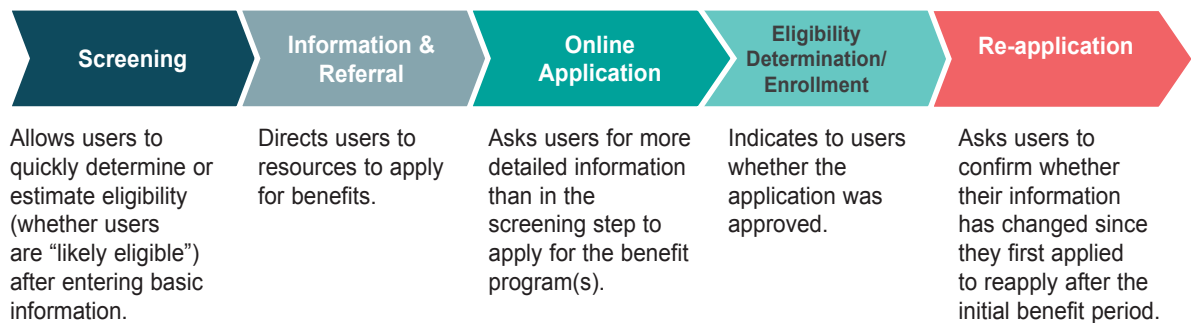## Making Public Benefits Easier to Access

Why Enrolling in Benefits is Difficult

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

Despite the availability of life-saving public benefits, millions of eligible older adults find that the applications are difficult to finish because of complex eligibility terms and confusing language. At the same time, benefits administrators often find policy restrictions, lack of funding, and limited technology can impede an efficient enrollment process. This brief examines why benefits are important for older adults, how many are under-enrolled, and what an assessment of over a dozen online tools revealed about enrollment barriers.

The Benefits Enrollment Process

Screening	Information & Referral	Online Application	Eligibility Determination/ Enrollment	Re-application
Allows users to quickly determine or estimate eligibility (whether users are "likely eligible") after entering basic information.	Directs users to resources to apply for benefits.	Asks users for more detailed information than in the screening step to apply for the benefit program(s).	Indicates to users whether the application was approved.	Asks users to confirm whether their information has changed since they first applied to reapply after the initial benefit period.

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Why Benefits Matter

Access to public benefits can help older adults with low incomes live more independently. Benefits help them afford health care, food, housing, and utility bills. They also can improve health. For example, health care costs are 25% lower for low-income adults who buy food with Supplemental Nutrition Assistance Program (SNAP) compared with those who don't use SNAP.[1]

Older Adults Are Under-Enrolled[2]

Public Benefit Program	% of Eligible Persons Who Are Enrolled
Supplemental Nutrition Assistance Program (SNAP)	42% (persons 60 or older)
Low-Income Home Energy Assistance Program (LIHEAP)	20%[3] (all eligible persons)
Medicare Part D Low-Income Subsidy (LIS)	67% (persons 65 or older)
Medicare Savings Programs (MSP)	63% (persons 65 or older)

One reason for low enrollment is that state benefit websites often lack a comprehensive list of programs to apply for at one time. While more than 30 states have combined online applications for SNAP and Medicaid, that number drops to 14 when adding LIHEAP to the mix.[4]

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[1] Carlson, S. & Llobrera, J. (2022). SNAP Is Linked With Improved Health Outcomes and Lower Health Care Costs. Center on Budget and Policy Priorities.

[2] The 2019 data for SNAP participation numbers are from SNAP Participation Rates by State, Elderly People, USDA FNS, 2022. The 2018 data for LIHEAP are from "Participation in the U.S. Social Safety Net: Coverage of Low-Income Families, 2018", ASPE, 2021. The 2014 data for LIS & MSP are from Take-Up Rates in Medicare Savings Programs and the Part D Low-Income Subsidy, National Council on Aging, 2022.

[3] Percentage represents total percent of all eligible individuals enrolled in LIHEAP in 2018 rather than exclusively older adults.

[4] Code for America. (2019). Bringing social safety net benefits online: Examining online platforms for all 50 states. Code for America.

Barriers to Enrollment

Few applications cater to older adults. Most focus on children and families.

A review of 16 online application tools found only four included the Medicare Savings Program (MSP) and Medicare Part D Low-Income Subsidy (LIS), two benefits exclusively designed to make Medicare affordable. Older adults are more likely to see combined applications for SNAP, Medicaid, and Temporary Assistance for Needy Families.[5] Additionally, for some benefits programs that serve all age groups, the rules governing eligibility for older adults/persons with disabilities may not be built into those online application systems.

Most applications stop short of enrollment.

Because programs have different eligibility requirements, most online tools only screen older adults for eligibility and refer them to other agencies to complete enrollment. Only one tool, ConneCT in Connecticut, allows older adults to go through all five parts of the application process from screening and referral through recertification for Medicaid, SNAP, and MSP.

Most applications are not mobile friendly.

Older adults with limited internet access may rely on mobile devices like smartphones to complete applications. Seven in 10 benefit applications are online, yet nationally, only 3 in 10 benefit applications are accessible on a mobile device.[6]

Applications are not in multiple languages.

Very few online tools translate text into languages beyond English and Spanish. Applicants who speak other languages such as Arabic may need to speak to someone at a call center who can translate.

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[5] King, J., & Ramos, K. (2021). Building the tech-enabled safety net: Public benefits and innovation amid COVID-19. The Aspen Institute.

[6] 2019 Code for America review of Medicaid, TANF, SNAP, Women, Infants and Children, and LIHEAP programs.

Barriers to Enrollment

There is a need for greater balance of human and automated help.

Older adults often need human help with applications. Technology vendor Civilla worked with tech nonprofit Code for America and the Michigan Department of Health and Human Services on a text service for caseworkers to reach applicants about paperwork they needed to complete. Benefit approval rates jumped from 53% to 67%.[7]

Applications are time-consuming and burdensome.

The time it takes to apply for benefits like SNAP and Medicaid varies by state. It takes as long as 30 minutes to apply for three benefit programs in Montana, but as few as 10 minutes for the same three programs in Minnesota. Applicants in several states may also have to click through more than 50 screens to finish online enrollment compared to 25 for Michigan residents who apply for benefits using the state's streamlined MI Bridges application.[8]

Older adults are concerned about privacy.

Older adults may not trust that their personal information will be kept confidential. The Michigan Unemployment Insurance Agency was under scrutiny when it was revealed in 2022 that the agency allowed employees who didn't go through proper background checks to access personal information of state residents who filed for unemployment insurance.[9] While most agencies work diligently to protect users' information, lapses do occur.

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[7] Civilla & Code for America. (2019). Streamlining access to public benefits in Michigan.

[8] Code for America. (2019). Bringing social safety net benefits online: Examining online platforms for all 50 states. Code for America.

[9] Alvarez, S. & Oosting, J. (2020). Michigan unemployment system designed to slow payments working all too well. Bridge Michigan; White, R. (2022, May 18). Michigan unemployment agency failed to protect confidential information, audit finds. mLive.