

Native American Disability Law Center

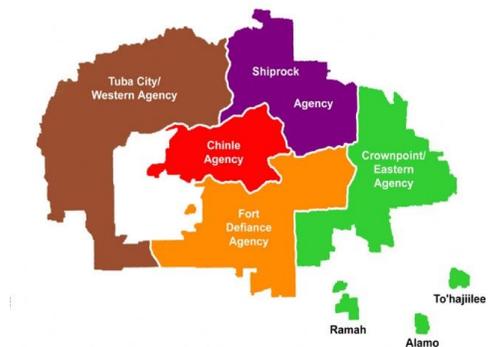
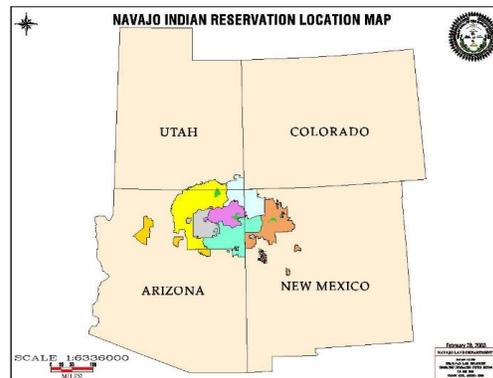
Benefits Enrollment Center Best Practices Report

2019

Introduction

The mission of the Native American Disability Law Center (the Law Center) is to advocate so that the rights of Native Americans with disabilities in the Four Corners area are enforced and strengthened to create balance and harmony within their community. The Law Center was created in 1994 as a part of DNA – People’s Legal Services, the largest Indian legal aid organization in the country. It was established as a separate private, non-profit organization in 2005. It is a part of the Protection and Advocacy (P&A) system and is the only one of the 57 P&As in the United States serving exclusively Native Americans. P&As are dedicated to the ongoing fight for the personal and civil rights of individuals with disabilities and ensuring that those individuals with disabilities are successful in exercising their rights to make choices and contribute to society with the goal of living independently. The Law Center was created to address the unique cultural and legal needs of those with disabilities living in the Four Corners region.

The Four Corners is a region comprised of southwest Colorado, northwest New Mexico, northeast Arizona, and southeast Utah, where the four corners of the state boundaries meet at right angles. In Navajo, the geographic entity with its legally defined borders is known as Naabeehó Bináhásdzo (Navajo Nation) which is subdivided into five agencies that are geographically and politically divided into a total of 110 chapters. The chapters are sub-governmental entities within the Navajo Nation delegated to address local issues pertaining to the land and health status of their respective chapter population. The chapters are organized by the Navajo Nation agency, state, and counties they encompass.



The Native American Disability Law Center's typical service area is defined more by the exterior boundaries of the Navajo Nation than the state lines of the Four Corners region. This service area also encompasses the Hopi reservation, which is surrounded by the Navajo Nation. Over the past year, we have focused our Benefits Enrollment Center (BEC) services on the New Mexico portion of our service area, limiting assistance to those who are typically members of our client community and would potentially benefit from the project.

Proposed Benefits Enrollment Center Model

The 2010 U.S. Census concluded that 20% of Native Americans have a disability, which is the highest rate of disability of any ethnic group in the United States. Based on that rate, there are approximately 60,000 Navajo with disabilities across the Law Center's service area. The 2010 census data also shows close to 19,000 Navajos are over 60 years old; it also indicates that 70% of the Navajo elders have a disability.

The Law Center is uniquely positioned to provide culturally and linguistically appropriate benefits enrollment services because of our history of working in the community and with other organizations. **Based on our experience, Native elders are quiet and reserved. When conversing with a Native Elder, one has to** become familiar with local communication styles and modify communication appropriately; this frequently involves slowing the rate of speech and being careful to listen, and not interrupting. For many Native cultures, direct eye contact may be considered rude and disrespectful.

Our strategy was to first educate and inform our target population, and work with those tribal entities who interact with the target population. Most elders like the personal one-on-one interaction with other individuals. The strategy included:

- Disseminate information by identifying and targeting locations where these individuals would be. The collaboration was to include Navajo communities across northwest New Mexico on or near the Navajo Reservation. The objective is to create or increase the awareness and connection with the Native American elders and those with disabilities seeking benefits in San Juan and McKinley Counties.
- Contact agencies that serve individuals with disabilities and elders, such as the San Juan Center for Independence and the local Senior Centers in and around Farmington, New Mexico. The Senior Centers were prime

locations where we could reach out to a high volume of Native elders. There were about five within a 20-mile radius of Farmington, NM. There are also 30 Senior Centers within the Navajo Area Agency on Aging on the Navajo Nation within the proposed service area. The projected plan was to extend our services into these nearby communities in Northern New Mexico to increase knowledge and understanding through presentations and disseminating brochures and information for the Law Center's services and create a working collaborative relationship with other community-based organizations that serve this community.

- Publicize the BEC in a non-stigmatizing, culturally appropriate manner. Since the project focused on serving Navajos, we created culturally appropriate posters and postcards with a tagline written in the Navajo language which read "Shiká adóol woł ish nizin?" which means "Do you need assistance?" These postcards provide information about the Law Center's mission and services offered and are left at the Indian Health Service clinics, Chapter Houses, Veteran Offices, and local businesses.
- Utilize other media outlets, such as the local papers, the Navajo Times, the Farmington Daily Times, the Hopi-Navajo Observer, and the Gallup Independent and the Law Center's Facebook page. We created bilingual PSAs for a regional radio station. We also did a mail distribution where we sent out 100 postcards to current and past clients.
- Create an outreach plan to determine how to translate benefit enrollment services in Navajo and educate the elders about application and use of benefits. In the beginning phases, the Law Center Staff gave group presentations, distributed localized information, and held one-on-one meetings. As individuals were enrolled, the Law Center Staff followed through personally with each client, making sure individuals understood and knew how to use the available services.

Challenge #1

We were not able to secure volunteers for this project. We contacted the local colleges, which sponsor service-learning projects and did not receive any response. We were very specific about the volunteer(s) we were looking for, providing guidelines such as: the length of shifts, flexibility with their schedules, available days, and preferred them to be fluent in Navajo but it was not required. We also reached out to local clubs and groups.

Challenge #2

On several occasions, we noticed that many of the elders became impatient or were limited with time, therefore, we assigned additional staff to work the outreach events and created an intake application using the key public benefits questionnaire for New Mexico. The intake application was much quicker and gave us an opportunity to interact with the individuals.

Challenge #3

When traveling to the rural areas of the reservation, we were not able to utilize the BenefitsCheckUp.org website due to poor or insufficient wi-fi connections. We considered using a hotspot, but the internet speed would depend on where we were going to be and how much cell service coverage was available. Due to the poor internet connection and cell coverage in these rural regions it was time consuming to download the webpage.

Challenge #4

While providing outreach in the rural areas of the Navajo Reservation, we faced barriers such as lack of trust from the Native elders. On a few occasions, it took 3 or 4 encounters to establish trust and begin a dialogue with certain elders. Some Native elders were very guarded about sharing their personal information and were discouraged about re-applying for benefits, since they were previously denied. We also found that since we were not visible in their community, the elders have a higher level of distrust and it is essential to build trust with specific communities in order to work effectively with Native American elders. One way to build a strong and trusting relationships is to maintain a consistent, visible presence within their community. Additionally, the strong relationship we built with the Navajo Family Caregiver Support Program, which is a part of DALTCS, helped establish our relationship with many elders.

The majority of the Native elders do not have access to a computer as some lack electricity in their homes, the computer skills, or knowledge to access information online. Once we complete an application online for benefits, such as SNAP, they have no way to check if they have been approved for benefits. In some cases, the programs operated by the Navajo Nation, such as Low-Income Home Energy Assistance Program (LIHEAP) and Weatherization, run out of funds and they would be unavailable again until the next fiscal year, leaving individuals without resources.

Challenge #5

The combination of state, federal, and tribal benefits provide unique challenges in assisting Native elders. In trying to educate about benefits, we experienced some difficulty in explaining particular programs. This is very common with Medicare, especially during the open enrollment period. Having an annual enrollment period is confusing for many Native elders. Some elders may have Medicare but are not aware of the scope of Medicare coverage. A majority receive most of their medical care from the Indian Health Services (IHS). These clients are not familiar with the State Health Insurance Assistance Program (SHIP) because they feel the IHS services are enough. There are additional barriers to those who live in rural areas. Accessing SHIP is difficult because of transportation and communication barriers. The applicants report that they feel it is not worth the time and effort to apply for benefits and it is difficult to explain the additional personal benefit. Thus we are not as successful in enrolling many individuals in Part D LIS/Extra Help or the Medicare Savings Programs (MSP) because most Native Americans who are Medicare beneficiaries do not have to pay any out-of-pocket cost if they receive medical care from Indian Health Service (IHS), and are reluctant to enroll in Medicare coverage.

At the beginning of the project, BEC staff realized that the Navajo Nation Commodity Food Program sometimes provided more generous support than SNAP benefits. Also, potential beneficiaries cannot apply for some state benefits such as LIHEAP if they are living on the reservation, and the tribal application is not internet based, so there is an additional step and delay in obtaining benefits. Because of their familiarity with the region and the conflicting program requirements, the Law Center's BEC staff ask the additional questions necessary to determine eligibility and take the time to complete the paper applications necessary to apply for tribal benefit programs.

Best Practice #1

Providing applicants with a follow-up call within the following week after our visits to the senior centers is crucial. After we screened them using BenefitsCheckUp®, we print their benefits report and mail it back to them. Usually, after a few days, we give them a courtesy call to ask if they received their letter. In the letter, it explains that if they need assistance with applying for any of the benefits, we can help them.

Best Practice #2

We provide information and direct services to the Native elders and adults with disabilities in their own community, either directly or remotely via telephone. We provide services in a way they can understand and relate to. It also helps to use some creativity - humor and clanship, which can do a lot to get our program on the neighborhood map and increase enrollment on the Navajo Reservation in Northern New Mexico.

Best Practice #3

Based on our experience with Native elders and adults with disabilities, they need to hear about our program and efforts from several different reliable sources— such as a trusted family or friends, a community elder, or a community health representative—before they will utilize our service or contact us by phone. Mass media is another source people in rural communities rely on such as the local radio broadcast and newspapers. There was a good turnout at one of the enrollment events when a radio announcement ran on a local radio station.



Client Story

Through all the barriers we dealt with, it was very rewarding to assist Mae, an 85-year-old widowed Navajo woman. On our very first encounter at the senior center she visits, Mae appeared unconvinced that we would be able to assist her. Surprisingly, during a follow-up visit, Mae was encouraged by a friend to fill out the SNAP application. She told Mae (in Navajo) “just find out

what they can help you with.” Though Mae was still skeptical, she allowed us to fill out an application for her. The following week, we provided a follow-up phone call and informed Mae that she was eligible for SNAP benefits. Mae was receiving commodity food for quite some time and was very thankful that we were able to process an application online for SNAP. She said “Ahe’hee Shiyazi (thank you, my child)!”

National Council on Aging ■ 251 18th Street South, Suite 500 ■ Arlington, VA 22202
571-527-3900 ■ ncoa.org ■ [@NCOAging](https://www.instagram.com/NCOAging)