

# Using Online Tools for Improving Access to Public Benefits: *How Wisconsin Ranks*

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October 2010

# Overview

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- The challenge
- The opportunity
- Research questions
- Key findings
- Next steps

# The Challenge

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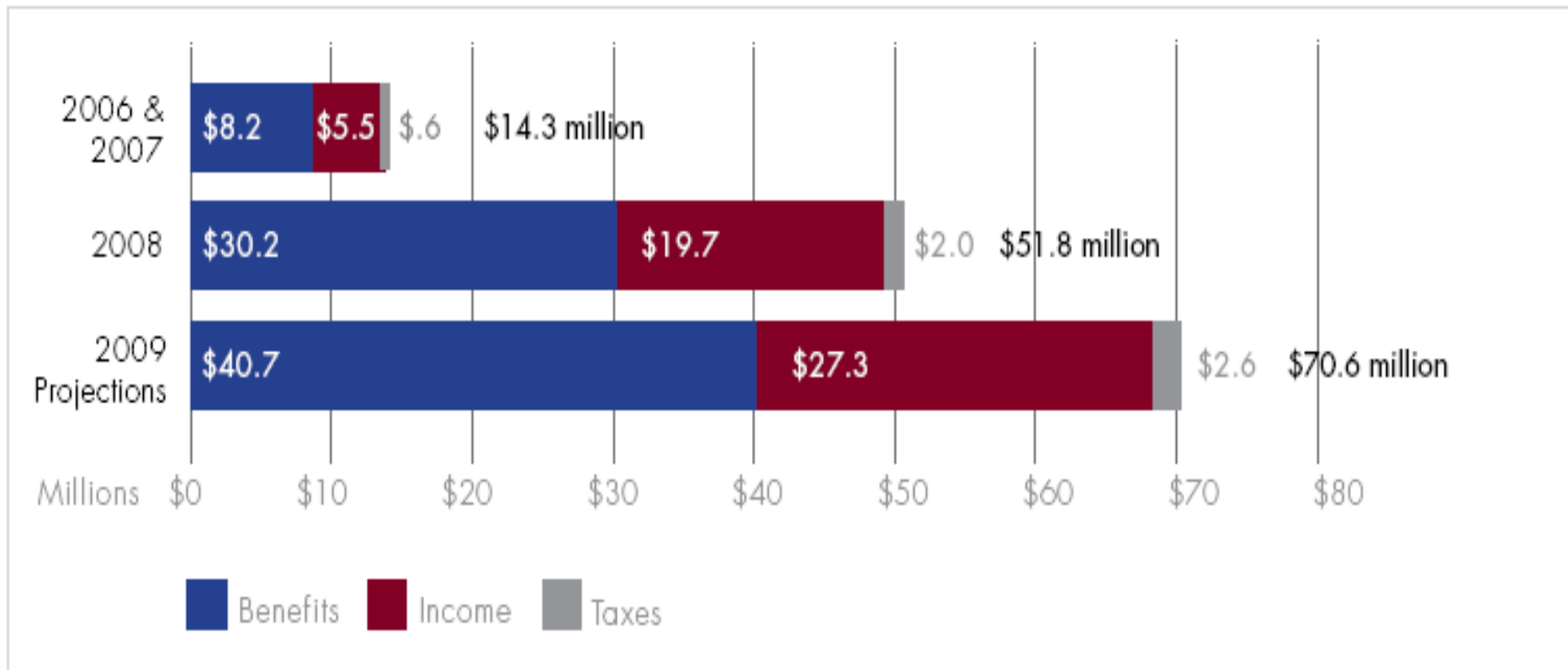
- Families throughout Wisconsin are struggling to make ends meet
  - ◆ The “new poor” are in crisis for the first time
  - ◆ Families in longer-term poverty have limited options
- Many people don’t know about existing work support programs
- Through low participation in these programs, states are leaving millions of federal benefit dollars on the table

# The Opportunity

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- Work supports are a win-win for families and local communities
  - ◆ They boost family budgets and give families “breathing room”
  - ◆ Because benefits are spent close to home, they generate demand for goods and services
  - ◆ This creates a “economic multiplier effect” for local communities

# An example from Ohio



- This graph estimates the broader economic impact of benefits received via the Ohio Benefit Bank
- “Income” refers to the wages generated when benefit dollars are spent or services used

# What drives usage?

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- Do people know about the tools?
- Do they have easy access to a computer with an Internet connection?
- Can they readily use the tools?
  - ◆ Are the tools user friendly?
  - ◆ Is the information they give worth the time and effort?

# Key Questions for Research

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- What programs are included in online screening tools, and how are they designed?
- How does Wisconsin's screening tool compare to other states'?
- How do states ensure that people use the screening tool?
- This research focuses primarily on screening tools, with some discussion of online applications

# Research methods

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- Testing 16 screening tools using 5 family scenarios
- Interviews with program staff affiliated with screening tools
- Compare online tool usage to the state or county's population living in poverty
- Research completed between November 2009 and March 2010





# Screening tools vary

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- Short, one-page screening tools that give high-level results
  - ◆ “You may be eligible for Food Stamps.”
- Longer, more involved tools that give more personalized results
  - ◆ “It looks like your family may be eligible for \$247 in Food Stamp benefits.”
- Of the tools tested, WI provides some of the most detailed results

# Washington's single-page screening tool

Answer these six questions to find out if you might be eligible for benefits.

Question	Your Answer	Information about the question.
1. Counting yourself, how many <b>people</b> are in your home?	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 or more	These are all the adults and children who live at your address and have their meals with you.
2. How many <b>children</b> live with you?	<input type="radio"/> 0 <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 or more	These may be your children, grandchildren or other children in your care. If you are pregnant, please include that unborn child.
3. How much money do you earn in a month?	<input type="button" value="Click to select"/>  (Round down)	Use the amount you get paid before taxes are taken out.
4. How much money does your family get in a month other than earnings?	<input type="button" value="Click to select"/>  (Round down)	This could be unemployment, retirement, child support, SSA/SSI, etc.
5. How much money does your family have?	<input type="button" value="Click to select"/>  (Round down)	Include cash and bank accounts for everyone in the household.
6. How much money does your family pay each month in child support?	<input type="button" value="Click to select"/>  (Round down)	Put 0 if you pay no child support.

# Pennsylvania's screening tool

## Income and Resource Questions (please round to the nearest dollar)

1. How many hours a week does Ramona work?
2. What is Ramona's monthly income from all jobs before taxes and deductions (including self-employment)? \$
3. How many hours does Ramona spend in training/educational program per week?
4. Is Ramona receiving child support?
5. Is Ramona receiving SSI?
6. Is Ramona receiving Cash Assistance?
7. Is Ramona receiving Medical Assistance?
8. Is Ramona receiving Food Stamp or TANF Benefits?
9. Has Ramona stopped receiving TANF in the past 6 months?
10. What is Ramona's monthly total of all other income (Social Security Retirement Survivors or Disability Income (RSDI), Supplemental Security Income (SSI), Pension/Retirement, Worker's Compensation, Unemployment Benefits, Dividends and Interest, Child Support, Alimony, Cash Assistance, etc)? \$
11. What is the estimated dollar amount of resources Ramona owns? Liquid resources include: cash on hand, credit union accounts, checking and savings accounts, stocks, bonds, etc. (If resources are jointly owned, please estimate what portion belongs to Ramona). \$
12. What is the total amount of child support paid by Ramona each month? \$
13. What is the amount of rent or house payment Ramona pays each month? \$
14. What is the estimated amount Ramona pays in heating or cooling bills each month? \$
15. What utilities (other than heating or cooling) does Ramona pay for each month?  
 Electric

# Wisconsin's "Am I Eligible?"

## Your Money

The next questions have to do with how much money you and the people in your home receive.

We know that money is a very private matter, but we need to ask about it to see if you might be able to get help with food, health care and prescription drugs. Please keep in mind that your answers will stay private and secure.

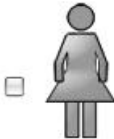
### Job Income

Check the box for each person over 17 who has a job right now, or who is self-employed:

No one



Scott



Marie

### Other Types of Income

There are many other ways that you or people in your home may receive money. Some common types are:

- Social Security
- pensions
- child support
- tribal per capita payments
- disability payments
- unemployment
- worker's compensation
- veteran's benefits

Check the box for each person who will receive these or other types of money this month:

No one



Scott



Marie



Cole



Aidan

# Number of programs included

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- Screening tools include just one program, or as many as 34
- Tools with many programs provide a comprehensive “road map” for work support programs

## *“Am I Eligible?” compared to other states*

- The first number counts high-level programs; the second number counts all sub-programs (e.g. within health care, housing or tax credits).

State	Programs	State	Programs
Utah	3 / 3	New York	10 / 18
Florida	4 / 4	Mass.gov	10 / 18
Colorado	4 / 5	Arkansas	11 / 18
Delaware	5 / 6	MassResources	13 / 25
Michigan	5 / 7	<b>Wisconsin</b>	<b>17 / 26</b>
Ohio	9 / 10	Arizona	17 / 28
Washington	9 / 11	Oregon	17 / 32
Pennsylvania	9 / 17	New Jersey	21 / 34

# *Programs included in “Am I Eligible?”*

- Food Stamps (FoodShare)
- WIC
- School Meals
- Summer Food
- The Emergency Food Assistance Program
- Wisconsin Works (W-2)
- Child Care
- Health Care
  - ◆ Family Medicaid + SCHIP (BadgerCare Plus Core Plan)
  - ◆ State expansion of health care for children & families (BC+ Benchmark Plan)
  - ◆ EBD Medicaid (ForwardHealth)
  - ◆ Medicaid Deductible
  - ◆ “Childless Adults” waiver (BC+ Core Plan)
  - ◆ Medicaid Purchase Plan
- Family Planning Waiver
- Long-Term Care
  - ◆ Nursing home
  - ◆ Home and community-based waivers
- Prescription drug coverage for Seniors (SeniorCare)
- Medicare Premium Assistance (Medicare Savings Plan)
- Medicare Part D
- Medicare Part D “Extra Help”
- LIHEAP (Wisconsin Home Energy Assistance Program)
- Tax Credits
  - ◆ Earned Income Tax Credit
  - ◆ State Earned Income Tax Credit
  - ◆ Child Tax Credit
  - ◆ Homestead Tax Credit
- State Life Insurance Fund

# Example of screening results in WI

Scenario	Results
A pregnant woman with a part-time job and two children, ages 3 and 8.  Annual income of \$16,380.	Food Stamps (\$440 to \$490) WIC School Meals Summer Food The Emergency Food Assistance Program (TEFAP) Health Care Family Planning Waiver LIHEAP Earned Income Tax Credit, State Earned Income Tax Credit, Child Tax Credit, Homestead Tax Credit

# Example of screening results in WI

Scenario	Results
An elderly married couple caring for two of their grandchildren and a foster child, ages 13, 17 and 19.	Food Stamps (\$280 to \$330) School Meals Summer Food The Emergency Food Assistance Program Health Care
Annual income of \$30,900 from Social Security and pensions.	Nursing home care Home and community-based waivers Family Planning Waiver Medicare Part D with “Extra Help” Prescription drug coverage for seniors LIHEAP

# Example of screening results in WI

Scenario	Results
<p>A married couple with two children, ages 3 and 8.</p> <p>The father is employed full time and is a veteran, while the mother was recently laid off. The younger child has disabilities.</p> <p>Annual income is \$45,120.</p>	<p>Summer Food Health Care Earned Income Tax Credit, State Earned Income Tax Credit, Child Tax Credit</p>

# Outreach efforts also vary

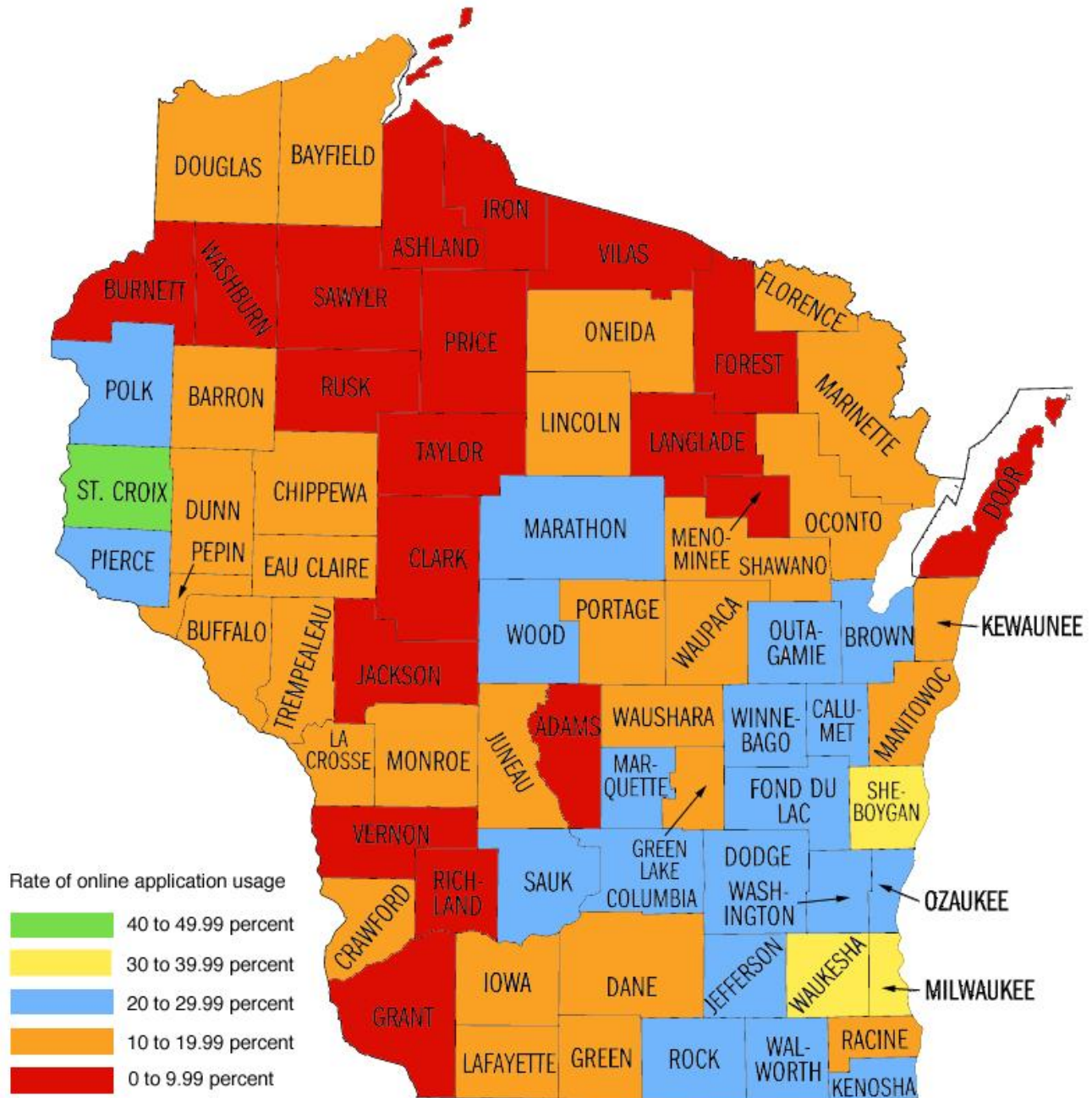
- Word of mouth
- Search engine optimization
- Presentations to community partners at conferences and meetings
- Direct marketing to consumers (PSAs)
- Printed materials like brochures, posters and referral cards
- “Add ons” to marketing or client correspondence for other programs
- A few states support robust networks of “helpers” in local communities

# What does WI do?

- Presentations to community partners at conferences and meetings
- Brochures, posters and referral cards available free of charge
- Referral to ACCESS in most client correspondence and marketing
- 200 active, registered “community access points”
- New partnership with Second Harvest
  - Toll-free FoodShare hotline for screenings by phone
  - Four outreach coordinators provide one-on-one help with applications



# Relative rates of online application usage



# Ohio Benefit Bank: A Case Study

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- *Neighbors helping neighbors where they live, work, play, and pray*
- Network of 1,050 sites with 4,000 counselors who provide one-on-one assistance
- Strong, visible leadership from the Ohio Governor's office, Food Banks, and philanthropy
- Sophisticated, centralized marketing
- Teams of national service volunteers (for example, Americorps VISTA) to conduct training and recruit Benefit Bank sites

# Successful community partners

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- Can be any type of organization where people “live, work, play or pray”
- See value in connecting people with assistance programs
- Go beyond just offering a computer
- Are committed to helping people follow through in the application process
- Have active support from the state/local agency

## Other best practices

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- Reach families through school districts’ “Welcome back to school” mailings (PA)
- Use other services – for example, tax preparation – as a recruitment tool (OH)
- Train 211 staff to screen callers by phone (OR)
- Recruit librarians as community partners and provide training for them (OR)
- Enlist employers as active partners
  - ◆ Ford Foundation-supported initiative with the Tucson United Way (AZ)
  - ◆ Employer-focused campaign to promote work supports (NY)

## Next steps for Wisconsin

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- Continue to enhance the screening tool
- Add programs to the online application
- Do even more to promote ACCESS directly to consumers
- Do even more to develop a strong, proactive network of community partners
- Focus on better access in rural areas and for people with limited computer skills

# Questions?

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# Contact information

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