June 11, 2012

Collaborating with the Aging Network to Improve Benefits Access for Older Adults

National Energy and Utility Affordability Conference

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Agenda

- What are the National Council on Aging and the National Center for Benefits Outreach and Enrollment?

- The Big Picture of Benefits for Older Adults

- Examples of Overcoming Barriers to Benefits Access for Seniors

➢ **How can you and your partners collaborate with aging organizations to everyone's benefit? (Win-Win-Win)**

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National Council on Aging (NCOA)

NCOA is a nonprofit service and advocacy organization.

Our mission: To improve the lives of millions of older adults, especially those who are vulnerable and disadvantaged.

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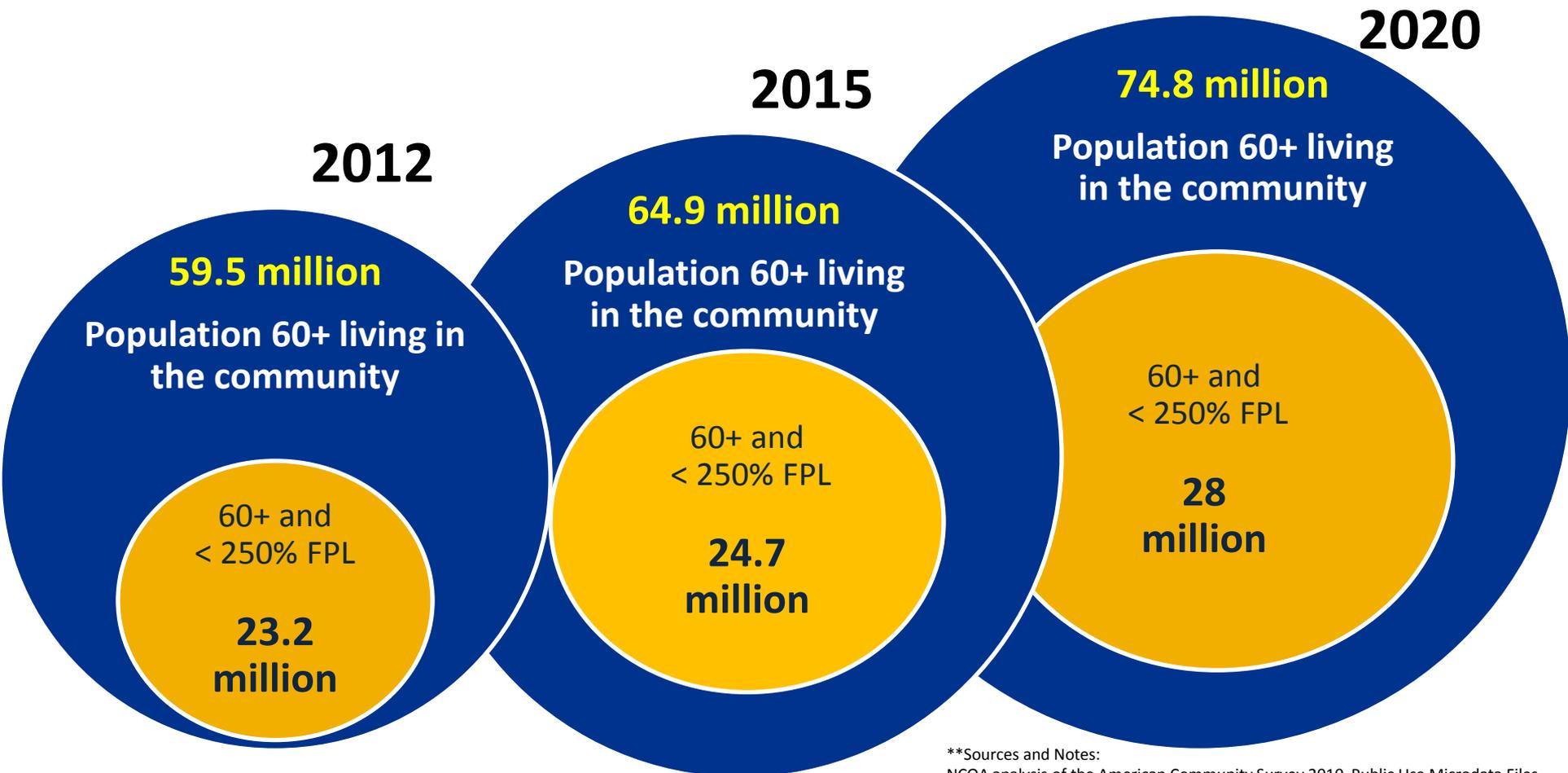# National Center for Benefits Outreach & Enrollment

- Supported by Administration on Aging and housed at NCOA

- www.centerforbenefits.org
  - Benefits 101 webinar series
  - *You Gave, Now Save* consumer guide to benefits
  - Promising practices
  - Fact sheets
  - Resource library for professionals

- www.vimeo.com/channels/ncboe

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Growth in Our Target Population

2012

59.5 million

Population 60+ living in the community

60+ and
< 250% FPL

23.2 million

2015

64.9 million

Population 60+ living in the community

60+ and
< 250% FPL

24.7 million

2020

74.8 million

Population 60+ living in the community

60+ and
< 250% FPL

28 million

**Sources and Notes:
NCOA analysis of the American Community Survey 2010, Public Use Microdata Files.
NCOA analysis of U.S. Census Bureau, Population Division, Interim State Population Projections, 2005, File 3. Interim State Projections of Population by Single Year of Age: July 1, 2004 to 2030 . The numbers in each circle are a subset of the numbers in the larger circles. Circles are not at scale.

Benefits Enrollment Centers:
Person-centered Partners in Your State

Benefits Enrollment Centers
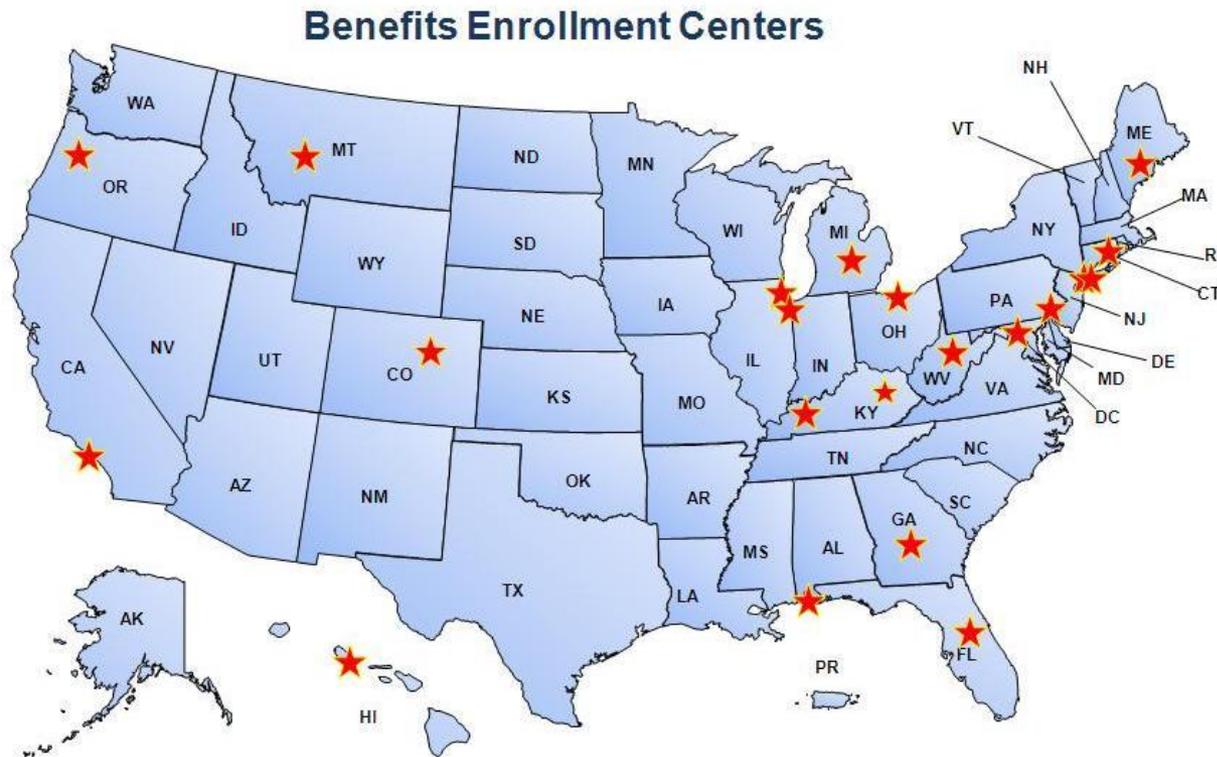
- Montana
- Western Kentucky
- Chicago, IL
- Cleveland, OH
- Coastal Alabama

- Michigan
- New York City
- Maine
- Western Maryland
- Philadelphia, PA

- Los Angeles
- Honolulu, HI
- Portland, OR
- Denver
- Georgia

- Eastern Connecticut
- Central Kentucky
- West Virginia
- Jacksonville, FL

Benefits Assistance in the Aging Network

- 49 state MIPPA grantees, plus DC and PR

- 22 Benefits Enrollment Centers (BECs)

- Benefits counselors throughout the aging network:
  - 56 State Units on Aging
  - 629 Area Agencies on Aging/Aging and Disability Resource Centers
  - State Health Insurance Assistance Programs (SHIPs)

# The Five Phases of Benefits Access

- Outreach & Education (Build Awareness)

- Screening (Manage Expectations)

- Enrollment Assistance (Applications and Troubleshooting)

- Use of Benefits (Understand What You Have)

- Recertification (Reduce Churning)

The Big Picture of Benefits Access

- Focus on public benefits critical to people with Medicare with limited incomes and resources:

  - Medicare Part D Extra Help/Low-Income Subsidy (LIS)

  - Medicare Savings Programs (MSP)

  - Medicaid

  - Supplemental Nutrition Assistance Program (SNAP)/Food Stamps

  - Energy assistance (LIHEAP)

  - State Pharmacy Assistance Programs (SPAP)

  - SSI

- Emphasis on person-centered strategies

Missed Opportunities

Estimated percent of eligible older adults enrolled in benefits programs:
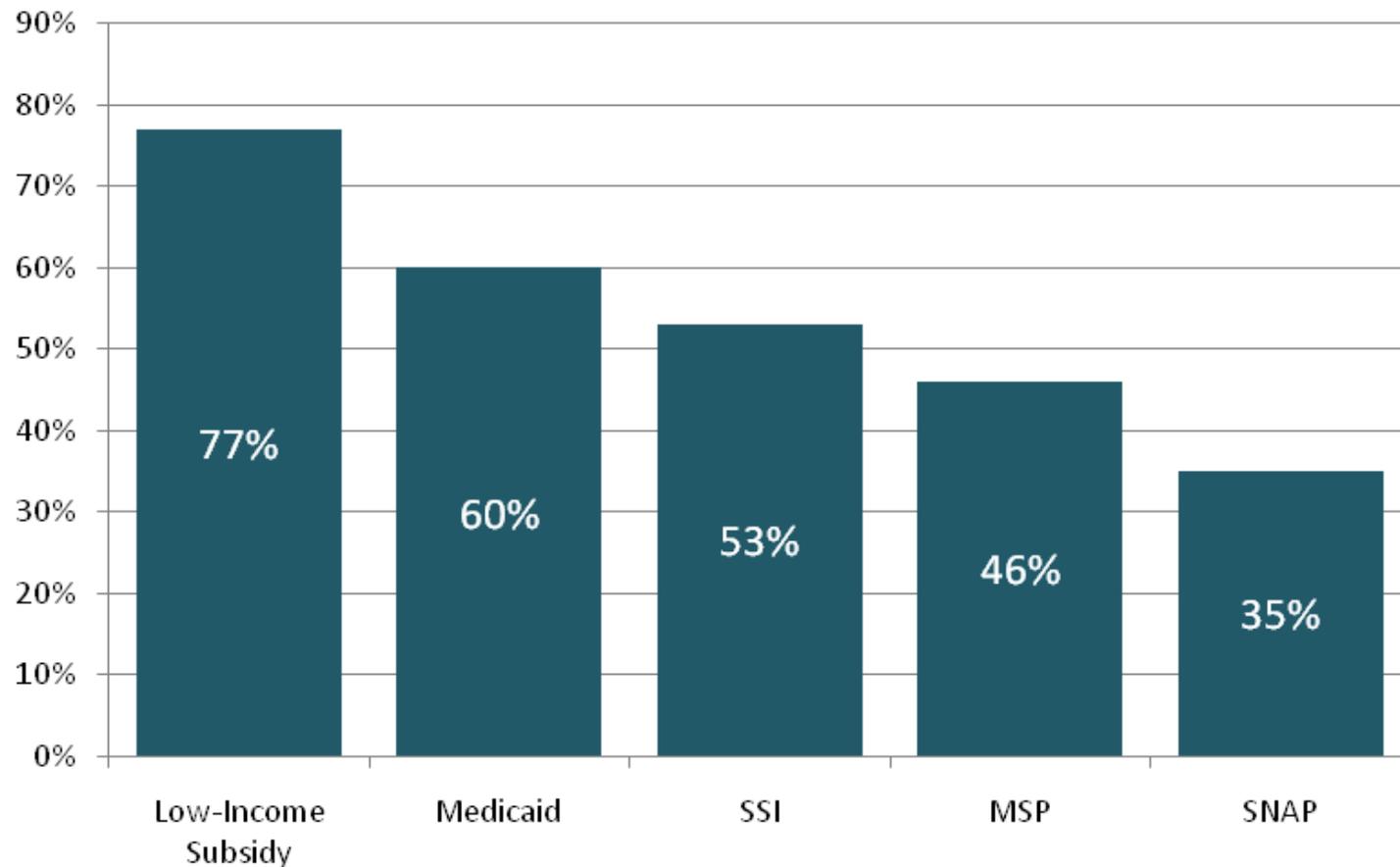
	Low-Income Subsidy	Medicaid	SSI	MSP	SNAP
	77%	60%	53%	46%	35%
Year started:	2006	1965	1972	(1988 - QMB/1990-SLMB)	1964

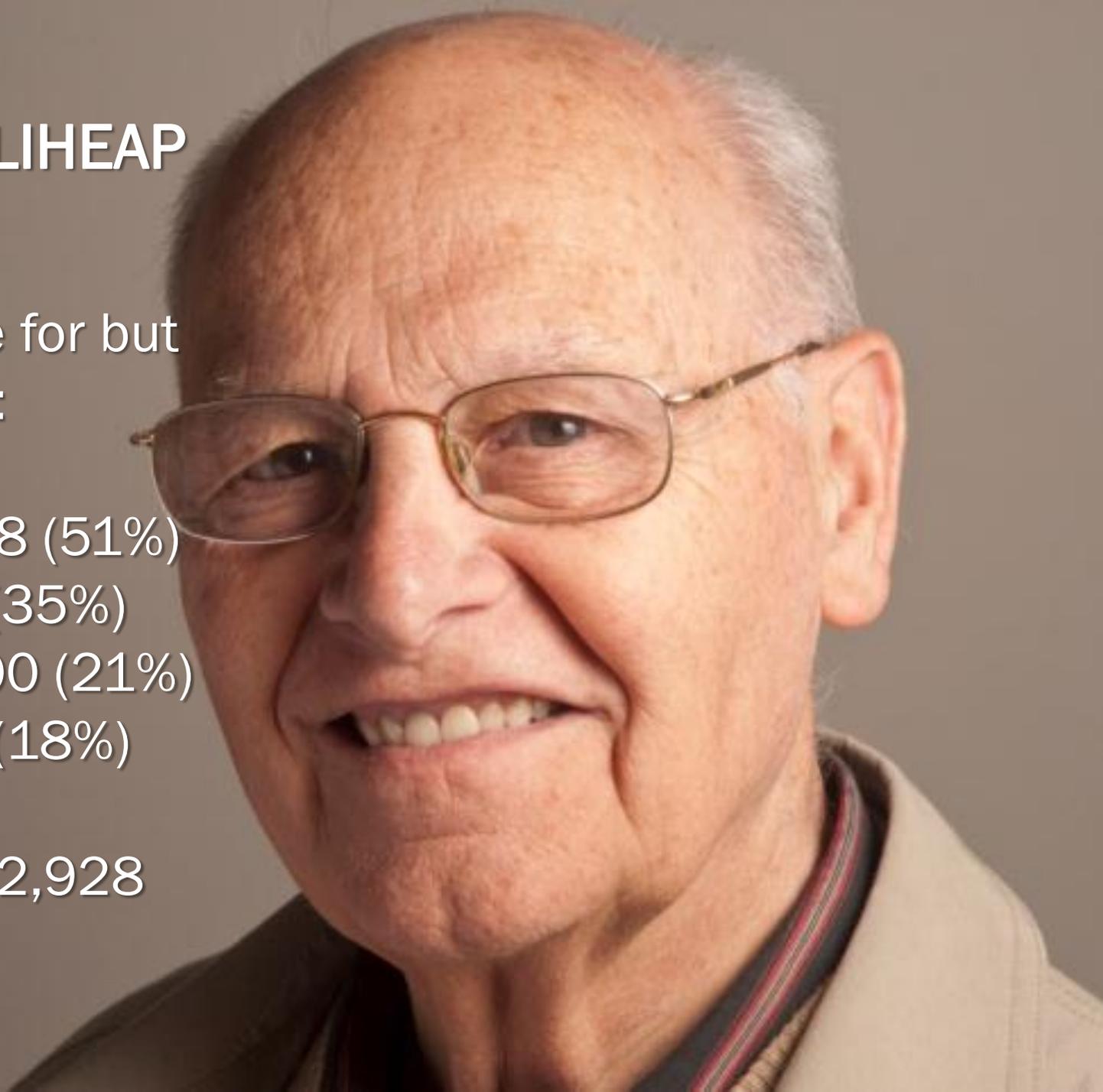# Enrolled in LIHEAP

Likely eligible for but not receiving:

SNAP: $1,428 (51%)
LIS: $4,000 (35%)
MSP: ~$1,500 (21%)
SSI: $6,000 (18%)

MISSING: $12,928

What can you and your local partners do?

- Build partnerships with non-traditional stakeholders
  - Warm referrals
- Identify basic indicators that a client may be eligible for other benefits
- Co-locate a staff member or volunteer service provider
- Train local staff to complete applications (e.g., LIS)
- Share data leads (with client consent) with partners

Application Assistance Example: Iowa

- Partnership between state SHIP and 3 local Community Action Agencies

- CAAs contract with state to receive reimbursement for each LIS application they submit

- CAAs trained by SHIP staff on LIS

- In process of adding two more CAAs to partnership

Data Sharing Example: Ohio

- As of March 2011, the Ohio Department of Aging receives access to a list of LIHEAP recipients on Medicare for LIS/MSP outreach.

- LIHEAP applicants opt-in to data sharing by answering an extra question on the LIHEAP application form.

- Local AAAs follow-up with the LIHEAP recipients in their area to screen for LIS and MSP eligibility and offer application assistance.

Partnership Example: Oregon

- Benefits Enrollment Center in Hillsboro, OR (outside Portland)

- Built strong partnership with local Community Action Partnership
  - CAP trained BEC on completion of LIHEAP applications
  - Special cover sheet for BEC applications
  - Open communication between CAP staff and BEC staff

- Results: Processing time on BEC applications dropped from over two weeks to less than 5 days, sometimes as little as one day

Barriers to LIHEAP Access for Seniors

- Requirements to appear at the local agency in person
    - No public application available
    - Face to face interview required

- First-come, first-serve challenge
    - Difficulties with waiting in line
    - Extra transportation arrangements required

Are Alternative Procedures Possible?

- Requirements to appear at the local agency in person
  - Ability to apply by mail
  - Telephone interviews

- First-come, first-serve challenge
  - Early application window for seniors
  - Partner with other agencies to create more application locations

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Please Be in Touch

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