Benefits Outreach, Screening and Assistance: Helping Medicare Beneficiaries Make Ends Meet

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Agenda

• Quick review of core benefits for seniors
• Findings from I&R survey
• Benefits outreach
  o What the field is doing
  o What we’ve learned from research/testing
  o Sample materials
• Let’s hear from you!
Core Benefits for Seniors
Core Benefits for Seniors: Extra Help/LIS

- Part D Low Income Subsidy (LIS/Extra Help) is administered by Social Security Administration and Medicare
  - Apply through Social Security
- Helps pay Medicare Part D (drug plan) costs for people with limited income/resources (income below 150% FPL, limited assets)
- People pay between $1.25 and $8.35 for drugs at pharmacy
Core Benefits for Seniors: Medicare Savings Programs

- **Financed by Medicaid; help pay Medicare premiums and cost-sharing for those with low income/resources**
  - Four programs: QMB, SLMB, QI, QDWI
  - Apply through Medicaid office
- **Qualify with income up to 135% Federal poverty level, limited assets**
  - Several states have raised income thresholds/eliminated asset test
  - Higher levels/income disregards for QDWI
- **Automatically get Part D Extra Help**
Core Benefits for Seniors: SNAP/Food Stamps

- Supplemental Nutrition Assistance Program (SNAP) is administered by the USDA Food & Nutrition Service
  - Apply through local SNAP office
- Eligibility criteria vary widely by state (100% FPL net income is federal threshold)
  - Net income considered for seniors/person with disabilities
  - Lots of income deductions, including medical expenses
    - Can get higher benefit if they have more than $35/month in out-of-pocket medical expenses
- Average benefit for senior is $106/month
Core Benefits for Seniors: LIHEAP

• The Low Income Home Energy Assistance Program (LIHEAP) is a block grant to states and territories from the U.S. Administration for Children and Families (HHS)
  o Usually a short window each season to apply
  o Most funds expended in winter
  o Community action agencies administer grant locally

• Helps with home heating and cooling costs

• Qualify if income is below 150% FPL (higher in some states)
  o Households with seniors and young children get priority
Findings from the I&R Survey
Survey of I&R/A Specialists in Aging and Disability Networks:

- Assesses the state of I&R/A systems serving older adults, persons with disabilities, and family and friend caregivers
- Highlights trends and developments in the provision of I&R/A services
- Partnership between NASUAD and NCIL (National Council on Independent Living)
- Last survey conducted in 2015
- 2018 survey in the field from April 5 through April 30, 2018
2018 Survey: Methodology

- Used a web-based survey instrument

- Disseminated through NASUAD and NCIL to state-level agency directors and to agencies within the aging and disability networks
2018 Survey: Respondents

Type of Agency

- AAA: 37%
- CIL: 26%
- Other Non-Profit Organization: 16%
- State Agency: 11%
- ADRC: 10%

N=355
Most Frequently Requested Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Percent of Respondents (N=353)</th>
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<tbody>
<tr>
<td>Housing assistance</td>
<td>31%</td>
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<tr>
<td>Transportation</td>
<td>18%</td>
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<tr>
<td>Financial assistance</td>
<td>18%</td>
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<tr>
<td>Home delivered meals</td>
<td>18%</td>
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<tr>
<td>Personal care</td>
<td>15%</td>
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<tr>
<td>Health insurance counseling</td>
<td>13%</td>
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<tr>
<td>Medicaid</td>
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<tr>
<td>Assistive Technology</td>
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<td>Utility Assistance</td>
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<tr>
<td>Case management</td>
<td>13%</td>
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<tr>
<td>Home modifications</td>
<td>13%</td>
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<tr>
<td>Food assistance</td>
<td>13%</td>
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<tr>
<td>Medicare</td>
<td>13%</td>
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<tr>
<td>Independent living skills</td>
<td>7%</td>
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<tr>
<td>Legal advocacy</td>
<td>7%</td>
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<tr>
<td>Care Transitions</td>
<td>7%</td>
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<tr>
<td>Dental care services</td>
<td>7%</td>
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<tr>
<td>Congregate meals</td>
<td>7%</td>
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<tr>
<td>Respite care</td>
<td>7%</td>
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<tr>
<td>Adult Protective Services</td>
<td>7%</td>
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<tr>
<td>Prescription drug assistance</td>
<td>7%</td>
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<tr>
<td>Employment</td>
<td>7%</td>
</tr>
</tbody>
</table>
Most Frequent Unmet Service Needs

- Financial assistance: 55%
- Transportation: 21%
- Mental health services: 12%
- Home modifications: 8%
- Utility Assistance: 7%
- LTC/LTSS funding: 5%
- Respite care: 2%
- Personal care: 8%
- Adult day services: 7%
- Employment: 7%
- Prescription drug assistance: 5%
- Care Transitions: 2%
- Family caregiver support: 2%
- Legal or advocacy services: 2%
- Veterans Assistance: 2%
- Food assistance: 2%
- Assistive Technology: 2%
- Health insurance: 2%
- Elder abuse/exploitation: 2%
- Benefits Analysis/Assistance: 2%
- Health insurance counseling: 2%
Trend data indicates that I&R/A specialists are taking on more responsibilities with regards to community outreach, eligibility screening, application assistance and more to help connect people to benefits and services. As described by specialists:

- My job requires me to know program eligibility referral processes and how to access services. I guide clients through these steps, and give them the details that they need.
- Job responsibilities have greatly increased in application assistance for public benefits due to office closures and automated phone lines.
- Human service agencies are not able to work with clients and assist as they have in the past and clients are coming to us. We are picking up the slack from other agencies (government).
- Increased volume of calls and more complex calls. Assessments required for screening have also increased.
- State funding for assistance has been cut so consumers are looking for other means to meet the financial gaps.
Do I&R/A Specialists in your agency **screen** for potential eligibility for **Medicare low-income subsidies** (Medicare Savings Programs and the Medicare Part D Low-Income Subsidy “Extra Help”)?

**I&R/A Specialists that Screen for Medicare Low-Income Subsidies**

- Yes: 55%
- No: 35%
- Do not know: 10%

N=350
If agencies said that their I&R Specialists screen for potential eligibility for Medicare low-income subsidies, then we asked them to describe the tool that their agency uses.

Common responses included:
- Agency specific tool
- State assessment/state tool
- Having a conversation with the individual about eligibility standards
- SHIP Tool
- Program specific tool
Application Assistance for Medicare Low-Income Subsidies

Does your agency *provide application assistance* to individuals applying for *Medicare low-income subsidies*?

I&R/A Agencies that Provide Application Assistance for Medicare Low-Income Subsidies

- My agency refers individuals to other organizations or agencies for application assistance: 36%
- My agency provides application assistance for these benefits: 57%
- Other: 7%

N=341
• For respondents who said that their agency refers to other organizations for application assistance for Medicare low-income subsidies, the most common referral is to the State Health Insurance Assistance Program (SHIP).
Application Assistance Breakdown by Agency Type for Medicare Low-Income Subsidies

Does your organization provide application assistance to individuals applying for Medicare Low-Income Subsidies?

- AAA (N=129)
- ADRC (N=36)
- CIL (N=90)
- State Agency (N=36)
- Other Non-Profit (N=49)

- [Bar Graph showing percentages for each agency type]

Legend:
- My agency provides application assistance
- My agency refers
Comments for Medicare Low-Income Subsidies

■ “In our state, QMB/QI/SLMB eligibility is completed by Medicaid. We will send applications or give instructions on how to apply online.” (AAA)

■ “Once we determine someone's income and assets fall within the eligibility ranges, we will assist with online applications: for Extra Help, we will use the Social Security website, and for Medicare Savings Programs we use a state-specific application website.” (AAA)

■ “Our agency contracts with the Area Agencies on Aging for SHIP Counseling and MIPPA counseling. The Centers for Independent Living are also MIPPA ADRC contractors.” (State Agency)
Training for Medicare Low-Income Subsidies

Are I&R/A specialists in your agency given training on the Medicare low-income subsidies?

I&R/A Specialists Given Training on Medicare Low-Income Subsidies

- Yes: 62%
- No: 26%
- Do not know: 12%

N=299
Do I&R/A Specialists in your agency **screen** for potential eligibility for **SNAP** (Supplemental Nutrition Assistance Program)?

**I&R/A Specialists that Screen for SNAP**

- **Yes**: 46%
- **No**: 44%
- **Do not know**: 10%

N=349
If agencies said that their I&R/A Specialists screen for potential eligibility for SNAP, then we asked them to describe the tool that their agency uses.

Common responses included:
- SNAP program guidelines/eligibility criteria
- Agency specific tool
- Intake form
Does your agency provide *application assistance* to individuals applying for *SNAP*?

I&R/A Agencies that Provide Application Assistance for SNAP

- Yes: 55%
- No: 30%
- Do not know: 7%
- Other: 8%

N=351
Application Assistance Breakdown by Agency Type for SNAP

Does your organization provide application assistance to individuals applying for SNAP?

- ADRC (N=36)
  - Yes: 75%
  - No: 25%

- AAA (N=131)
  - Yes: 80%
  - No: 20%

- CIL (N=93)
  - Yes: 70%
  - No: 30%

- Other Non-Profit (N=52)
  - Yes: 65%
  - No: 35%

- State Agency (N=38)
  - Yes: 60%
  - No: 40%
“Developed a Simplified Elderly Food Assistance Form that is being utilized and helped to increase the # of seniors applying. The form went from multiple pages to one front and back." (State Agency)

"We have a grant from NCOA to assist with SNAP applications...We help people contact banks for past statements; help people get copies of missing documents etc. Our SNAP counselor is well trained in knowing all the legitimate income deductions that help people qualify for maximum benefits. The average award a recipient receives is significantly higher than the statewide average when we assist callers to complete the applications. We submit the applications and track them in our state data system. When there are problems encountered with granting eligibility, we see that in the state data system and troubleshoot the problem immediately instead of waiting for mailed notices to consumers who may or may/not follow up with a call to us for assistance." (AAA)
Do I&R/A Specialists in your agency screen for potential eligibility for LIHEAP (Low-Income Home Energy Assistance Program)?

- No: 45%
- Yes: 47%
- Do not know: 8%

N=349
If respondents said that their I&R/A Specialists screen for potential eligibility for LIHEAP, then we asked them to describe the tool that their agency uses.

Common responses included:
- Individual’s income and eligibility guidelines
- Agency-specific tool
- Intake form
Application Assistance for LIHEAP

Does your agency provide *application assistance* to individuals applying for **LIHEAP**?

I&R/A Agencies that Provide Application Assistance for LIHEAP

- Yes: 47%
- No: 40%
- Do not know: 7%
- Other: 6%

N = 350
Application Assistance Breakdown by Agency Type for LIHEAP

Does your organization provide application assistance to individuals applying for LIHEAP?

- ADRC (N=34)
- AAA (N=118)
- CIL (N=78)
- Other Non-Profit (N=42)
- State Agency (N=29)
Comments for LIHEAP

- "We will help them gather all the necessary documents to apply for county funds." (CIL)

- "Provide callers with income guidelines by household size. Send application. Assist applicants on the phone or in-person with completing application and making sure they send all the required documents. Contact LIHEAP agency as needed." (AAA)

- "Our county's Community Action Agency runs the LIHEAP program; we can refer individuals to call for an appointment or help them use the online tool for screening & to be assigned an appointment." (AAA)
Does your agency use BenefitsCheckUp® to screen individuals for potential eligibility for benefits programs?

I&R/A Agencies that Use BenefitsCheckUp

- No: 52%
- Yes: 18%
- Do not know: 19%
- Other: 11%

N=348
Promising Practices

■ Community events

■ Interactive games

■ Billboard campaign

■ Benefits Enrollment Center pilot for older adults and persons with disabilities getting released from incarceration

■ Work around long lines at enrollment sites
What the Research Tells Us

- National telephone survey of over 1,000 adults aged 60+ with incomes below 250% FPL
- Asked about knowledge of benefits programs, interest in programs, where they get trusted information, and tested messages
- Focus groups with older adults & caregivers in four cities
Messaging

- Tell people basic income requirements if you can (don’t assume they know what low income means)
- Frame message in terms of struggling to make choices
Recent Promising Outreach Strategies

- Purchasing sticker ads on Sunday newspapers (NC)
- Shoebox project to help clients sort paperwork

Read more about these and others: https://www.ncoa.org/centerforbenefits/promising-practices/
Benefits Outreach Using Facebook: Pros

- **Pros:**
  - Minimal budget to run ads
  - Easy to turn on/off
  - Target service area/audience
  - Can reach people unfamiliar with your agency
Benefits Outreach Using Facebook: Cons

- Cons:
  - If you use the ad to gather info from people, need to have mechanism for swift response
  - May not work if your agency is not poised to do outgoing calls
  - Beware constantly changing Facebook rules!
Facebook Best Practices

- Fixed income message/reference to Medicare helps target your audience
- Photos of people facing camera perform best
- Call to Action in headline
- Provide upfront information about your agency to be transparent
  - Include link to website
Resource: Outreach Toolkit

https://www.ncoa.org/centerforbenefits/outreach-toolkit/

- Get all research findings
- Step-by-step guide to running your own Facebook ad campaign
- Other guides include:
  - Earned media
  - Radio ads
  - Telephone town halls
Let’s Hear from You!
Follow up with us

• **Contact:**
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  Samantha Gardner: sgardner@nasuad.org

• **Share** our resources
  - [www.ncoa.org](http://www.ncoa.org)
  - [www.nasuad.org](http://www.nasuad.org)
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