less about making ends meet.

3. Aging is hard enough.
Affording a quality life as you age shouldn’t be.
To get more information on the benefits that can help you make ends meet, visit BenefitsCheckUp.org

4. Why SNAP?
“The extra money can help you buy healthier food and keep from getting sick.”
– Breanna, R.N.
Find out more about how you can benefit.
Visit BenefitsCheckUp.org

National Council on Aging
NASUAD
Which would you click

1. 1
2. 2
3. 3
4. 4
Key Findings: Top Messages

- “Help for people on fixed incomes is important because the cost of living goes up, but our incomes do not.”
Other key messages that resonate:

- Money for groceries can make it easier to eat healthy food and prevent getting sick
- Help with prescription drugs [Extra Help] can save up to $4,000/yr
- Financial help from benefits can mean less worry and stress about making ends meet
Where Do Older Adults Get Trusted Info?

Which place do you think ranks highest?
Which place do you think ranks the highest?

1. Radio (12%)
2. Local Newspaper (27%)
3. Local TV News (50%)
4. National TV News (12%)
5. Internet News Sites (0%)
6. Social Media (0%)
Enter your question.....

1. Radio
2. Local Newspaper
3. Local TV News
4. National TV News
5. Internet News Sites
6. Social Media
Where Do Older Adults Get Trusted Info?

Which place do you think ranks highest?

- Local TV news
  (69% of those surveyed said they trusted and sought out local TV news for information)
Applying These Lessons

- Emphasize fixed income in communications—how benefits help alleviate some of the stress and worry about living on a limited budget
- Proactively address concerns about the process
- Be explicit about eligibility guidelines
- If you have connections with local TV news outlets, use them to promote your services
Are you familiar with Benefits Enrollment Centers?

1. Yes, very familiar with Benefit Enrollment Centers
2. Yes, I have heard of Benefit Enrollment Centers
3. I have never heard of Benefit Enrollment Centers
Referral resource: BenefitsCheckUp®

- Screens for over 2,000 public and private programs
  - Can search by specific category of program
Referral resource: Benefits Enrollment Centers (BECs)

- NCOA funds 59 BECs serving individuals in 31 states
- Provide comprehensive screening, application assistance, and follow-up for all of the programs for which a person might be eligible
- Welcome partnerships & referrals
- www.ncoa.org/beecs
More Information

- Visit:
  - www.ncoa.org/centerforbenefits
  - www.BenefitsCheckUp.org

- Follow: @NCOAging

- Write: brandy.bauer@ncoa.org
Benefits Outreach

To help NASUAD and NCOA provide resources and tools for non-aging Information & Referral Specialists, we are hosting a focus group to learn more about benefits outreach you already provide to older adults and people with disabilities.
Please review the following resources and consider their usefulness
Sample Social Media Posts

Facebook
• “Are you a working individual with a disability? Are you having a hard time paying your Medicare costs? Help may be available through the Medicare Savings Program.”

Twitter
• Do you want to save on Medicare costs? If you are low-income, you may qualify for a Medicare Savings Program #MedicareSavings

• Medicare costs are high! If you are low-income there are Medicare Savings Programs and Low-Income Subsidies to help you pay. #MedicareSavings
Would sample social media posts be helpful?

1. Yes, we would appreciate sample posts
2. We create our own posts
3. We do not use social media
If someone asks about volunteer opportunities, where do you refer them?

1. No one has ever asked about volunteer opportunities
2. I help assist in searching for volunteer opportunities through an internet search
3. I refer to volunteermatch.org
4. I have had inquiries about volunteer opportunities, but I have been unable to help.
Giveitbacktoseniors.org

Search the site for volunteer opportunities in your area:

Search Opportunities

Location

Interest Area

- [ ] Great for Kids
- [ ] Great for Teens
- [ ] Great for 55+
- [ ] Great for Groups

SEARCH

Powered by VolunteerMatch
got an hour?

He lives alone and can no longer prepare his meals. He could use someone to deliver a warm meal. In less than one hour you could be that someone.

It only takes an hour (or less) to give back to seniors.

www.giveitbacktoseniors.org
Would you refer people to giveitbacktoseniors.org for volunteer programs?

1. Yes, if someone asks about volunteering with seniors
2. Yes, I have referred people to this site in the past
3. I would not use this site
4. I do not refer people to places to find volunteer opportunities
Would postcards like the ones you see be helpful resources?

1. Yes, we would distribute these postcards
2. Yes, we would use these to make referrals to the website
3. No, these postcards would not be helpful
SAVE on MEDICARE COSTS!

If you are low-income, a Medicare Savings Program may help with some of your Medicare costs.
Get HELP with your MEDICARE COSTS!

A Medicare Savings Program may help with some of your Medicare costs.

FOR ASSISTANCE, CALL:

One pager with space to include contact information
Available
MEDI CARE SAVINGS:

If you are low-income, a Medicare Savings Program may help with some of your Medicare costs.

If your monthly income is close to the limits listed below, a Medicare Savings Program may help you.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,357</td>
<td>$1,823</td>
<td>Part B monthly premium</td>
</tr>
</tbody>
</table>

*Income limits are approximated and vary by state.

If you are a working person with a disability and your monthly income is close to the limits listed below, the Qualified Disabled Working Individuals Medicare Savings Program may help you.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,045</td>
<td>$5,425</td>
<td>Part A monthly premium</td>
</tr>
</tbody>
</table>

*Income limits are approximated and vary by state.

FOR ASSISTANCE, CALL: (877)839-2675
The SHIP National Technical Assistance Center

Current as of March 2016
THE MEDICARE LOW INCOME SUBSIDIES

WHAT THEY ARE: The Medicare low-income subsidies are a set of federally and state funded programs that help make Medicare more affordable for low-income Medicare recipients. These programs include the Medicare Savings Programs (MSPs), and the Medicare Part D Low Income Subsidy/Extra Help program (often referred to as LIS or Extra Help).

For information on how to apply, see next page.

UNDERSTANDING MSPs

MSPs are a set of 4 programs run by the state Medicaid agencies that can help low-income Medicare recipients save on Medicare costs. MSPs include the Qualified Disabled and Working Individual (QDWI), Qualifying Individual (QI), Specified Low-Income Medicare Beneficiary (SLMB), and Qualified Medicare Beneficiary (QMB) programs.

HOW THEY WORK: Individuals must have Medicare Part A and must fall into the income and asset guidelines in their state to qualify for an MSP (see charts below).

The QDWI program applies to working people with disabilities.

<table>
<thead>
<tr>
<th>Program</th>
<th>Program Details</th>
<th>Monthly Income Limits*</th>
<th>Asset Limits*</th>
<th>Pays for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>QDWI</td>
<td>Open to working people with disabilities who lose their Social Security Disability Insurance (SSDI) benefit and lose premium-free Part A, Not for those who have Medicaid.</td>
<td>$4,045</td>
<td>$4,000</td>
<td>Part A premium</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$4,425</td>
<td>$6,000</td>
<td></td>
</tr>
</tbody>
</table>

*Limits vary by state and are updated annually.

The QI and SLMB programs cover the cost of the part B monthly premium for low-income Medicare recipients.

<table>
<thead>
<tr>
<th>Program</th>
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<th>Monthly Income Limits*</th>
<th>Asset Limits*</th>
<th>Pays for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>QI</td>
<td>Not for those who have Medicaid, Enrollment is limited.</td>
<td>$1,357</td>
<td>$7,280</td>
<td>Part B premium</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,823</td>
<td>$10,930</td>
<td></td>
</tr>
<tr>
<td>SLMB</td>
<td>Open to those who have Medicaid.</td>
<td>$1,208</td>
<td>$1,622</td>
<td>Part B premium</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$7,280</td>
<td>$10,930</td>
<td></td>
</tr>
</tbody>
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<th>Asset Limits*</th>
<th>Pays for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB</td>
<td>Open to those who have Medicaid. Doctor must accept Medicare and Medicaid for cost of care to be covered.</td>
<td>$1,010</td>
<td>$7,280</td>
<td>Part A/B premiums, deductibles, co-pays and coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,355</td>
<td>$10,930</td>
<td></td>
</tr>
</tbody>
</table>

*Limits vary by state and are updated annually.

Current as of March 2016

UNDERSTANDING LIS / EXTRA HELP

LIS or Extra Help is a program run by the Social Security Administration that helps low-income Medicare recipients save on Medicare Part D prescription drug costs.

HOW THEY WORK: Individuals must fall into the federal income and asset limits (see chart below). Individuals who receive Extra Help must sign up for a Medicare Part D prescription drug plan or a Medicare Advantage plan with prescription drug coverage.

Medicare pays for the full monthly premium if an individual signs up for one of the stand-alone Prescription Drug Plans that offer the standard Part D benefit, referred to as low-income benchmark plans. People who are dual-eligible (on both Medicaid and Medicare), receive Supplemental Security Income (SSI), or have an MSP are automatically signed up for the Extra Help program.

<table>
<thead>
<tr>
<th>Level of Coverage</th>
<th>Monthly Income Limits*</th>
<th>Asset Limits*</th>
<th>Benefits:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Married</td>
<td>Single</td>
</tr>
<tr>
<td>Full LIS</td>
<td>$1,357</td>
<td>$1,823</td>
<td>$8,780**</td>
</tr>
<tr>
<td></td>
<td>Premium/deductible $0; co-pays: $1.20 - 2.95 generic, $3.60 - $7.40 brand-name; no co-pay after reaching $4,850 out-of-pocket threshold</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partial LIS</td>
<td>$1,505</td>
<td>$2,023</td>
<td>$13,640**</td>
</tr>
<tr>
<td></td>
<td>Premium: income-based; deductible: $63 and under; co-pays: 15% coinsurance or plan co-pay; $2.95 generic and $7.40 brand name or 5% of drug cost (whichever is greater), after $4,850 in total out-of-pocket costs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Amounts are updated annually.

**Amounts include a $1,500 per person disregard for burial expenses.

HOW TO APPLY:

Interested persons may apply for an MSP at their local Medicaid office. For Extra Help, individuals can apply online or at their local Social Security office. More information and assistance available at:

- State Health Insurance Assistance Program (SHIP): www.shiptacenter.org
- Medicare Rights Center: www.medicarerights.org; (800) 333-4114
- NCOA Center for Benefits Access: www.centerforbenefits.org; centerforbenefits@ncoa.org
- www.medicare.gov

Current as of March 2016
Would resources like these be helpful for providing Medicare assistance?

1. Yes, we would distribute this information
2. Yes, we would use these to refer to outside agencies
3. Yes, we would use these resources to provide benefits eligibility ourselves
4. No, these resources would not be helpful
Which item would be most helpful in providing assistance to an older adult or person with disabilities?

1. Basic Postcard
2. One pager with contact information for local SHIP/BEC
3. One pager with basic eligibility information
4. Two pager with full eligibility information
Questions About Resources

• Why did you choose the resource you did?
• Is there anything about these resources you would change?
• What other types of resources do you use that would be helpful in regards to providing information to older adults and people with disabilities?
For more information, please visit: www.nasuad.org
Or call us at: 202-898-2583