

# **Benefits Outreach, Screening and Assistance: Helping Medicare Beneficiaries Make Ends Meet**



Brandy Bauer  
Samantha Gardner  
August 30, 2018

# 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 \$106/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

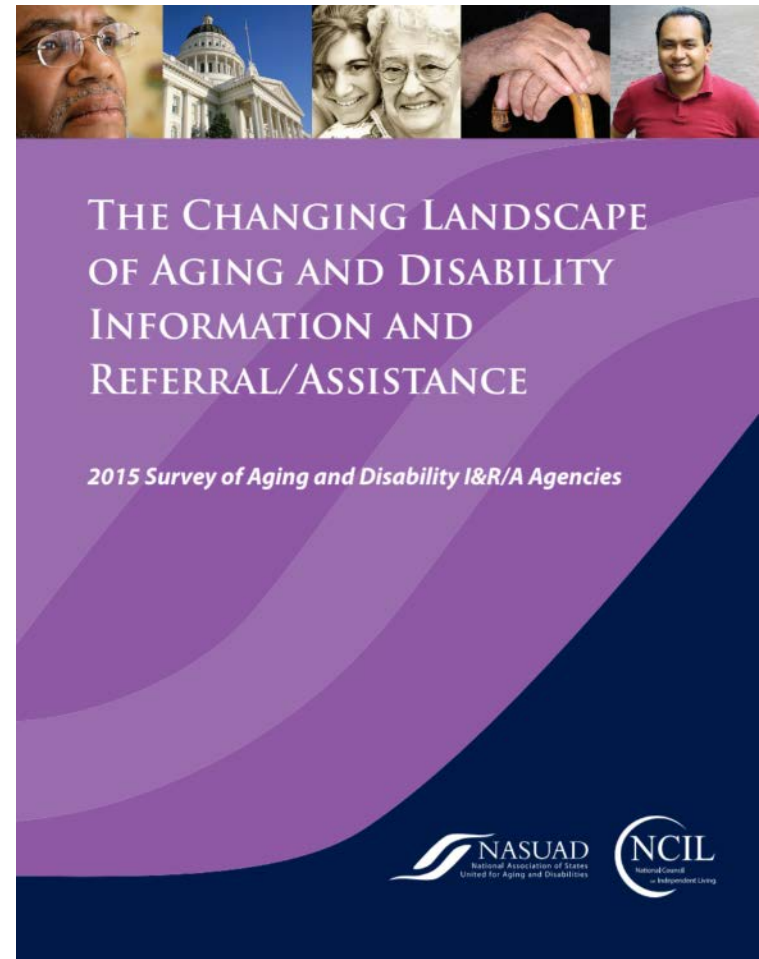
# Findings from the I&R Survey





# 2018 Survey: Background

- 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

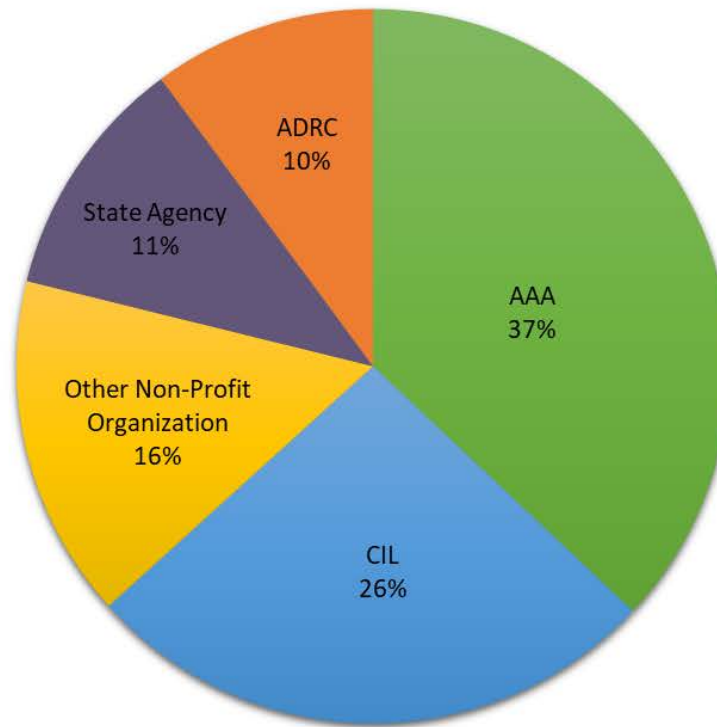


10

- 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

# 2018 Survey: Respondents

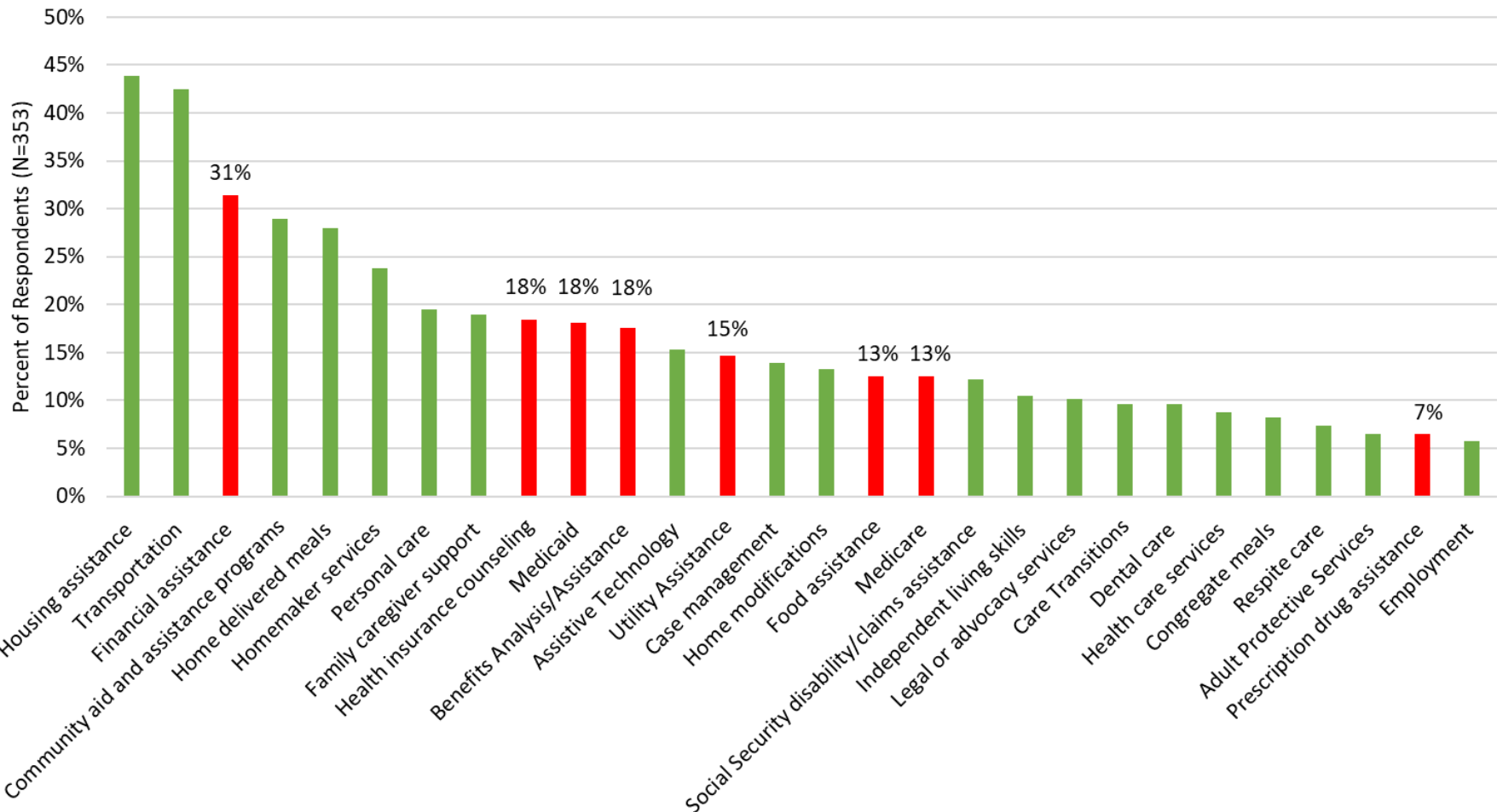
Type of Agency



N=355

# Most Frequently Requested Services

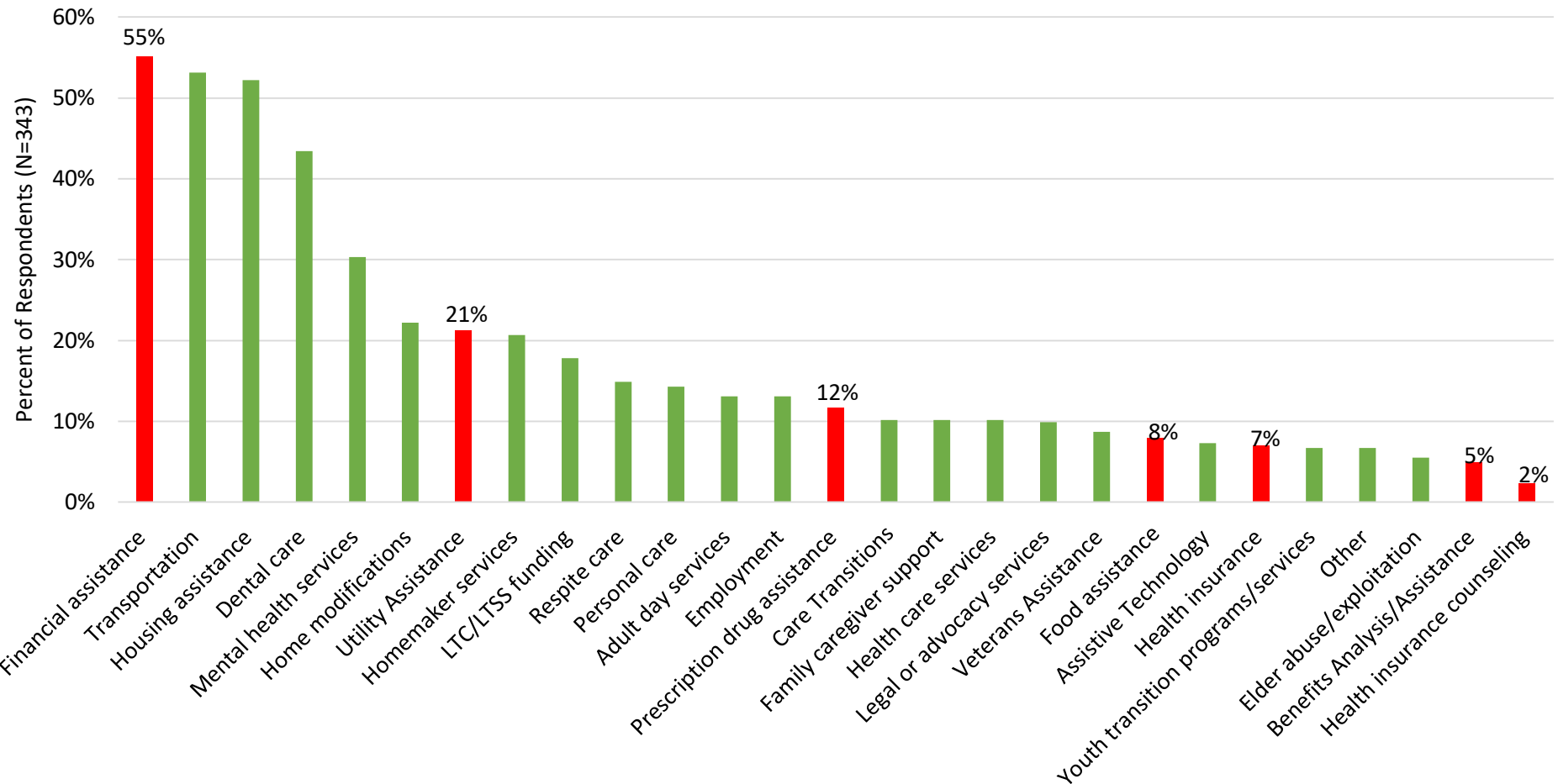
Most Frequently Requested Services



# Most Frequent Unmet Service Needs



### Most Frequent Unmet Service Needs



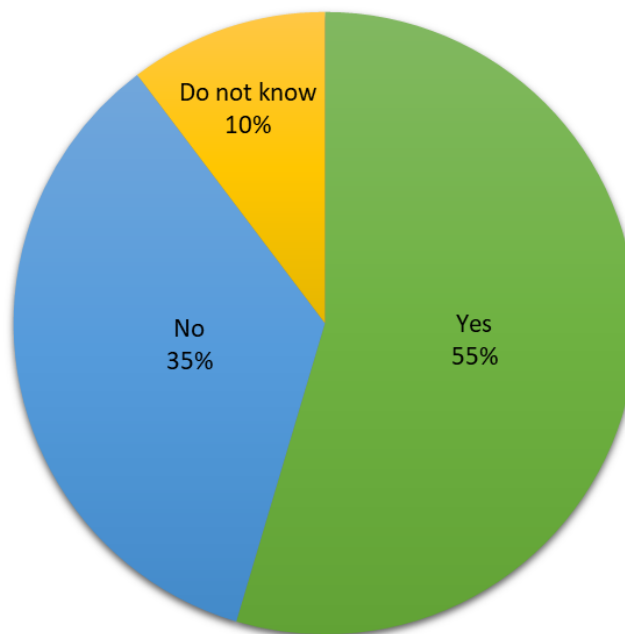
- **Trend data indicates that I&R/A specialists are taking on more responsibilities with regards to community outreach, eligibility screening, application assistance and more to help connect people to benefits and services. As described by specialists:**
  - ❑ My job requires me to **know program eligibility referral processes** 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

15

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”)?

I&R/A Specialists that Screen for Medicare Low-Income Subsidies



N=350

# 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 tool
  - ▣ State assessment/state tool
  - ▣ Having a conversation with the individual about eligibility standards
  - ▣ SHIP Tool
  - ▣ Program specific tool

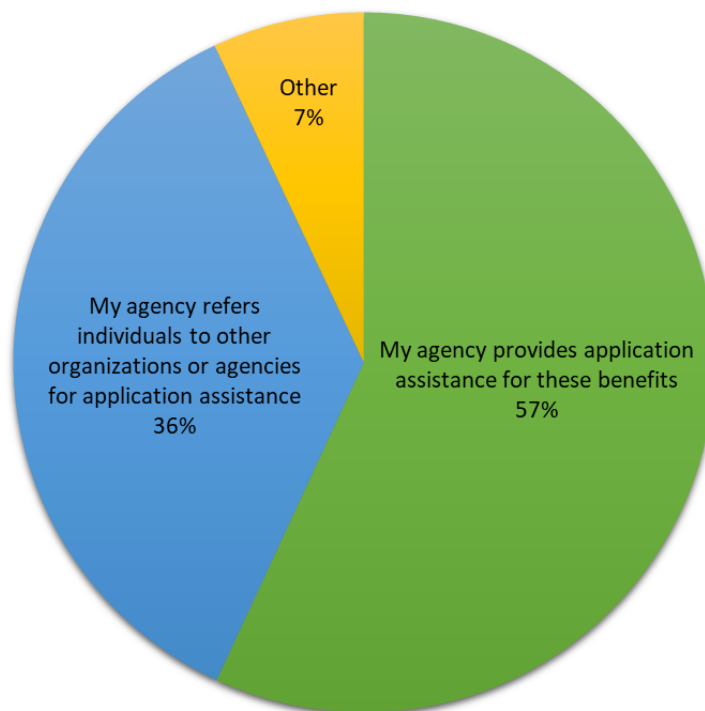


# Application Assistance for Medicare Low-Income Subsidies

17

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

I&R/A Agencies that Provide Application Assistance for Medicare Low-Income Subsidies



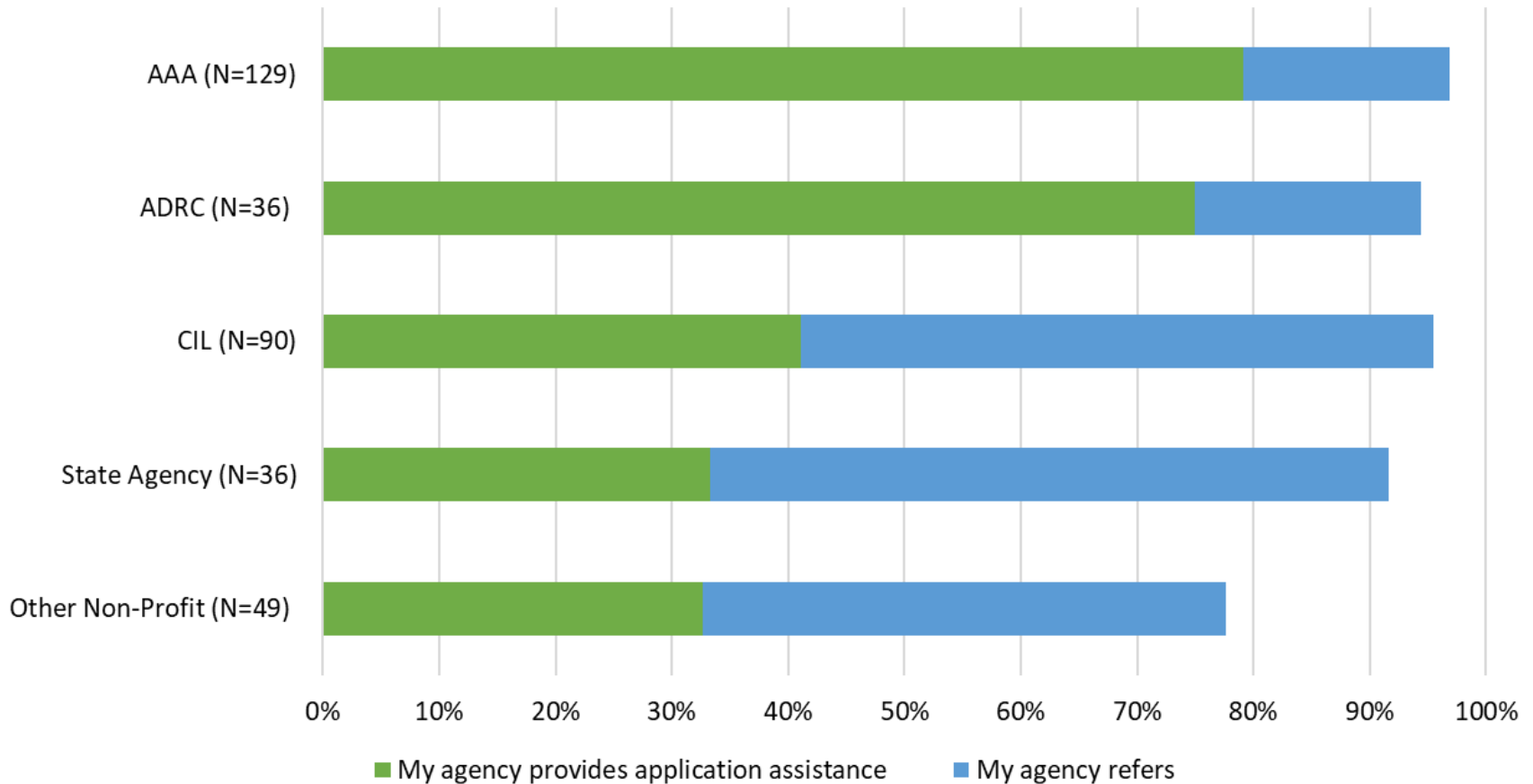
N=341

# Referral Agencies

- For respondents who said that their agency refers to other organizations for *application assistance* for *Medicare low-income subsidies*, the most common referral is to the **State Health Insurance Assistance Program (SHIP)**.

# Application Assistance Breakdown by Agency Type for Medicare Low-Income Subsidies

Does your organization provide application assistance to individuals applying for Medicare Low-Income Subsidies?



# Comments for Medicare Low-Income Subsidies



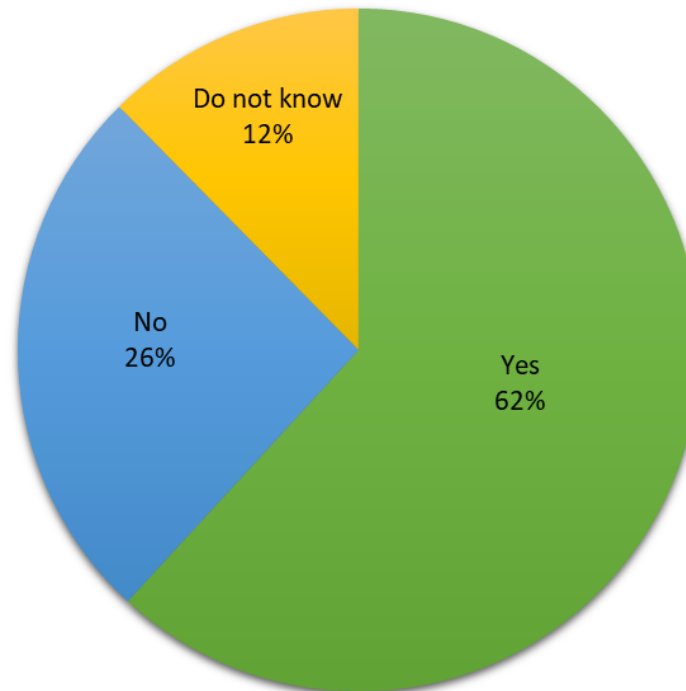
20

- “In our state, QMB/QI/SLMB eligibility is completed by Medicaid. We will send applications or give instructions on how to apply online.”(AAA)
- “Once we determine someone's income and assets fall within the eligibility ranges, we will assist with online applications: for Extra Help, we will use the Social Security website, and for Medicare Savings Programs we use a state-specific application website.” (AAA)
- “Our agency contracts with the Area Agencies on Aging for SHIP Counseling and MIPPA counseling. The Centers for Independent Living are also MIPPA ADRC contractors.” (State Agency)

# Training for Medicare Low-Income Subsidies

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

I&R/A Specialists Given Training on Medicare Low-Income Subsidies

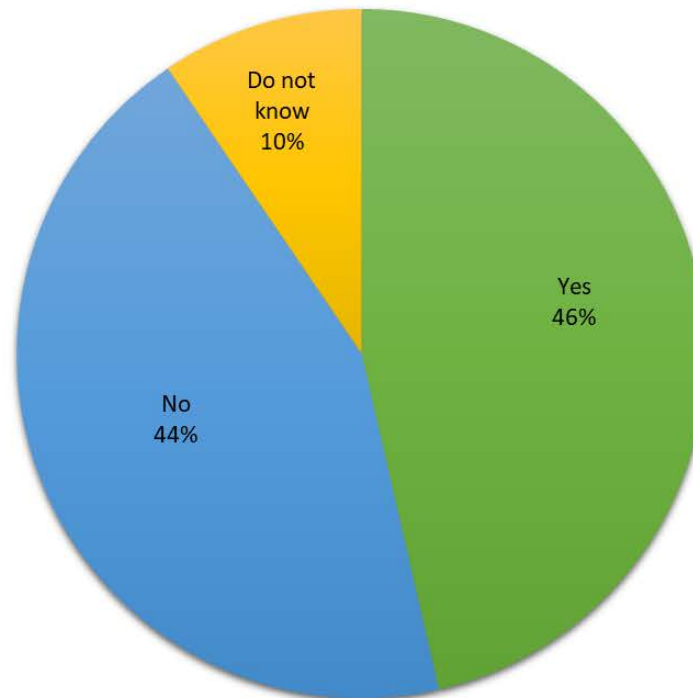


N=299

# Screening for SNAP

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

I&R/A Specialists that Screen for SNAP



N=349

# Screening Tool for SNAP

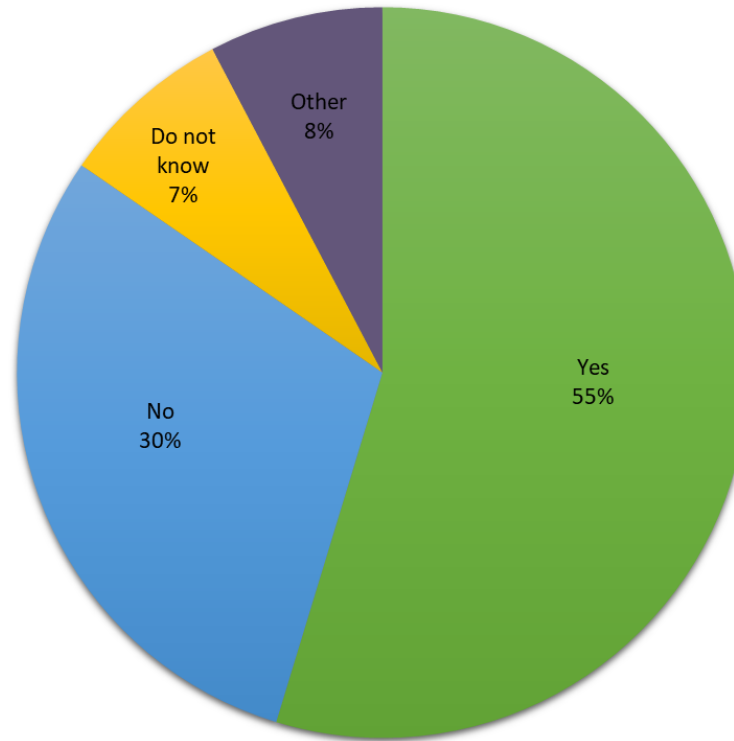
- If agencies said that their I&R/A Specialists screen for potential eligibility for **SNAP**, then we asked them to describe the **tool** that their agency uses
  
- Common responses included:
  - ▣ SNAP program guidelines/eligibility criteria
  - ▣ Agency specific tool
  - ▣ Intake form

# Application Assistance for SNAP

24

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

I&R/A Agencies that Provide Application Assistance for SNAP

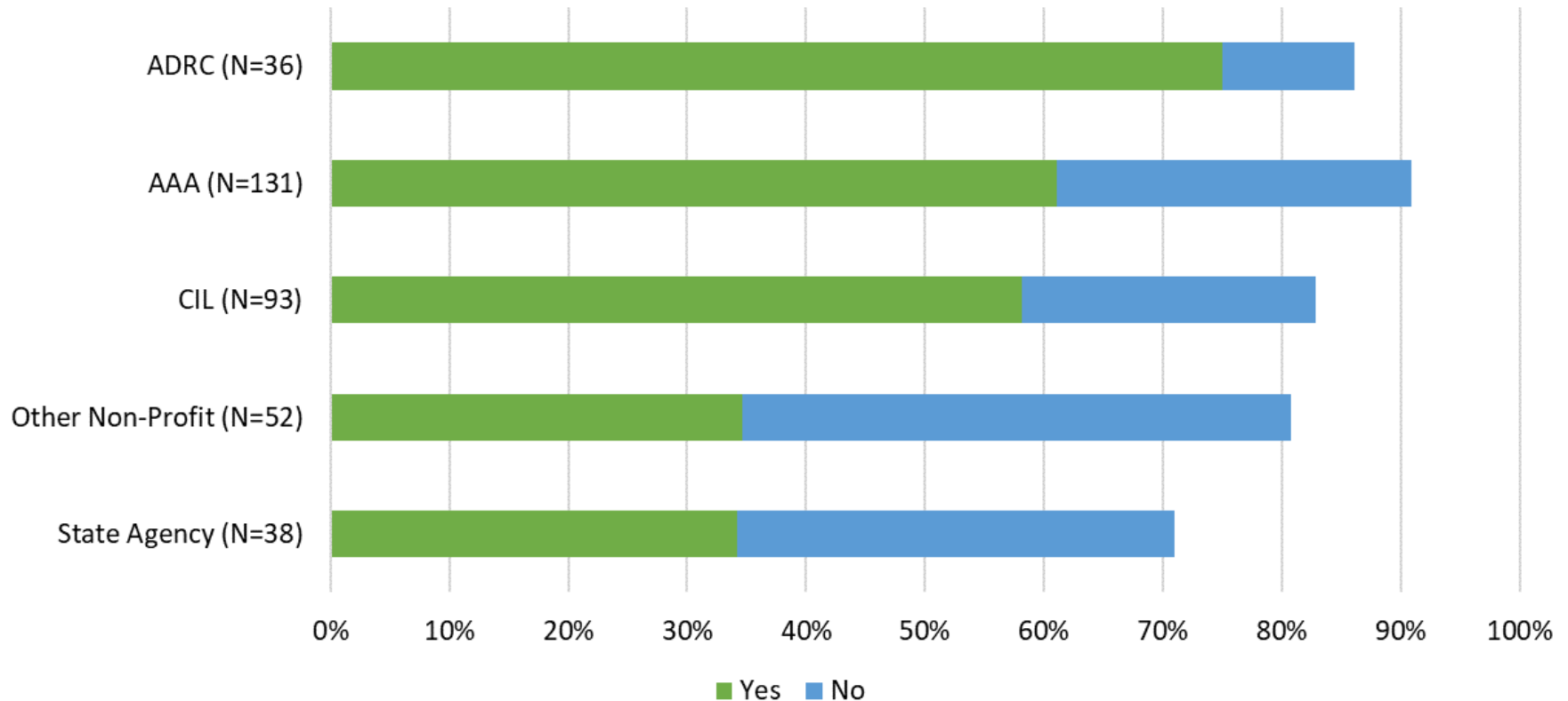


N=351



# Application Assistance Breakdown by Agency Type for SNAP

Does your organization provide application assistance to individuals applying for SNAP?



# Comments for SNAP

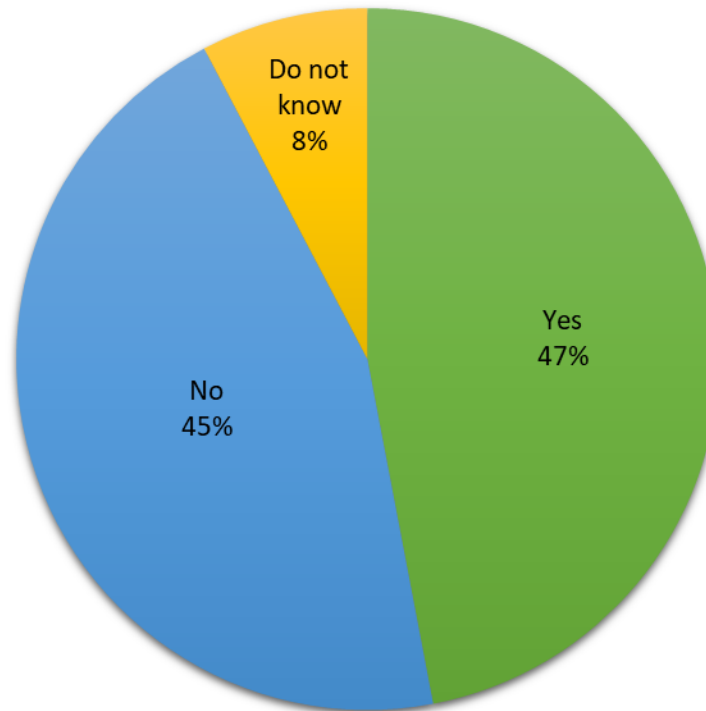
26

- “Developed a Simplified Elderly Food Assistance Form that is being utilized and helped to increase the # of seniors applying. The form went from multiple pages to one front and back.” (State Agency)
- "We have a grant from NCOA to assist with SNAP applications...We help people contact banks for past statements; help people get copies of missing documents etc. Our SNAP counselor is well trained in knowing all the legitimate income deductions that help people qualify for maximum benefits. The average award a recipient receives is significantly higher than the statewide average when we assist callers to complete the applications. We submit the applications and track them in our state data system. When there are problems encountered with granting eligibility, we see that in the state data system and troubleshoot the problem immediately instead of waiting for mailed notices to consumers who may or may/not follow up with a call to us for assistance." (AAA)

# Screening for LIHEAP

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

I&R/A Specialists that Screen for LIHEAP



N=349

# Screening Tool for LIHEAP

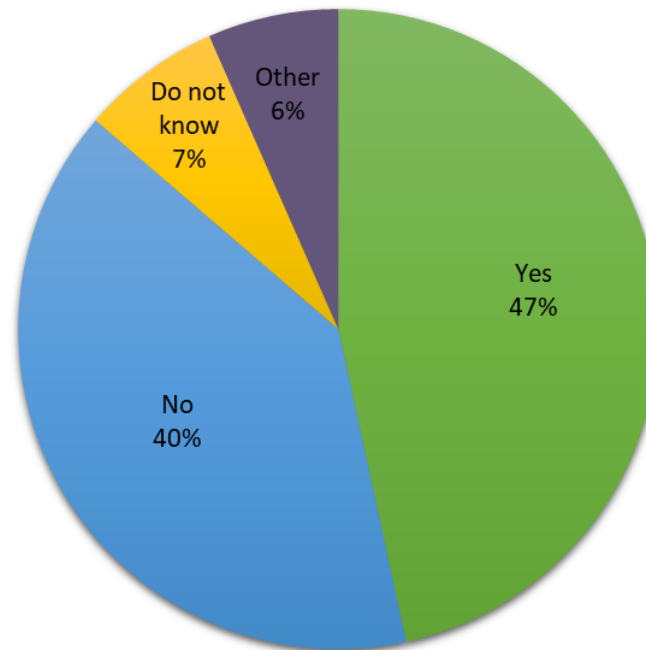
- If respondents said that their I&R/A Specialists screen for potential eligibility for **LIHEAP**, then we asked them to describe the **tool** that their agency uses
- Common responses included:
  - ▣ Individual's income and eligibility guidelines
  - ▣ Agency-specific tool
  - ▣ Intake form

# Application Assistance for LIHEAP

29

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

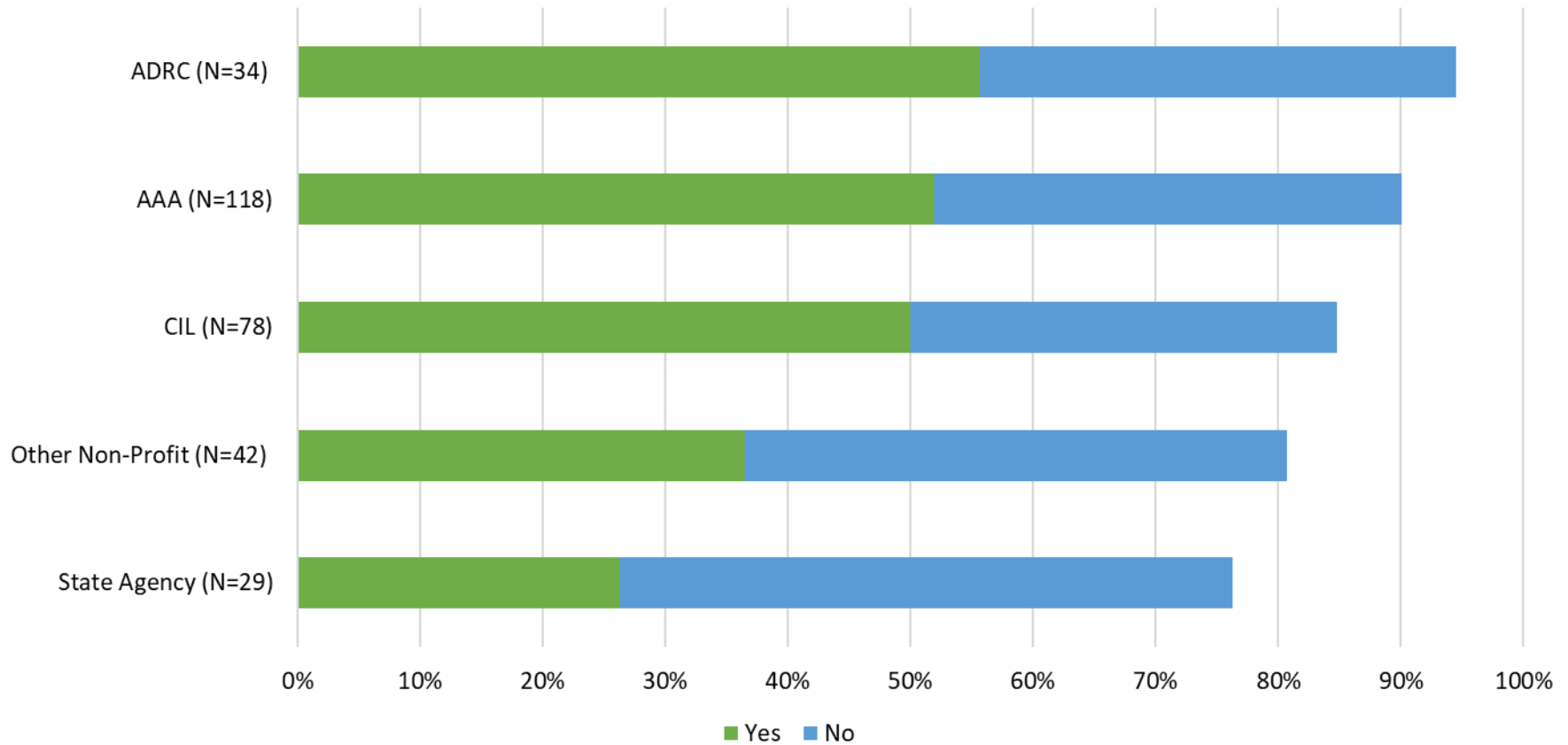
I&R/A Agencies that Provide Application Assistance for LIHEAP



N=350

# Application Assistance Breakdown by Agency Type for LIHEAP

Does your organization provide application assistance to individuals applying for LIHEAP?

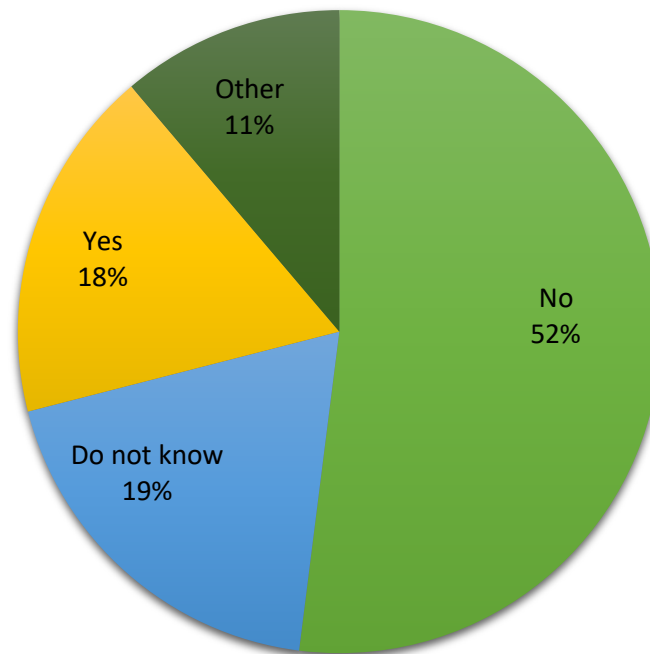


# Comments for LIHEAP

- "We will help them gather all the necessary documents to apply for county funds." (CIL)
- "Provide callers with income guidelines by household size. Send application. Assist applicants on the phone or in-person with completing application and making sure they send all the required documents. Contact LIHEAP agency as needed." (AAA)
- "Our county's Community Action Agency runs the LIHEAP program; we can refer individuals to call for an appointment or help them use the online tool for screening & to be assigned an appointment." (AAA)

Does your agency use **BenefitsCheckUp®** to screen individuals for potential eligibility for benefits programs?

I&R/A Agencies that Use BenefitsCheckUp



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:**

 <p><b>Lack of awareness of programs</b></p>	 <p><b>Assuming the application process is tedious</b></p>
 <p><b>Not knowing where to begin to apply</b></p>	 <p><b>Believing other people need help more</b></p>

**ncoa**  
National Council on Aging

ncoa.org

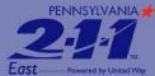
# Messaging

## 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.

# Recent Promising Outreach Strategies



- Purchasing sticker ads on Sunday newspapers (NC)
- Shoebox project to help clients sort paperwork

Read more about these and others:  
<https://www.ncoa.org/centerforbenefits/promising-practices/>

# Benefits Outreach Using Facebook: Pros

- Pros:
  - Minimal budget to run ads
  - Easy to turn on/off
  - Target service area/audience
  - Can reach people unfamiliar with your agency



The image shows a Facebook post from the National Council on Aging (NCOA). The post features a photograph of an elderly couple smiling in a grocery store. The text of the post 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 photo is a green button that says "FIND YOUR BENEFITS >". At the bottom of the post, it says "Senior? You may qualify for \$108/month" and "This post is brought to you by the National Council on Aging, a 65-year old nonprofit advocating for seniors across the country." There is also a "Learn More" button in the bottom right corner.

# Benefits Outreach Using Facebook: Cons

- Cons:
  - If you use the ad to gather info from people, need to have mechanism for swift response
  - May not work if your agency is not poised to do outgoing calls
  - Beware constantly changing Facebook rules!



# 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 asks if the user is living on a fixed income and mentions benefits for food costs, Medicare premiums, and electric bills. A green button labeled 'FIND YOUR BENEFITS' is prominent. Below the photo, there is a 'Free Survey: See If You Qualify' section with a 'Learn More' button and the website URL BENEFITSCHECKUP.ORG.

**National Council on Aging**  
Sponsored · ✨ Like Page

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.

[BENEFITSCHECKUP.ORG](http://BENEFITSCHECKUP.ORG) [Learn More](#)



# 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:**

Brandy Bauer: [Brandy.Bauer@ncoa.org](mailto:Brandy.Bauer@ncoa.org)

Samantha Gardner: [sgardner@nasuad.org](mailto:sgardner@nasuad.org)

- **Share** our resources

- [www.ncoa.org](http://www.ncoa.org)

- [www.nasuad.org](http://www.nasuad.org)

- [BenefitsCheckUp.org](http://BenefitsCheckUp.org)