

The National Council on the Aging (NCOA) BenefitsCheckUp Multi-site Demonstration

1. Project Purpose

The United States has made serious efforts to establish a “safety-net” of benefit programs for low-income and disadvantaged people. However there is significant under-participation among older people eligible for and in need of these programs. Despite work in many communities, access to public benefits remains a serious national problem affecting millions of older people. A recent study found that Supplemental Security Income (SSI), which provides critical financial help to very poor people, reached only about 58% of eligible older people ¹. Another study found that only about 35% of the elderly eligible for Food Stamps received them ². Although most elders have Medicare, this program does not pay for medications and other critical medical expenses. Medicaid is available to cover many of these expenses for poor people; however, reports show that only 45% of poor people receive these benefits ³. Nationally, NCOA estimates that 3.5 million older people are eligible for but do not receive Food Stamps ⁴; 1.2 million older people are eligible for but do not receive SSI; and, 3 million elderly are eligible for but do not receive Medicaid. For many other state and federal benefits (such as home energy assistance, state pharmacy benefits, property tax deferral) there may be even greater percentages of elders who are eligible, but not receiving benefits.

Research reveals there are many obstacles to gaining access to assistance ⁵. Many people are not aware of the benefits they may be eligible for (Louis Harris found one-third of older people potentially eligible for SSI unaware of the program ⁶. Eligibility requirements are complex; the application process is often an intimidating mass of rules and regulations. Benefit information is often written at literacy levels well beyond millions of older people, especially the 50% who have not completed high school.

Family caregivers are often the people who try to negotiate the maze of benefits and services for their elderly relatives. Approximately 25% of all U.S. households are currently involved in caregiving ⁷ and more than seven million families are trying to care for elderly relatives at a long distance (at least 100 miles Away). ⁸ Studies of employee caregivers show that their greatest need is for “information and help in arranging for benefits and services ⁹.”

Given the complexity and breadth of benefit programmatic information, it's very difficult and time-consuming for consumers or professionals to negotiate the maze and access needed benefits. Community organization staff across the country have a variety of handbooks, reference guides and other aides to keep themselves current on some programs. Most professionals are able gain a working knowledge of perhaps 5 - 10 programs, but not the 40-50 available in most states. In the late 1980's, NCOA and its partners began to develop and deploy disk-based decision-support tools that help professionals screen older people for many more programs. Although these programs produced good results, deployment was limited to a relatively small number of communities that could afford the costs of software development and customization (an average of \$20,000 per community). Once the software was developed there were many problems related to keeping keep abreast of all the public benefit programs with their constant changes and then making sure that all diskettes deployed in the community were properly updated. As a result, even in the most successful communities, participation was limited to perhaps ten or fifteen organizations.

Building upon thirteen years of experience with earlier technologies, NCOA has created an innovative and powerful Internet-based software application called **BenefitsCheckUp** to transform the ways that communities help older persons to access needed public benefits. The **BenefitsCheckUp** is a

breakthrough adaptation of technology: it is an on-line service that enables people to quickly and easily learn about the benefits to which they may be entitled and tells them how and where to apply.

BenefitsCheckUp is fully developed with major support from the U.S. National Institute on Aging and Lucent Technologies. It has a complete 50-state (including the District of Columbia) database with over 1,000 benefit programs and 40,000 local entry points that has been beta-tested extensively.

Here's how **BenefitsCheckUp** works: a person fills out an on-line questionnaire that takes about ten minutes to complete. The service matches information about this person with the rules for all the major benefits available in the zip code area where the person lives. A personalized report describes the programs for which the user appears to be eligible and how to go about applying for help. Representative interview and report screens are included in Appendix B, pages 10-13.

Beginning in May 2001, NCOA will make available for free on the Internet a "consumer version" of the **BenefitsCheckUp** with the help of corporate sponsorships. We expect that the primary users of the service will be middle-aged persons who are family members or caregivers for older persons.

However, we know that merely making this innovative tool available through the Internet will not be enough to ensure that disadvantaged seniors will use it. Therefore, NCOA is currently creating a second version of the **BenefitsCheckUp** for community service organizations to serve those seniors and/or their families who either don't have or are uncomfortable with the Internet. This version will have some additional features requested by community organizations, such as the ability to add local programs and specialized reporting. The combined services will enable NCOA to reach the greatest numbers of older adults most likely to be eligible, but not receiving public benefits.

Only by deploying the **BenefitsCheckUp** both directly to consumers and through a wide variety of community-based organizations can we expect to reach and serve the greatest numbers of older adults eligible for and not receiving needed benefits.

NCOA is seeking funding from the TOPS program for a multi-site demonstration effort to show how the BenefitsCheckUp can be deployed through diverse networks of community service organizations in ways that will maximize its potential benefits for low-income seniors and their families.

The primary objectives of this six-community, multi-site demonstration project are:

1. To demonstrate the effectiveness and efficiency of networks of community service organizations that will deploy the **BenefitsCheckUp** to help older persons, especially disadvantaged seniors.
2. To increase the number of older adults in the model communities who are screened and who enroll in needed benefit programs. Over three years, we expect to serve 193,000 older persons in the model communities, including 74,500 low-income elders and help more than 12,000 seniors obtain Medicaid, 15,000 obtain Food Stamps and 4,900 obtain SSI.
3. To generate and disseminate new knowledge that will be critical to increasing adoption rates of this new technology by communities and service organizations throughout the United States.

In 2002 and 2003 three model communities will participate – the Chicago area, Denver–Boulder area and three rural counties in southern Colorado. NCOA has selected these areas because of the sizeable older population and elders in poverty, the interest and commitment of the community partners, and their diverse

service environments. The older adult population, poverty and under-participation in benefit programs and need for this service is identified in Appendix A, page 9.

In 2003 three additional communities will conduct a community-wide test of **BenefitsCheckUp**. Two urban and one rural site will be selected from areas currently developing the requisite local resources and infrastructure. Candidates include: Baltimore, MD, Washington, DC, Cleveland, OH, Orlando, FL, Rhode Island, and rural communities in California, Louisiana, West Virginia and Maine.

In each model community, NCOA and its community partners will strive to maximize the potential of this on-line service by mobilizing and supporting ten-twenty local service organizations. These community organizations will conduct outreach activities, help older adults through the screening process and assist them to apply for the benefits, and promote use of the direct consumer version. Each model community will involve faith-based agencies and a variety of health and social service agencies plus non-traditional service organizations (like department/grocery stores, banks, pharmacies, libraries).

NCOA expects that this 3-year demonstration in six communities will result in 193,298 older people screened for benefit programs, 74,550 of whom will be low-income. NCOA expects this screening to result in 12,261 new Medicaid enrollees; 15,135 new Food Stamps enrollees; and 4,907 new SSI enrollees. See Appendix C, pages 14-15. Although we will focus our measurements on these three benefits, we will also help seniors to access a multiplicity of other needed public programs as well.

2. Innovation

BenefitsCheckUp builds upon the experience of non-profit and government efforts to improve access to public programs. NCOA has created enhanced database technologies, a client-focused model, unique technology to simulate traditional interviews online, and created the first national single access point to major federal and state older adult benefit programs.

In order to make the system available in all 50 states, an online database was created to capture, organize, and process the 1,000 program descriptions, thousands of eligibility rules and criteria, over 40,000 local contact points, lists of required materials, hundreds of questions, definitions, and hints. A single system was built to contain and process all of this data, which makes it easier to maintain (updates readily available to all users); it allows for dynamic data/display manipulation in terms of how the information appears on the screen and is printed. It allows for various user-interfaces. An example of an interface is the Spanish version of the service that is being created for Colorado. Having the database administered centrally, but available online allows community-based organizations to enter information on local benefits expanding the powerful centrally managed database. This system also allows multi-level analysis and report generation.

Listening to the communities' reaction to initiatives such as UNI-form (a TIIAP recipient) and others across the country, NCOA paid particular attention to ensuring that **BenefitsCheckUp** functioned primarily from the client's perspective ('what is all that I need to obtain benefits') as opposed to satisfying statewide reporting or other requirements. To ensure the system was in fact client centric, NCOA worked with over 500 different individuals, organizations, and testers who assisted in the development. This was possible because the technology was created online. Using high-level programming tools the programmers were able to construct aspects of the service in component parts, have them tested, receive the feedback, and

then modify the overall programming as appropriate. This 'rapid application development' environment enabled NCOA to create the nation's first truly single access point to government benefits for older adults. Operating from this client perspective, NCOA built in many user-friendly components to simulate as close to a traditional interview process as possible. For example, many terms that might be difficult for someone, at a 7th grade or lower reading level, to understand are hyper-linked to a definition and nearly every question has a 'hint' button that when clicked pops up a helpful message about how to respond to the question. The user is also asked who the service is being used for, enabling all of the subsequent questions to specifically address that person (such as your mother). Another example of how **BenefitsCheckUp** is not only dynamic, but follows closely to a traditional interview is the way that questions are presented to users. Taking advantage of the database and "branching" technology users are presented only with the questions that apply to them. For example, users are only asked questions about their spouse if they indicate they are married or widowed.

The Internet has enabled **BenefitsCheckUp** to advance far beyond what similar tools have done in the past. However, when access to the Internet isn't available, there can be problems. NCOA is addressing those issues by making printable questionnaires available and working in some communities to utilize wireless modems with laptops.

There are other innovations on the development schedule. Among the most significant is the ability to submit applications directly online. NCOA has good working relationships with the Veterans Administration (which allows on-line filing in three states), developers of UNI-Form (NYC Department for the Aging), and the State Units on Aging in every state. However, NCOA has found success when application development of this scale is taken in pieces. NCOA first project was to develop the technology, input the data and test it in several states. Next it will work to expand upon this technology; and hopefully collaborate with another previous grant recipient the BATON project Massachusetts as they build their case coordination system.

In the end, what is most innovative about **BenefitsCheckUp** is not necessarily the technological building blocks, but the adaptation of those elements into a pioneering network that combines new technologies with networks of community organizations. This service has the potential to transform the ways that communities help older persons to access public benefits. It will create a virtual one-stop shop with almost unlimited entry points in each community. Professionals who currently do benefits screening, will be able to do it better and more quickly. Equally important, any organization with Internet access will be able to use volunteers or staff to offer this very sophisticated service. And those consumers who can, will be able to access the information anytime from anywhere.

3. Diffusion Potential

There is clearly a need in every community to help disadvantaged seniors to access needed benefits. Because this service is an Internet-based network technology, it has great potential for rapid, widespread diffusion. If we are able to demonstrate how communities and service organizations can deploy this technology effectively and efficiently, it could rapidly become part of the mainstream of virtually every community and most organizations that service older persons. Therefore, this multi-site demonstration project is critical to increasing potential adoption of this new technology in hundreds of communities.

NCOA has a multilevel strategy for disseminating the knowledge gained from this initiative. First, NCOA will build upon its organizational network of 7,000+ affiliated community organizations, its electronic and in-person meeting and publication infrastructure enabling demonstration sites and these many others to share

and learn together. Second NCOA will use its three web channels to communicate its message: 1) www.ncoa.org; 2) the site of the consumer version of the application and 3) the site of the community organization version. Each can have different messages about lessons learned from 'did you know how to be successful in applying' to best practices on how to work with special populations. Third, NCOA will foster dissemination of community experience with **BenefitsCheckUp** through local, regional, state and national organizations affiliated with demonstration site organizations.

A major advantage of this Internet-based service with a national database is that NCOA can rapidly and inexpensively take the project to scale and provide access to thousands of community service organizations. A recent study by NCOA confirmed that 60% of community-based organizations are interested in using this service. NCOA will continue conducting focus groups and testing the software to understand how best to improve the service to increase use.

NCOA will use the findings of this demonstration project to strengthen its nationwide **BenefitsCheckUp** initiative. The purpose of this initiative will be to mobilize thousands of community organizations to conduct outreach and screening using the "community service version" of the software and will also promote use of the "consumer" version of the service on the Internet. The NCOA initiative seeks to screen more than 4.8 million seniors over the next four years, including 1.5 million low-income seniors and help them obtain more than \$2.3 billion in needed public benefits. See summary of the projected national impact Appendix D page 16.

To support broad diffusion NCOA has also formed partnerships with additional national organizations that have local affiliates that serve low-income seniors and are committed to helping them secure public benefits. These national groups have agreed to facilitate the participation of their affiliates in this demonstration, advise in system improvements and promote the use of this service nationwide. The organizations include National Interfaith Coalition on Aging (representing 13+ national faith-based organizations) and Catholic Charities USA (Letter Appendix E, page 17), National Institute of Senior Centers, and the National Institute of Senior Housing.

4. Project Feasibility

Technical Approach. NCOA has worked with several technology partners (Lucent Technologies, VitalAging & Reliant Global Services) in developing this service. Each of these partners has advised and confirmed the approach used for system development and operation. Microsoft's SQL Server (v7.0) currently exceeds the database requirements and Cold Fusion (v4.5) enables the rapid application development mentioned earlier. These tools are robust enough to handle the expected volume of traffic. However, should traffic jump to unexpected amounts, NCOA will work with partners to balance the load with additional equipment or scale to a larger engine without significant downtime.

Applicant Qualifications. For fifty years, NCOA has been working with community service organizations to enhance the lives of older persons, especially disadvantaged elders. Foster Grandparents Program, Meals-on-Wheels and Family Friends are among the many innovations that began at NCOA. NCOA's members include senior centers, area agencies on aging, religious social service agencies, senior housing, health centers, employment services, adult day service providers and grass roots consumer organizations. NCOA President and CEO, James Firman, developed the predecessor of **BenefitsCheckUp**, a disk-based service that he and others successfully deployed in 20 communities. He has recruited the technology partners and staff who have developed this new service and is leading its national deployment.

David Dring, Director of NCOA **BenefitsCheckUp** and one of the original system developers, will commit 60% of his time to this demonstration project providing direction, day-to-day management; supervision of the operation, technical and research support staff and contractors, including the independent evaluator. See resume Appendix F, page 18. Mr. Dring's responsibilities are noted in the Implementation Schedule, Appendix G, pages 19-21.

Budget. The **BenefitsCheckUp** multi-site demonstration project will cost \$1,500,539 over the 36-month project period. NCOA is requesting \$750,271 in TOPS funds that will be matched by \$750,267 non-federal funds that NCOA has already secured from the Archstone Foundation, New York Life and Merck Foundation. TOPS funding is essential to carrying this project. NCOA requires this funding for partial (but critical) support of the project team that will: a) provide technical assistance and support to community organizations in the demonstration communities, b) update and maintain the database and make improvements in the service in response to user requests, c) maximize the learning from the pilot communities and participating organizations about how to most effectively deploy this service, a d) conduct the evaluation described later in this proposal.

Implementation. NCOA has already completed the bulk of the technological development for this initiative. In May 2001 the consumer version of the application will be released for individuals users. The additional modifications that are described in the innovations narrative along with other component changes that are necessary for NCOA's engagement of community-service organizations will be completed by early fall 2001. Completion of this work enables NCOA and its community partners to commence the demonstration project October 2001. The 36 month implementation schedule (Appendix G, pages 19-21) covers the 2001 planning phase; 2002 demonstration in 3 communities and continual improvement of **BenefitsCheckUp** service, 2003 demonstration in original 3 plus 3 additional communities and system improvements; and 2004 analysis of results and dissemination.

Privacy. NCOA **BenefitsCheckUp** does not ask for any personal identifying information, such as name, address, social security number, user name, etc. Only aggregate information is stored for research and advocacy purposes. It's possible that identifying information may be asked in the future to assist in follow-up and research on system effectiveness. Should this become desirable, NCOA will add in appropriate security measures. In addition, NCOA will work with consumer, provider, technology and government groups to insure the process of collecting, maintaining and protecting this information meets acceptable standards and that users are informed. The community service organizations providing screening generally maintain identifying information in hard copy files in order to offer follow-up assistance. Permission will be secured from program participants prior to including them in the independent evaluation survey.

Sustainability. After the demonstration phase, NCOA will make NCOA **BenefitsCheckUp** financially self-sustaining through a combination of funding sources including federal and state funds, corporate sponsorship and user fees. At the end of this project, NCOA expects that the ongoing costs of maintaining the core operations (including maintaining the federal and state databases, providing unlimited/24/7 Internet access, and user support) will be approximately \$900,000 per year. During the first year NCOA and the local partners will collaborate in developing plans for supporting the continuation of this effort beyond the 36 months. NCOA is exploring with states the potential for providing \$15,000 to \$25,000 per state from the new federally funded National Family Caregiver Support program. Corporate and foundation support already committed to **BenefitsCheckUp** is a strong indication of the need for the service and its

value. NCOA also plans to support part of the ongoing costs through organizational users fee to be set between \$200-\$400 per year.

5. Community Involvement

As pioneers in using early technology and having built the requisite infrastructure, The Red Tape Cutters (RTC) program of the City Chicago and the Suburban Chicago Area Agency on Aging will be our partners in this area. Working since 1993, RTC has created a landmark system including some 60 laptops, 100 staff (full/part time & volunteer) who assist over 16,500 older adults a year. The program has won support of the state legislature and receives annual state support. Operating on outdated, no longer repairable technology, RTC is eager to work with NCOA to have a centrally maintained system, with information consistent throughout, updates easily completed, a uniform instrument, independent evaluation, using a tool that will have all of the rules applicable to benefit programs in Illinois. RTC will also work with NCOA to explore the ways that this technology might operated wireless as currently RTC goes into church basements, to health fairs and other places where stretching a telephone for connectivity is not possible. These partners have indicated support of this demonstration (Letters in Appendix H, page 22) and will work with NCOA to customize the service to include local benefit programs. Local funding has been secured for the local costs of this demonstration in Chicago.

Both the Denver-Boulder area and southern Colorado are new to benefits screening. While an infrastructure of social services is available, there is no experience with systemic benefits screenings. These urban and rural areas will be our test to explore how new areas will adopt and take advantage of the technology. A full-time staff person is in place to develop and manage this demonstration. Five local partner agencies have agreed to offer this service and are collaborating with NCOA in its development. Letters of support are included as Appendix I (page 23) and J (pages 24-25) from the following agencies: Seniors Resource Center serving Denver and close-by rural counties, Denver Regional Council of Governments, Aging services of Boulder County Community Services Department; Health SET and Seniors, Inc. This demonstration will include development of a Spanish version of **BenefitsCheckUp**.

End users including community agency staff, volunteers and older consumers are part of the local advisory committees in each of the demonstrations. The letters from the community partner agencies outline agency services and target populations.

6. Evaluation

The evaluation of this project will focus upon those practices and outcomes incorporated in the following research questions:

1. Is there an increase in the effectiveness and efficiency in identifying the eligibility of older adults and of the costs associated with their screening and enrollment through the NCOA **BenefitsCheckUp**?
2. What are the barriers and solutions, best practices and lessons learned that can be employed to make necessary improvements in the system?
3. What are the programmatic and policy implications for the implementation of this system for providing services to senior citizens?

The evaluation, designed by Dr. Eugene Royster, an independent evaluator, will be conducted by him through a combination of site "case" studies, and through interviews and questionnaires with key persons

who make up the delivery system, and through data collected from document reviews and data generated by the use of the system. (Biograph note is in Appendix K, page 26).

Site Case Studies. Visits will be conducted to each of the three sites by members of the evaluation team. Interviews will be held with agency managers, agency workers and representatives of other agencies who benefit from project activities. Since there are a number of different types of agencies taking part in the project within test sites, it will be important to gain information that will illuminate the similarities and differences in their use of the project system. In addition, a sample of seniors will be taken from each site will be interviewed in order to get their perceptions of the positives and negatives in the use of the system to meet their needs. The Seniors Research Group, an independent research firm, will conduct the surveys of participants.

The proposed site visits will be made at the end of the projects first and second year. Three sites will be started in each of the first two years of this three-year project. Thus, the schedule for visits will be:

Year 1/2002 = visit 3 sites in cohort 1

Year 2/2003 = visit 3 sites in cohort 1: visit 3 sites in cohort 2

Year 3/2004 = visit 3 sites in cohort 2.

This schedule will provide information on start up implementation performance and will give the project designers a chance to provide information back to the agencies for possible improvement. Year 2 visits will provide information for a more summative assessment of each cohort's performance. Surveys of seniors who have used the project services will be undertaken during the Year 2 of an agency performance. This will provide information on six sites that have undergone approximately similar amounts of time in implementing the project.

In addition to these data, it will be important to gather information about the sites. For example, data will be gathered that help us to understand the characteristics of the sites, such as population density, proportion of senior citizens in the general population, technology infrastructure degree of poverty, racial/ethnic composition etc. Project may require different approaches and solutions to implementation depending upon their context and the factors that influence their internal processes.

Quantitative Data. Data will be obtained from agency records and, if possible, from the providers of the services applied for by the senior citizens. Whether such data can be collected by members of the evaluation team remains to be seen, since issues of privacy and other legalities may be significant deterrents. If such is the case, we will attempt to generate data by having the agencies report the data or by asking them to provide estimates of these data elements. For example, data on the amount of benefits achieved (in dollar figures) could possibly be collected from figures compiled by the agency or from estimates of those benefits by the agency workers after reviewing their cases. Where possible pre- and post- measures will be developed in order to assist in making judgments about the effects of the projects in the sites. Such data would include but would not be limited to such items as the following:

1. Number of clients processed per day/week/month.
2. Average time taken in servicing client needs
3. Number of successful applications compared to total applications.
4. Number of times system is used by outside agencies.
5. Estimates of total dollar figure of benefits for successful applications.
6. Average length of time between the screening and the receipt of benefits
7. Number of various benefits received. (for example on 3/20 there were 20 screening resulting in Medicaid, 20 screenings identifying SSI, etc.)

Appendix A

Older Adult Population, Poverty and Under-participation in Public Benefits Demonstration Communities

	Elders age 60+/ Poor age 60+	Est. eligible /not receiving Medicaid ¹⁰	Est. eligible /not receiving Food Stamps ¹¹	Est. eligible /not receiving SSI ¹²
Chicago area	856,864/ 89,545	80,126	98,810	32,047
Denver-Boulder area	286,017/ 22,696 ¹³	20,308	25,044	8,123
Rural CO area (3 counties)	13,020/ 2,184 ¹⁴	1,954	2,410	782

ENDNOTES

- ¹ *Public Benefits: Who Gets Them and Who Still Needs Them?* From U.S. House of Representatives Green Book (1996), AARP, Washington, D.C., 1999.
- ² U.S. Department of Agriculture, Washington, D.C., 1994.
- ³ Bureau of the Census, U.S. Department of Commerce, Washington, D.C., 1997.
- ⁴ *The Reaching the Working Poor and Poor Elderly Study: What We Learned and Recommendations for Future Research*, Mathematica Policy Research, Inc., Washington, D.C. 1999.
- ⁵ Mathematica (1999).
- ⁶ *Falling Through the Safety net: Missed Opportunities for America's Elderly Poor*, AARP, Washington, D.C. 1992.
- ⁷ National Alliance for Caregiving and American Association of Retired Persons. *Family Caregiving in the U.S.: Findings from a National Survey*. Bethesda, MD: National Alliance for Caregiving; and Washington, DC: AARP, 1997, 40 p.
- ⁸ National Council on the Aging. *Caring Across the Miles: Findings of a Survey of Long-Distance Caregivers*. Washington, DC: National Council on the Aging, 1997, 55 p.
- ⁹ *Voice of the Employee: A Survey of Elder Caregivers in the Workplace*. The National Council on the Aging, Washington, DC, July 2000.
- ¹⁰ NCOA estimates, appendix C, page 15
- ¹¹ NCOA estimates, appendix C, page 15
- ¹² NCOA estimates, appendix C, page 15
- ¹³ Colorado Division of Local Government, December 2000.
- ¹⁴ Colorado Division of Local Government, December 2000.