

Making Public Benefits Easier to Access

How to Build a Better System

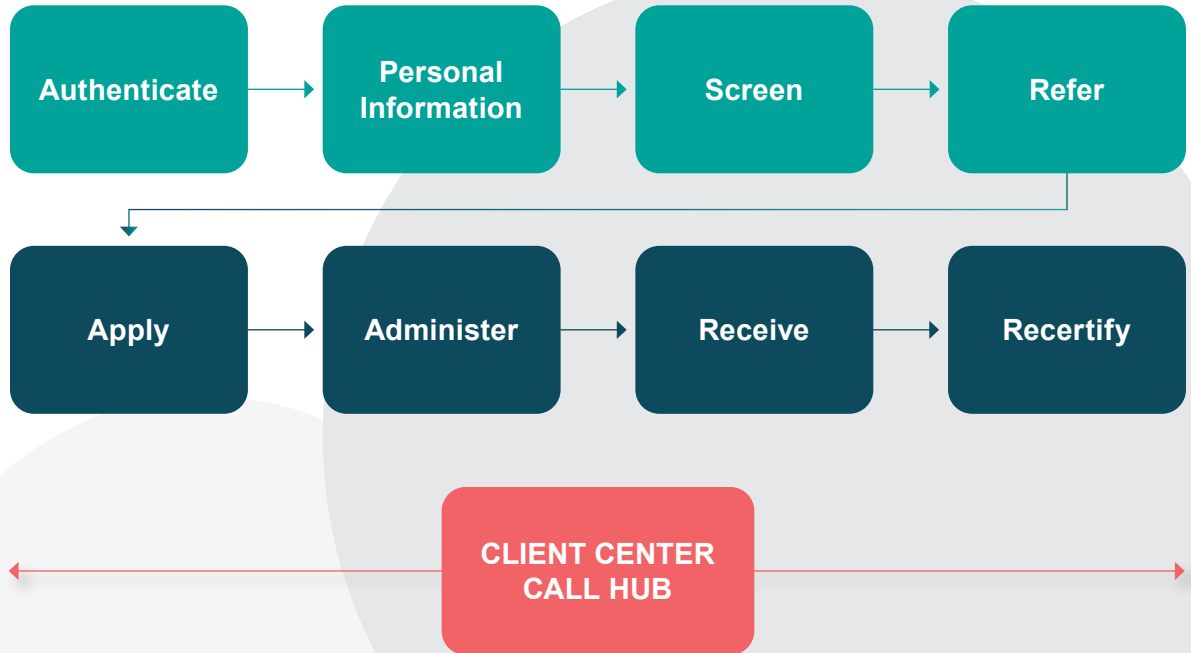
For millions of low-income older adults, the process of applying for public benefits is cumbersome. Yet, benefits are essential to helping them afford the costs of daily living such as food, housing, and health care. On behalf of the National Council on Aging (NCOA) and with funding from the U.S. Administration on Community Living (ACL), L&M Policy Research examined ways that federal and state policymakers can streamline and automate the processes for key public benefits enrollment. This brief is one of four summaries of a larger study.

In This Brief

Benefits systems experts who evaluated a range of existing application tools concluded that a more streamlined system – one that incorporates the automation of eligibility rules as well as the human interactions throughout the screening and enrollment process – could facilitate and ease enrollment into multiple benefits. While some of the elements of such a system are affordable and accessible now to benefits administrators, others may require policy reforms to ease data sharing. This brief looks at the components necessary for a streamlined system and current barriers to enrollment.

The Ideal Coordinated Model

While there is no one solution to streamline the benefits process, a more coordinated model looks to improve these specific parts of the application process:



This ideal coordinated model largely represents the application and enrollment process on the “back-end,” from the perspective of the systems that actually process the applications (i.e., not necessarily from the perspective of the applicant).

The **client hub** and **call center** are the only real client facing elements of the model and can be accessed throughout all steps of the application process (though all of the elements will contribute to the client’s user experience). The client hub is an account portal on a website or mobile device that acts as the “user interface” that shepherds the client from point to point through the process. The call center gives users 24-7 access to a human or automated system to help answer questions and can be supplanted for regional/local assistance or offered centrally as a nationwide solution.

Each of the model elements can utilize a “web service” (data system) or application programming interface (API) to enable many third-party systems to interact with a shared infrastructural process. These services can span states or differ among states. In some cases, the web service does not exist yet. In others, the service cannot exist without significant policy change.

The following section highlights the barriers to streamlining each: part of the enrollment process.

Barriers to Enrollment



Authenticate

Authentication involves using easy-to-remember credentials to verify an older adult's identity and grant them access to benefit applications. Benefit websites may allow older adults to login and verify their identities through a single sign on system using existing credentials from platforms like Google and Facebook, which add a layer of security such as two-factor authentication. It may also authenticate a caregiver or family member to access an older adult's benefit accounts. While single sign on systems are inexpensive to implement, state agencies may be unable or hesitant to partner with companies that can offer them.



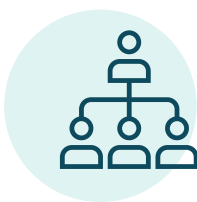
Personal Information

Some applicants might be hesitant to trust benefit agencies with their personal information. That's why an ideal benefits model should ask applicants for necessary information and provide informed consent of how it will be used. Benefit administrators can use software to connect on the back end with agencies like the IRS or state records departments to verify an applicant's income, household size, and assets. Creating workflows to collect personal information should be a low-cost solution for agencies that already use intake forms.



Screen

Screening is the first step of the application process. Benefit administrators can use an older adult's personal information to determine multiple programs they could be eligible for. Eligibility may vary from state to state, and some agencies might be hesitant to display estimates for benefits. But many screening services exist already at a low cost, such as Benefit Kitchen, which provides agencies software to generate dollar estimates and determine eligibility, and BenefitsCheckUp®, which is a free website run by the National Council on Aging.



Refer

The ideal referral service offers closed loop referrals. In a closed loop, older adults search for benefits from local community-based groups, and the referral service is notified whether the older adult received the benefit and if it made an impact. Services such as NCOA's BenefitsCheckUp and local United Ways use software to help applicants narrow down benefit searches by ZIP code or their specific need. But some hurdles for benefit administrators include verifying the quality of the referrals, the time spent maintaining a referral database, and the high costs to access referral databases.

Barriers to Enrollment



Apply

This is the act of sending an older adult's application to a benefit provider and awaiting approval or denial based on eligibility. Created by Code for America, GetCalFresh.org is an example of a direct and simple way to apply for Supplemental Nutrition Assistance Program (SNAP) benefits in California. The ability to implement auto-apply features and share an older adult's application data with other websites can be difficult policy hurdles to climb, but sharing data across programs is affordable in the long run for agencies that find policy solutions to partner with third-party websites.



Administer

This is when a benefit agency notifies an older adult through the client hub whether their application was approved. Unfortunately, there is less transparency about how agencies administer benefits, but there are opportunities to create policies that address and prevent issues along the way that hold up benefit approvals, such as missing eligibility documents.



Receive

This is the act of giving older adults access to their benefits, such as an EBT card for SNAP, and allowing trusted third-party applications to check their account balances. Technology company Propel created a free mobile app called "Providers" to allow older adults to check their SNAP balance on-the-go. However, government agencies are typically hesitant to share information about benefits offered to applicants.



Recertify

Recertification is the process of renewing benefits for older adults after a review for any changes to their eligibility criteria. Older adults may be at risk for being kicked off certain benefits if plan documents, eligibility appointments, and important mail or emails are misplaced. Benefit system experts recommend reviewing what personal information is most likely to change during a renewal, how it connects to applicants who fall through the cracks, and if one-on-one assistance is needed to recertify them.



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