

# SIMPLIFYING PUBLIC BENEFITS

A Policy Brief by the Center for State Innovation

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## DISCUSSION

The complexity involved in applying for and renewing public benefits such as Medicaid, Food Stamps, and TANF stop numerous Americans from receiving the services they need. For instance, in 2007, the Kaiser Family Foundation found that approximately three-quarters of the 9 million uninsured children in the nation are actually eligible for Medicaid or SCHIP, and an NGA study showed that, in 2003, 16 million individuals were eligible for food stamps, but did not obtain benefits. Indeed, recent policy changes have only made these difficulties more pronounced. In 2003 alone, over 16 million individuals did not receive food stamps although they were eligible to participate in the program.

Low-income families often receive assistance from more than one program, among them Medicaid, the State Children's Health Insurance Program (SCHIP), Food Stamps, Temporary Assistance for Needy Families (TANF) cash assistance, and the Child Care Development Fund (CCDF). Since most public benefit programs serve similar populations, states can improve access to services and increase program efficiency by aligning requirements for these programs, using a single application for multiple benefits, and implementing a "no wrong door" policy by accepting multi-benefit applications at any service site.

States can also review and simplify eligibility, verification, and renewal policies and processes to improve coordination between programs. Other than verification requirements related to immigration, states have full discretion to establish verification rules in TANF, child care programs, Medicaid, and SCHIP. The federal food stamp rules are more restrictive, requiring states to obtain verification of identity, social security numbers, income, and residency. But states can use their authority to set verification rules for other programs to make the rules the same for different programs. Streamlining applications for entry and renewal into assistance programs will decrease paperwork and delays without compromising standards.

Greater use of electronic resources can also decrease application complexity and expand service. Developing Internet based screening tools, benefit calculators, and electronic applications can help potential applicants determine their eligibility and apply without delays related to missing work, transportation, or agency crowding. Internet based tools should be available at home, at libraries, and at state offices.

Similarly, electronic document storage, automatic renewal notices, and verification sharing can both expand the capabilities of service providers and reduce user complexity. For example, a beneficiary who has already documented identity and citizenship at the initial application would not need to do so at renewal or when applying for another service, since agencies could 'call up' an image of these documents from a database.

## About CSI

The Center for State Innovation (CSI) believes every state can achieve shared prosperity, environmental sustainability, and efficient democratic government. We offer evidence-based, outcome-measured, fiscally prudent strategies for doing so.

A non-partisan, not-for-profit institution, CSI provides many types of assistance to state executives interested in implementing progressive policies.

To learn about CSI's Policy Briefings, Strategy Academies, and other services offered at no cost, visit [www.stateinnovation.org](http://www.stateinnovation.org).



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## COSTS

States that have implemented policies to simplify their public benefit process have found their initial investment of money to be rewarded in longer-term savings. Up-front costs will vary from state to state. One example is Pennsylvania's \$3 Million COMPASS System, an Internet based multi-benefit screening and application tool, which integrated applications for health care, cash benefits, and food stamps programs.

Cost savings can come from fewer errors and redundant procedures, as well as a reduction in the amount of staff needed. The results are a net reduction in administrative costs. For example, between 2001 and 2006, ACCESS Florida helped reduce the Florida Department of Children and Families' operating costs by \$100 million.

When considering costs, states should recognize that they need not create an online multi-program application from scratch; they can develop a program adopted or modeled from other states. For example, West Virginia modeled its Health Information Network on Pennsylvania's system.

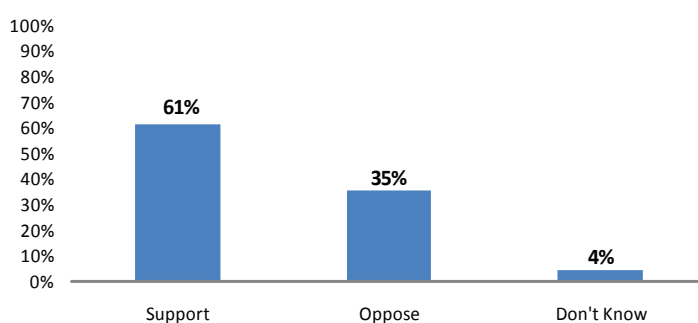
## PUBLIC PERCEPTION

Seventy-three percent of Americans were dissatisfied with "progress toward reducing poverty and homelessness" in a 2007 Gallup poll. The majority of Americans believe that "as long as so many Americans are poor or homeless, our nation has failed to live up to its ideals." To correct this 'failure,' the majority of Americans support government increasing the minimum wage, increasing tax credits, increasing cash assistance, expanding subsidized daycare, spending more for medical care, spending more for housing, guaranteeing everyone a minimum income, and making food stamps more available.

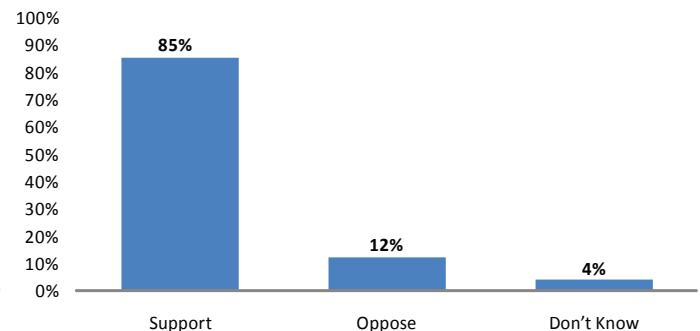
In fact, Americans are willing to put their money behind this position; nearly six in 10 Americans are willing to pay more in taxes so that the government can help the poor. The NPR/Kaiser/Kennedy School Poll "Poverty in America" highlights some of the programs that received strong support; two examples are childcare and food stamps (See charts).

### CHARTS

**Support for making food stamps more available to poor people**



**Support for expanding subsidized daycare**



Source: NPR/Kaiser/Kennedy School Poll "Poverty in America"

## TALKING POINTS

*Will Internet based applications really remove barriers to entry? How many Medicaid-eligible people even have Internet access?*

Internet based applications really do remove barriers to access. An analysis of the COMPASS Program, Pennsylvania's online application and eligibility program, revealed that 72 percent of internet applicants applied from their own home computers and 41 percent of online applicants submitted applications during non-business hours, 5pm-8am or on weekends. This suggests that eligible persons have greater access to the internet than is often assumed. It also shows that online applications may help improve access to service by eliminating the requirement of applying during daytime office hours.

## WHO ELSE IS DOING IT?

All states have at least one benefit application that covers more than one program, but some states have developed applications that cover all basic assistance programs, are multi-lingual, and web-accessible, without becoming too complicated for applicants to use. Here is a selection of what some states have done:

- **Pennsylvania** allows families to screen and apply for healthcare coverage (i.e. Medicaid, SCHIP, Pennsylvania's AdultBasic program), cash assistance, food stamp benefits, energy assistance, home and community based services, and long-term care facilities. Both English and Spanish versions of the website are available, and ten other languages are used to indicate to non-English speaking individuals that it is an application or renewal process for important benefits, and where to find assistance to help complete the process.
- **Arkansas** and **Louisiana** use information collected by the food stamp program to renew people's Medicaid eligibility.
- **Oregon, Wisconsin** and other states have online calculators that allow families to determine their likely benefit level.
- In parts of **Ohio**, families applying for child care subsidies can apply for Medicaid on the same simple form.
- The Medicaid applications in **Maine** and **Nebraska** ask families if they are interested in applying for other benefit programs.
- **Louisiana, Texas**, and the state of **Washington** conduct many food stamp interviews by phone.
- **Utah** electronically scans in applicants' documentation so they do not have to supply the same documents twice.

## WHAT CAN YOU DO?

To be most effective, benefit programs must be easy to apply for and easy to receive. Reducing the complexity of applications and the application process helps achieve this goal. Coordination between programs, electronic access, integrated call centers, document storage, and streamlined forms are all tools states can use to improve access to the benefits upon which poor families rely. States undertaking these reforms for the first time have many existing examples from which to draw.

The USDA-Food and Nutrition Service evaluated one such example, Florida's ACCESS program. Their report explained how the Florida program affected its Department of Children and Families, as well as what lessons other states could take away. Some of the lessons learned from the Florida ACCESS model include:

**Start with a deliberate planning and implementation period**

This includes instituting the policy and procedural changes first, followed by the technological enhancements to support those changes, using staff production measures as a way to gauge whether staff are meeting performance standards, and then determining how much staff levels should be reduced.

**Proactively communicate your modernization strategy to staff**

Florida used statewide committees and local team meetings to solicit feedback and disseminate policy decisions during the planning and implementation phases. The state also used working groups and ad hoc committees to address problems as they emerged.

**Allow for local flexibility**

DCF officials recognized that the means of upholding policies and procedures, as well as achieving program goals, should be flexible enough to allow for regional differences and circumstances. At the same time, certain core policies and features, as well as goals remained consistent across the state under ACCESS Florida.

It is important to note that a key feature of Florida's effort was that the sweeping changes were both comprehensive and integrated. States seeking to learn from Florida's experience should understand the interdependence of the policy, organizational, and technological changes involved.

## RESOURCES

**Policy Reports**

Center on Budget and Policy Priorities

- [Aligning Policies and Procedures in Benefit Programs](http://www.cbpp.org/1-6-04wel.pdf)  
[www.cbpp.org/1-6-04wel.pdf](http://www.cbpp.org/1-6-04wel.pdf)

Kaiser Commission

- [Medicaid: A Primer](http://www.kff.org/medicaid/upload/Medicaid-A-Primer-pdf.pdf)  
[www.kff.org/medicaid/upload/Medicaid-A-Primer-pdf.pdf](http://www.kff.org/medicaid/upload/Medicaid-A-Primer-pdf.pdf)
- [Harnessing Technology to Improve Medicaid and SCHIP Enrollment and Retention Practices](http://www.kff.org/medicaid/upload/7647.pdf)  
[www.kff.org/medicaid/upload/7647.pdf](http://www.kff.org/medicaid/upload/7647.pdf)

National Governor's Association

- [Improving Access to Benefits for Low-Income Families](http://www.nga.org/Files/pdf/o6LOWFAM.pdf)  
[www.nga.org/Files/pdf/o6LOWFAM.pdf](http://www.nga.org/Files/pdf/o6LOWFAM.pdf)
- [Improving Access to Work Supports](http://www.nga.org/Files/pdf/o6o3WORKSUPPORTSCOMPASS.PDF)  
[www.nga.org/Files/pdf/o6o3WORKSUPPORTSCOMPASS.PDF](http://www.nga.org/Files/pdf/o6o3WORKSUPPORTSCOMPASS.PDF)

### Key Changes Under ACCESS Florida

**Organizational Restructuring**

- Different workers handle separate aspects of each case
- Community partners provide new access points and some application assistance

**Policies and Procedures**

- Eligibility interviews are reduced from 1 hour to less than 15 minutes for most applicants
- Eligibility interviews are conducted over the phone
- Documentation requirements are reduced

**Technology**

- Web-based application used to apply from any location with a computer
- Clients call customer call center for assistance instead of caseworker
- "Paperless" system allows case processing to occur anywhere in the state
- Clients can "self serve" with application and case maintenance tasks

## USDA – Food and Nutrition Service

- Modernization of the Food Stamp Program in Florida  
[www.fns.usda.gov/oane/MENU/Published/snap/FILES/ProgramOperations/FloridaModern.pdf](http://www.fns.usda.gov/oane/MENU/Published/snap/FILES/ProgramOperations/FloridaModern.pdf)

**Opinion Polls**

## Gallup and USA Today

- October 12-14, 2007

## National Public Radio Polling

- Poverty in America  
[www.npr.org/programs/specials/poll/poverty/staticresults3.html](http://www.npr.org/programs/specials/poll/poverty/staticresults3.html)

## Public Agenda

- Poverty and Welfare: People's Chief Concerns  
[www.publicagenda.org/citizen/issueguides/poverty-and-welfare/publicview/people-concerns](http://www.publicagenda.org/citizen/issueguides/poverty-and-welfare/publicview/people-concerns)

**State Programs**

## Florida

- Access Florida  
[www.dcf.state.fl.us/ess/](http://www.dcf.state.fl.us/ess/)

## Louisiana

- Waivers of Face-to-Face Interview  
[www.fns.usda.gov/fsp/rules/Memo/06/010106.pdf](http://www.fns.usda.gov/fsp/rules/Memo/06/010106.pdf) National Governor's Association

## Maine

- Department of Health and Human Services, Application for Food Stamps, TANF, PaS, or MaineCare  
[www.maine.gov/dhhs/OIAS/public-assistance/APP-01-07.pdf](http://www.maine.gov/dhhs/OIAS/public-assistance/APP-01-07.pdf)

## Nebraska

- Department of Health and Human Services, Improving Access to Work Supports  
[www.hhs.state.ne.us/fia/EA-117.pdf](http://www.hhs.state.ne.us/fia/EA-117.pdf)

## Oregon

- Department of Human Services, Food Stamp Benefit Calculator  
[apps.state.or.us/FSCalc/](http://apps.state.or.us/FSCalc/)

## Pennsylvania

- Department of Public Welfare, Pennsylvania Combined Application Project (PA CAP)  
[www.dpw.state.pa.us/oimpolicymanuals/manuals/bop/OPS/ops-07-01-04.htm](http://www.dpw.state.pa.us/oimpolicymanuals/manuals/bop/OPS/ops-07-01-04.htm)
- Pennsylvania's COMPASS  
[www.humanservices.state.pa.us/compass/CMHOM.aspx](http://www.humanservices.state.pa.us/compass/CMHOM.aspx)

## Texas

## Health and Human Services Commission

- Application for Assistance  
[www.yourtexasbenefits.com/wps/themes/html/SSPortal/downloads/AppIntegratedApplication.pdf](http://www.yourtexasbenefits.com/wps/themes/html/SSPortal/downloads/AppIntegratedApplication.pdf)

## Washington

- Foodhelp.wa.gov, Basic Food  
[foodhelp.wa.gov/basic\\_food.htm](http://foodhelp.wa.gov/basic_food.htm)

## West Virginia

- West Virginia Health Information Network  
[www.wvhin.org](http://www.wvhin.org)

## Wisconsin

- ACCESS Wisconsin  
[access.wisconsin.gov/National Governor's Association](http://access.wisconsin.gov/National_Governor's_Association)