Help paying Medicare premiums, prescription costs, and other living expenses

Ayuda para pagar sus primas de Medicare, costos de medicamentos recetados, y otros gastos de vida
Agenda

- Background on Division & NJSave
  - Who we are, what we were facing, and what NJSave is
- Opportunities that helped implementation
  - Timing is everything
- Obstacles overcome
  - Funding, IT & partner buy-in
- Outreach efforts
  - Print, post, mail & speak
- Lessons learned
Background: Who we are

- SUA founded in April 1958
- 2 divisions merged & moved to DHS in 2012
- Administer – directly or through 21 AAAs – a host of financial, medical and social assistance programs
- Directly-administered includes \textit{but is not limited to}:
  - Medicare – SLMB & QI-1
  - Pharmaceutical – PAAD, Senior Gold & LIS
  - Energy – Lifeline, USF & LIHEAP
  - Hearing – HAAAD
## NJSave Savings

<table>
<thead>
<tr>
<th>Program</th>
<th>Monthly Amount</th>
<th>Annual Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average PAAD benefit to help pay prescription costs for elderly person.</td>
<td>$54.66</td>
<td>$655.92</td>
</tr>
<tr>
<td>Maximum benefit to pay Medicare Part D premium cost for a PAAD beneficiary enrolled in a Part D plan with a premium for which PAAD will pay in 2019.</td>
<td>$37.20</td>
<td>$446.20</td>
</tr>
<tr>
<td>Average Senior Gold benefit to help pay prescription costs for elderly person.</td>
<td>$13.41</td>
<td>$161.86</td>
</tr>
<tr>
<td>Annual benefit amount provided by Lifeline utility assistance program for person who meets PAAD eligibility requirements.</td>
<td></td>
<td>$225.00</td>
</tr>
<tr>
<td>Average LIHEAP benefit to help pay heating &amp; cooling energy costs.</td>
<td></td>
<td>$290.45</td>
</tr>
<tr>
<td>Average USF benefit to help pay gas/electric bills.</td>
<td>$27.00/$55.60</td>
<td>$324.00/$667.20</td>
</tr>
<tr>
<td>Medicare Part B premium cost paid by SLMB or SLMB QI-1.</td>
<td>$135.50</td>
<td>$1,626.00</td>
</tr>
</tbody>
</table>
## Enrollment vs. Potential

<table>
<thead>
<tr>
<th>Program</th>
<th>Enrollment</th>
<th>Eligible, Not Enrolled*</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAAD</td>
<td>118,274</td>
<td>400,000 +/-</td>
</tr>
<tr>
<td>Senior Gold</td>
<td>16,892</td>
<td></td>
</tr>
<tr>
<td>MSP (SLMB &amp; QI-1)</td>
<td>23,528</td>
<td>71,509</td>
</tr>
<tr>
<td>LIS (Extra Help)</td>
<td>78,066</td>
<td>?</td>
</tr>
<tr>
<td>Lifeline Utility</td>
<td>276,733 households</td>
<td>?</td>
</tr>
<tr>
<td>HAAAD</td>
<td>125</td>
<td>?</td>
</tr>
<tr>
<td>NJ Hearing Aid Project</td>
<td>150 annually</td>
<td>?</td>
</tr>
<tr>
<td>USF</td>
<td>175,000</td>
<td>?</td>
</tr>
<tr>
<td>LIHEAP</td>
<td>283,759</td>
<td>?</td>
</tr>
</tbody>
</table>

*Estimates
What we were facing

- Program enrollments dwindling despite baby boom
  - Part D effect – No longer the only game in town
  - No budget, limited staff to promote programs
- Paper application availability sporadic
  - Mailed on request; no guarantee applications handed out
  - Posted online, but not accepted online
  - English-only & costly (printing, postage, scanning) for low return
- All verification through paper review
- Unable to share information with other programs
Launch of NJSave

- NJSave is a new, online application for multiple important benefits launched on November 13, 2018.
NJSave Benefits to Consumers

- Online access to important benefits and savings.
  - No searching for paper application, or mailing
- Create an account and come back later.
  - With email and password, can complete the online application at their own pace
- Immediate confirmation of application submission.
  - No calling hotline to see if application arrived
NJSave Benefits to Consumers

- Allows for electronic upload of documentation required for eligibility determinations.
  - Bank statements, proof of residence, etc.
- Online video tutorial takes viewer screen-by-screen through the application.
  - Print instructions also available.
- Family members, friends, social workers can help
  - About 35% on online applications were submitted by such assisters
NJSave Benefits to the Aging Network

- Verification tools for income and assets.
  - Links to other systems speed processing
- Partner worker portal launched in Spring 2019.
  - Gave our primary partners – AAAs & SHIPs – ability to help consumers without computer access and/or an email account apply online
  - Easy online status check
- Dashboards
  - Quick-view statistics and charts to track usage
NJSave Dashboards

### Online and WP Submitted Application (County)

<table>
<thead>
<tr>
<th>County</th>
<th>Record Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATLANTIC</td>
<td>540</td>
</tr>
<tr>
<td>BERGEN</td>
<td>342</td>
</tr>
<tr>
<td>BURLINGTON</td>
<td>162</td>
</tr>
<tr>
<td>CAMDEN</td>
<td>251</td>
</tr>
<tr>
<td>CAPE MAY</td>
<td>53</td>
</tr>
<tr>
<td>CUMBERLAND</td>
<td>52</td>
</tr>
<tr>
<td>ESSEX</td>
<td>369</td>
</tr>
<tr>
<td>GLoucester</td>
<td>126</td>
</tr>
<tr>
<td>HUDSON</td>
<td>314</td>
</tr>
<tr>
<td>Hunterdon</td>
<td>64</td>
</tr>
<tr>
<td>Mercer</td>
<td>182</td>
</tr>
<tr>
<td>Middlesex</td>
<td>297</td>
</tr>
<tr>
<td>Monmouth</td>
<td>201</td>
</tr>
<tr>
<td>Morris</td>
<td>147</td>
</tr>
<tr>
<td>Ocean</td>
<td>324</td>
</tr>
<tr>
<td>Passaic</td>
<td>273</td>
</tr>
<tr>
<td>Salem</td>
<td>28</td>
</tr>
<tr>
<td>Somerset</td>
<td>76</td>
</tr>
<tr>
<td>Sussex</td>
<td>52</td>
</tr>
<tr>
<td>Union</td>
<td>210</td>
</tr>
<tr>
<td>Warren</td>
<td>31</td>
</tr>
</tbody>
</table>

This chart shows the count of all online and worker portal applications, organized by Home County.

### All Applications (Assisting Agency, Includes Unfinished)

This chart shows the assisting agency count of all applications with an assisting agency.

### All Online Applications (Guest vs Registered Users)

This chart shows the count of registered vs guest users, not including Worker Portal applications.

### NJ Save All Applications (by Last 12 Month)

This chart shows the count of last 12 months applications, organized by month created.
Next Steps: System

- Launch of the online application in Spanish.
- Fully implement automating verification system.
- Add renewal applications to system.
- Use system to communicate with enrollees online.
- Transfer data to/from NJSave and Medicaid.
- Make application compatible with mobile phones.
Opportunity: Timing is everything

- Division moved from DOH to DHS to foster collaboration with Medicaid
- Medicaid was already working with Salesforce
- New administration tasked all departments to ensure individuals eligible for programs are advised and assisted in obtaining them
- Funding made available for development and licenses
- MIPPA and other funds available for promotion
Obstacles: funding, IT & partner buy-in

- $1M+ state funds (SFY19)
  - Salesforce product, licensing, IT project leader and programmers
- $25,000 in state and MIPPA funds
  - Printing and materials
- DHS leadership
  - Approval of investment with promise of results
  - Overcome concerns seniors don’t use computers
- AAAs/SHIPs
  - Reluctance to change; worker portal = duplicate data entry
Outreach efforts: Print

- DHS Graphics staff designed & division produced:
  - NJSave logo
  - Revised paper applications
  - Posters
  - Flyers
  - Tabletop signs
  - Referral cards
  - Counseling folders
  - Tote bags, pillboxes & pens
  - Social media posts and print ads
NJSave Materials
Outreach efforts: Post

- New and revised website pages
- Video tutorial created and posted
- Press releases issued and posted at launch and after receiving the NASUAD award
- Regular (at least monthly) social media posts to DHS Facebook, Twitter and Instagram accounts
- Shared NJSave logo/link and suggested text with partners for posting on their sites
Outreach efforts: Mail

- Mailed materials, reorder forms and paper apps to:
  - Pharmacies (chain and local)
  - AAAs & SHIPs & Social Security Offices
  - CILs and County Disability Offices
  - Hospitals, FQHCs and local health departments
  - Food banks, Good Wills, libraries, utility service centers, cooperative extensions, etc. (ongoing)

- Mailings to senior centers and senior housing buildings also included a speaker request form

- Division staff volunteered of mail prep
Outreach efforts: Speak

- Nearly 130 requests received to date
  - PowerPoints and program eligibility fact sheet created
  - Speakers recruited from DHS and division staff
  - Attendee kits prepared for each presentation
- 83 presentations since January 1; 22 more scheduled and 22 yet-to-be scheduled
  - Not counting presentations, meetings and events by DHS leaders and staff, nor those by our partners like the AAAs, SHIPs and the SMPNJ and the NJ Foundation for Aging, who also had us on their cable television show, Aging Insights.
Lessons learned

- Even low-budget promotional efforts can be effective
  - Commit the time and personnel resources
- Seek help of partners who have consumers’ ears when they are ready to listen and act
  - i.e. sticker shock at the pharmacy
- Write and distribute your own news stories
- Build it (and talk about it!) and they will come
  - 5,000 more applications verse same time previous year
  - 22% of all applications received since launch were online
For More Information

NJSave Information
www.state.nj.us/humanservices/doas/services/njsave/

NJSave Online Application
https://njdoas-ua.force.com/njsave/quickstart
Thank You & Contact Information

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Welcome to Feeding the Gulf Coast
Working through member organizations and special programs to provide nutritious food to meet the challenge of feeding people who are hungry as a result of systemic poverty, personal crisis or disaster. Feeding the Gulf Coast also educates the public regarding domestic hunger, proper nutrition and other related issues.
We are a member of Feeding America, a nationwide network of 200 food banks and 60,000 food pantries and meal programs that provides food and service to people each year. We are also a United Way member agency.
Our Service Area

We serve 24 counties in 3 states, covering 22,000 square miles along south Alabama, south Mississippi, and the Florida Panhandle.

- Partner Agencies
- Food Deserts*

*An area in which it is difficult to buy affordable or good-quality fresh food.
Benefits Outreach

- Cover entire states of Mississippi and Alabama Outreach
- Staff housed in 5 locations
- Started in 2010 in AL, 2013 in MS
- Current Staff: 10 full time, 3 part-time
Beginning Senior Outreach

Outreach Sites

• Senior Centers
• Health Fairs
• Food Pantries
• Senior Housing
Challenges

Reaching Seniors Through Traditional Outreach

• Staff time
• Geographic limits
• Diminishing returns
• Privacy
• Stigmas
• Environmental sensitivities
Lessons Learned

Two Major Issues

• Finding the people who needed our help
• Giving them a reason to let us help them

How do we get what we want and give them the help they need?
New Plan

Senior Food Bag Distribution

• Food bags at senior focused places
• Prescreen and sign-up before the event
• Deliver food and follow-up
Outcomes

• 20% increase in households applying for benefits
• More one on one time with each client
• Reaching a outside of the normal demographic
• Access to food immediately
• WORKING SMARTER
Lessons Learned (AGAIN)

• Getting the right food
• Take extra bags
• Never underestimate the power of **Word of Mouth**
• Many hands make for light work
Resources Needed

- Funding
- Outreach Sites
- Volunteers/Staff
- Flexibility
CLOSING

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Questions?