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NATIONAL COUNCIL ON AGING
Improving the lives of older Americans

National Center for Benefits Outreach and Enrollment

Streamlining Access to Benefits

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About the Center -- Mission

- Increase access to benefits for seniors and younger adults with disabilities by:
  - providing tools and resources
  - generating and disseminating knowledge about best practices and cost-effective strategies for benefits outreach and enrollment
- Focus is on several public benefits that are critical to Medicare beneficiaries with limited incomes and resources
  - Medicare Part D Extra Help/Low-Income Subsidy (LIS)
  - Medicare Savings Programs (MSP)
  - Medicaid
  - Supplemental Nutrition Assistance Program (SNAP)/Food Stamps
  - Energy assistance (LIHEAP)
  - State Pharmacy Assistance Programs (SPAP)
- Our emphasis is on person-centered strategies – once you've found someone, helping them to apply for *ALL* of the benefits for which they are eligible.

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National Center for Benefits Outreach and Enrollment

About the Center -- What we do

- **Training and technical assistance** on effective outreach, screening, enrollment, and follow-up strategies
- **Clearinghouse** on best practices and cost-effective methods for finding and enrolling people in benefits outreach and enrollment
- **Web-based screening and enrollment tools** ***(www.BenefitsCheckUp.org)***
- **Data aggregation and analysis**
- **Fund and support Benefits Enrollment Centers**
- **Provide technical assistance and support to grantees that have received Medicare Improvements for Patients and Providers Act (MIPPA) grants**

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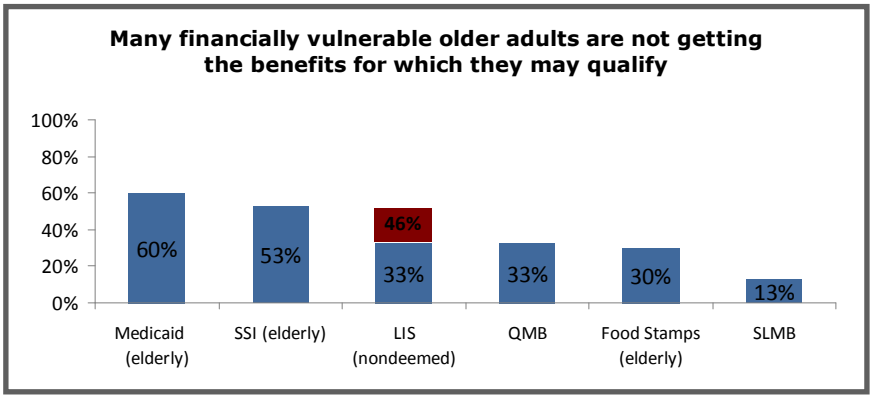
Why does streamlining matter?



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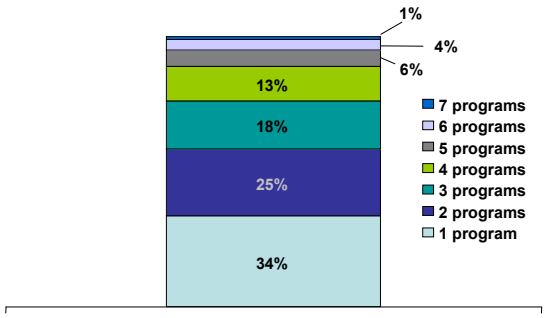
Why streamlining matters (cont'd)

Seniors Eligible for Seven Major Benefits Programs



Note: The seven programs are LIS, MSP, SPAP, SSI, Medicaid, SNAP, and LIHEAP

N=56,051

Source: Analysis of Benefits Check-up data, 2008

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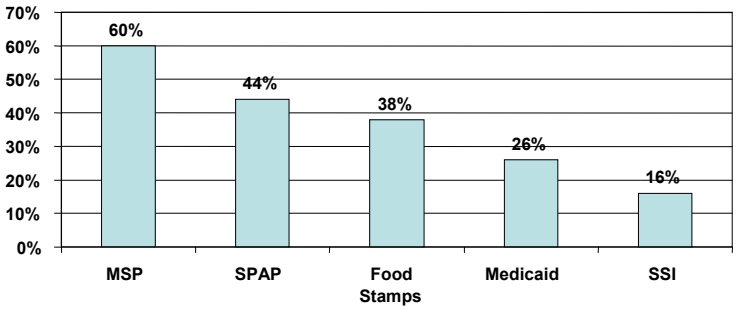
And even further…

Shadow screen results for 2007 LIS applicants:
eligibility for other programs



N = 12,065 seniors applying for LIS benefits using the BenefitsCheckUp tool.

Source: Analysis of BenefitsCheckUp data, 2008.

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Finally…

- Less than 20% of seniors call a separate phone number they are given after they seek information about a benefit

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Where is streamlining happening?

- Federal /national and state levels
- Local/intermediary level

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Federal/state levels: "Express Lane Eligibility"

- Express Lane Eligibility (ELE) = the ability to make eligibility determinations for public benefits programs based on information provided through other government programs or agencies
- Can take multiple forms:
  - Identification
  - Information sharing
  - Deeming or auto-enrollment

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Federal/national and state levels: "Express Lane Eligibility" (continued)

- Linking programs with similar eligibility rules
  - MIPPA raises the asset limit for MSP to be equivalent to the asset limit for full LIS ($6,600 for individuals/$9,910 for married couples)
  - Maine and Vermont eliminated the asset test for MSP and aligned the income limits for MSP with their SPAP program

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Federal/national and state levels: "Express Lane Eligibility" (continued)

- Using a one-step process
  - People already receiving Medicaid, MSP, and/or Supplemental Security Income (SSI) are deemed automatically eligible for LIS – without having to file a separate application
  - MIPPA: SSA transmitting data from LIS applications to states to start an MSP application
    - In 3 states (so far) – AL, ME, NY, the application started with the LIS data application will be considered a *completed* application
  - Most states use a universal/multi-program form that allows people to apply for multiple programs (Medicaid, SNAP, etc.)

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Federal/national and state levels: "Express Lane Eligibility" (continued)

- Sharing data
  - With regard to the MIPPA LIS data transfer, in at least 2 states (MI and WI), there will be data-sharing agreements between the state Medicaid agency (SMA) and the agencies receiving MIPPA funding
    - SMA will share the LIS data with the MIPPA grantee for outreach and enrollment assistance purposes

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Federal/national and state levels: Using technology

- Technology can assist with this process
  - Tools such as BenefitsCheckUp (www.BenefitsCheckUp.org) , One-e-App (www.OneeApp.org), and more allow people to screen and enroll in multiple benefits

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Local/intermediary level – Benefits Enrollment Centers

- In early 2009 we funded and established Benefits Enrollment Centers (BECs) in 10 areas of the country
- The Centers use person-centered strategies in a coordinated, community-wide system to find and enroll both seniors and younger adults with disabilities who have limited income and resources in available benefits
- Since March 2009, the BECs have assisted over 54,000 people with filing over 67,000 benefits program applications
  - Potential value of benefits of over $139 million (annually) to beneficiaries

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Our BECs

- South Alabama Regional Planning Commission *(Mobile, AL)*
- AgeOptions *(Oak Park, IL)*
- Green River Area Development District *(Owensboro, KY)*
- Maine SHIP, Office of Elderly Services *(Augusta, ME)*
- Washington County Commission on Aging Inc. *(Hagerstown, MD)*
- Elder Law of Michigan *(Lansing, MI)*
- Montana Department of Public Health & Human Services *(Helena, MT)*
- Center for Independence of the Disabled in New York *(New York, NY)*
- Western Reserve Area Agency on Aging *(Cleveland, OH)*
- Benefits Data Trust *(Philadelphia, PA)*

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- Share your thoughts, ideas, and promising practices, and become part of our network
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