



Overcoming Stigma to Identify Benefits

6/12/2017

www.nasud.org

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

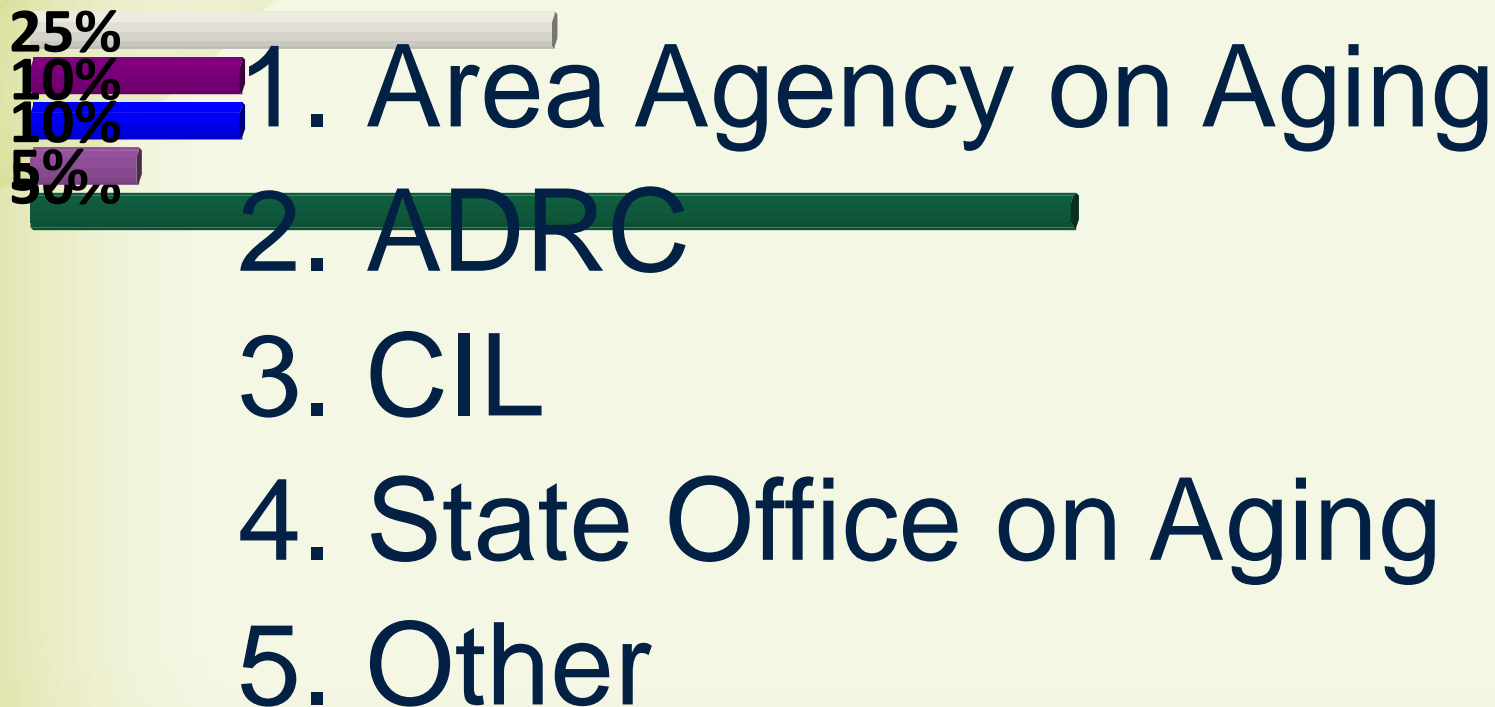
- Brandy Bauer
Communications Manager, Economic Security

• May 23, 2017

Before We Get Started...

What type of agency/
organization do you
represent?

What type of organization?



NCOA's Center for Benefits Access

- 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

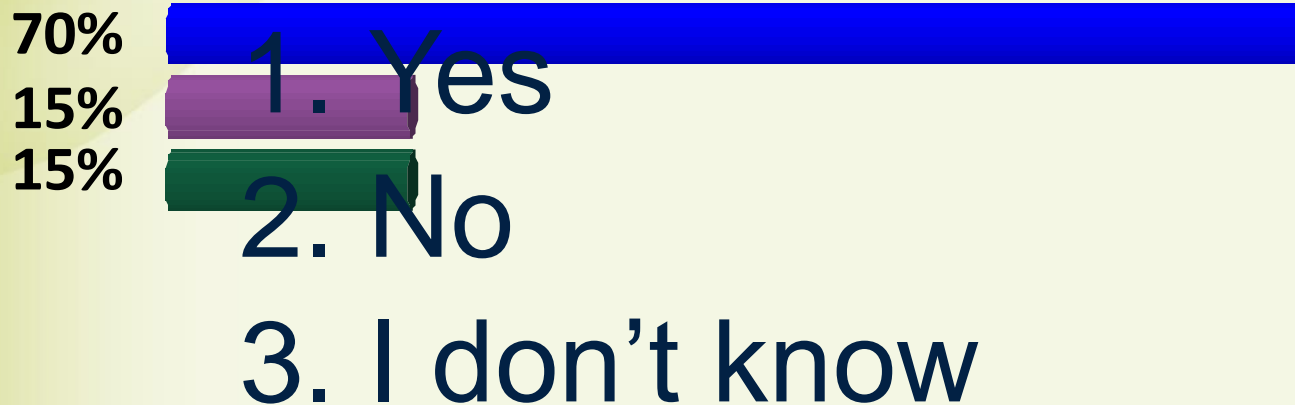
What We Mean by Core Benefits

- **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

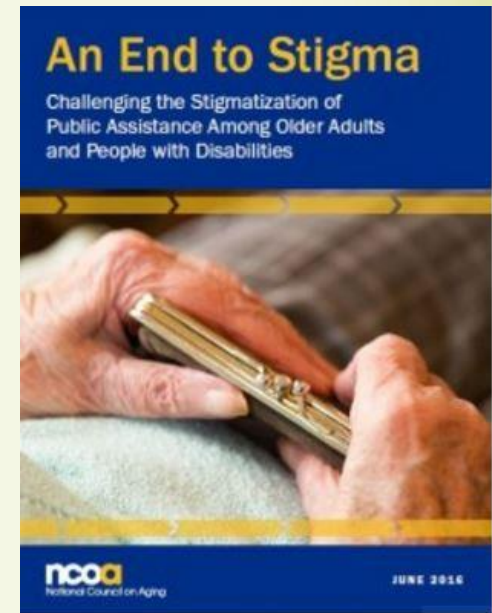
Does your agency/
organization do direct
outreach for any of
these programs?

Does your agency do direct outreach?



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



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?

Do you see stigma?

6%
22%
72%
0%

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

Section P Costs to Take Care of Others

Costs to take care of others

Does anyone have costs to take care of others? Yes No

If yes, give facts below.

EXAMPLES

- Child care costs so someone can work, look for work, go to training, or go to school.
- Child support payments, medical bills, and health insurance you pay for a child living outside the home.
- Alimony payments.
- Costs for people with disabilities or adults who need help caring for themselves.

COST 1	Type of cost	First name of person who gets care or support	How often paid? <input type="radio"/> daily <input type="radio"/> once a week <input type="radio"/> every 2 weeks <input type="radio"/> twice a month <input type="radio"/> once a month <input type="radio"/> other: _____	
	Who pays the cost?	Amount paid \$		Date last paid
	Person or company that gets the money (name, address, and phone number)			
	For court ordered child support list child who gets support (provide copy of court order)			
COST 2	Type of cost	First name of person who gets care or support	How often paid? <input type="radio"/> daily <input type="radio"/> once a week <input type="radio"/> every 2 weeks <input type="radio"/> twice a month <input type="radio"/> once a month <input type="radio"/> other: _____	
	Who pays the cost?	Amount paid \$		Date last paid
	Person or company that gets the money (name, address, and phone number)			
	For court ordered child support list child who gets support (provide copy of court order)			
COST 3	Type of cost	First name of person who gets care or support	How often paid? <input type="radio"/> daily <input type="radio"/> once a week <input type="radio"/> every 2 weeks <input type="radio"/> twice a month <input type="radio"/> once a month <input type="radio"/> other: _____	
	Who pays the cost?	Amount paid \$		Date last paid
	Person or company that gets the money (name, address, and phone number)			
	For court ordered child support list child who gets support (provide copy of court order)			

Texas SNAP application:

- 18 pages
- Dependent care expenses well explained, but no explanation of medical expenses for senior/disabled deduction

Section Q

Medical costs

Medical Costs

This section is only for people applying for Medicaid, CHIP, or SNAP food benefits.

Does anyone age 60 or older, or anyone with a disability, pay medical costs? Yes No

If yes, mark the type of costs they pay: Doctor Hospital Medicine Health insurance

Overcoming Stigma

- NCOA engaged M+R/Perry Udem 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](https://www.benefitscheckup.org)



Your Benefits Check Up is Free and Confidential. Brought to you by NCOA, a national nonprofit that has been helping seniors since 1950.



2

- ✓ Prescriptions
- ✓ Groceries
- ✗ Electric bill

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

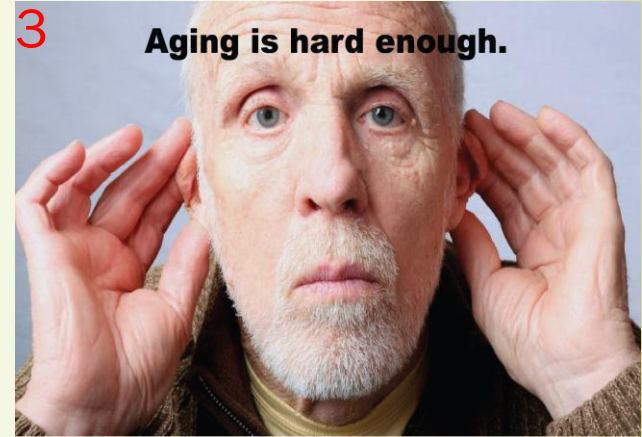
Visit your local Benefits Enrollment Center today to see if you qualify for programs that can help.

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](https://www.benefitscheckup.org)



4

Why SNAP?

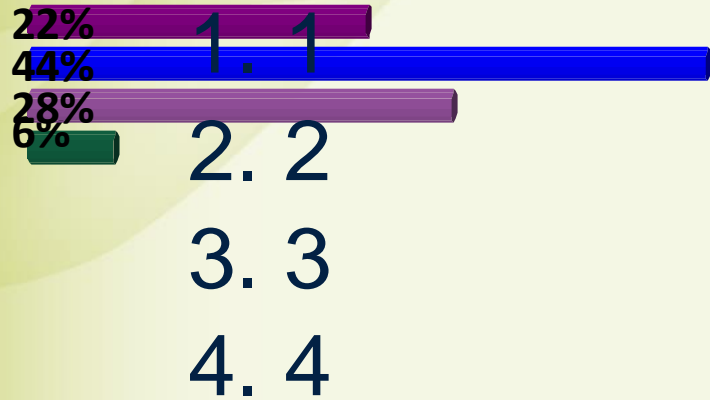
"The extra money can help you buy healthier food and keep from getting sick!"
– Breanna, R.N.

Find out more about how you can benefit.

Visit [BenefitsCheckUp.org](https://www.benefitscheckup.org)



Which would you click



Key Findings: Top Messages

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

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



ncoa
National Council on Aging

Key Findings: Top Messages (cont.)

- 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?



Enter your question.....

- 0% 1. Radio
- 0% 2. Local Newspaper
- 0% 3. Local TV News
- 0% 4. National TV News
- 0% 5. Internet News Sites
- 0% 6. Social Media

Where Do Older Adults Get Trusted Info?

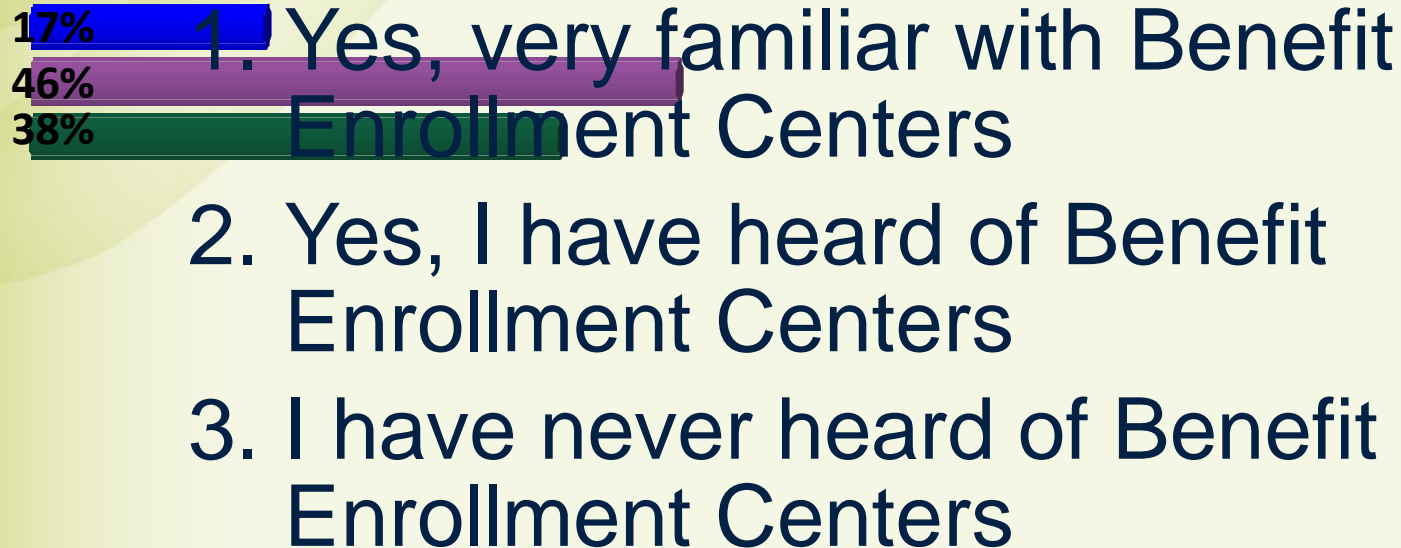
Which place do you think ranks highest?

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

Applying These Lessons

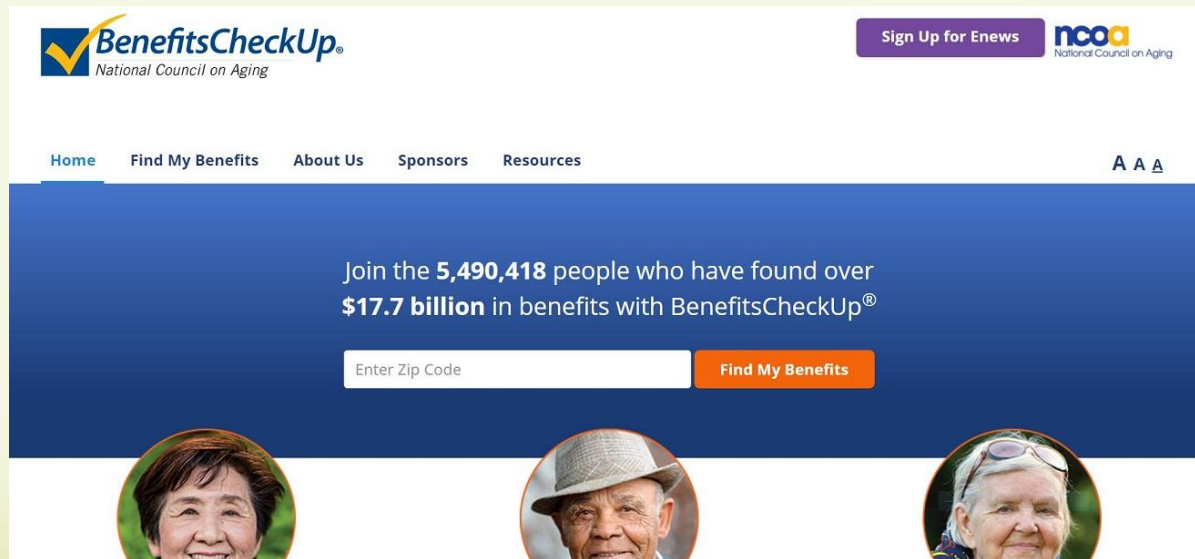
- Emphasize fixed income in communications—how benefits help alleviate some of the stress and worry about living on a limited budget
- Proactively address concerns about the process
- Be explicit about eligibility guidelines
- If you have connections with local TV news outlets, use them to promote your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

Are you familiar with Benefits Enrollment Centers?



Referral resource: BenefitsCheckUp®

- www.BenefitsCheckUp.org
- Screens for over 2,000 public and private programs
 - ▶ Can search by specific category of program



The screenshot shows the homepage of the BenefitsCheckUp website. At the top left is the logo for BenefitsCheckUp, National Council on Aging. To the right is a purple button that says "Sign Up for Enews" and the ncoa logo. Below the logo is a navigation menu with links for Home, Find My Benefits, About Us, Sponsors, and Resources. On the right side of the menu are three small icons representing accessibility (A A A). The main content area has a blue background with white text that reads: "Join the 5,490,418 people who have found over \$17.7 billion in benefits with BenefitsCheckUp®". Below this text is a white input field labeled "Enter Zip Code" and an orange button labeled "Find My Benefits". At the bottom of the page, there are three circular portrait photos of diverse elderly individuals.

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/bees

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 out reach 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.”

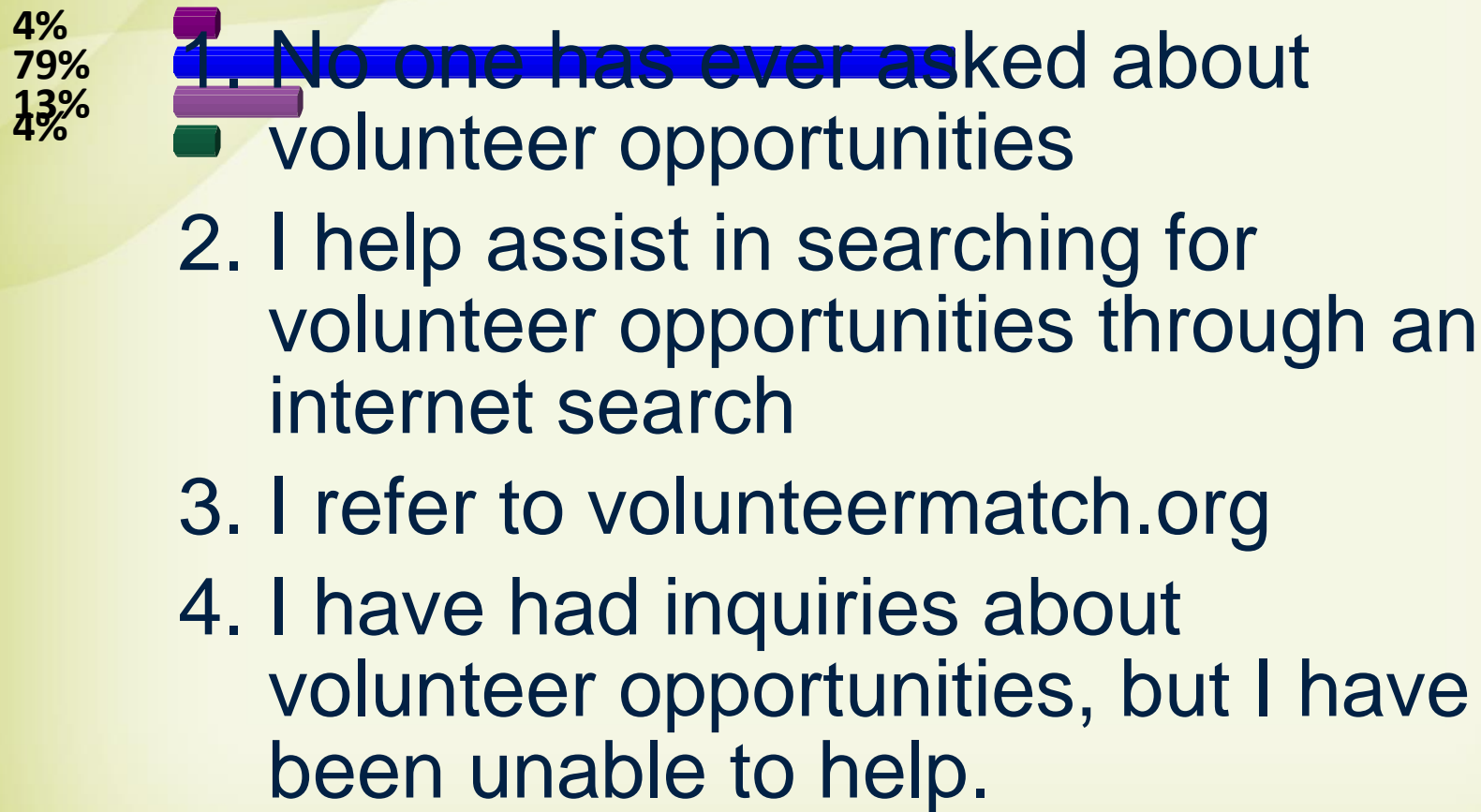
Twitter

- 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?

- 0% 1 Yes, we would appreciate sample posts
- 0% 2 We create our own posts
- 0% 3 We do not use social media

If someone asks about volunteer opportunities, where do you refer them?



Giveitbacktoseniors.org

Search the site for volunteer opportunities in your area:

Search Opportunities


Location

Seniors

Interest Area

Great for Kids Great for Teens Great for 55+

Great for Groups

Powered by

VolunteerMatch

got an hour?

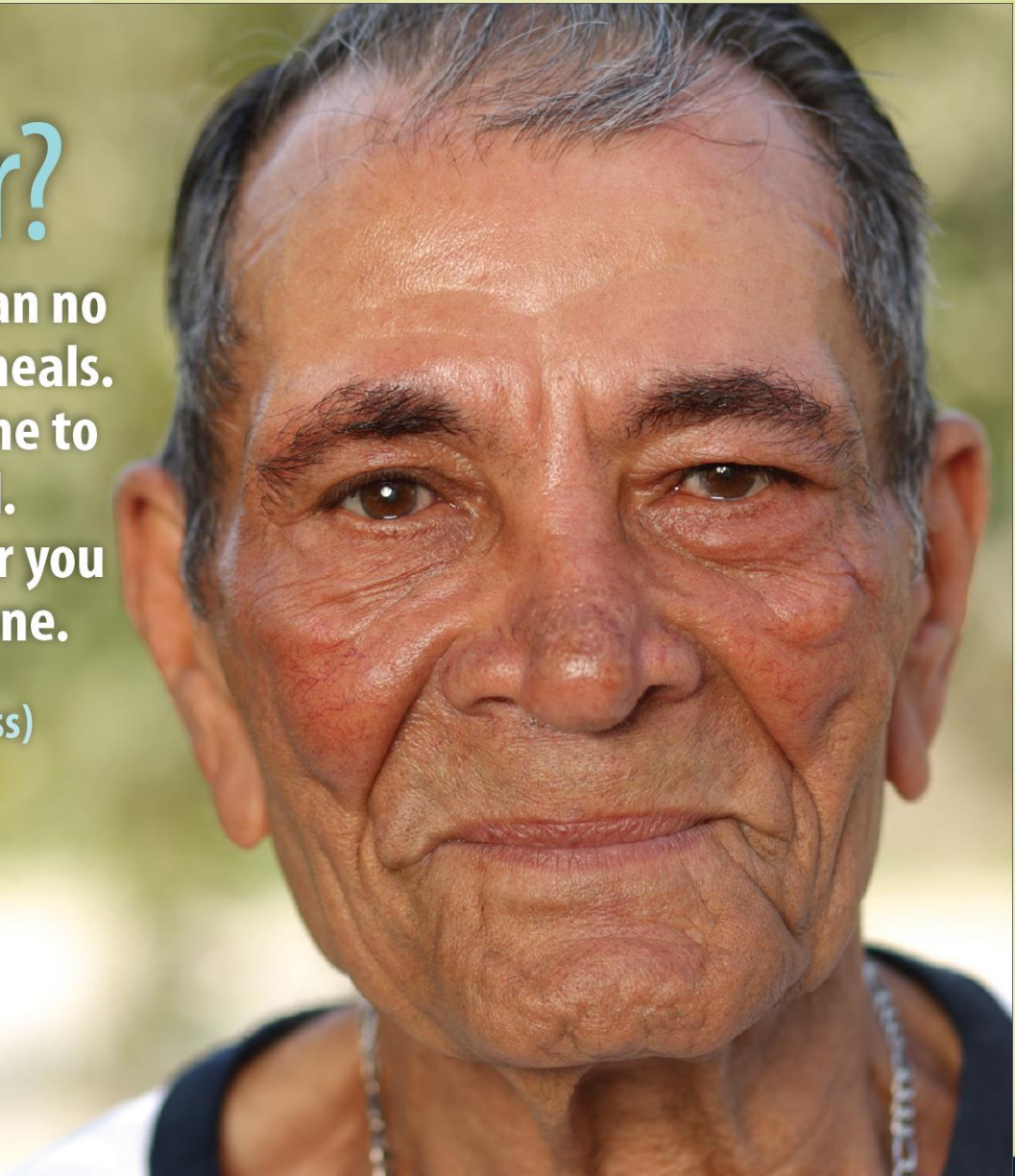
He lives alone and can no longer prepare his meals. He could use someone to deliver a warm meal. In less than one hour you could be that someone.

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

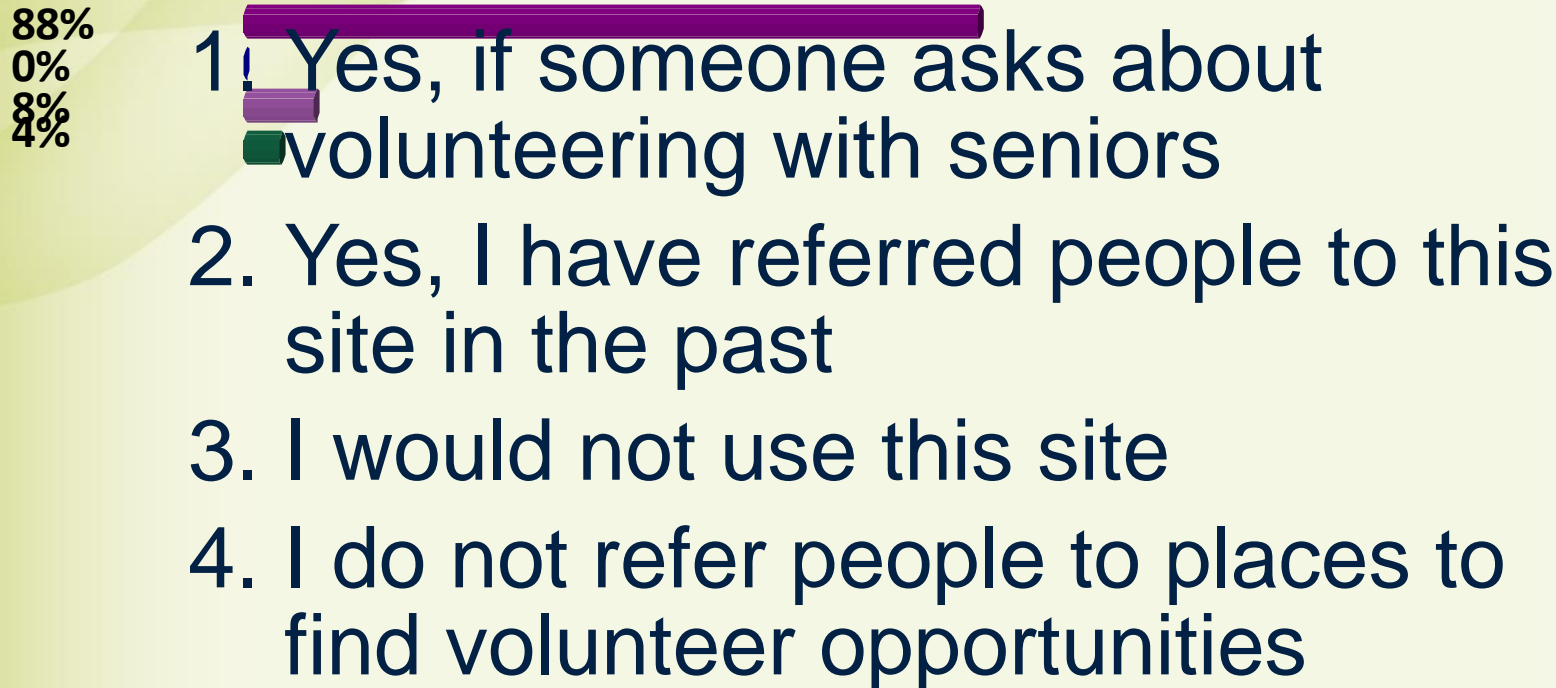
got an hour?

give it back.

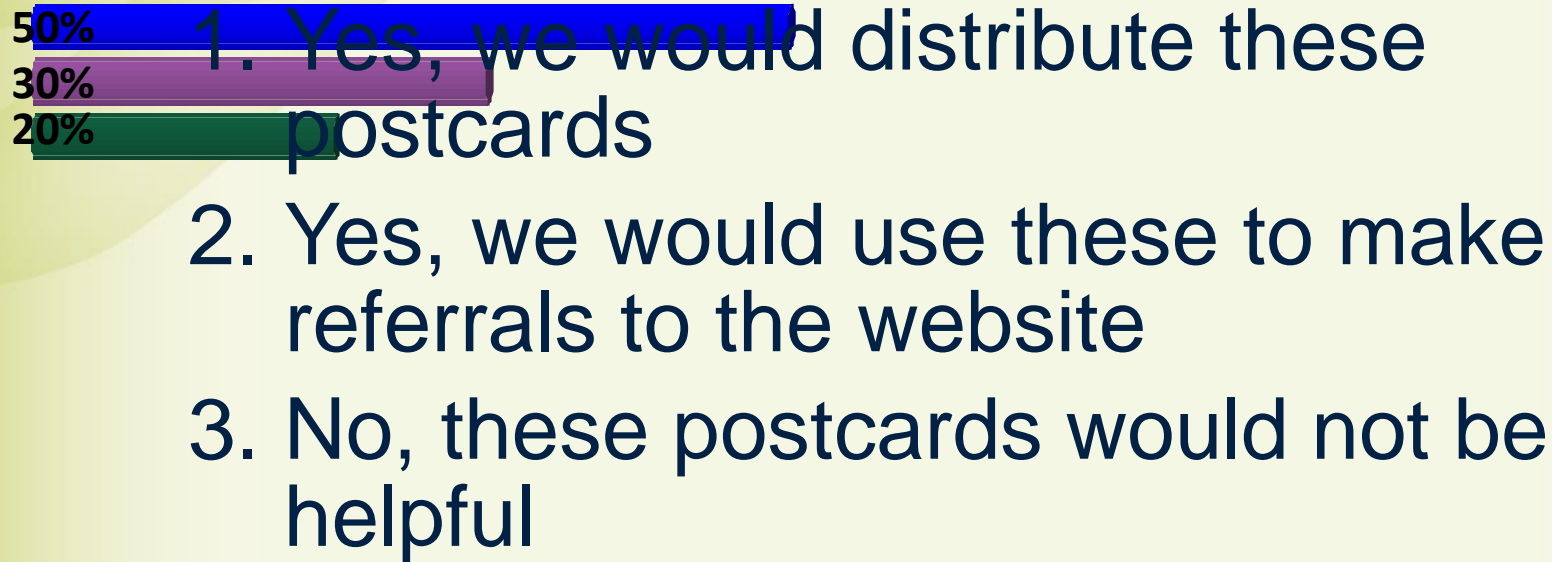
www.giveitbacktoseniors.org



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



Would postcards like the ones you see be helpful resources?



Postcards

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.

One pager with space to include contact information

FOR ASSISTANCE, CALL:



Available MEDICARE SAVINGS:



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

One pager with eligibility information

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

Monthly Income Limit* (single):	Monthly Income Limit* (married):	Programs Pay for:
\$1,357	\$1,823	Part B monthly premium

*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.

Monthly Income Limit* (single):	Monthly Income Limit* (married):	Program Pays for:
\$4,045	\$5,425	Part A monthly premium

*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



Two pager with all low-income program eligibility

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 either 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.

Program	Program Details	Monthly Income Limits*		Asset Limits*		Pays for:
		Single	Married	Single	Married	
QDWI	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.	\$4,045	\$5,425	\$4,000	\$6,000	Part A premium

*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.

Program	Program Details	Monthly Income Limits*		Asset Limits*		Pays for:
		Single	Married	Single	Married	
QI	Not for those who have Medicaid. Enrollment is limited.	\$1,357	\$1,823	\$7,280	\$10,930	Part B premium
SLMB	Open to those who have Medicaid.	\$1,208	\$1,622	\$7,280	\$10,930	Part B premium

*Limits vary by state and are updated annually.

Program	Program Details	Monthly Income Limits*		Asset Limits*		Pays for:
		Single	Married	Single	Married	
QMB	Open to those who have Medicaid. Doctor must accept Medicare and Medicaid for cost of care to be covered.	\$1,010	\$1,355	\$7,280	\$10,930	Part A/B premiums, deductibles, co-pays and coinsurance

*Limits vary by state and are updated annually.

Current as of March 2016

Turn Page Over

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.

Level of Coverage	Monthly Income Limits*		Asset Limits*		Benefits:
	Single	Married	Single	Married	
Full LIS	\$1,357	\$1,823	\$8,780**	\$13,930**	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
Partial LIS	\$1,505	\$2,023	\$13,640**	\$27,250**	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

*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:

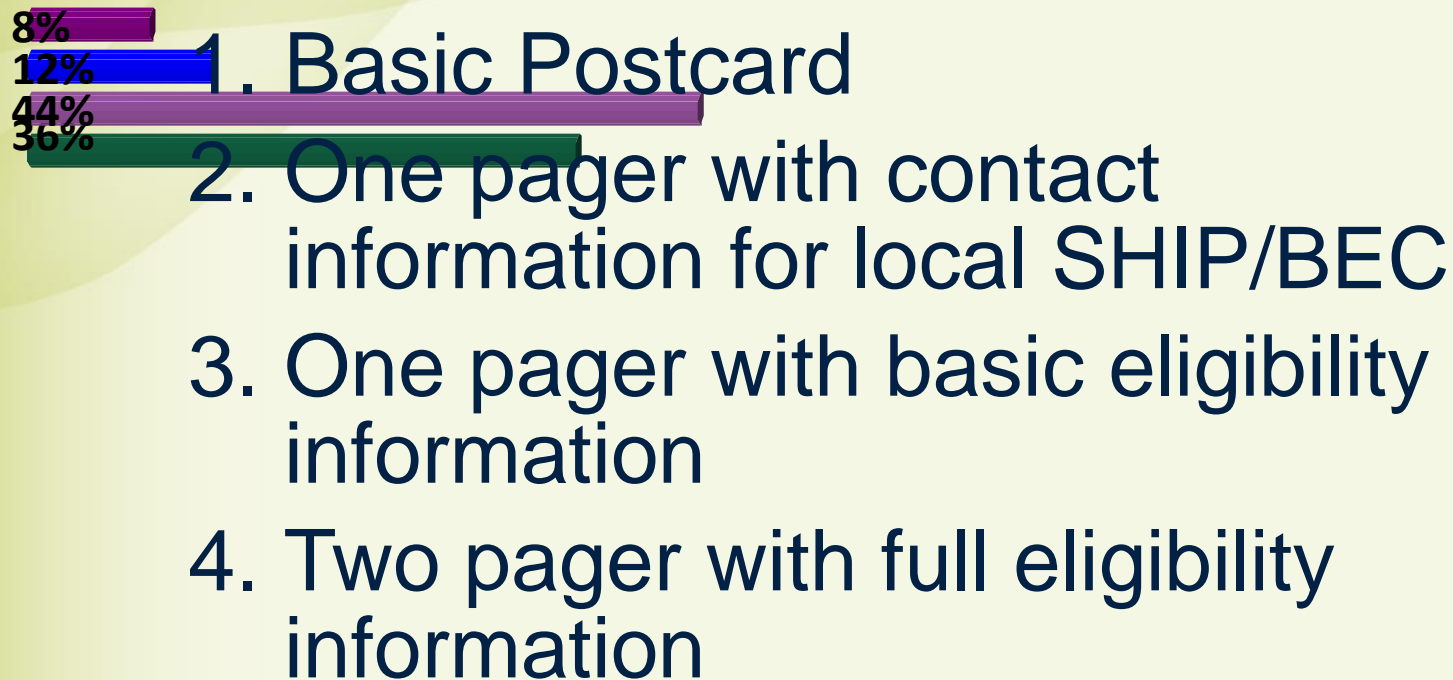
- State Health Insurance Assistance Program (SHIP): www.shiptcenter.org
- Medicare Rights Center: www.medicarerights.org; (800) 333-4114
- NCOA Center for Benefits Access: www.centerforbenefits.org; centerforbenefits@ncoa.org
- www.medicare.gov

Current as of March 2016

Would resources like these be helpful for providing Medicare assistance?

- 
- A horizontal bar chart with four bars of different colors: purple, blue, light purple, and grey. The bars represent the percentage of respondents for each response option. The percentages are labeled to the left of each bar: 50% for the first bar, 27% for the second, 23% for the third, and 9% for the fourth.
- | Response | Percentage |
|--|------------|
| 1. Yes, we would distribute this information | 50% |
| 2. Yes, we would use these to refer to outside agencies | 27% |
| 3. Yes, we would use these resources to provide benefits eligibility ourselves | 23% |
| 4. No, these resources would not be helpful | 9% |
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?



Questions About Resources

- Why did you chose 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**