MODELS IN PRACTICE (CONTINUED):

Using credit card marketing techniques to provide benefits to the underserved elderly

About the model: Currently, only about a third of the elderly eligible for SNAP receive them.[30] A complex enrollment process, involving multiple forms and often requiring numerous accompanying documents and in-person interviews, presents barriers to many eligible clients, but especially the elderly poor. Benefits Data Trust (BDT) has recently pioneered an approach to overcome these barriers and is seeing impressive early results. Using an approach modeled on successful credit card marketing programs, BDT obtains lists from government and private organizations and cross references them to identify seniors who are eligible but not receiving benefits. It then contacts eligible individuals through direct mail and automated, prerecorded telephone calls. Through its call center, BDT assists those it contacts by filling out applications electronically and submitting them to the appropriate agency. A client usually can complete up to three applications during a 30-minute call. Since BDT representatives keep detailed electronic logs of their contact with clients, any representative can provide prompt service when a client calls in. Tracking also supports BDT's efforts to assess and analyze its performance. In addition to assisting with SNAP enrollment, BDT helps low-income seniors gain access to Low Income Home Energy Assistance Program (LIHEAP) and drug benefits.

Impact: Screened 11,000 clients and completed 6,166 applications, yielding 4,471 new benefits accessed between September 2008 and January 2009. These enrollments all helped people 65 and over.[31]

Costs: $300,000 to cover computers and phones, salaries and benefits for call center representatives, programming for benefits, and direct mail costs.[32]

Cost per impact: An estimated $67 per newly enrolled client. This number is decreasing as BDT enrolls more clients, leveraging economies of scale.[33]

To learn more about Benefits Data Trust, visit its website at: http://www.bdtrust.org. Alternatively, contact Michelle Raymond, development director, at (215) 207-9106 or mraymond@bdtrust.org.

Improving state-wide access through a broad public-private partnership

About the model: For many programs, processes and eligibility for enrollment differ by state. The Ohio Benefit Bank (OBB) is one of nine state efforts by the Work Supports Initiative, a public-private partnership to connect low-and moderate-income families with work supports, The Ohio Benefit Bank (OBB) is a public-private partnership of the Ohio Governor's Office of Faith-Based and Community Initiatives, Ohio Association of Second Harvest Foodbanks, foundations, and other faith-based, nonprofit, governmental, and private-sector organizations. Its web-based service reduces complex tax and benefit forms to simple questions written at a 4th-grade level. A network of community-based nonprofit partners (e.g., churches, legal aid services, and food pantries) offers the web-based service, and a corps of trained volunteers assist clients with entering answers to questions. The service uses the answers to assess a person's eligibility for about 20 benefits across four categories: food,medical, tax assistance, and other supports (e.g.,childcare and home energy assistance). The counselor then helps the client complete and submit the appropriate applications.

Impact: Since its inception in 2006, OBB has trained more than 5,300 volunteer counselors who help clients at nearly 1,200 sites in all of Ohio's 88 counties. OBB has screened more than 88,000 people and completed 32,000 benefit applications. Based on assumptions made by OBB, the screenings are estimated to have produced more than 22,000 new enrollments in public benefit programs.[34]

Costs: Costs for launching an effort in a new state fall into three broad categories: initial investment in technology and technical assistance ($950,000 to $1,600,000 for year one);ongoing operational support (estimated at 35%