Connecting Clients to Benefits Using a Public Benefits Chart and Financial Checklist

Elder Services of Worcester Area (ESWA) is an Aging Services Access Point (ASAP) in Massachusetts. They strive to help older adults, younger individuals with disabilities, and their families obtain essential services so that they may remain at home with dignity and independence for as long as possible. The agency coordinates services in their community through a variety of programs, including information and referral (I&R). As an ASAP, ESWA is required to screen for public benefits. There are many details to remember when it comes to public benefits, and ESWA knew they needed to simplify the information for staff. To help Community Resource Specialists (previously referred to as Information & Referral Specialists) review benefits and track the status of applications, they created a Public Benefits Chart and Financial Checklist.

What are the Public Benefits Chart and Financial Checklist?

ESWA created the Public Benefits Chart and Financial Checklist as in-house resources for their staff. They created these tools so that they could simplify the process for staff who screen and provide assistance and referrals for benefits such as the Medicare low-income subsidies, SNAP, and LIHEAP. In addition to screening for public benefits, their staff have many job responsibilities, and these tools serve as a quick reference guide for staff. Staff can use the chart and checklist instead of having to remember all the details of these complex programs.

During conversations with consumers, Community Resource Specialists will refer to the chart and checklist depending on the needs that are identified during the I&R process. Staff use the Financial Checklist to screen clients for benefits, and they can also refer to the Public Benefits Chart for more information on where a client can apply, as well as information on additional benefits.

The Financial Checklist includes several benefits and their income guidelines. There are four columns where staff can track the following: if a client is ineligible, has the benefit, needs to apply, or has been refused the benefit. The Public Benefits Chart is more detailed and includes additional benefits beyond what is included on the Financial Checklist. It has information about the service area, a description of the benefit, eligibility criteria, income requirements, asset limits, and where applications are available.

This promising practice tip sheet focuses on resources to help Information & Referral/Assistance (I&R/A) Specialists connect clients to benefits, such as the Medicare low-income subsidies, SNAP (the Supplemental Nutrition Assistance Program), and LIHEAP (the Low-Income Home Energy Assistance Program).

The purpose of this promising practice tip sheet is to share information about tools that agencies are using, their experiences using those tools, and considerations for other agencies interested in using similar resources.
Depending on the benefits that Community Resource Specialists identify for a client’s situation, the Specialists may then refer the individual for additional support, such as to options counselors on staff, their Aging and Disability Resource Center (ADRC) partners, or SHINE (Massachusetts’ State Health Insurance Assistance Program).

**What Have Been the Effects of Using These Tools?**

ESWA has been using the Public Benefits Chart and Financial Checklist for many years. These resources are easy for staff to use and have helped their staff start conversations about benefits that clients may not have known about. By using the chart and checklist, they have found that many people are unaware of benefits and how they can help.

**What Does an Agency Need to Create Their Own Public Benefits Chart and Financial Checklist?**

ESWA says that the key to creating these resources is to keep it simple and keep it local. In their Public Benefits Chart and Financial Checklist, they use local terms and resources. It is also important to include benefits that are most applicable to the population your organization serves. For instance, in the Financial Checklist, ESWA picked the major benefits that they screen clients for. In the Public Benefits Chart, they were more comprehensive and included a wider range of public benefits that may help clients in their community.

Another key to creating and maintaining these resources is to update them annually. ESWA has staff members who serve as liaisons for the major benefits, and they are responsible for keeping all staff informed on updates. For example, they have a staff member who is a liaison with their state’s Medicaid unit who stays updated on the state’s Medicaid program. When the state comes out with new income guidelines based on the Federal Poverty Level every year, they will update their information. They also have a SHINE liaison who focuses on Medicare and SNAP updates. Additionally, there is a LIHEAP liaison, and their agency has agreements with local providers to distribute LIHEAP applications in their community. Finally, their I&R department will also review and update all of the additional benefits annually.

It is important for staff to be trained on how to use the resources and the benefits available. At ESWA, the Community Resource Specialists receive comprehensive training on public benefits. They have an in-service training weekly on different topics. Someone in-house or from another agency will train staff about a benefit. For example, they have a LIHEAP review every year, as well as a local legal service agency who comes to train staff on SNAP.

![Financial Checklist](image-url)
Sample Pages from the Public Benefits Chart

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Service Area</th>
<th>Description</th>
<th>Eligibility</th>
<th>Income Range</th>
<th>Asset Limit</th>
<th>Application Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone Discount (Local Service)</td>
<td>Worcester Residents</td>
<td>Go to local office</td>
<td>65+ head of household, and on government assistance</td>
<td>Depending on which category the individual falls in to he/she must meet the following verifications: either: proof of age or evidence of a valid status or proof of public benefit received.</td>
<td>Most go to local office to complete application.</td>
<td>Spectrum 867 Grafton St Worcester, MA 01604 1-888-436-2427 (customer service) this number is only for customer service questions, it does not connect you to the local office. Store hours: M-F 9 a.m. - 5 p.m. Sat 9 a.m. - 12 p.m.</td>
</tr>
<tr>
<td>Cable Discount</td>
<td>Worcester Residents</td>
<td>Go to local office</td>
<td>65+ head of household, and on government assistance</td>
<td>Depending on which category the individual falls in to he/she must meet the following verifications: either: proof of age or evidence of a valid status or proof of public benefit received.</td>
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<tr>
<td>Cable Discount</td>
<td>Auburn</td>
<td>Go to local office</td>
<td>65+ head of household, and on government assistance</td>
<td>Depending on which category the individual falls in to he/she must meet the following verifications: either: proof of age or evidence of a valid status or proof of public benefit received.</td>
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<tr>
<td>Cable Discount</td>
<td>Barre</td>
<td>Go to local office</td>
<td>65+ head of household, and on government assistance</td>
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<tr>
<td>Cable Discount</td>
<td>Grafton</td>
<td>Go to local office</td>
<td>65+ head of household, and on government assistance</td>
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<td>Cable Discount</td>
<td>Holden</td>
<td>Go to local office</td>
<td>65+ head of household, and on government assistance</td>
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<td>Cable Discount</td>
<td>Leicester</td>
<td>Go to local office</td>
<td>65+ head of household, and on government assistance</td>
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<tr>
<td>Cable Discount</td>
<td>Military</td>
<td>Go to local office</td>
<td>65+ head of household, and on government assistance</td>
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FOR MORE INFORMATION:

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