

# **Ecumenical Social Action Committee, Inc. (ESAC)**

## **Benefits Enrollment Center Best Practices Report**

**2019**

## Introduction

Since 1965, Ecumenical Social Action Committee, Inc. (ESAC), a Boston non-profit, has created innovative solutions to serious problems facing low-income residents, particularly senior homeowners. ESAC offers a client-centered, coordinated approach to stabilize senior homeowners in Boston's most distressed neighborhoods by assisting with:

- Preventing foreclosure through loan modifications
- Accessing emergency heat grants
- Addressing deferred maintenance repairs
- Assessing fall risks and making related modifications
- Making energy improvements and adaptive renovations
- Obtaining fuel assistance, tax abatements, and related benefits to minimize clients' housing costs

Because of its longstanding reputation, ESAC maintains a unique position to counsel seniors about additional benefits. Seniors already trust ESAC to help them with their home repair needs and finances. ESAC also has experience managing applications for a high number of clients.

ESAC serves the city of Boston, but predominantly the southwest region of Boston because that is where the greatest number of seniors resides. A third of owner-occupied units in Boston are headed by seniors. They lack excess income as Social Security payments fail to keep up with the high costs of living in Boston. Among Boston residents age 60 and over, 38% of elderly homeowners experience a high cost burden. Aging in place is preferred by 90% of homeowners, and it portends better health outcomes. It is also significantly more economical than a nursing home placement. For these reasons, ESAC is dedicated to pursuing all ways to greater income stabilization, thereby increasing the likelihood that that seniors can remain safely in their homes.

## Proposed Benefits Enrollment Center Model

ESAC planned an aggressive campaign to attract Benefits Enrollment Center (BEC) participants, including the following:

1. Reached out to homeowners who have been helped by our Senior Home Repairs (SHR) program to see if they are also eligible for any of the five core benefits, or other benefits via BenefitsCheckUp®.
2. Our offices are located in one of the Rogerson Community Residences. Rogerson Communities maintain several facilities in our target area, serving approximately 1700 people. ESAC coordinated with Rogerson Community Residences to serve their residents.
3. Outreach to health care providers in tandem with falls prevention. ESAC began providing materials and presentation on falls prevention to local health centers and local Faulkner Hospital.
4. Participated in outreach events offered by local Aging Services Access Points (ASAPs), senior housing complexes, libraries and community centers.
5. Directed outreach via mailings, calls and social media. The BEC at ESAC hosted monthly coffee hours in-house promoting benefits enrollment for seniors. We notified, by robocall, seniors who are part of our SHR program or our foreclosure prevention program as well as others who advocate for seniors.

### **Challenge #1**

Staffing has been a hurdle for ESAC. For the first quarter of our implementation, we had one Specialist and a Program Manager overseeing the implementation of the BEC. Initially, they were both able to tackle BenefitsCheckUp screenings and outreach together, but over time, it became difficult to continue that way. The Benefits Enrollment Specialist juggled event outreach, information sessions, phone calls to current and new clients, as well as filling out applications. As the clientele began to build, it became more difficult to commit to the follow-up.

### **Best Practice #1**

ESAC reached out to different organizations to get volunteers. For a short time, we had the help of a couple, well-known in one of our targeted communities. They spread the word about our programs, helped organize appointments, and made referrals. Some issues arose with this method, so that the volunteer plan was dropped.

Looking for more volunteers, we found an organization called Ignatian Volunteer Corps (IVC). IVC is an organization that connects volunteers with agencies that are looking for volunteers. Volunteers with IVC commit to 2 full days a week for 10 months of the year. They found a volunteer who is

dedicated and willing to work at our organization. We lost our Enrollment Specialist in the Fall, but we were fortunate to find a wonderful replacement who is enthusiastic and enjoys working with the seniors. She has been very active with outreach in the community.

## **Challenge #2**

Another challenge has been acquiring training on the various benefits and the applications. We want to complete the applications correctly yet also want to make sure that we are representing the benefits correctly to the applicants.

Currently, we are looking into what is involved with being a Navigator. Being a Navigator would allow the ESAC BEC staff to be trained on the Medicaid programs offered in our state, and it would also allow us to have access to the portal to check on the client's application status.

## **Best Practice #2**

In an attempt to learn more about the core benefits and applications, ESAC staff are attending the MassHealth Training Forums and the SNAP workshops that are offered throughout the year. We learned many things about the SNAP program at the training in April 2019. In addition, we continuously learn about the applications when we also ask questions and correspond with our contacts in the agencies sponsoring the benefits, e.g., ABCD (for fuel assistance), DTA (for SNAP). If we are unsure about a part of the application or an exception, we give our contact person a call. This is very helpful. We wish we had such a contact person for the MassHealth application, but do not at this point in time.

In addition, we attend other senior programs/health fairs. This allows us to learn about other agencies that serve this population of low-income seniors and disabled. Then, when we meet with seniors and they ask questions outside of our scope, for example about where they can get help with replacing an appliance or paying for rent, we can offer them some referrals.

## **Challenge #3**

Convincing some seniors to trust ESAC and to go ahead with the application has been another challenge. Given all of the scams in the news involving seniors, many seniors do not want to give the information that we are asking for when we complete the BenefitsCheckUp. Secondly, even when they are trusting, they don't think that they should apply since they don't want to take benefits away from others.

### **Best Practice #3**

We are fortunate because many of the seniors that we help are familiar with ESAC from one of the other programs (Senior Home Repairs, Falls Prevention, Foreclosure Prevention). Letting them know that we are part of the same agency builds trust. We also inform hesitant seniors that they are not taking benefits away from other seniors. If they are eligible, they should go ahead and apply.

Some of those we reach out to have a hard time pursuing certain benefits again. Some people, following the checkup results, say that they once tried to apply but they didn't get the benefit or they were directed to someone whose job it was to help them but they did not follow up or follow through so they decided to give up. It is good to say something like, "It wouldn't hurt to try again" or "the limits have changed". To ease our clients, in some cases, we talk to the benefits office with them on the phone and present the questions.

### **Challenge #4**

ESAC hosts monthly coffee hours in-house. Even though we inform seniors and advocacy agencies, we still do not have many seniors attend. We don't have a strong visual presence to them.

### **Best Practice #4**

We recommend hosting coffee hours for very specific purposes. For example, when we hosted an initial coffee hour for fuel assistance in the fall, we had much better turnout because we could reinforce that this application season was just beginning. We also had very good luck when we hosted an event at a subsidized residence building near us. Many people did not realize that renters, even when heat is included in their rent, may still qualify for fuel assistance. We were able to host a successful event at this residence and complete applications for over 20 applicants in one morning. We intend to host coffee hours at additional rental residences like this one for the next fuel assistance season.

### **Challenge #5**

Following up on applications and ensuring that they are completed continues to be a challenge. Almost 40% of applications are not completed because the applicant has either not answered the phone for the interview (DTA calls

applicants for interviews) or not sent in the appropriate documents. Many of these remain incomplete because the client does not want to bother to find the documents. As the advocate, ESAC also doesn't always receive information about what is missing from the application.

### **Best Practice #5**

Fortunately, ESAC was able to become an intake site for Fuel Assistance applications as well as an Outreach Partner for the SNAP/DTA program. This has made it much easier to follow up on applications. We have contacts at these agencies, and we can call them to see what is holding up the application or causing the denial. This allows us to advocate for the seniors much more effectively.

The online application for SNAP is beneficial because we can upload the documents directly to the applicant's portal. Many of the documents (e.g., Social Security benefit letter, utilities, etc.) that are needed for the fuel assistance application are also needed for SNAP, so it is quick to download these to the SNAP application as well.

### **Client Story**

ESAC received a call from a partner organization requesting benefit resources for their client Frederick. Frederick was just released from the hospital after experiencing an aneurysm. We were advised to assist Frederick with health benefits. Frederick needed SNAP, Medicare Part D, and MassHealth as a supplement. Frederick receives \$954 a month from Social Security. He pays \$285 with a higher medical cost which fluctuates depending on the prescription drug. Though Frederick was receiving assistance from his daughter, he was unsure how to pay for his fluctuating prescriptions as well as keep food in the refrigerator.

ESAC scheduled a home visit with Frederick, who was screened and received help to apply for SNAP, Medicare Part D, and MassHealth. We spent 2 hours on the phone with Medicare updating his plan and in order to apply for MassHealth as a supplement. Frederick was approved for SNAP with the maximum benefit amount of \$192 and Medicare Part D plain was approved, now his prescription will only cost him \$0 - \$3. He was approved for MassHealth as a supplement, allowing him to get a personal care attendant to assist in housing maintenance.



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