

National I&R Support Center

**Webinar: Benefits Outreach: Promising Practices that Work
Tuesday, November 19 2019**

Good afternoon, everyone, and welcome to today's webinar. We will be getting started here in just a few moments at 3 PM Eastern time.

Hello, everyone, and welcome again to today's webinar. Folks are continuing to log into the webinar right now, so we will be getting started in just a few minutes at about 3 PM Eastern time.

Good afternoon, everyone. My name is Samantha Gardner. I am a Senior Policy Associate with Advancing States. On behalf of Advancing States and the National Information and Referral (I&R) Support Center, I would like to welcome today's listeners to our webinar on Benefits Outreach: Promising Practices that Work. Before we get started, I would like to cover a few housekeeping items. The slides, recording, and transcript from the webinar will be posted to the Advancing States website within the next several days. Please visit the National Information and Referral (I&R) Support Center project on the Advancing States website and see our webpage on monthly calls. This web link is also posted in the chat box for your reference. All of our listeners are on mute during the webinar to reduce background noise. But we welcome your questions and comments through the Q&A function available on your screen. Please feel free to submit your questions at any time during today's presentation and we will address questions following the presentation. We also have real-time captioning for today's webinar. On your screen, you should see a multimedia viewer panel on the bottom right, where the captioning will appear. You can minimize this panel or have it open. It will not block the slide presentation. You may need to enter the event I.D. number to see the captioning. This number is 423-8783.

Earlier this year, Advancing States and the National Council on Aging hosted an Innovations in Benefits Outreach National Contest to identify promising practices in benefits outreach to older adults and persons with disabilities. Two organizations were selected for their promising practices and our presenters today are here to share about their state and local outreach practices to engage, educate, and assist individuals in need of benefits assistance. Louise Rush and Dennis McGowan from the New Jersey Department of Human Services, Division of Aging Services will be sharing about NJSave an online application to help low-income older adults and individuals with disabilities save on medical care, prescriptions, and other living expenses. Beth Finch and Evie McLarty from Feeding the Gulf Coast will share about their senior food bag program, which provides an opportunity to reach individuals who may have previously been hesitant to seek benefits assistance.

Let me turn it over to Beth to get us started.

Hey, everybody. Can everybody hear me good?

Yes, I can hear you great.

Perfect. Just to give you a little background, we are from Feeding the Gulf Coast. We are a food bank. At Feeding the Gulf Coast, food insecurity is the core of our mission. We look at other ways to address food insecurity. Getting food to individuals is the primary way. Looking at how we can also help people with other things that will make them more food secure. We are a part of the Feeding America network. It is the national parent company of all the food banks. It ensures that every county in the U.S. is covered by a food bank. At the food bank, the work we do is to ensure that we have partners throughout the community to get food to them and through them. Those partners are in our county. This shows the three counties or the three states that we have counties that we cover for our food distribution.

Our outreach program actually covers the entire state of Alabama and Mississippi. Our outreach program focuses primarily on helping folks apply for SNAP. We also help with LIS and MSP, some of those other programs that are focused on seniors. That is a lot of the work that we do through our outreach and our partners in the states of Alabama and Mississippi. We work with other food banks to make sure that we are doing as much as we can to reach people across the state.

In 2013, we started our senior outreach through a grant with the National Council on Aging. We really focused on some fights we thought we would hit first, which were senior centers. A lot of senior health fairs are usually seasonal. Our food pantries are also our agencies. Also senior housing. We knew that would be a likely target. Right away, we saw some challenges in reaching those seniors through our traditional outreach methods. Staff time, it took a little bit more time to reach our seniors to sit down and talk with them. We had geographic limitations. We cover those two states entirely. Driving to each one of those places took a lot of time and dollars. And then diminishing returns. Those agencies that we counted on to see a lot of new transient families were not seeing new seniors. Privacy was a huge issue through health fairs and places where people were standing in line and waiting. It really did not suit talking about private issues like benefits assistance and needing help with food. Also, there were a lot of stigmas around SNAP and other benefits, not wanting to take away something from someone else. There was a lot of pride in it. People still do not understand how the program worked. Last thing, we had a lot of environmental sensitivities these ranged from everything from hurricane season to being too cold or too hot, a numerous number of reasons why seniors did not want to get out.

Some of the ways that we overcame those challenges were through some simple and some out-of-the-box things. We did everything from promotional items like hand sanitizers that we purchased two bags and cups. We really put those out there and put our number on everything. We did a SNAP bingo and we found that our prizes were not as great as other prizes being given away. That was a difficult challenge. We learned that they did like the senior bingo. We also did a couple of

different fliers. It shows visual examples of your income compared to your income plus SNAP. Those were for some events at specific times and locations. We also did some container gardening. We liked to show them they could buy seeds with their SNAP benefits. However, our people who clean our cars also have to deal with that type of stuff. They did not enjoy the dirt that we left behind in our cars. We did a pretty good tour of senior centers. We hit a whole bunch of places, spent a lot of time on the road just learning about communities. Those were some of the ways we overcame those challenges.

It was about a two year process that we were really trying to target seniors. We were looking at what we were doing and what was working and what was not working to try and come up with what our next move was going to be. The challenge that we kept finding was that we needed people to come to us. We needed them to come and take advantage of the services that we were offering. Hand sanitizer was not enough. Sometimes at an event, there was not enough time to really incentivize them for something that they already needed.

It was a hard thing to tackle and a hard thing to try to wrap our head around, the question of how do we get them to want what they have and give them what we need. We knew once we helped them, they would see the value and it would be a good engagement. But it was how do we get there. What were we doing that was working? What were we doing that was not working?

Where we came to in the next step was doing some food distributions. We learned as a food bank that food is what we do. Food is what we have there. It was the thing that we saw time and time again that got people out. Senior centers where you are feeding people, any time that we had a food distribution, if we have food on our table at a health fair, whether it was oranges or whatever, we would have plenty of people coming by. We said, okay, this is what we know. This is what we are good at. The other challenge really, too, was how do we get people to do what we are looking for, signing up for the benefits or at least going through the screening. We found that if we would prescreen them over the phone before the event, it gave us lots of time. There were not a lot of people around. It was private. It addressed the lot of the barriers that we saw for our seniors and those on disability out in the field. It was comfortable and convenient for them. It helped us also with knowing what to expect at an event. So knowing how much food to bring and how many people we were going to need as far as staff goes. It gave us an extra glimpse into what the community's needs were. For those, we would prescreen and then deliver the food and do some surveys. Making sure that we were evaluating what we did along the way, not waiting until it was all said and done. Making changes as we went along. That sort of is how the food bag distribution was born and got executed initially.

Outcomes on our food bags. We saw a 20% increase in households applying for benefits. They were able to call in and sign up. They were able to call in and ask questions without any fear of discrimination or any kind of demographic issue. They knew that this was a comfortable

method. It gave us more time one-on-one with each client. Some of these clients may have been homebound. They may have been in senior housing sites that did not happen to have anything happen in our community. They were able to talk and walk through the whole process. It reached outside of our normal demographics. We were able to do some places that people were on disability or some of these places that are so far away that we don't know if we are going to see anybody that day. By advertising ahead of time by doing the marketing and allowing the call in we already knew how many people were coming. And for the clients, it gave them access to food immediately. With SNAP it could be up to 30 days before they receive their benefits. We want to make sure that we are providing them with the food immediately. Overall, this was a better way for our staff to work together. We have people in a call center, people on the ground, and it brought the connection together for those staff members to understand how each team member works.

Lessons learned again, so with every trial and test, we learned lessons and we made sure to take them to heart. We got together as a team and went over those. Getting the right food was a big one. A lot of our seniors want to have things that were specific to their dietary needs. They have been told to cut back on sugar, to eat more fresh fruits and vegetables. We found that produce was a big part of this. We were excited about that. It was really good feedback.

Taking extra bags, we always had people who had not preregistered. They either, someone had told a friend about it and they came. We always had extra. We would do the registration process there. If they needed to sign up for something there, they could do it then or they could dial up our call center. Never underestimate the power of word-of-mouth. Really finding your champion in those locations has been a huge thing for us. We had some ladies who were the socialites of the locations. They knew everybody and they were like, you have to call such and such and get them to come. That was really good. Those peer-to-peer relationships are so important for our seniors. Last for me was many hands makes for light work. We made sure to bring our team to get volunteers carrying those bags around and making sure that everyone had a chance to volunteer and work together.

We learned that this was something that required some planning. It required some resources. Obviously, as a food bank, we have food, but we need something to support that food. We were able to get funding from a grant. We wrote the grant specifically to help us with this food. We also worked with our community partners to provide some of the other things that we needed. We were able to also work with other churches and other senior organizations really to help with offsetting those costs. There are a lot of free things that we are able to access for marketing, community-based marketing avenues. We could get it out through different churches so that people knew the event was going on and they knew they had to call in and prescreen. That was a really big difference from the way we normally did outreach. Normally, the food bank would show up with food and people would get it and we would try to get them to sign up. We wanted people to know the model was changing and they had an opportunity to call in ahead of time. That ensured they

had the food, too. Certainly, funding is helpful. There is plenty of places where you can get that support in a community.

Some of the other resources, it is hot in the South, in case you didn't know. We are looking for places that had plenty of shade or have indoor space or have an opportunity for us to do a drive through so the clients are not having to park and get out and shuffle in and shuffle out. Again, we are making it as easy and convenient on them as possible. With those sites, also the champion. That person who is going to promote what you are doing and gets it and understands the need of the community and understands the people and the different avenues. Really looking for that in your outreach site is important.

Another thing as was mentioned earlier, many hands make light work. You can see in this picture we had something from the RSVP from the town they were in. We had a tremendous amount of help from them. It was not just the labor that was provided, but the insight into the community that they gave us and the understanding of when we had a couple of extra boxes and said who can we call, they knew who to call. They knew what was going on in the community. Again, it is so important. We really prepared them by giving them jobs on the front end. With our volunteers and our staff really having a laid out as to what the expectations were of the day and what we wanted from them and then after it was all said and done, being really grateful for them and their time and reminding them of the impact that it made for those we served that day.

Their other resource is flexibility. This obviously does not ever look the same for us. If you do it wherever you are, it will not look the same, either. This is a small piece of framework for a way to leverage helping people. I think being flexible overall and then day of when you are doing this, you never know when it is going to rain or when none of your volunteers are going to show up. It is always good to have that backup plan in place and ready to go so that you are not caught off guard. Ultimately, things may happen. At the end of the day, as long as we have helped as many people as we can, that is all that really matters.

Those are all the slides we have. Feel free to reach out to Evie or myself if you have any questions about how this works. We have a 3 to 4 page checklist that we use whenever we do these events. It goes from just how do you find a place, how do you market it, then to even more of how do you organize getting the food, and we have a list of the best foods. We have a list of the foods that people say that they want. And then we have packing strategies for that, as well. We have done as many as 200 boxes and as few as maybe 20 at these events. At each event, we have unique challenges. Ultimately for us, the biggest thing was that we were getting more, we were getting more applications. We were helping more people using this method. We were gaining more feedback. The clients were really more likely to fill out a survey after we had given them a box of food and they were really happy when we would do a follow-up call to talk about the experience. If you have questions or if you want more information on how you could potentially do this wherever you are, we are available and happy to talk you through that.

Great. Thank you, Evie and Beth. Now we will turn it over to Dennis and Louise from the New Jersey Division of Aging Services.

Thank you for letting Dennis and I present today. We are talking about NJSave, which helps people with premiums, prescriptions, utilities, and other issues and our efforts to promote this program. Today, we are going to cover the background of our division, opportunities, obstacles, our outreach efforts, and other things. Who are we? We are the State Unit on Aging we were founded in 1968. We are two divisions that merged into one. We moved into the Department of Human Services in 2012. I administer directly to 21 counties. We give financial, medical, and other assistance programs.

Here is what we would like to get across to all of you in your outreach methods. On our NJSave application, there are roughly 9 programs that we have pulled together. This is for low income people for Medicare Part D. We also assist our consumers with this. As you can see on the chart, what we always try to remind our seniors is how to keep them in their home for as long as we can. We do this by helping to support them and keep money in their pockets. This would be a major program, our pharmaceutical assistance program. It helps with prescription costs for elderly persons. It is a monthly savings of around \$54. Annually, that is roughly around \$655 savings. As you go down the list, we have our Medicare savings program or our Medicare Part D premium. The cost of that a month in savings into their pocket is \$135.50. That is around \$1600 annually. We always try to push those two programs. If they are low income, we approach them with the Medicare Part D plan for if they are higher income, we push with pharmaceutical assistance benefits. If you are eligible for pharmaceutical assistance benefits, there are other benefits tied to it such as motor vehicle registration discounts. There is a savings of from \$7.50 up to \$20 depending on the cost. We help them there. If they are eligible, seniors, disabled people with homes also get property tax relief. Also, we have a program that is covered throughout the New Jersey Dental Association, which offers a minimum of 15% discounts for any time for oral health treatment.

For enrollment versus potential beneficiaries that might be out there, what we are looking at is our enrollment into the program, we have about 118,000 people. Senior gold is 16,000. There is roughly another 400,000 people who might be eligible for the program, but are not yet enrolled. As you go down the list, there are other numbers that we have. We know there are people out there. We have not reached them. We are hoping that with the NJSave outreach and the campaign and partnering with our associations, we can get the message out. It is sad that we are not reaching the higher numbers.

What are we facing? One thing you can see from the previous screen, our enrollment numbers are not high enough. There is no advertising. That is a problem. We have a baby boom. 10,000 seniors are currently turning 65 every day. Our numbers are not increasing. We knew that Medicare Part D had some effect, because that was offering some help. Our pharmaceutical program in the past had been the only game in town. With

no budget , limited staff, we could not promote our programs. Also, we always had where you could call into our hotline and ask for a paper application. We would mail them out upon request. There was no guarantee that they would get the applications out. We also had an online application. Basically, it was for you to download, fill out, and mail in. It was only in English. In addition to that, all this documentation, when you have all those programs, there is documentation for income and asset information. You had to supply all of that on paper. And again, we were not able to share that information with other programs such as the SNAP program.

Therefore, we sat around and asked what we could do, how could we do this differently. We launched our NJSave online application last November. We are one-year-old. This October, we added a Spanish-language form. So we said, what benefits can consumers expect? The online aspect, you do not have to worry about if you mailed out an application and where did it go. It was always on the computer. If you don't have a computer, We still handout paper applications. You can create something on the online system and come back at a later date and pick up where you left off. With email and a password, it is at your pace. Again, you can have a family member help you. It is just much easier to do it. You have immediate confirmation of the application submission. You did not have to worry about calling our hotline, waiting for the next available operator to assist you.

It also allows for electronic upload of your documentation. Again, those statements of residence no longer has to be mailed in. We have online verification in our computer system. A lot of these documentations, documents that we required in the past we can have all that information and eliminate the need for having to submit as the copies and worrying about postage. We also provide online video support to give you a step-by-step instruction for your application. It also allows for family members and friends and social workers to help fill it out. This actually applies to 35% of our online applications.

Our New Jersey save benefits through the aging network. Again, those verification tools, we can pull it up and our review is in-house. We processed the application and the eligibility determination is done quickly, efficiently, and we are able to get out that benefit more timely. We also offer what we call a partner worker portal that we launched in the spring of this year. Basically what we did, and this was out there, we wanted our partners to use the online application. They had been using the paper application for years. They would walk into the office, sit there, and fill it out and then mail it. Now with the online application, we gave them this portal. For every application that they submit, whether it goes out wherever, they are able to go back in and track that application - where it is being worked on, it is approved, it is denied, or what additional information might be needed, that is there.

It also gives us a dashboard. It gives quick specifics of where we are. This program allows us to access and customize these. Like the one shown on our screen. So how many applications have come in as of

November 11? We have received about 5100 applications online. Who is helping complete these? And then, if you don't have an email and you're just coming on for one-time use, you can use that. The application can be sent indirectly by the consumer or the processed through a worker portal.

I will take over from here. This is Dennis. Our next steps with the system itself is to fully implement the automated verification system. We add an application for renewal. We will basically fill them out and send them out to folks. We want to be able to do that online, too, where all the information will be there. They will say this is accurate and they will click and keep going. We want to use this system to communicate back with our enrollees online. We mail letters when it is time to reenroll or whatever the case may be. We would like to send that through the system, as well, so that folks can see right there what they are looking for. We also want to transfer information and data back and forth between the application and Medicaid. We have a lot of folks on our programs and they spend down to Medicaid. We want to send that information to Medicaid and vice versa with the Medicaid expansion in New Jersey. We had people in their 60s who are on Medicaid expansion. They turn 65 and go from Medicaid to Medicare and they have lost some benefits. We like to say you can come in and get our pharmaceutical assistance program for these other ones. We do want to make the application a little bit more user-friendly on mobile phone.

Our opportunities, what it is about the system that works for us, one thing was timing is everything. We moved from one division, one department over to human services. That really improved our relationship with Medicaid. They were already working with Salesforce, the computer system behind this. We basically took their full process, laid our application on top of it, and launched our application very quickly. We did have a new administration and they really want to ensure that whatever programs people are eligible for, they were advised about them and they got help obtaining those. We had to do that, so that was helpful.

We did have funding made available for the licenses of the system. We did not get a lot of money for promotion, but we were able to dip into our special MIPPA funding from the federal government to the states to improve enrollment in the Medicare savings programs and the low income subsidy. In New Jersey, we use the application to get to those two programs. We use those fundings to promote NJSave. There is the budget. Don't be too scared by the. That is the budget for the system. If you do not want a new system and you just want to promote your programs, you can see the budget lower down from a million dollars to about \$25,000 in printing and materials and mailing. A lot of that really was in the mailing. Our applications or heavy things, when you mail them out, it might be nine dollars to mail out 25 applications to somebody. We did a lot of promotion stuff that was really kind of cheap. I will show you that in a minute. We did have to get the approval of leadership to invest our time and effort into putting this together. And then we also had to overcome the concern that seniors don't use the computer.

Yes, definitely, older seniors do not use the computer as much as younger seniors. Caregivers are very much of the computer age. We built this thinking it would be great 10 years from now with everybody who is retiring who has used computers in their work and are used to smart phones and are ready and trusting of online applications. We also had to talk about our own network and say this is a great, new way to use the system. We will give you the worker portal so you can get in there. They were concerned about duplicate data entry. We did in one system and now we have to do it in another. That is something we had to overcome.

This is a list of all of our products. It was not a lie. We had a logo designed. We are fortunate in our department to have graphics teams. They did a logo for no cost. We revise our paper application. We made it NJSave. Used to just be called our universal application. We created posters and fliers. We had little tabletop signs, five inches by seven inches tall with a little kickstand in the back. We thought some pharmacies would not want to put up a lot of posters, then maybe a little sign like that could go by the register. We have referral cards which are basically just business cards and have the NJSave logo, the model on the front with the phone number. On the back is a list of all the programs. We have counseling folders. We gave them to our partners so they could give them to consumer or say get your documents together and bring them in in this folder and we will talk. For our presentations, we did totebags as our incentive to get people to come downstairs and listen to us. A lot of buildings say if you bring food, we will come. We are barred from bringing food. We instead say, if you tell them we have some giveaways, we seem to get a good crowd. Social media posts and print ads, our new department is very big on Facebook and twitter and Instagram and all that sort of stuff. They have really helped us brand this. Every month, they find a reason to put out something about NJSave through that portal and our partners are picking that up and getting us some good stuff.

Here is a picture of those materials we just talked about. The pictures, the little bag on the front, our boxes. Up there on the right are the little referral cards. They were so cheap to put together. It was just a business card printed on both sides. That is a nice thing you guys can do if you want to. We had a new and revised website where we took all of our information, all these programs were not new programs. They were just a new way to get it. By rebranding it as NJSave and creating an online portal, we changed everything else we had and made it look new and fresh. Our department is about to redo all of our websites so they look fresher soon. We had a video tutorial. We had press releases that we added. Used one both before and after the ADvancing States award. Then we have the logo and link that our partners are putting out, as well.

Mailing, we have done a lot of mailing. The department would call and say, could you mail us applications? And we would mail them. This time, we force-fed them. We mailed them out to every pharmacy, whether chain or local. It was 1800 pharmacies in New Jersey. All of our county offices on aging, Social Security, Centers for Independent Living and

the disability offices, hospitals, this whole list. You can see who we reached out to. We mailed them all 25 applications. Hopefully, the applications are in their offices. When I go around, I have seen them even in places we have not been invited to speak. The mailings to the senior centers and housing, we did offer to come out and speak. We gave them a speaker request form. We had a division staff volunteer to help with those mailings. Every time we do those mailings, we have a half a day party and folks come and help us put all that together.

From just that little offer to come speak to senior centers and, unlike our partners who spoke a few minutes ago, we are one state and a small state geographically. We had 130 requests so far to come out and speak. We have done 108 of those since January 1, 2019. We had a PowerPoint created. If I am not the speaker, other people can take the PowerPoint and run. We trained those folks on how to do it. We recruited speakers not only from our own division, but also from the press office. We also get help putting our stuff together. We need a pen and a pillbox and applications, we have folks help us with that. Again, that was 108 applications do not even include a lot of things that our partners have done out there. We are getting a lot of good follow-up from their efforts as well.

Our lessons learned, even low-budget promotional efforts can be effective. But you really do need to commit the time and the personnel resources to get this up together. Every time we did the mailings, there was half a day, maybe four people or more in their stuffing and labeling and things like that. As we have done these presentations, there are a lot of calls ahead of time to work out dates and times. We try to do two or three in a day in the same area. So say we can only do Thursdays in Bergen County. We go out there and speak in that county. It does work. As our partners said a few minutes ago too, don't underestimate the word-of-mouth. We have gotten a lot more invites to come speak than initially came to us through the mailings. They have heard from other folks in other buildings and senior centers that we were there and it was a nice presentation.

Do seek partners when they are ready to listen and act. We spent a lot of money buying TV ads and radio ads and things like that, but if a person is not ready to take action, you have wasted your money. In our case, that is why we try to work so much with pharmacies. A senior goes to the pharmacy to pick up five prescriptions they were just given as they left the hospital. They get that sticker shock. That will be \$700. That is that learning opportunity. The pharmacist can say there is a program in New Jersey and a low-income subsidy that can help you pay for this. That is when the consumer will be very interested in what they are saying but I encourage you to write and distribute your own new stories. 20 years ago, when you write a press release, they may do a lot of editing and rewrites and they would put that out and you look at the resulting story in the local newspaper and sometimes you can recognize what you wrote, and other times not. The news industry is not what it used to be. If you write a good press release without spelling errors that says everything you need to say, a daily paper they run it exactly as you wrote it. They are always looking for content because a lot of newsrooms that used to have 100 employees now have 20 employees

if you want to be in a newspaper, you can do that for free by writing a press release and sending it to them. They may run it.

Build it or talk about it and they will come. This first year of the launch of the online application, we have seen 6000 more applications than at the same time the year before. We got 5100 online and another 1000 on paper. We mailed out 100,000 applications on paper and got 1000 more than in years past. About 22% of our applications are now coming in online. It is working. That is the direct link to the information about NJSave. The bottom one is the direct link to the online application. We sell it by our home page, which is aging.nj.gov. People can go there and get that additional information. If you have any questions about what we have done or plan on doing we would be glad to share that with you.

All right, great. Thank you very much to all of you for sharing so much detailed information about your practices. For all of our participants, we are now moving into the question-and-answer portion of this webinar. So please enter your questions into the Q&A box on the right-hand side of your screen. As a reminder, one of the most common questions they we receive is if the slides will be available following the webinar. Yes, the slides, audio recording, and transcript will be posted to the monthly calls webpage on the ADvancing States website within the next several days. This web link has also been posted into the chat box. Also, one last note before we move into the Q&A. In just a moment, you will see three quick polling questions about the webinar pop up on your screen. We ask that you please take a moment to answer these questions as it will help us to evaluate this webinar, as well as plan future events. With that, again, as a reminder, you may submit your questions to the Q&A feature on your screen. We will pause now for just a moment as you submit your questions. Then we will get started.

As we are waiting for questions to come in, I will kick us off with one question. One thing that we know about benefits enrollment is that there are many people who could be eligible for benefits but they are not enrolled in the programs. Both groups of presenters spoke about this, as well. I am curious, based on your experiences, what suggestions or tips do you have for organizations trying to target either those hard to reach populations or groups that you know are not accessing benefits?

>> This is Beth. I think the biggest thing is just sort of reaching people where they are, figuring out what is going to make it the most convenient for the person that you are trying to reach. What are their barriers? Really looking at finding that and leveraging some local information resources, the people on the ground and a lot of people on the call today are the people who maybe know what the real communities need. We try not to be prescriptive. We try to really think about what that community needs. What is going to get the people, what is going to help us to give them the help they need? We are not the ones who know. They are. Really utilizing those resources.

Okay, thank you. Another question we have is what types of food items seem to work best in this food bag? This question would be for Evie and Beth.

The things that we get a lot of good feedback about are things like dried beans, produce, getting things that they don't normally have access to or just is not in their budget. For us, a lot of staples. We find that if we can do things like pasta or canned vegetables or -- I am trying to think. Breakfast items. For us, grit. Cream of wheat. We don't know what folks up in the North like. Things like that, cereal bars. One of the things we get a lot of feedback about from our seniors is making sure we did not have any overly hard granola bar type of things. They wanted something that was softer, like Nutri-Grain or a chewy bar. It was easier for them to eat. So thinking about that and really, again, thinking about the specific folks that you would be serving. I think complete meals is always something. Canned meats, meats in general are something that people always want. We don't always have access to them because of food safety. Getting them something that is frozen or that is fresh, we can't always do that. Canned chicken, tuna fish, those are things that people always appreciate.

All right. Thank you. A question for Louise and Dennis. How did you come up with the brand NJSave?

That stands for something, right?

It is about senior application eligibility. We want to save seniors money. We branded the name around how we do that. All these programs are about savings. We came up with the idea that we really want to put seniors in their homes and have savings programs came up with a real name. That is how we branded it.

We had to think about what seniors would want. We have so many things on this application. You could not summarize them. We just figured, it is about savings. Let's just call it save and see if that works. So far, so good. There are some other programs with similar names. There are some other things that are close. You have to watch out for overbranding.

Okay. Thank you. So another question. As we all know and you shared, we can oftentimes learn a lot through the process of developing and implementing something. A lot of times, things that we learn, we realized it would've been helpful to know when we were first starting the project. For any of our presenters on the call today, what is that one main thing that you think would have been helpful to know as you were first beginning to design and implement your practice?

>> I would say, you know, our NJSave initiative has been a success because everybody has been pushing. We are so happy that we can reach seniors. The problem is that our rules and regulations for governing any of the programs are difficult. Some are state, some are federal programs. They are all different. Really not thinking it through, not thinking that some applications have to be completed within 30 days, others in 45 days, others in 90 days. You have to have enough staff to

process these applications to meet those regulations. We did not. We did incur some backlog the required telephone calls. So now you need staff to handle that. If anything, our success is great, but it took our agency, because of the staffing deficiencies, it took some difficulty. That was a lesson learned.

On the outreach part, we really got about 70 responses within the first month. That overwhelmed us for a couple of months. Some were saying we would love you to come out. Could you come out on Thursday? We had to contact them and negotiate and find a good time that could work for all of us. Because of that, we did not know how large a presentation team we needed. We sent out, it would be me and one other person. We had to quickly recruit four other staff to help us with that. Both of those are sort of good problems to have, but we could've worked that out ahead of time have we thought about it.

Okay. We have another question here for New Jersey. Uptake for a new process can often be slow and implement all. Were you surprised by the rapid update for you new online application process?

Yeah, we're both nodding our heads, yes. We were both surprised. We told the administration at the online application, if we get 2000 applications in the first year, we would be happy. We got 5000. I was surprised. Louise was more involved in the day-to-day meetings of the system itself. I was shocked at how quickly we got the whole system going. We were piggybacking on the work that our Medicaid office had already done. Louise had told me to April we were moving to this. I was like, great. I thought, I hope that is done before I retire to myself. By July, we were testing it out in senior centers. That part really worked. If you find a system that someone else has and you can use that in any way, that helps. The consumer response has been great. One of the big barriers to this that our folks have is cost. The lowest income people are the ones with the least uptake of computerized gadgets. The group we are trying to reach are the hardest group to reach electronically. We set our goals low in thinking five, 10 years from now, when the 50-year-olds are looking into our programs, it would really work out. Instead, thanks not only to our marketing but the work of our networks and putting it in newsletters and making presentations where they mention it, then them finding it useful, we had really good success in the first year. I am very happy about that.

Okay. Well, I am not seeing any more additional questions. We are almost at the top of the hour. I think we will go ahead and conclude. I would like to thank especially our panelists for their great presentations and all the information that they shared. Also, thank you to all of our attendees for joining us today. This concludes our webinar for today. I hope that everyone enjoys the rest of their day.

Thank you.

[Event Concluded]