



# Benefits Enrollment Best Practices

NATIONAL CHURCH RESIDENCES

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National Church Residences (NCR) was founded in 1961 out of a commitment to serve older adults' housing, health, and human service needs and serves seniors of all faiths, race, and national origins. NCR is the largest not-for-profit owner and manager of affordable housing for seniors and other at-risk populations in the nation with over 23,000 housing units and 340+ properties in 25 states. NCR believes that safe, decent, and affordable housing is an important platform for creating a system of care and a culture that improves the health, wellness, and self-sufficiency of low-income and vulnerable populations. Unlike other providers of affordable housing, our strategic approach reaches far beyond just providing safe affordable housing. NCR is focused on breaking down barriers to successful aging not only for vulnerable seniors living under our rooftops, but for seniors within the greater community as well, as we know we will never be able to provide enough affordable housing to meet the need. Our vision is to advance better living for all seniors, enabling them to remain home for life, which is accomplished by meeting seniors where they are and providing critical wraparound services they need to thrive from the place they call home, wherever that may be.

## **Proposed Benefit Enrollment Center (BEC) Model**

National Church Residences is committed to transforming the way that seniors and others live and thrive with an overarching objective to advance better living for all seniors, enabling them to remain home for life. To accomplish this objective, we employ a holistic approach with services that span the health care spectrum, resulting in the best possible care for each individual. Service Coordinators play an essential role, linking residents to community resources provided by community partners. On the Near East Side of Columbus, we implemented our Home for Life Program—an innovative intervention addressing the social determinants of health that enables seniors 65+ to age in place while lessening the burden on their family caregivers. The overarching goal of Home for Life is to keep seniors healthy in their homes for as long as possible by meeting them where they are, comprehensively assessing their needs and connecting them to appropriate resources. Benefits enrollment was natural extension of the work we are already doing in the area. This project helped us to address a critical need for benefit enrollment assistance in the zip codes of 43205, 43203, 43206 and 43219 on the Near East Side of Columbus, an urban area in decay identified by the Kirwan Institute for the Study of Race and Ethnicity as displaying High Senior Vulnerability and Low Average Life Expectancy. This program enabled us to increase the financial resources available to impoverished seniors and ensure seniors have the resources in place for future recertification.

National Church Residences' approach to implementation of the BEC included the utilization of our current Home for Life model of service delivery taking place on the Near East Side of

Columbus and tailoring it to specifically focus on assisting seniors to apply and recertify for benefits. The Home for Life model is a proactive model that places Service Coordinators in the community to provide support to the most vulnerable seniors in order to overcome social determinant factors impacting their health and well-being. Benefits enrollment has consistently been one of the key needs identified by Service Coordinators within Home for Life assessments of seniors.

Some key partnerships that supported our implementation as a BEC are below:

- **Westerville Firehouse:** An existing partnership with this community includes an NCR Service Coordinator (SC) to accompany local emergency personnel on 911 calls that have been identified to have high acuity of needs due to falls, limited technology, and various issues related to aging. Armed with BEC tools, the SC completed necessary screenings and then made the referral to the BEC Specialist to complete additional applications.
- **Local university internship:** Through our existing partnership with The Ohio State University (OSU) at our Champion Intergenerational Adult Day Center, two OSU interns were recruited to assist with the BEC and supported the Benefits Enrollment Specialist.
- **Faith-based organizations, food pantries and other community partners:** Within the community, NCR has established relationships with faith-based organizations and food pantries such as Victory Ministries, Broad Street Presbyterian Church, Southside Ministries, United Methodist Church, St. Phillip's Episcopal Church as well as attended community health and wellness days, farmers markets, local health systems, clinics, and Senior Housing and Community Action Agencies. Additional informal relationships exist with various Senior Community agencies, such as Area Agency on Aging, Councils on Aging, state and local governments and disability networks.
- **Peer volunteers:** NCR regularly attends community events sponsored by different organizations throughout the community to outreach to local seniors. As part of NCR's outreach efforts, the Benefits Enrollment Specialist often was accompanied by peer volunteers who were supported through the BEC and wanted to share their experience and encourage other seniors to receive support.

## Challenges and Best Practices

**Challenge:** As a trusted and well-known provider of affordable housing and supportive services within Central Ohio, referrals to National Church Residences BEC through community partners and collaborators were plentiful, with a much larger number of seniors presenting a need for benefits enrollment assistance than originally anticipated and could be supported through our single Benefits Enrollment Specialist. Early on, many of these referrals came from seniors in need outside of our original targeted geography on the Near East Side of Columbus. As an organization centered on advancing better living for all seniors, no senior was denied assistance. Additionally, with National Church Residences owning or managing 41 senior affordable housing communities in Central Ohio, we saw potential to make widespread impact through further expansion to low-income seniors residing in these communities.

**Best Practices:** To address the challenge of the high number of seniors and adults with disabilities referred to the program and assist individuals referred outside of our original targeted geography we:

- Received NCOA's approval to expand our targeted area to include all of Central Ohio so every individual referred to the program was provided assistance.
- Hired an additional Benefits Enrollment Specialist to assist with screenings and applications/recertifications for benefits.
- Trained 17 of our current Central Ohio Service Coordinators residing in our senior affordable housing communities to utilize the BenefitsCheckUp® platform to assist seniors within their communities.

**Challenge:** As NCR incorporated the BEC work in the daily work of Service Coordinators, developing training materials and working with the Service Coordinators to learn how to effectively utilize the BenefitsCheckUp® platform has been an ongoing hurdle. Training was key to our expansion to meet the growing need of BEC.

**Best Practices:** To address the challenge of training and supporting our Service Coordinators with utilizing the BenefitsCheckUp® platform and providing ongoing benefits enrollment screenings to our seniors we implemented several strategies:

- Created and disbursed training manuals and held half day training sessions available on two different dates open to all Central Ohio Service Coordinators.

- Scheduled monthly internal Technical Assistance calls with the Service Coordinators and lead Benefits Enrollment Specialist.

**Challenge:** The COVID-19 pandemic created an unanticipated program hurdle as program outreach and support efforts could no longer take place in person.

**Best Practices:** We have learned so much throughout the course of this program and have prioritized this initiative as an organization with hopes of expanding across our National Church Residences 340+ senior housing communities.

- We have been strategic with modifying the program to support seniors by completing screenings, applications and outreach initiatives by telephone. Through our partnerships with local faith-based food pantries, we have continued to promote the program at their outreach initiatives' by including flyers and educational information within food boxes distributed to seniors.
- Our Benefits Enrollment Specialists have joined the COVID-19 Round Table through Brookdale Assisted Living available to all community organizations and community residents as an open forum to discuss what local resources are available and how we can effectively partner with one another to support our community through this crisis.
- NCR has partnered with Columbus Metropolitan Housing Authority on a joint initiative focused on establishing virtual health and wellness webinars to provide community seniors with resources on benefits enrollment, mental health services, cooking classes, medication review, etc.
- NCR has kept in close contact with the faith-based organizations and ministries we worked with prior to COVID-19 through emails and phone calls. We are working to adjust our communications and promoting organizations to refer seniors to us via email or phone as we no longer are able to effectively perform physical outreach.
- As NCR is a large organization with many service lines and divisions, and as we continue to look to creatively outreach due to COVID-19, we have continued to provide education regarding the BEC internally and have received more referrals for example from our own community nurses, hospice staff and property managers.

- NCR recently has been working with volunteer chaplains and our sales department to collaborate with local pastors throughout Central Ohio to provide benefits to the seniors in their congregation. We are in the process of coordinating these efforts.

## Client Stories

### Mark's Story

The Benefits Enrollment Specialist met Mark Green at the Broad Street Presbyterian Church food pantry. Mark is a 64-year-old male who had previously been employed with Life Care Alliance, an agency in Columbus, Ohio that provides a host of resources and services for Ohio residents and seniors, including Meals on Wheels.

Mark was diagnosed with prostate cancer in May of 2010 and continued in his employment until he retired in October 2018 due to his disability. When the Benefits Enrollment Specialist met Mark at the food pantry, he did not have any benefits or income.



*Mark Green*

The Benefits Enrollment Specialist immediately scheduled Mark for an appointment to enroll him in benefits. Mark had applications completed for Medicaid, SNAP, and Social Security retirement and disability income. Mark has since been approved for SNAP, Medicaid, and SSA retirement. His SSDI application is pending.

Mark says that the Benefits Enrollment Specialist completed his applications online and then provided the information that was needed to get his benefits processed. Mark stated, "If it had not been for the Benefit Enrollment Specialist signing me up for benefits, I would still be without benefits. I am eternally grateful for meeting the Benefit Enrollment Specialist at the Food Pantry and getting signed up for benefits."

### Ervin's Story

Ervin Locke came into the Benefits Enrollment Specialist's Office depressed and feeling hopeless. The Specialist had previously assisted Ervin with his Medicaid application. Ervin was told that he was ineligible for Medicaid and the Medicare Savings Program. He asked the Benefits Enrollment Specialist if they knew of any programs that may be able to help him.

The Benefits Enrollment Specialist began to review Ervin's financial information and knew that he was eligible for both Medicaid and the Medicare Savings Program. The Benefits Enrollment Specialist reached out to contacts at Franklin County Job and Family Services to discuss Ervin's case. After researching his case, the County found that the application that was submitted was not processed accurately and that Ervin was eligible for both programs.

This is a prime example of the effectiveness of the BEC at National Church Residences advocating for the resident and assisting him in obtaining his benefits. In addition the resident was reimbursed \$271.00 and will now receive a monthly benefit of \$135.50 being added to his monthly benefit amount.



*Ervin Locke*

### **Frederick's Story**

Frederick Carter is a 67-year-old African American who lives at Poindexter Place in Columbus, Ohio. Mr. Carter was employed through the AARP work training initiative and worked at the recreation center across the street from his apartment complex. Due to COVID-19, the recreation center was closed and he was no longer able to work. His only income was Social Security at approximately \$800 per month. Mr. Carter needed assistance for food and contacted the National Church Residences Benefits Enrollment Specialist.

The Benefits Enrollment Specialist completed the SNAP application for Mr. Carter and he was approved to receive SNAP. In addition, Mr. Carter was able to get additional food assistance due to the COVID-19 increase in SNAP benefit. His situation is a prime example of the typical senior currently in need of assistance through the BEC. This benefit made a difference in his budget and helped him to offset the loss of income during the COVID-19 pandemic. Mr. Carter states he is grateful for the BEC and the Specialist for helping him apply for SNAP benefits.