

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
 - What the field is doing
 - What we've learned from research/testing
 - 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
 - Four programs: QMB, SLMB, QI, QDWI
 - Apply through Medicaid office
- Qualify with income up to 135% Federal poverty level, limited assets
 - Several states have raised income thresholds/eliminated asset test
 - 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
 - Apply through local SNAP office
- Eligibility criteria vary widely by state (100% FPL net income is federal threshold)
 - Net income considered for seniors/person with disabilities
 - 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

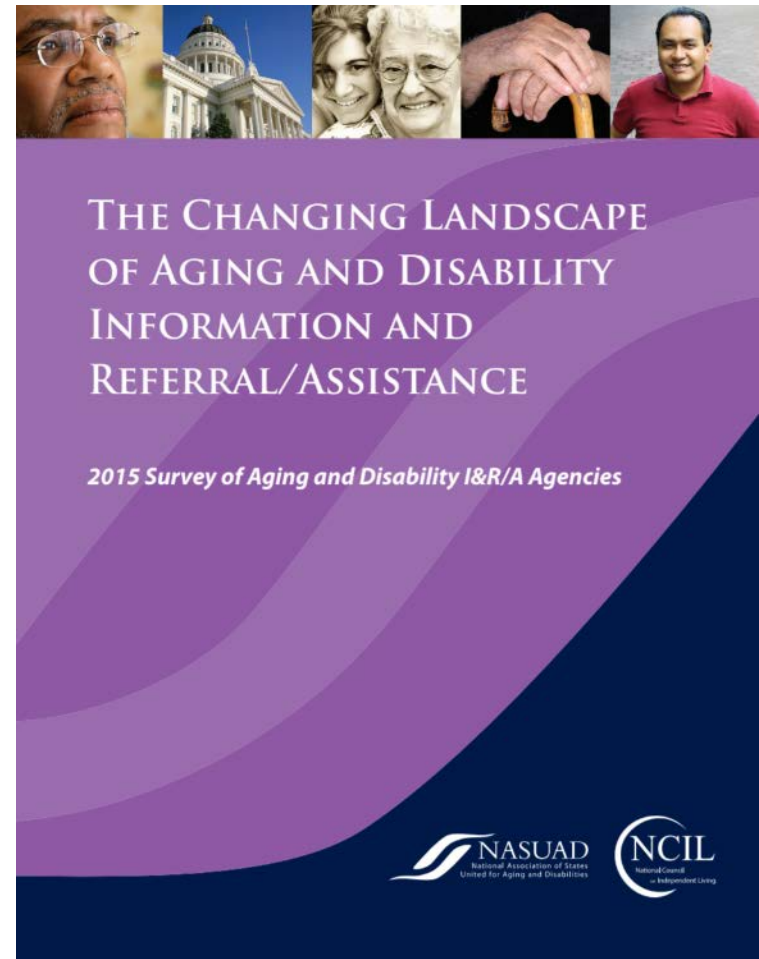
Findings from the I&R Survey



2018 Survey: Background

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- 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



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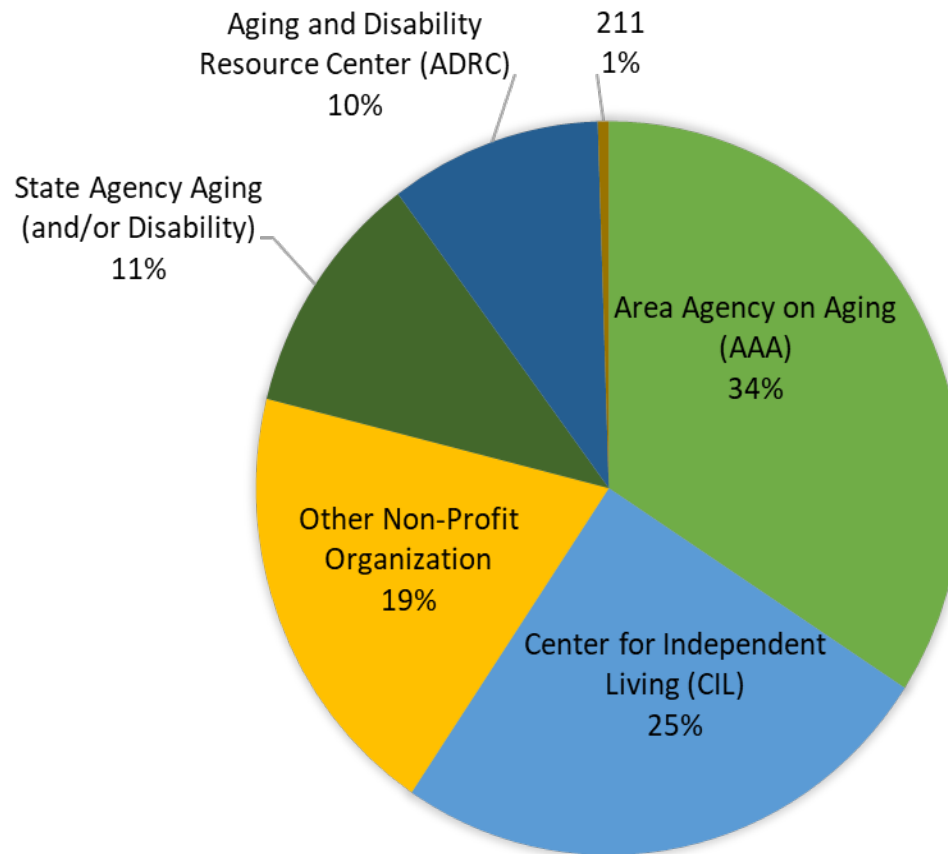
- Used a web-based survey instrument
- Disseminated through NASUAD and NCIL to state-level agency directors and to agencies within the aging and disability networks
- Sharing preliminary results

Learning from Our Peers

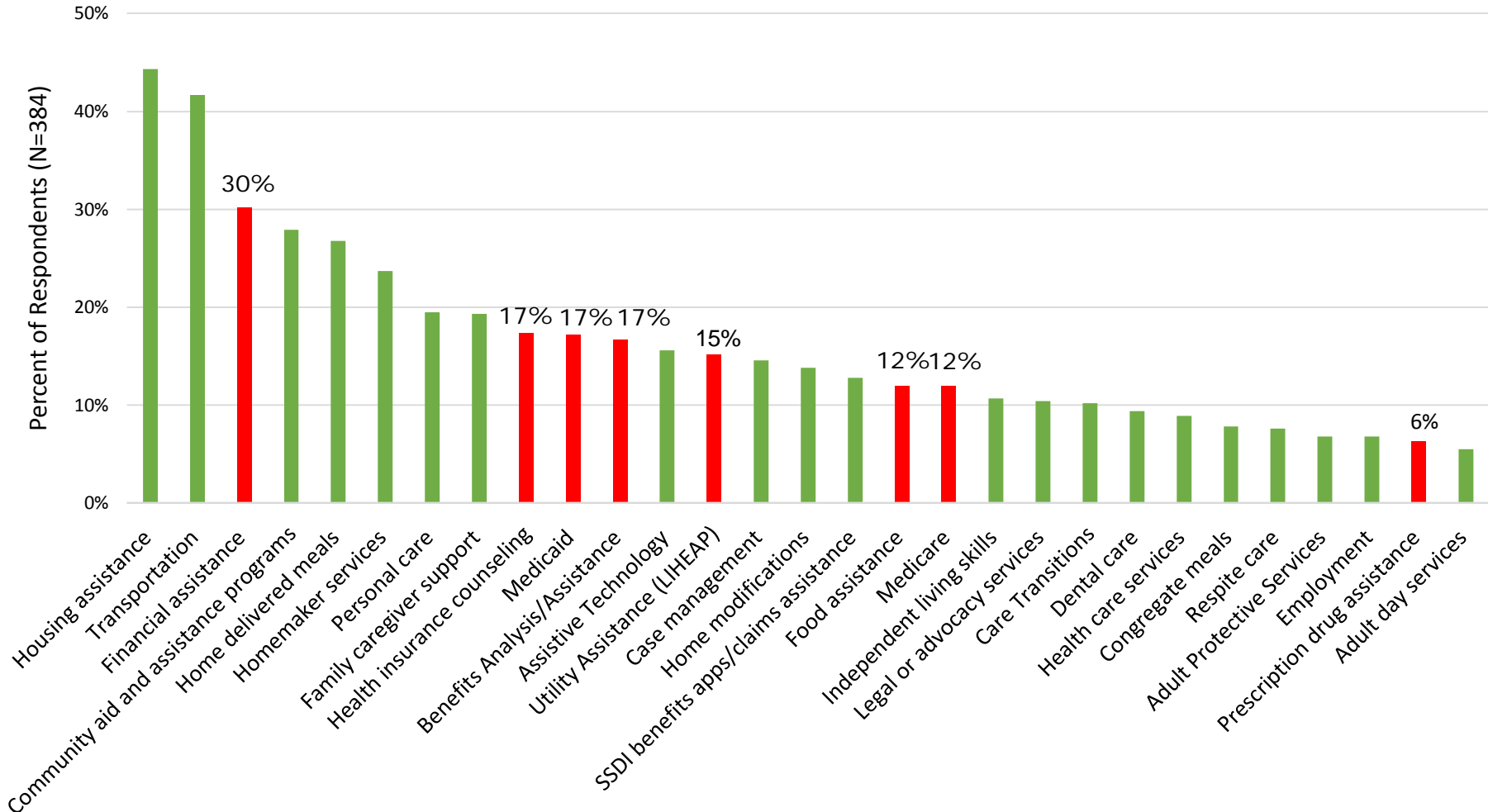
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- What are your benefits outreach tools and experiences?
- Keep this question in mind!

2018 Survey: Respondents



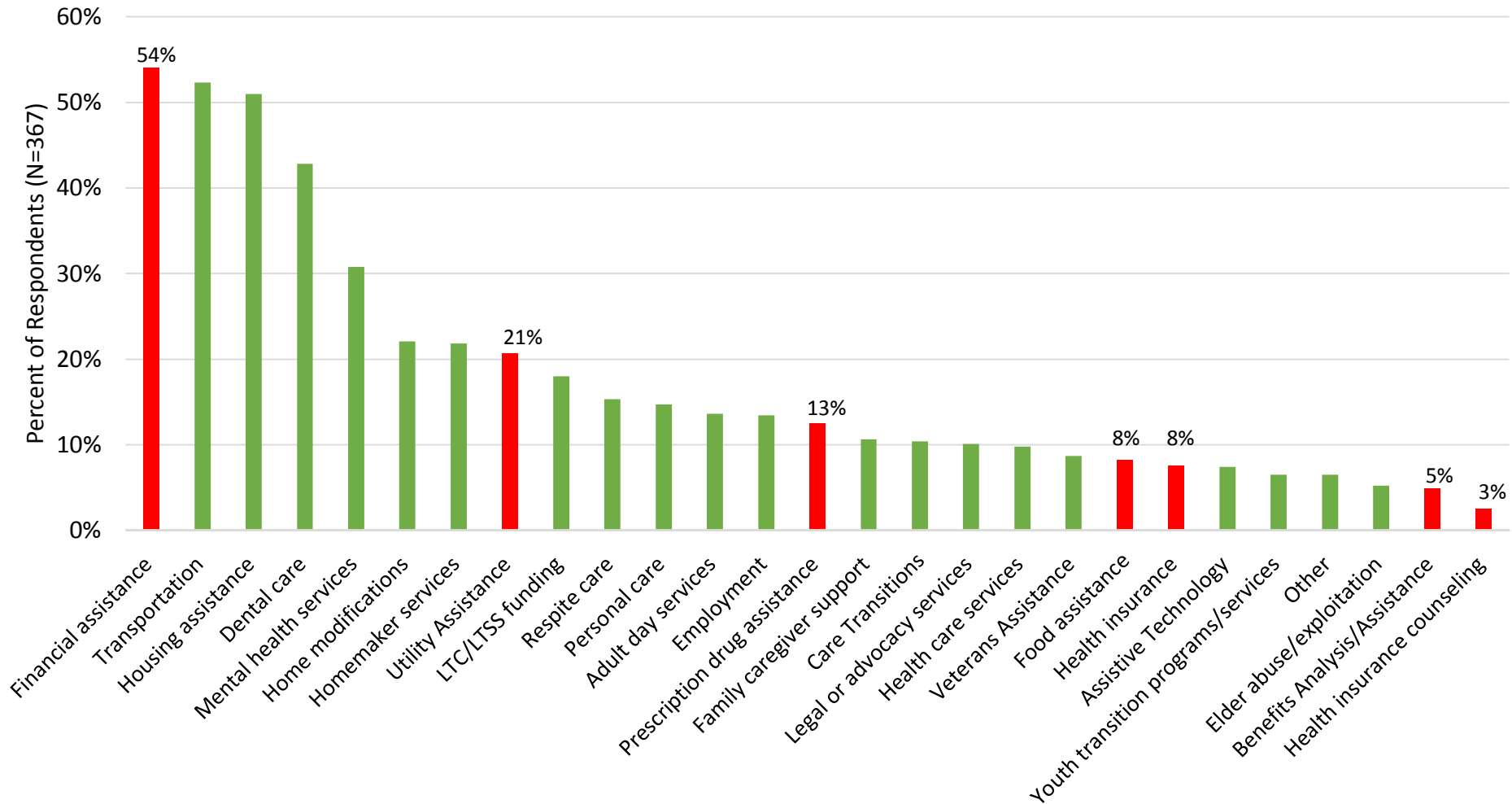
Most Frequently Requested Services



Most Frequent Unmet Service Needs



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Growing Need, Changing Roles



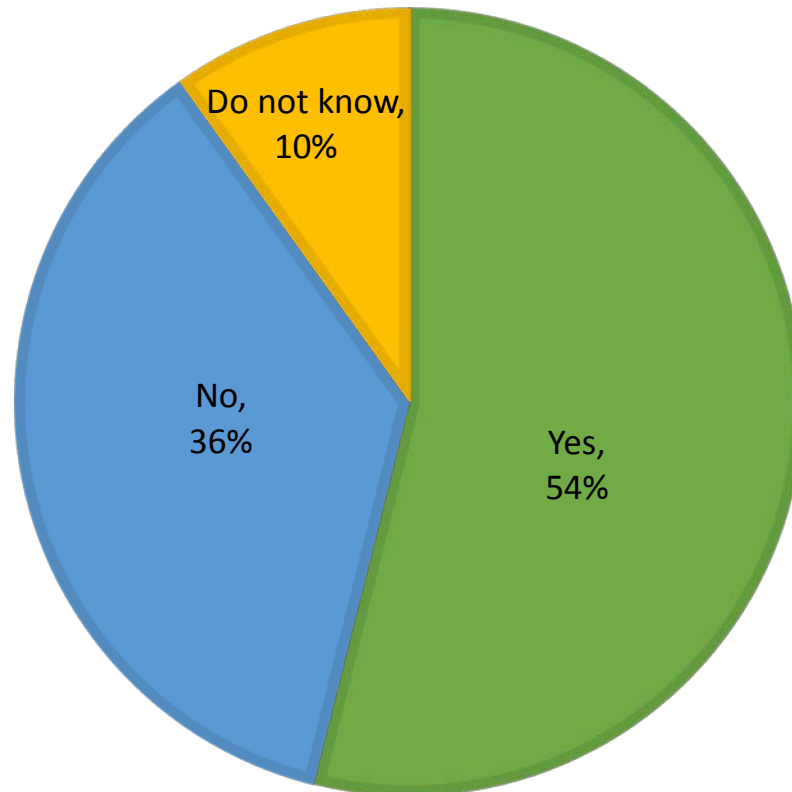
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- Trend data indicates that I&R/A specialists are taking on more responsibilities with regards to community outreach, eligibility screening, application assistance and more to help connect people to benefits and services. As described by specialists: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

Screening for Medicare Low-Income Subsidies

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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”)?



N=362

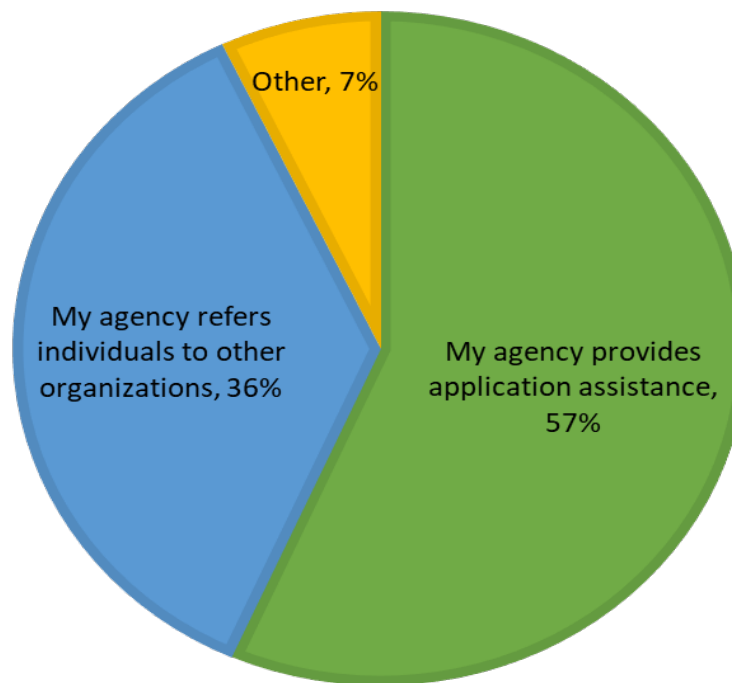
Screening Tool for Medicare Low-Income Subsidies

- 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

Application Assistance for Medicare Low-Income Subsidies

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Does your agency *provide application assistance* to individuals applying for *Medicare low-income subsidies*?



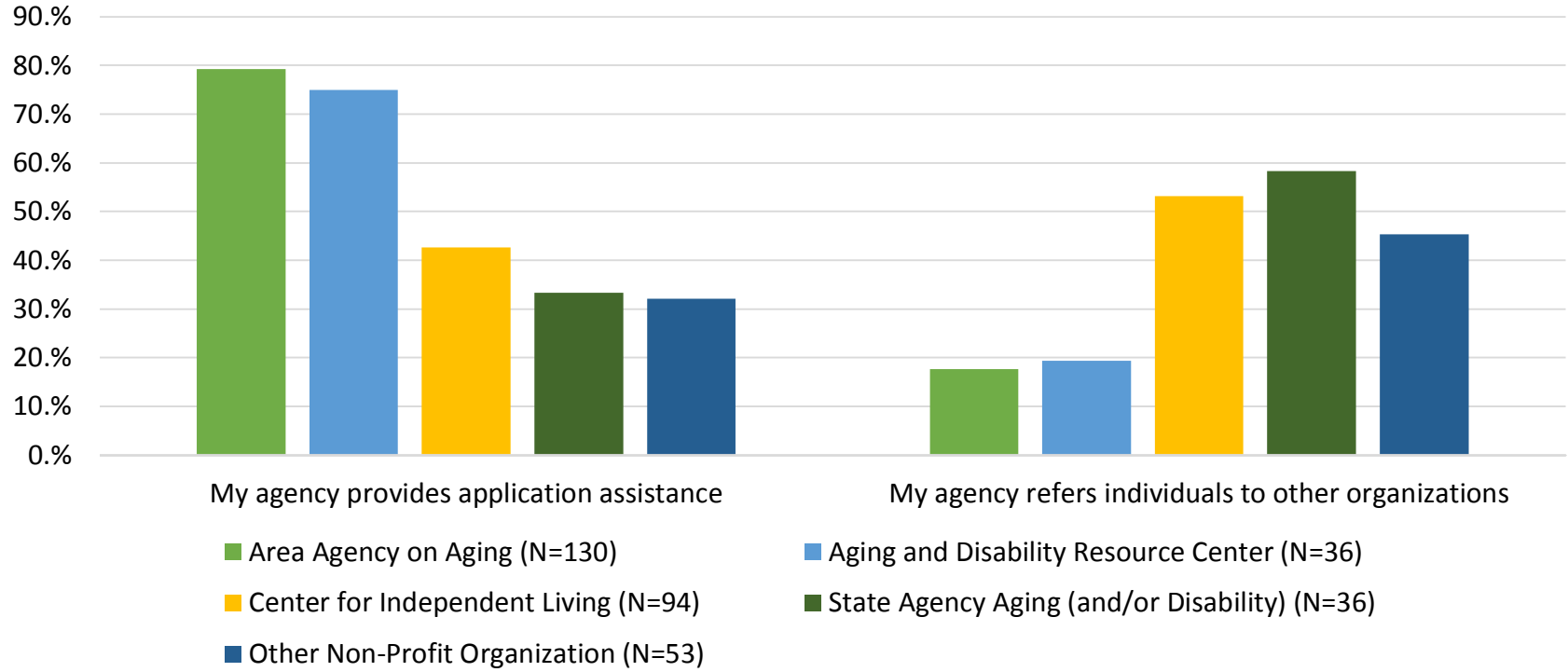
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Referral Agencies

- 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

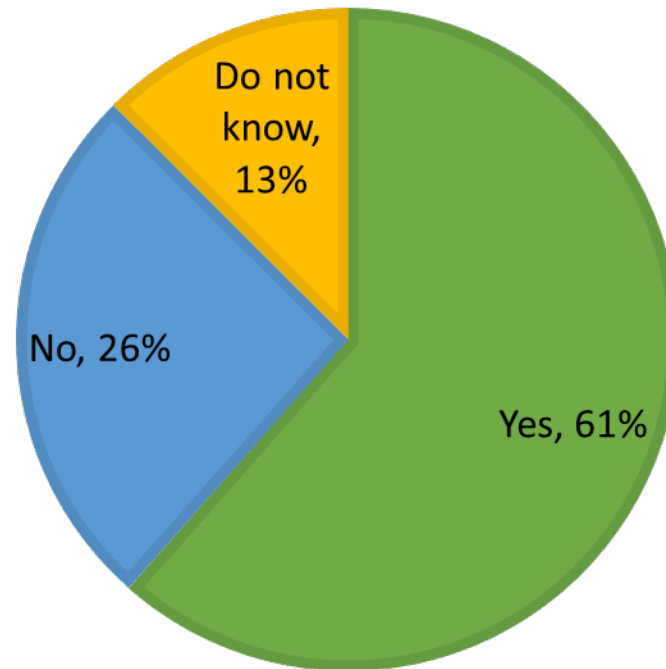
Medicare Low-Income Subsidy Application Assistance by Agency Type



Training for Medicare Low-Income Subsidies

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Are I&R/A specialists in your agency given **training** on the **Medicare low-income subsidies**?

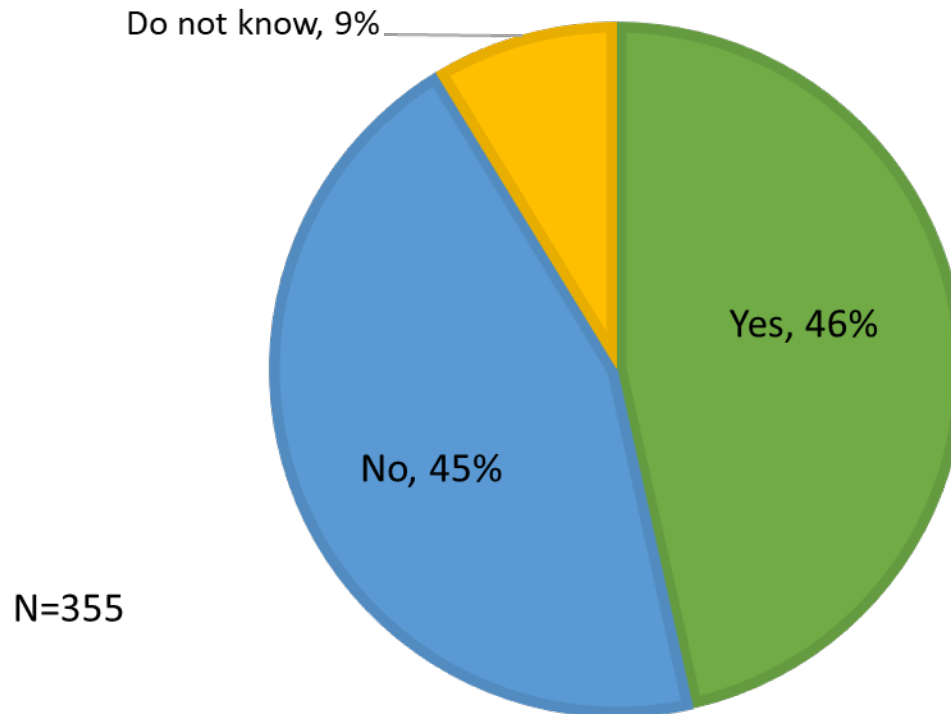


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Screening for SNAP

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Do I&R/A Specialists in your agency **screen** for potential eligibility for **SNAP** (Supplemental Nutrition Assistance Program)?



Screening Tool for SNAP

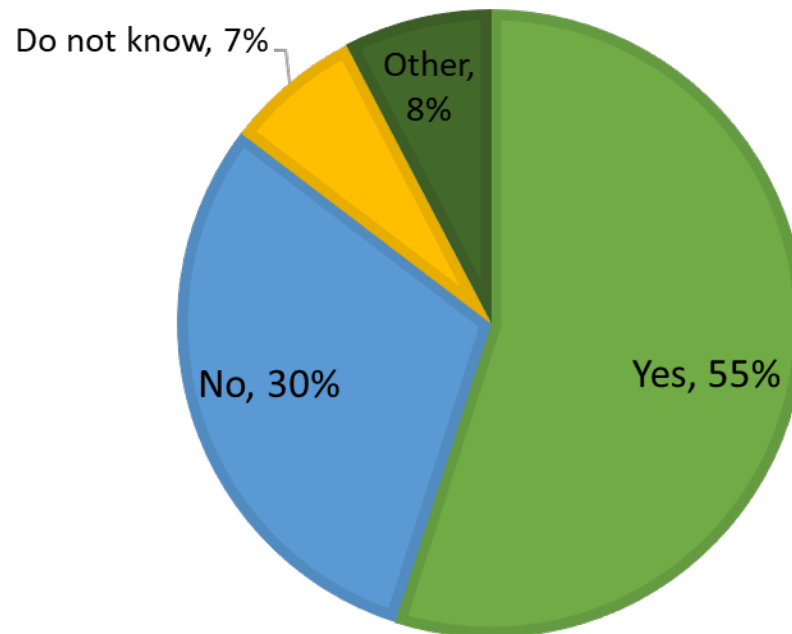
- If agencies said that their I&R Specialists screen for potential eligibility for SNAP, then we asked them to describe the tool that their agency uses

- Common responses included:
 - ▣ SNAP program guidelines/eligibility criteria
 - ▣ Direct individual to the application
 - ▣ Agency specific tool

Application Assistance for SNAP

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Does your agency provide *application assistance* to individuals applying for **SNAP**?



N=355

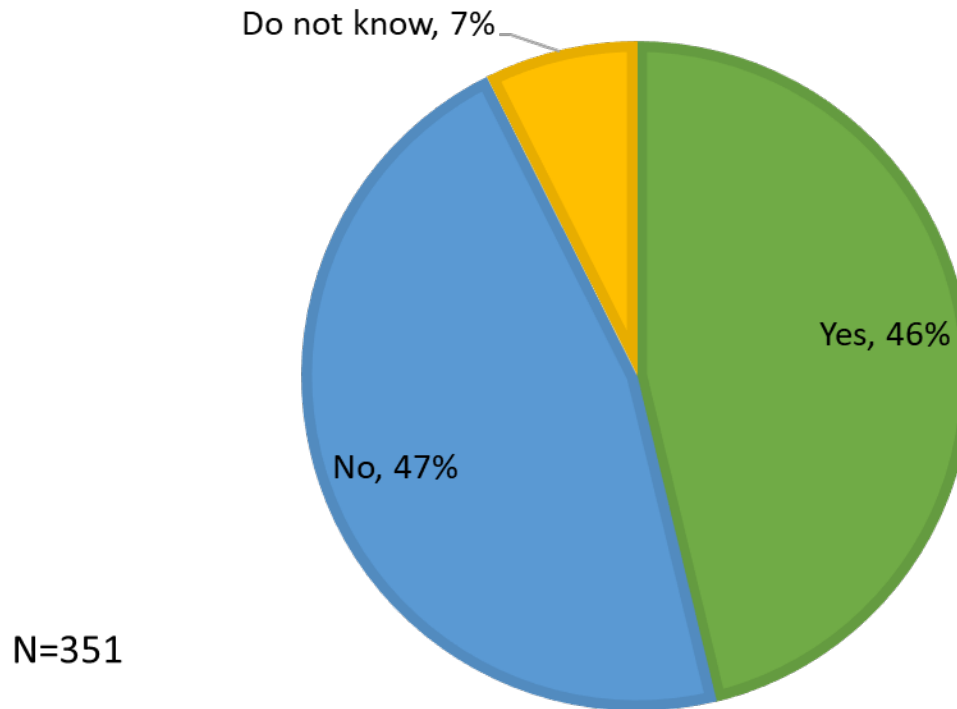
Comments for SNAP

- Simplified Elderly Food Assistance Form to increase the number of older adults applying for SNAP
- Submit and track applications in state data system; troubleshoot problems before consumers are mailed notices
- SNAP handled by their state agency

Screening for LIHEAP

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



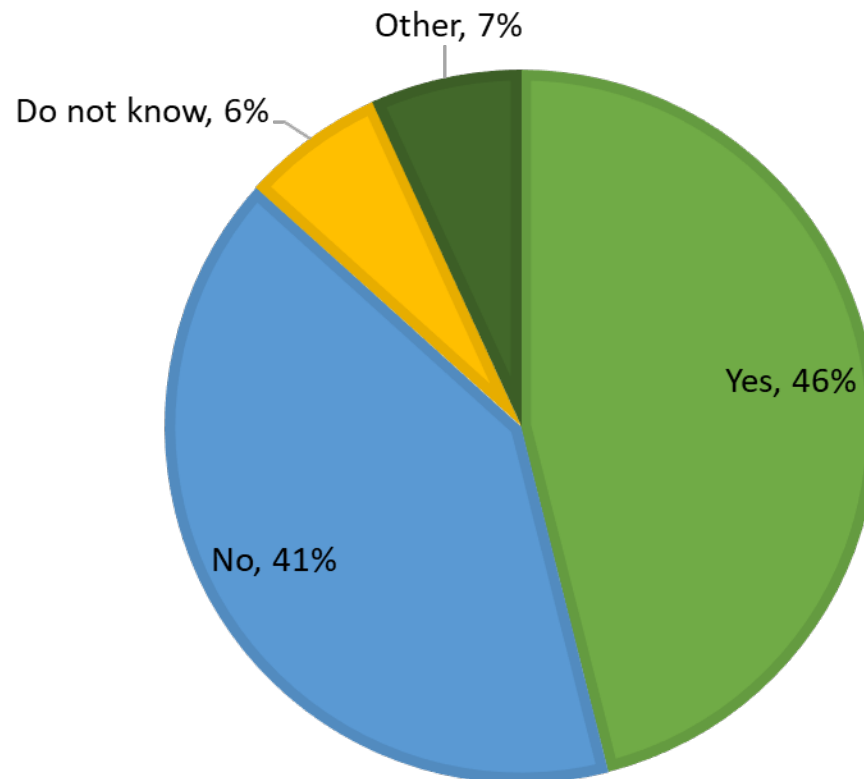
Screening Tool for LIHEAP

- 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

Application Assistance for LIHEAP

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Does your agency provide *application assistance* to individuals applying for *LIHEAP*?



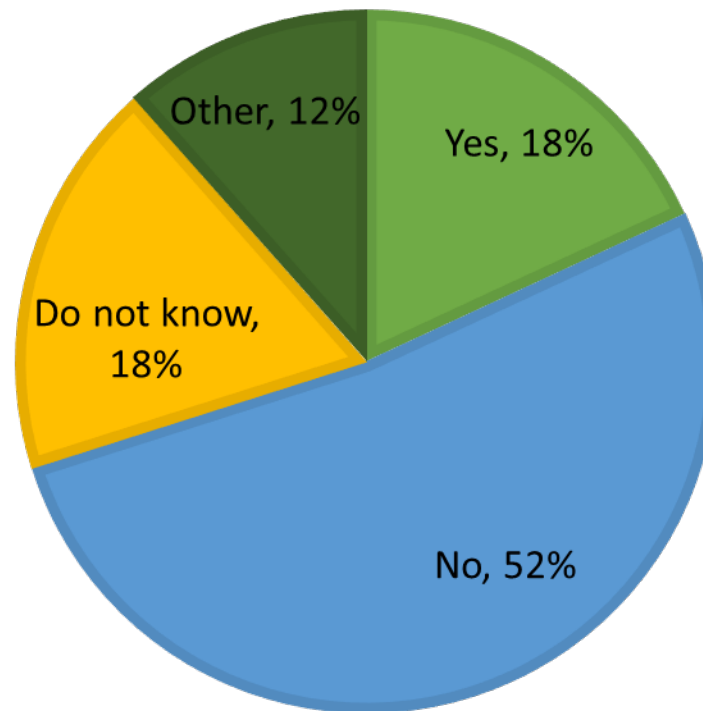
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Comments for LIHEAP

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- 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?



N=348

Benefits Outreach



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

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) 2016-2017 INCOME GUIDELINES

HOUSEHOLD SIZE	MONTHLY INCOME	YEARLY INCOME
1	\$1,485	\$17,820
2	\$2,003	\$24,030
3	\$2,520	\$30,240
4	\$3,038	\$36,450
5	\$3,555	\$42,660
6	\$4,073	\$48,870
7	\$4,591	\$55,095
8	\$5,111	\$61,335
9	\$5,631	\$67,575
10	\$6,151	\$73,815
EACH ADDITIONAL PERSON ADD	\$ 520	\$ 6,240

PENNSYLVANIA LIHEAP IS EXPECTED TO OPERATE NOVEMBER 1, 2016-MARCH 31, 2017
APPLICATIONS ARE AVAILABLE BEGINNING NOVEMBER 1ST AT YOUR LOCAL COUNTY ASSISTANCE OFFICE OR APPLY ONLINE AT [HTTPS://WWW.COMPASS.STATE.PA.US](https://www.compass.state.pa.us)

FOR ADDITIONAL HEATING/UTILITY ASSISTANCE PROGRAMS
CALL 2-1-1, 24 HOURS A DAY, 7 DAYS A WEEK



- 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

DO YOU HAVE TO **CHOOSE** BETWEEN THESE AND THESE EVERY MONTH?

You may not have to make that difficult decision.

People on Medicare with limited incomes may qualify for Extra Help to pay for prescription drugs.



To apply, call the Oklahoma Medicare Assistance Program at 1-800-763-2828.

The project was supported by grant number 14AAC00051 from the Administration for Community Living. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions.

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



The image shows a Facebook post from the National Council on Aging (NCOA). The post header includes the NCOA logo, the name 'National Council on Aging', and '3 hrs · 🌐'. The main text reads: 'Seniors can receive an average of \$108/month in help paying for groceries. If you need help making ends meet, there are benefits that can help.' Below the text is a photograph of an elderly man and woman smiling in a grocery store. Underneath the photo is a blue banner with the NCOA logo and a green button that says 'FIND YOUR BENEFITS >'. The bottom section of the post features the headline 'Senior? You may qualify for \$108/month' and a sub-headline: 'This post is brought to you by the National Council on Aging, a 65-year old nonprofit advocating for seniors across the country.' At the bottom right, there is a 'Learn More' button. The URL 'BENEFITSCHECKUP.ORG' is partially visible at the bottom left.

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



The image shows a Facebook post from the National Council on Aging (NCOA). The post is sponsored and features a photo of an elderly man in a grocery store. The headline is 'Free Survey: See If You Qualify'. The text below the headline states: 'This post is brought to you by the National Council on Aging, a 65-year old nonprofit advocating for seniors across the country.' There are two call-to-action buttons: 'FIND YOUR BENEFITS >' and 'Learn More'. The URL 'BENEFITSCHECKUP.ORG' is also visible.

National Council on Aging
Sponsored · ✨

Living on a fixed income? You may qualify for benefits that help pay food costs, Medicare premiums, electric bills, and more.

ncoa
National Council on Aging

FIND YOUR BENEFITS >

Free Survey: See If You Qualify

This post is brought to you by the National Council on Aging, a 65-year old nonprofit advocating for seniors across the country.

Learn More

BENEFITSCHECKUP.ORG

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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Samantha Gardner: sgardner@nasuad.org

- **Share** our resources

- www.ncoa.org

- www.nasuad.org

- BenefitsCheckUp.org