Reaching Rural Populations: Human Resource Development Council, IX (HRDC)

Senior SNAP Enrollment Initiative Best Practices Report

April 2020



Introduction

he Human Resource Development Council, IX (HRDC), founded in 1975, is a nonprofit organization dedicated to building a better community in Southwest Montana. We work with over 11,000 people of all ages and situations to improve their lives. Our mission is to instill hope, develop resources, design solutions, and change lives. We envision a place where poverty has no impact because opportunities and quality of life are equally afforded to everyone.

Our family of services addresses pressing human need in the following areas: Food and Nutrition, Housing and Homelessness, Child and Youth Development, Senior Empowerment, Community Transportation, Home Heating and Safety, Community Development, and Economic Development. Our innovative solutions foster sustainable results to social and economic challenges.

HRDC's Outreach Strategy

HRDC proposed to enroll seniors in SNAP through community involvement and outreach specifically supporting our partners in frontier counties. We continue to partner with existing Area Agencies on Aging and train their staff on best practices in reaching vulnerable seniors. Some of our best outreach events include partnering with other programs such as SHIP (Medicare Counseling) and Senior Medicare Patrol (Preventing Medicare Fraud and Abuse). We increased marketing and direct mail to seniors that do not typically visit senior centers. We also worked on other collaborations with public libraries and Montana State University Extension to host a senior nutrition expo to encourage healthy choices and recipe swaps for seniors.

We continue to use our current strategies to enroll seniors in SNAP, which include:

- Providing simple materials that reflect the local benefits such as a list
 of grocery items that show how much the minimum benefit can buy.
 Included are items on the grocery list that are not usually found in the
 senior commodities and/or emergency food boxes
- Sharing success stories that we have experienced firsthand
- Comparing the minimum SNAP benefit amount (\$16/month) to cost of a prescription or gas in their car

- Letting seniors know the monthly amount is not a use it or lose it each month; they can save up for larger purchases
- Connecting SNAP benefits to other resources such as LIHEAP (energy assistance) and QMB Medicaid. This has been vital in addressing not only food insecurity but providing additional resources. It is sometimes easier for a senior to accept heating assistance or having their Medicare premium paid each month than SNAP
- Explaining that they have paid into SNAP through taxes; they are not taking away from children or families
- THINK \$16 A MONTH ISN'T
 WORTH IT?

 1 DOZEN EGGS
 + 1 GALLON MILK
 \$3.36

 + 2 POUNDS BARKANAS
 \$1.40

 1 POUNDS BARKANAS
 \$1.40

 1 POUNDS BARKANAS
 \$1.40

 1 LOAF OF BREAD
 \$1.39

 2 POUNDS OF CARROTS
 \$1.52

 EVEN IF YOU ONLY QUALIFY FOR THE MINIMUM,
 A LITTLE ASSISTANCE GOES A LONG WAY.

Sample outreach flyer showing what can be bought with minimum SNAP benefits

- Sitting down and helping them with the application process – acknowledging that the application is tedious and intimidating. Taking the necessary time to help them
- Partnering with the Senior Medicare Program (SMP) for an outreach event can provide an "icebreaker" especially in the rural areas. All seniors have Medicare and it is easier to ask questions or approach a presenter. This then allows for the senior to also enquire about SNAP without feeling insecure
- Explaining to seniors that HRDC is neither the Office of Public
 Assistance nor a government agency helps seniors understand that our
 overall goal is to provide and/or identify available resources they have
 earned and deserve
- During presentations and outreach events we invite seniors to pick up applications for neighbors or friends

Challenges

The biggest challenge we encountered was the statewide closure of 19 OPA (Office of Public Assistance) offices mostly in rural communities. These closures resulted in frustration, lack of trust, and sometimes refusal to complete the application process. For many, the process did not outweigh the benefits, resulting in fewer seniors completing the applications. Our partner

organizations were not able to use the best practice of accompanying a senior to a SNAP meeting due to closed offices. Travel time and mileage to the closest open OPA office could be over 100 miles away.

Additional challenges included:

- Over 3-hour hold times for interviews and recertification
- Lack of adequate minutes on Trac Phones
- Struggles with hearing loss and understanding representatives on headsets
- 3000+ customers in the queue for customer service, including interviews
- Interviews not completed on time application process had to be redone
- Cellular service in rural areas was often inconsistent and spotty

Best Practices

The SNAP enrollment effort resulted in several best practices:

Aging Well: Through a collaboration with Belgrade Senior Center, Belgrade Public Library, and Bozeman Health, HRDC provided a health and wellness event for older adults in May 2019. The event included a variety of services and resources such as health screenings, food bank, energy programs, transportation, health department, community clinic, farmer's market, senior housing, Alzheimer's Association, Senior Corps programs, MSU Extension, Dementia Friendly 406 and Low Vision Center. It also featured Health and Wellness Talks: "Stroke Care", "Happiness...Not Stigma: Mental Health and the Older Adult", "Accessing Wellness with the Self-Management Toolbox", and "Dementia - You Don't Have to Do it Alone."



Sample flyer from the successful Aging Well event

- HRDC Senior Programs recommends implementing SNAP screening as part of the intake process across all staff and programs.
- HRDC Senior Programs recommends partnering with other initiatives and efforts to address food insecurity. HRDC was invited by Montana No Kid Hungry to recruit seniors dealing with hunger and hardship to become advocates and feel empowered to be part of the solution. Amplify Montana, sponsored by Montana No Kid Hungry, is an initiative to engage low-income Montanans in conversations around the challenges they and their communities face, while also identifying individuals who want to become advocates.
- Continuing grassroots efforts by retraining new staff in rural partnerships. HRDC continues to promote SNAP benefits with other programs and services such as Medicare Counseling, Senior Commodities, Meals on Wheels, SMP, Energy Assistance, etc.

SNAP Client Stories

Don is a slim, 6'3", 77-year-old retired long-haul truck driver from Brooklyn who moved out to rural Montana with his wife in 1973. They thought they found Heaven! They lived a simple but happy life and although they were far from wealthy, they were comfortable. She passed away recently and as of late he has found himself struggling with the cost of living increases not matching his fixed income. On April 3rd, an HRDC counselor had a SHIP appointment with Don, who was interested in finding out whether he was eligible for Extra Help and the Medicare Savings Program. We completed both of those applications and discussed SNAP. He asked about whether SNAP used to be called food stamps, and told him it did, he quickly declined. We had just enrolled in Extra Help so that the premium payment would cover the requirement of enrollment of a Part D prescription plan even though he currently didn't take any prescriptions. The counselor explained to him that he was obviously a man who didn't relish the idea of visiting doctors and really tried to keep healthy by physical activity and eating well. HRDC suggested that he would be able to afford more healthy foods if he had a SNAP card to assist with his grocery purchases. We talked about farmer's market coupons and what types of grocery items he could purchase with SNAP. (He bashfully boasted that between his mother and his wife, he could cook a darned good roasted chicken!) As he was leaving, the counselor suggested Don think about it. A few days later he called back and said that he thought about it and decided it was a good idea. We completed his application and are waiting to hear how much his benefit will be. For

- Don, discussing the benefits of eating healthily as a way of participating in his own health was successful tool that convinced him to apply for SNAP.
- Recently, Odessa, a 74-year-old woman came to our Livingston HRDC office inquiring about help with foreclosure. We completed a full intake and were able to identify several needs we could help with in addition to the foreclosure. She had recently been laid off from a job of 20 years and had no income except for her Social Security, which barely covered her expenses. We explained the SNAP benefits, and that HRDC could help her complete the application. She was hesitant at first, voicing embarrassment of being in this position. After completing the application, she still voiced concerns of having to use "food stamps" and going into the OPA office. Before reassuring her, the counselor explained the EBT card and that no one in the checkout line would be aware of her payment method. HRDC also let her know that they could accompany her to the next day's OPA appointment if that would ease her anxiety. She accepted the offer and it was a success! She qualified for \$199 a month in benefits, the highest amount awarded for a household of one. She has since stopped into the office, letting us know how much the SNAP (and energy assistance) benefits have helped.
- Lucy is 77, married, and still working part-time as a self-employed hairdresser to assisted living clients. Her husband John has dementia. With his increased level of care, the hours that she is able to work away from home has decreased. She and John had SNAP and somehow missed the recertification deadlines. She tried calling the SNAP hotline but could not get through. She tried going into the local OPA office on her day off but could not be seen. She became overwhelmed and wasn't sure what to do. With our visit during Medicare's Open Enrollment, we not only reapplied for SNAP but the Medicare Savings Program, LIEAP, and Extra Help. Even though Lucy is very organized, John's care and her own illness left her feeling overwhelmed and vulnerable. We were able to assist with reapplying for SNAP and submitted the application for her. She called to let us know that she and John will be receiving \$34 per month in SNAP benefits but also qualified for additional assistance through the other applications we submitted.
- Robert was a self-sufficient business owner for years. Recent significant health issues drained his retirement and savings. He came to our office referred from our in-house agency financial coach. We assisted him with applications for Extra Help, MSP, SNAP, LIEAP, and property tax assistance. At the beginning of the process we complimented Robert on how much he was doing to tackle the hurdles

of his financial situation and that he should feel proud of all his hard work. (A lot of applications.) He said in response that he felt defeated and ashamed by having to ask for help. On his way out, we asked him to check back after he heard back from the applications we submitted, including SNAP. About six weeks later Robert made an appointment and came back to say that he had, in his words, "a lot of wins." When asked what he meant by that he said that getting Extra Help, getting SNAP and MSP and energy assistance gave him encouragement to keep going. He was actually really happy as we talked about all of his "wins." Robert specifically felt good about being able to use his SNAP EBT card at the Winter Farmers Market to double his SNAP dollars for fresh local foods. This was important to him to access good food again. We talked about feelings of empowerment and regaining control after feeling so powerless and hopeless. Besides helping Robert to improve his financial stability, his overall outlook on life improved. He stated that he was eating better and sleeping better and had more good days than bad.