Making Public Benefits Easier to Access

What's Working Now: Spotlights from the Field

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 in a larger study and highlights real world examples of components of an ideal tool framework.

In This Brief

To get a deeper look at what helps older adults the most in completing the benefits enrollment process, this brief will look at the benefits, policy gaps, technological capabilities, and key costs of eight existing services and tools based on publicly available data and interviews with stakeholders. These existing services and tools span five elements of an ideal coordinated benefits system.

Elements of an Ideal Coordinated Tools Framework	Examples of Services or Tools
1. Call Center	• **Benefits Data Trust** • **211**
2. Authenticate	• **Login.Gov** • **Google SSO**
3. Screen	• **Benefit Kitchen Screener/API** • **BenefitsCheckUp**
4. Refer	• **Unite Us**
5. Apply	• **MRelief** • **Civilla - MI Bridges application**

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1. Call Center

Call center services can support potential enrollees by conducting eligibility screenings, answering questions, and providing application support.

Benefits Data Trust

What it is

Benefits Data Trust runs benefit centers in seven states that help users apply over the phone for public benefits through one set of screening questions. In nearly 20 years, the trust has screened over 1.2 million households and helped Americans access $9 billion in benefits.

Why it works

Benefits Data Trust's inaugural program in Philadelphia allows users to talk to someone via phone or in person about their application and can enroll applicants in as many as 19 programs. Employees go the extra mile by checking if a user's eligibility data, such as income and household size, qualifies them to enroll in multiple benefits programs. If so, the benefit center notifies the user via mail about other programs they can help them apply for over the phone or in person.

Technology and policy gaps

While staff use an existing client's data to determine their eligibility for other benefit programs, they are unable to capture people who aren't enrolled in any programs. The city of Philadelphia's Office of Community Empowerment filled in that gap with the creation of a mobile benefits access unit to enroll residents in benefits for the first time. Determining eligibility for other benefit programs also would not be possible without the use of data sharing agreements with health care and government agencies. However, it may be a difficult and slow process to get data sharing agreements.

Key cost elements and considerations

Multi-sector funding is necessary to establish new Benefits Data Trust centers given the high costs of staff training, information technology infrastructure, a physical office, and more. There is also a level of expertise staff needs to check eligibility data against requirements for multiple benefit programs.

211 Call Center

What it is

These centers connect users to specialists who can refer them to resources on food and housing insecurity, help with utilities, and more via local or state United Way chapters. There are operators in all 50 states and Puerto Rico.[1] 211 provides services to nearly 95% of the U.S.[2] and responded to more than 41 million requests for help during the COVID-19 pandemic in 2020 and 2021.

Why it works

Local 211 systems connect people in need with caseworkers who provide referrals for multiple public benefits to address all their basic needs. In some cases, 211 centers may develop one-on-one relationships with more vulnerable adults to keep them connected to services. 211 resources are also available online, and in some parts of the U.S., users can text 211 to get referrals for services.

Technology and policy gaps

While 211 can refer clients to multiple benefit programs, their capacity to serve everyone varies by program type and geographic area. It is difficult for 211 call centers to track whether clients received services, and one study of 211 referrals found only 36% of clients received assistance from the referral.[3] Data management is also a challenge as the call centers and customer resource management systems that 211 organizations use are not the same everywhere, making it hard to share client information.

Key cost elements and considerations

Training and sustaining a 24/7 call center are expensive, and there is a high risk of staff turnover. Ideally staff would be trained to answer application support questions, as well as handle referrals for benefits.

2. Authenticate

Authentication allows users to use one set of credentials across multiple programs, which can both improve access and reduce consumer burden.

Login.gov

What it is

This is a General Services Administration service that lets users create one account to access multiple government agency websites. The site lets smartphone or computer users verify their identity via two-factor authentication, which requires a login and a PIN number to access an account. It's been integrated into over 300 applications and services, and over 60 million people signed up for Login.gov accounts by fall 2022.[4]

Why it works

There are many resources available to government agencies to integrate Login.gov authentication, and both users and partner agencies can access technical support through online forms or via email. English, French, and Spanish translation is available. General Services Administration staff are also available via phone for tougher issues.

Technology and policy gaps

Thirty government agencies use Login.gov services, but study authors could not locate a complete list of partners using the service. Login.gov mostly aligns with the National Institute of Standards and Technology's Digital Identity Guidelines, but as of publication, it did not offer biometric tools such as fingerprint scans or voice detection to verify identity.

Key cost elements and considerations

A partnering agency can register or use Login.gov for free, but they may need to pay to use Login.gov for programs that are not federally funded.

Google Single Sign On (SSO)

What it is

This lets you log into a website using your existing credentials from popular platforms like Google to confirm your identity.

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[1] Federal Communications Commission (2019). Dial 211 for Essential Community Services. https://www.fcc.gov/consumers/guides/dial-211-essential-community-services

[2] Ibid.

[3] Boyum, S., Kreuter, M. W., McQueen, A., Thompson, T., & Greer, R. (2016). Getting help from 2-1-1: A statewide study of referral outcomes. Journal of social service research, 42(3), 402–411. https://doi.org/10.1080/01488376.2015.1109576

[4] Login.gov (n.d.) Frequently Asked Questions. https://login.gov/partners/faq/

Why it works

Older adults can use existing credentials from sites like Google to avoid creating a new account and password to apply for multiple benefits. They often add a layer of security, such as two-factor authentication. Third-party websites also can ask for these credentials to screen older adults for benefit eligibility, such as Benefit Kitchen's Benefit Screener, which lets applicants use their Google credentials to sign in.

Technology and policy gaps

Government agencies may not have existing policies that allow the use of third-party or privately-owned SSO providers. Additionally, applicants may not trust the third-party platform with their private information, or they may feel it will be used fraudulently.

Key cost elements and considerations

Organizations typically pay fees to use SSOs on a per-user basis but costs can add up depending on the volume of people using an SSO to login.

3. Screen

Pre-screening for eligibility can markedly decrease administrative costs for processing applications and reduce consumer uncertainty and burden.

Benefit Kitchen

What it is

Benefit Kitchen offers a mobile screener and application programming interface, or API, which is a software-to-software interface that lets organizations extract and share data with each other. The API allows Benefit Kitchen to screen older adults to see if their income qualifies for over a dozen local, state, and federal benefits. Benefit Kitchen also provides its API to entities such as nonprofits, hospitals, and social impact groups, so they can screen clients for benefit eligibility. Benefit Kitchen identifies as much as $7,000 in tax credits, discounts, and cash benefits for applicants each year.

Why it works

Benefit Kitchen's pre-screening process determines upfront what benefits users are eligible for without using sensitive data, such as a Social Security number. Users who knew their eligibility status were more informed about the application process and could decide whether estimated benefits for programs like SNAP would be enough or not worth applying for, resulting in less paperwork for benefit agencies. The screening results also can be displayed with other elements of a coordinated model, such as referrals, or within a benefit agency's database.

Technology and policy gaps

The process of updating the algorithms for APIs can be time consuming, and the technology has to keep pace with any changes in benefit-related state and federal policies. The technology also only goes as far as letting users know their potential eligibility. There is no system in place between Benefit Kitchen and partner organizations to track whether applicants received benefits.

Key cost elements and considerations

Benefit Kitchen charges varying subscription fees for the use of its API based on how it's being used. A community-based organization's access to Benefit Kitchen's API will depend on whether it has available grant funding.

BenefitsCheckUp®

What it is

BenefitsCheckUp is the nation's most comprehensive online tool to connect older adults and people with disabilities to benefits. The tool makes it easy to see if a person may be eligible—and then help them find out where to apply online or how to get help from a benefits counselor.

Why it works

Users can start by browsing benefits by entering their ZIP code and choosing the categories that they're most interested in. Once they have made their selections, they have the ability to review their initial results or enter more details to further personalize their options. The free, confidential tool asks additional questions to help determine a person's eligibility and provides a personalized report. Users can then apply online through the agency's website, view more information about the program, or use the contact information provided to call the agency directly. BCU also offers a hotline where users can speak with a live benefits enrollment specialist if they need assistance or prefer to talk to a person.

Technology and policy gaps

BenefitsCheckUp indicates whether an individual may be eligible for a program, but the person still must take the step of going to the appropriate agency to apply. The tool also relies on manual updates, rather than an automated rules engine, to adjust eligibility criteria.

Key cost elements and considerations

BenefitsCheckUp is a free service maintained by the National Council on Aging with support from federal and private funders.

4. Refer

Referral systems – particularly closed-loop referral systems – can increase transparency and care coordination across programs.

Unite Us

What it is

Unite Us created a referral management program that connects health care providers to community-based organizations (CBOs) and transfers referrals from providers to the CBO that can provide services.

Why it works

Unite Us creates client referral records for social service organizations and health care providers, so they can stay in the loop with each other about which services a client is using for help with finances, food, and medical care. Its platform can be integrated with other systems, and as of 2021, Unite Us had networks in 49 states. Between 2020 and 2021, the platform saw a 58% increase in adults ages 45-64 served and a 103% increase for adults ages 65 and older.[5]

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[5] UniteUs (2021). 2021 Impact Report. https://uniteus.com/report/2021-impact-report-2/

Technology and policy gaps

There may not be enough organizations that can provide certain services or needs, as the Unite Us network only includes organizations that agree to use their platform. Unite Us also needs more resources and funding from state and federal agency leaders, as well as private partners to create a closed-loop referral system that follows clients through the entire process of being referred for a service, receiving that service, and necessary follow up.

Key cost elements and considerations

Unite Us charges some of its network partners fees to maintain the technology costs associated with maintaining a closed-loop referral system, but it allows community-based organizations in the safety net to join the network for free. Caseworkers saved an average of 1-4 hours of time a week using the Unite Us closed-loop system.

5. Apply

Simplified and integrated applications can increase cross-enrollment and reduce burden.

mRelief

What it is

This service is accessible in 53 states and U.S. territories, and it has a two-part SNAP application that includes a screener to check for eligibility, followed by a list of the best options to apply for benefits. mRelief also offers a simplified online application in select states, and the option to get application help from a trusted community partner.

Why it works

mRelief streamlines the benefit application process by removing unnecessary screener questions and partnering with community groups to provide both one-on-one and text message assistance to people needing additional help with their applications. Overall, mRelief has secured over $1 billion in SNAP benefits for applicants and over $130 million in SNAP benefits for older adults in 2021 alone.[6]

Technology and policy gaps

Because mRelief is a third-party provider, it met roadblocks with states that forbid such parties from providing signed applications on their client's behalf. mRelief found workarounds, such as adding Authorized Representative Agreements to its SNAP application, so partner organizations can represent their clients, and negotiating with states to allow digital signatures. While the federal Food and Nutrition Service permits the latter, it isn't available as an option in all 50 states.[7]

Key cost elements and considerations

Due to differences in how state and federal benefit programs are run, mRelief's services are not available everywhere. Its eligibility screener is available in all 50 states, whereas access to its simplified and assisted application varies. mRelief's need for human and technology infrastructure to expand its model would be expensive and challenging to implement across other benefit programs.

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[6] mRelief (2021). Annual Report 2021. https://indd.adobe.com/view/615615f7-9d06-4b9e-a440-7cbb6043f653

[7] Karter, C. (2022, August). Blog: Transforming SNAP access through technology and empathy. mRelief. https://www.mrelief.com/blog/transforming_snap_access_through_tech_and_empathy

Michigan Benefits Application System

What it is

This system is the result of a public-private partnership called the Michigan Benefits Access Initiative to update an online benefits portal and streamline the paper version of one of the nation's longest benefit applications. The Michigan Department of Health and Human Services and technology vendor Civilla partnered to make a 40-page application 80% shorter where most applicants who filled out a pilot version could finish within 20 minutes.

Why it works

Civilla and the Michigan Department of Health and Human Services sought user input on how to improve the MI Bridges interface. Previously it took applicants as long as 45 minutes to finish an application, but the redesigned MI Bridges application takes an average of 15 minutes.[8] It's also available in multiple languages and allows applicants to sign up for several benefit programs at the same time, such as state emergency relief and cash assistance.

Technology and policy gaps

With help from the Center on Budget and Policy Priorities, Civilla needed six months to analyze 1,700 pages of federal, state, and departmental policy requirements to make sure the new application was user-friendly and policy compliant. Applicants who tried the redesigned application—especially non-native English speakers—still needed caseworkers to help them complete it, according to four case studies in a Michigan Benefits Access Initiative Findings Report.[9]

Key cost elements and considerations

The public-private funding needed to develop and launch MI Bridges, perform regular system maintenance, revamp the paper application, and conduct user research is estimated at $44 million, according to a Michigan Benefits Access Initiative findings report.[10]

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[8] Core77 (2019). Project Re: Form. https://designawards.core77.com/Service-Design/86102/Project-Re-Form

[9] VIVA Strategy & Communication. (2019). The Michigan Benefits Access Initiative: Findings Report. https://vivasocialimpact.com/wp-content/uploads/2019/10/MI-Bridges-Report-FINAL-Spreads-1.pdf

[10] Ibid.