



NATIONAL LEAGUE
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institute
for

YOUTH, EDUCATION, and FAMILIES

special report

*Screening Tools
to Help Families
Access Public Benefits*

About NLC's Institute for Youth, Education, and Families

The Institute for Youth, Education, and Families (YEF Institute) is a special entity within the National League of Cities (NLC).

NLC is the oldest and largest national organization representing municipal governments throughout the United States. Its mission is to strengthen and promote cities as centers of opportunity, leadership, and governance.

The YEF Institute helps municipal leaders take action on behalf of children, youth, and families in their communities. NLC launched the YEF Institute in January 2000 in recognition of the unique and influential roles that mayors, city councilmembers, and other local leaders play in strengthening families and improving outcomes for children and youth.

Through the YEF Institute, municipal officials and other community leaders have direct access to a broad array of strategies and tools, including:

- **Action kits** that offer a menu of steps.
- **Technical assistance projects** in selected communities.
- The **National Summit on Your City's Families** and other workshops, training sessions, and cross-site meetings.
- **Targeted research and periodic surveys** of local officials.
- The YEF Institute's **website, audioconferences, and e-mail listservs.**

To learn more about these tools and other aspects of the YEF Institute's work, go to www.nlc.org/iyef or leave a message on the YEF Institute's message line at (202) 626-3014.



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*Screening Tools
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by
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Screening Tools to Help Families Access Public Benefits

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Part I: An Introduction to Benefit Screening Tools

Missed Opportunities for Families and Communities

In cities and towns across America, millions of hard-working families struggle to make ends meet. A 2004 report on the cost of living for working families in 10 communities across the country found that, on average, full-time work at the federal minimum wage covers just a third of a family's basic costs. Even at \$12 an hour, workers' earnings still fall short, covering less than three-quarters of basic family expenses.¹

One of the most important – and least expensive – ways municipal officials can help low-income working families is through outreach and enrollment campaigns to ensure that they have access to the public benefits for which they are eligible. The most prevalent federal and state work supports include earned income and child tax credits, food stamps, subsidized health insurance, child care subsidies, and energy assistance. (See Box 1 for more information on several of the major work supports.)

While outreach and enrollment programs can help bridge the gap between wages and living expenses, far too many families do not apply for help even when they are eligible for benefits:

- Each year 15-20 percent of those eligible for the federal Earned Income Tax Credit (EITC) do not take advantage of it.²
- National estimates suggest that nearly four out of ten eligible individuals are not participating in the Food Stamp Program.³
- More than half of the nation's 7.8 million uninsured children are eligible for low-cost or free health coverage (through Medicaid or the State Children's Health Insurance Program) but have not been enrolled in one of these programs.⁴

Some of the challenge lies in simply getting the word out to families regarding available public benefits. Cities of varying sizes have responded by mounting outreach campaigns that seek to connect families to work supports. In Hattiesburg, Mississippi (population 50,000), for example, city leaders conducted a tax credit outreach campaign and generated an increase of more than \$1.8 million in EITC claims by local residents. On a larger scale, the City of Chicago helped a total of 19,200 families file their 2003 tax returns and brought back an estimated \$25.7 million in refunds to local families. These EITC campaigns, and similar ones in scores of communities throughout the country, play key roles in helping families meet their basic needs while also drawing new federal funds into local and regional economies.

◀ ***Even at \$12 an hour, workers' earnings still fall short, covering less than three-quarters of basic family expenses.***

¹ *Coming Up Short: A Comparison of Wages and Work Supports in 10 American Communities*. Wider Opportunities for Women. July 2004.

² The Center on Budget and Policy Priorities
<http://www.cbpp.org/eic2004/eic04-factbook.pdf>.

³ United States Department of Agriculture, Food and Nutrition Service
<http://www.fns.usda.gov/oane/MENU/Published/FSP/FILES/Participation/trends1999-2001sum.htm>.

⁴ Covering Kids and Families:
<http://coveringkidsandfamilies.org/about>.

Box 1: Key State and Federal Benefits⁵

- **Tax Credits:** The most prominent tax credit for low- and moderate-income families is the federal Earned Income Tax Credit (EITC). Depending on a worker's family size and income, the EITC can refund some or all of the federal income tax that was taken out of the worker's pay during the year, and may provide an additional refund of up to approximately \$4,000.
In addition to the federal EITC, 18 states and two local governments offer their own versions of the EITC.⁶ Also, the Child Tax Credit can provide up to \$1,000 per child for qualifying families and the Dependent Care Tax Credit can provide up to \$720 to help with child care expenses for one child (or \$1,440 for two children). Finally, the Saver's Credit helps low- and moderate-income families offset the cost of the first \$2,000 in contributions to IRAs, 401(k)'s, and certain other retirement plans.
- **Nutritional Benefits:** The federal Food Stamp Program provides low-income families with monthly allowances (through electronic benefit transfer cards) that can be used to purchase food. In addition, low-income pregnant and postpartum women, infants, and children found to be at nutritional risk may qualify for support through the Women, Infants, and Children (WIC) program. WIC provides monetary support for supplemental foods, health care referrals, and nutrition education.
- **Free and Low-Cost Health Insurance:** Funded through a federal-state partnership, the Medicaid program is the largest source of funding for medical and health-related services for low-income people in the nation, but many eligible families do not know they qualify. Although eligibility varies from state to state, all states must provide Medicaid coverage for children under age six and pregnant women whose family income is at or below 133 percent of the federal poverty line and children over age six with income below 100 percent of the federal poverty line. In addition, the State Children's Health Insurance Program (SCHIP) – which typically has a state-specific program name – provides free or low-cost health insurance to children in families with incomes that are higher than the Medicaid limit but still insufficient to cover health insurance costs. As with Medicaid, SCHIP eligibility also varies by state.
- **Child Care Subsidies:** The federal Child Care and Development Fund provides money to states to support child care subsidies. In addition, some states use Temporary Assistance for Need Families (TANF) funds to supplement these subsidies. Families generally apply for child care assistance through a city, county, or state department of social services or in some cases through a local child care resource and referral agency.
- **Energy Assistance:** Families who qualify for the federally-funded Low-Income Home Energy Assistance Program (LIHEAP) can get help meeting their home heating and/or cooling needs. LIHEAP, which is operated through states, provides bill payment assistance, energy crisis assistance, and weatherization and energy-related home repairs.

However, when communities seek to promote access to a broader array of work supports, they often encounter more complex challenges. Lack of information about how and where to apply, the time required to enroll in multiple programs, and fears of not qualifying for significant benefits all discourage parents and other interested individuals from going through the application process.

To address these issues, a growing number of communities are using benefit screening tools to improve information about and access to benefits. Through a single set of questions, screening tools are designed to give families a sense of all the benefits for which they are likely to be eligible and the financial impact these benefits could have on their family budgets. Many tools also provide practical information on where and how to apply, as well as what documents are required. Some even support direct, online submission of applications to the appropriate state or county agencies. The use of such screening tools makes it more likely that eligible individuals will apply for work supports, and these tools can significantly reduce the number of visits and the amount of time spent in social service offices.

⁵ Some federal benefits, including tax credits, food stamps, and Medicaid, are provided to all eligible applicants. These uncapped benefits are typically a key focus when connecting residents to work supports. It is important to be aware that some other benefits may have waiting lists.

⁶ States that offer refundable state EITC's include: Colorado, District of Columbia, Illinois, Indiana, Kansas, Maryland, Massachusetts, Minnesota, New Jersey, New York, Oklahoma, Vermont, and Wisconsin. States that offer non-refundable EITC's include: Iowa, Maine, Oregon, Rhode Island, and Virginia (2006). Montgomery County, Md., Denver, Colo., San Francisco, Calif., and New York City, N.Y. also have offered or are piloting local credits.

This publication is intended to provide a brief introduction for municipal officials to some of the approaches, considerations, and specific technology options for using screening tools that connect eligible residents to key state and federal benefits.

In light of the ongoing development and evaluation of this technology, this report is neither intended to serve as the definitive authority on available screening tools nor to make judgments on whether any individual tool will be effective in addressing local needs. While communities that have pioneered this technology – and the clients they have served – typically report positive experiences, conclusive outcome data on the impact of the screening tools described in this paper is not currently available. For a more detailed understanding of the options covered here, readers are encouraged to consult individual sponsors or vendors of the tools as well as the communities that are making use of them (see Appendix A for a contact list).

While screening tools cannot address all of the reasons why families do not enroll in public benefit programs or claim available tax credits, screening tools represent a promising strategy through which cities can improve information for families and help them gain access to available work supports. By minimizing these missed opportunities, city leaders can strengthen both families and the communities in which they live.

How Screening Tools Work

Online screening tools⁷ walk potentially-eligible individuals through a series of questions that typically include household composition (e.g., ages and citizenship status of household members) and financial status (e.g., earnings, assets, and key expenses). This information is then applied to the eligibility criteria of multiple means-tested programs to determine whether the individual is likely to be eligible for one or more benefits, and in some cases, to estimate the value of these potential benefits. Screening does not yield a final or official eligibility determination, but it does offer valuable information to a client.

Self-guided vs. assisted tools.

Some software tools are intended to be accessible online to the general public. These “self-screen” tools allow an individual to answer a series of questions and get information on benefits for which he or she is likely to be eligible. They usually do not require training, are not password-protected, and do not store personal information for future use.

Other software packages are designed to be used with assistance by a trained staff member working for city government, non-profit organizations, schools, hospitals, or other agencies. These programs can be somewhat more complicated, with relatively detailed questions that must be answered in order to complete an

⁷ Throughout this paper “online screening tools” will refer to electronic benefit screening technology. While older versions of some of these programs were provided on computer disks, Internet technology has facilitated the widespread use of these tools and allows these programs to be quickly updated to reflect changes in benefit program rules, making disk-based screening software much less common.

In addition to providing a list of benefits for which someone is likely to be eligible, screening tools seek to ease the application process by offering information on how to apply. ►

eligibility screening. Assisted screening tools are generally password-protected and store personal information, often allowing agency staff to create reports about their client portfolio for internal use and evaluation purposes.

In some cases, an abbreviated version of a screening tool, or “quick screen,” is available to the general public and a more comprehensive tool is used by agencies for assisted screening.

Information regarding benefit amounts and application requirements.

In addition to providing a list of benefits for which someone is likely to be eligible – and in some cases, an estimate of the value of those benefits – screening tools seek to ease the application process by offering information on how to apply and a list of the documents that will be required to do so. Knowing a potential benefit amount is often helpful to residents as they consider whether or not to move forward with a formal application for benefits.

Direct links to online applications offered by public agencies.

The most sophisticated screening tools go a step farther and use client answers during the screening process to automatically fill in – or “self-populate” – benefit applications that can then be printed out and mailed or faxed, or in some cases submitted online, to the appropriate state or county agency. Self-populating applications save time and ensure that individuals who have been successfully screened actually apply for the benefits for which they are eligible.

Key Choices in Selecting or Designing a Screening Tool

As municipal leaders make choices about how to implement a benefit screening strategy, they can consider at least four available options:

- *Buying and customizing a nationally franchised product* – Cities can purchase an online software tool from a for-profit or non-profit organization that has already developed the basic framework and will then customize it to produce accurate results for city residents.
- *Creating a new screening tool at the local level* – Cities can independently design and implement a local screening tool that includes any specified mix of federal, state, county, and city benefit programs.
- *Working with state agencies to develop or select a screening tool* – Cities can collaborate with state officials to encourage the purchase or creation of a benefit screening tool for statewide use.
- *Pulling together links to existing screening tools in a website “suite”* – Cities can create a central web page that leads residents to a “suite” of existing national web-based tools.

The right choice for any individual city will depend on many considerations. What range of benefits does the community want to promote? How much support should or will families receive in the screening and application process? When are outreach efforts likely to begin, and what budget constraints are anticipated? Answers to each of these questions will influence city strategies for moving forward.

Range of Benefits: Low-income families may be eligible for a wide variety of federal, state, county, and local benefits. A more comprehensive screening tool has the advantage of connecting families to a wide array of benefits, making the initial investment of time to go through the process more worthwhile. However, screening tools that cover more benefits, each with its own eligibility criteria, may be more expensive to create or purchase and may require families to go through a longer screening process. Cities that seek the capacity to screen for a larger number of federal benefit programs with rules that vary little from state to state may find it cost-effective to purchase a nationally franchised tool. If many of the covered benefits are provided through state, county, or local programs, a new design effort may make sense.

Intended User: Both self-screen and assisted approaches have distinct advantages. Self-screen tools can reach more people, eliminate any perceived stigma of having to meet with a staff person to walk through the tool, ensure confidentiality of personal information, and empower the user. On the other hand, assisted tools may be more comprehensive or nuanced, and more effective in reaching individuals with little or no Internet access, low literacy or computer literacy skills, and a reluctance to try the tool without assistance. Options that include both a quick screen or other benefit guide for individuals as well as a longer assisted-screening tool are attractive because they tap the strengths of both approaches.

Ability to Facilitate and Track the Application Process: While it is valuable for people to be aware of their eligibility for benefits, the end goal is for them to apply for and actually receive benefits. Most of the screening tools reviewed in this publication cover several key elements, including: connecting families to the administering office or agency; providing applications (either blank or “self-populated”) for benefit programs; and facilitating online applications where this is an option. Some tools even have the capacity to interact with a state agency’s database to track the progress of applications. An approach that engages the state in the design of a tool (whether purchased from a vendor or created in partnership with the state) is most likely to facilitate the benefit application process.

Timeline: The scope, complexity, and desired follow-up capacity of a tool all affect the amount of time required for its design and implementation. For nationally franchised tools, the implementation time typically runs from two months to a year, depending on the complexity of the desired product and how much new work is required. Designing a new screening tool can take a considerably longer

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period of time. The quickest approach – although often the least useful for families – is the “suite” of existing web-based tools for individual benefits.

Cost: The cost of purchasing or developing screening tools varies greatly, ranging from \$15,000 to \$5 million. Some of the variables in the cost of screening tools include the number of benefit programs covered (and the complexity of determining eligibility for these programs), the number of governmental agencies and databases that will be involved with the website, the ease of use, and the extent to which the website supports submission of applications to administering agencies. Other variables affecting the cost may include the number of languages offered and whether or not a self-screen as well as an assisted-screen version is provided.

Key challenges in using screening tools

1) Building partnerships in the community.

Most cities that have implemented screening tools note the importance of building partnerships with community-based organizations and relevant public agencies. These partners often have valuable insights about the needs of the community and how those needs can best be addressed. Community groups – including nonprofit social service agencies, faith-based organizations, libraries, community centers, neighborhood associations, technology centers, and others – may also help market the tool to potential clients and can provide computer access to low-income families.

The early involvement of state, county, or local government agencies that administer benefit programs can be particularly important in enhancing the impact and effectiveness of screening tools. Public officials can facilitate a process by which self-populated applications can be submitted online or by fax. They can also be key allies in ensuring that the tool is accurately designed and updated and instrumental in securing the data showing the number of clients who apply, are determined eligible, and are receiving benefits. This information provides vital feedback on the tool’s effectiveness and accuracy.

2) Addressing the concerns of public employees.

Both administrators and line staff within public agencies often are wary of benefit screening tools. Common concerns include the fear that new outreach and screening efforts will increase already large caseloads or that technology will replace the staff who conduct eligibility determinations. In light of these concerns, city leaders should seek to engage state or county program administrators and union representatives early in the development of any community strategies for expanding families’ access to work supports.

Most cities that have implemented screening tools note the importance of building partnerships with community-based organizations and relevant public agencies. ►

While the most sophisticated software could have an impact on staffing needs and levels within public agencies over the long term, screening tools also offer important benefits for public agencies and their employees. They make the application system more efficient by giving potential applicants more information on their likely eligibility and the documentation they need to bring in order to complete applications. In addition, using technology to facilitate online applications can improve client satisfaction, reduce error rates, and minimize the time workers must spend on each case. Finally, the use of screening tools, in combination with benefit outreach efforts, can increase enrollments in key benefit programs and thereby generate support for maintaining staffing levels.

3) Maintaining privacy and building trust.

Technology can be an asset to benefit outreach and enrollment initiatives, but only if families trust and can use the screening tool. Gathering a great deal of personal data from families can improve accuracy and facilitate the submission of benefit applications, but it may also raise fears about privacy and confidentiality. Saving these data to populate application forms may heighten these concerns. City leaders and their community partners can respond by developing clear policies for protecting the confidentiality of personal data, including procedures for conducting screenings in locations that allow some degree of privacy rather than in crowded settings.

4) Overcoming language and cultural barriers.

The screening strategy or approach adopted in any given community must reflect the language and culture of targeted families if it is to be effective. In a diverse community, the screening tool will most likely need to be available in more than one language. Members of immigrant communities in particular may need to know how their citizenship status affects their eligibility for benefits, and they may also have concerns about giving their personal information to government agencies. Assisted screenings conducted by trusted community organizations with strong connections to immigrant families can help overcome these fears. In addition, tools that provide anonymous, unassisted screenings online may deserve extra consideration.

5) Increasing Internet access.

Internet and computer access are often very limited in low-income communities. Municipal leaders can address this problem by searching for creative ways to provide access through libraries, community centers, technology centers, and non-profit organizations. Because slower dial-up connections to the Internet can impede the use of more sophisticated online tools, communities may find that they have to choose between providing access to higher-speed Internet connections and selecting or designing a simpler screening tool.

◀ *The use of screening tools, in combination with benefit outreach efforts, can increase enrollments in key benefit programs.*

6) Identifying funding sources to support screening efforts.

Two funding sources frequently tapped by communities in implementing benefit screening initiatives are food stamp outreach grants from the U.S. Department of Agriculture and national or community-based foundations. Local coalition partnerships have been effective in helping to spread the costs of community-wide efforts. In addition, some (but not all) nonprofit organizations and vendors that offer franchised tools help selected communities identify financing options.

Many municipal and state officials currently using screening tools suggest developing a budget that goes beyond the up-front development or purchase of the technology. A longer-range budget would include the costs of marketing the website, maintaining coalitions, training and staff time for assisted screening models, and paying ongoing licenses or fees.

Part II: Nationally Franchised Tools

If a city has – or can raise – the resources necessary to obtain a benefit screening tool, one approach is to purchase an “off-the-shelf” tool and have it customized to reflect relevant state and local benefits. After comparing existing nationally franchised products and selecting one that meets the city’s needs, this approach minimizes the time needed to make a tool operational because the infrastructure of the tool has already been designed.

To introduce the options available to cities, YEF Institute staff interviewed representatives of seven online software tools. These tools – listed alphabetically below – have been developed by a variety of for-profit companies, non-profit organizations, and even a local coalition willing to sell a product developed for its community.

- “COMPASS” by Deloitte and Touche, USA.
- “The Benefit Bank” by Solutions for Progress in Philadelphia, Pennsylvania.
- “The Benefit Screener” by Community Resources Information, Inc. in Massachusetts.
- “EarnBenefitsSM” by Seedco in New York City, New York.
- “HelpWorksTM” by Affiliated Computer Services (A.C.S.) in Dallas, Texas.
- “Oregon Helps!” by Multnomah County, in Portland, Oregon.
- “RealBenefitsTM” by Community Catalyst in Boston, Massachusetts.

Brief descriptions are provided for each of these screening tools, including basic background on how the tool was developed, key aspects of the screening process and post-screening process, and implementation considerations. An example of a community (or state) that is using the tool is provided for each option.

As noted in the introduction, this paper is not intended to be a comprehensive review of every tool available for customization. Instead, this document introduces a variety of available products and highlights how communities are using screening tools.

COMPASS (COMMon Point of Access to Social Services)

Website: www.humanservices.state.pa.us/compass

Background

COMPASS, an acronym for “COMMon Point of Access to Social Services,” is designed by Deloitte and Touche, a consulting company. In Pennsylvania, it is

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West Virginia

Deloitte Consulting adapted the PA COMPASS system to develop a customized information network for West Virginians known as “Resident Online Access and Delivery of Services” (inROADS). The tool is a web-enabled application designed to allow individuals to apply online for programs offered by the West Virginia Department of Health and Human Resources.

Using inROADS, citizens and community partners with access to the Internet from private residences, libraries, and community service locations may apply for Medicaid for Children and Pregnant Women, West Virginia Children’s Health Insurance Program, food stamps, School Clothing Allowance (SCA), and the Low Income Energy Assistance Program (LIEAP).

inROADS captures basic household information about individuals, income, expenses, assets and private insurance coverage. Navigating individuals through a variety of user-friendly screens, the inROADS system collects the information needed to complete an application. The system provides the user with helpful information, including user instructions, links to appropriate websites, frequently asked questions, and program rights and responsibilities, in a familiar web page format. inROADS contains four functional areas, including: 1) screening; 2) application for services; 3) an administrative view, allowing the host agency to oversee the application process and create statistical reports; and 4) a community partner view to enable those who are entering applications on behalf of an applicant to organize and track these applications.

Website: <http://www.wvinroads.org>

called Pennsylvania COMPASS (COMMonwealth of Pennsylvania Access to Social Services). In West Virginia, the website is marketed under the name of inROADS (Information Network for Resident Online Access and Delivery of Services), and in Massachusetts, the tool is part of the state’s Virtual Gateway – Intake, Eligibility, and Referral Initiative.

Screening Process

COMPASS has both a screening and application component. Either of these modules can be completed by the clients themselves or by a community partner assisting a client. Assisted screening is free but requires a Memoranda of Understanding between the community partner and the sponsoring entity (e.g. the state). As registered users, staff members of the community partner organization can choose the choice to use the “power user” version of the web application tool, which reduces the number of screens a person has to view and allows staff to track a portfolio of the applications they have helped to submit. Partners also have the ability to create various reports about their portfolio of applications.

The screening process was designed to be completed for an average family of four in about ten to fifteen minutes. The application process takes approximately 30-45 minutes depending on the number of program applications. The software is literacy tested and designed at a sixth grade reading level and the entire website is offered in both English and Spanish. The first web page on the COMPASS website explains in ten different languages how to contact the appropriate social service agency for application assistance in other languages.

Post-Screening Process

After completing screening, clients may choose to apply for benefits using COMPASS. Alternatively, they may skip the screening and proceed directly to the application component. Currently, over 10 applications are available to be submitted online in the Pennsylvania version of COMPASS, including food stamps, Temporary Assistance for Needy Families (TANF), Medicaid, Long Term Care, SCHIP, and AdultBasic to be submitted online.⁸ In the assisted application website, a staff member at a community partner organization can verify the client’s documentation and use an “e-signature” to submit the application.

The COMPASS tool has the capacity to expand to include a wider variety of programs and services and to integrate with multiple back-end legacy systems, adding additional programs and additional functionality (e.g., the ability to capture renewal applications, electronic signatures, and additional intake worker features).

Implementation

Deloitte Consulting estimates that it would take anywhere from two months to a year to design and implement its software for a state, depending on the modules chosen and the number of programs included. While Deloitte declined to give an

⁸ Note: The following states allow food stamps applications through their websites: Kansas, New Jersey, New York (one county), Pennsylvania, West Virginia, and Washington. More states are in the process of developing on-line applications. The United States Department of Agriculture (USDA) does not require a waiver for states to accept food stamp applications online; the regulations already provide this option to states. See 7 CFR 273.2(c)(1): http://www.fns.usda.gov/fsp/applicant_recipients/apply.htm.

estimate of the pricing for the tool, a news article suggested that Pennsylvania has invested nearly \$5 million to implement COMPASS statewide.

The Benefit Bank

Website: <http://www.solfopro.com/sfp/Projects/thebenefitbank.htm>

Background

Solutions for Progress, a consulting firm based in Philadelphia, modeled The Benefit Bank after a previous tool it had designed to connect retired union members with affordable prescription drug coverage. The Benefit Bank conducts eligibility screenings and helps a person to fill out applications. In addition, The Benefit Bank allows people to e-file their state and federal taxes and includes the option of registering to vote. Through a partnership with the National Conference of Churches of Christ, The Benefit Bank is now available to all member churches, providing a potential partnership opportunity for cities.

Screening Process

The Benefit Bank is an Internet-based, counselor-assisted income enhancement program designed to help low- and moderate-income individuals and families secure all of the tax refunds and public, philanthropic, and workplace benefits for which they qualify. After a trained volunteer or a staff member from a partner organization conducts a five-minute eligibility screening, a client decides for which programs he or she would like to apply. The counselor then assists the client with preparing and submitting tax returns and benefit applications. Although the actual application and tax filing process (after the screening) can be lengthy, it may be broken up into several 30- to 45-minute sessions.

The Benefit Bank can also pre-populate applications with information from other private and public agencies. For example, a local non-profit that uses The Benefit Bank can import demographic and other information on its clients with the consent of the client. This speeds up the screening/application process and can be utilized by case managers working with the client. For example, if a person went to a One Stop workforce center and agreed to allow his or her information to be shared with The Benefit Bank, the tool could be used to flag benefits that could help the client cover employment-related needs (e.g., child care subsidies) and enhance his or her income once employed. In addition, this sort of arrangement may help agencies have the most up-to-date client information, which could affect the person's eligibility for programs.

Post-Screening Process

After the screening and application process, program applications can be printed or submitted online. By the spring of 2005, The Benefit Bank will have imple-

Philadelphia, Pennsylvania

The Division of Community-Based Prevention Services (DCBS), located within the Philadelphia Department of Health Services, implemented The Benefit Bank in two places: the school-based case management system for families whose children have truancy and discipline issues located in 160 public schools; and the Kinship Care Services program, which focuses on kinship caregivers, such as grandparents who are caring for their grandchildren.

Using The Benefit Bank, both entities ensure that families are aware of and can access benefit programs that will increase their family budgets. DCBS also purchases Internet access for its community partners so that they can use The Benefit Bank. In addition, a number of groups throughout the city use The Benefit Bank during tax season to ensure that eligible individuals are receiving the EITC.

The Benefit Bank screens for CHIP, AdultBasic, Medical Assistance, LIHEAP, Child Care Subsidy, food stamps, prescription drugs for seniors, EITC and Pennsylvania's EIC, and can also register people to vote.

Website:

<http://www.solfopro.com/sfp/Projects/thebenefitbank.htm>

mented an electronic filing agreement with the Commonwealth of Pennsylvania that covers all Pennsylvania specific benefits.

As a registered user with the IRS, The Benefit Bank also has the capacity to electronically file a person's taxes and can make similar agreements to allow electronic filing of state taxes. If a person uses the program for e-filing, The Benefit Bank becomes the primary contact with the IRS for that person's taxes. If there are any issues with the taxes, the IRS contacts The Benefit Bank, and they contact the client and the assisting agency.

Counselors and clients each have unique passwords. The Benefit Bank screens are addressed directly to a client and are written at a fourth grade reading level. Counselor materials are prepared at a ninth grade reading level. The Benefit Bank is currently offered in English, Spanish, and Haitian Creole languages.

Once a person has applied for programs, his or her data is saved and can later be retrieved to file a new year's taxes or check eligibility for other programs that did not exist (or were not included in the tool) when the individual first applied. Personal information can also be used to re-apply for programs if a person's circumstances change (e.g., he or she loses a job).

Solutions for Progress provides reports based on the utilization of the tool. For example, a non-profit in Philadelphia may ask to receive a weekly report about the number of clients who applied for food stamps and a monthly report about the number of people who applied for all benefits through The Benefit Bank.

Implementation

It is estimated that The Benefit Bank can be implemented within approximately four to six months at a one-time cost of \$250,000. An additional sum is required to help a not-for-profit leadership coalition develop a network of sites to make The Benefit Bank available to clients. The Benefit Bank is designed as a free resource for both users and for host sites.

Solutions for Progress is willing to assist communities in finding funding. In addition to the online tool, communities receive technical assistance, trainings, a live Help Desk and workbooks for the counselors who will actually be using the tool, and utilization reports.

The Benefit Screener

Website: <http://www.massresources.org/infopages.cfm?ButtonID=16>

Background

The Benefit Screener was developed by Community Resources Information, Inc. (CRI), a non-profit organization based in Massachusetts. CRI presently operates the

www.MassResources.org website, which contains a version of the Benefit Screener, as well as a similar website for Worcester, Mass. (www.WorcesterResources.org). The Worcester website went live in 2001 and the statewide site in 2003. CRI is presently working with two non-profit organizations in New Mexico to develop a statewide version of the MassResources.org website in their state.

Screening Process

The Benefit Screener is an Internet-based eligibility tool designed to help low-income individuals and families project eligibility for a variety of federal and state benefit programs. It can be directly accessed over the Internet, without need for a username or password and is free of charge. As such, The Benefit Screener can be used by consumers of public assistance programs and service providers alike. The Benefit Screener provides a “first stage” assessment of potential eligibility for approximately 25 federal and state assistance programs, including food stamps, Medicaid, Section 8 housing vouchers, fuel assistance, TANF, SSI, as well as the earned income and child tax credits. The Benefit Screener is designed to be an important component of a comprehensive website that provides over 400 pages of written information and application materials on all the assistance programs covered by The Benefit Screener.

The Benefit Screener takes about five to ten minutes to complete and contains two sets of questions. An initial set of 15 questions assesses family composition, living and work situation, as well as disability, citizenship and veteran’s status. This is followed by a second set of questions that covers a household’s assets, income, and expenses. No information that identifies an individual is gathered.

Based on the responses to these questions, The Benefit Screener generates a list of programs for which a person or family may be eligible. For each assistance program listed in the results, a brief description of the benefit is provided along with the amount or type of benefit that may be available. The results also offer links to other sections of the website where more detailed information on each program can be found, including information on how to apply.

For programs with complicated eligibility criteria – such as food stamps, Medicaid, fuel assistance, and others – the website contains a set of “second stage” assessment tools that provide a more definitive assessment of an individual or family’s eligibility status and the benefit amount the user is likely to receive. The Benefit Screener is purposefully designed to err on the side of making “false positives” (e.g., suggesting a person could be eligible for an assistance program, when in fact he or she is not) rather than “false negatives” (e.g., failing to indicate a person may be eligible for a program when in fact he or she is). The website’s eight detailed eligibility checks can be used to make a more clear-cut, unambiguous determination as to eligibility for these assistance programs.

Commonwealth of Massachusetts

Since May 2003, residents of Massachusetts and service providers statewide have been able to access The Benefit Screener free of charge on the www.MassResources.org website. This website contains over 400 pages of information on a variety of assistance programs in such domains as food programs, cash assistance, housing, fuel assistance, childcare, job training, assistance programs for non-citizens, tax credits, and the like.

Approximately two-thirds of visitors to the website are consumers, and one-third are individuals who are assisting clients. On average, the website is currently receiving about 950 visits per day and 28,000 visits per month. A key factor in its high and rapidly growing use is the fact that the website (including The Benefit Screener) is free, easily accessible (no sign-up is required), and can be used without revealing one's identity.

The Massachusetts version of The Benefit Screener simultaneously examines eligibility for 24 federal and state assistance programs, in such areas as food assistance (food stamps, WIC, school food programs, Meals on Wheels); health programs (Medicaid); cash assistance (TANF, SSI, Veteran's Services); tax credits (EITC, child tax credit); fuel assistance (LIHEAP, Utility Shutoff Protection); housing assistance (Section 8 vouchers, public housing, private subsidized housing); childcare and preschool (childcare vouchers, Head Start); as well as legal assistance and unemployment insurance. By using The Benefit Screener, individuals and families can obtain a good sense of the range of assistance programs for which they may be eligible.

Website:
<http://www.MassResources.org>

While the results of the screening process can be printed out, the data is not permanently stored. The Benefit Screener is written at a sixth-grade reading level and is currently offered only in English.

Post-Screening Process

The screening process will generate a list of programs for which an individual or family may be eligible. The website is purposefully not linked to the computer system of any government agency that administers assistance programs and the preferred "steward" of the website would be a non-profit organization, rather than a state or local government agency. Hence, visitors to the website must still go through the formal application process for any assistance program. Nonetheless, the website can provide users with a clear, albeit unofficial, appraisal of whether they (or their clients) are eligible for specific assistance programs, provide insights into the type of information that will be needed when formally applying, and explain how and where to apply.

Implementation

The Benefit Screener is intended as a component of a state or local nongovernmental website that provides information on assistance programs that address the needs of individuals and families with low income. It is estimated that the entire website (including The Benefit Screener) can be implemented within approximately four to six months at a one-time cost of approximately \$50,000 to \$75,000. Most of this expense is to cover the labor cost of adjusting information on the website to be accurate for its new location. An additional, smaller fee is required on a yearly basis to pay for hosting the website, keeping the information accurate, and modifying The Benefit Screener (and other eligibility tools) as necessary to keep current with changes in the eligibility criteria of various assistance programs.

***EarnBenefits*SM**

Website: www.EarnBenefits.org

Background

Seedco, a national community development intermediary based in New York City, has launched the *EarnBenefits*SM initiative to help low-wage workers access income-enhancing benefits and work supports. *EarnBenefits*SM is a three-tiered approach to providing low-wage workers and their families with the resources needed to achieve continuous employment, skill enhancement, and economic self-sufficiency, including:

- Marketing and education to increase awareness of benefit eligibility guidelines and application processes through two comprehensive, user-friendly resources: the *EarnBenefits*SM Guide and www.EarnBenefits.org.

- Facilitated access to a range of public and private benefits through a streamlined screening and universal application system, *EarnBenefits*SM Online, that allows case managers to track applications and conduct benefits management services to ensure the successful receipt and maintenance of benefits.
- Additional products to bridge the gap between available government benefits and what working families need to be self-sufficient, including low-interest family loans and matched savings accounts.

Partner organizations may consist of community-based organizations, small businesses, community colleges, and Workforce Investment Act One Stop Centers.

Seedco is currently implementing the *EarnBenefits*SM initiative in New York City, New York (operational since March 2004), and the City of Memphis/Shelby County, Tennessee (operational since January 2005). Seedco plans on expanding to 2-3 additional sites by 2006.

Screening Process

The *EarnBenefits*SM approach to facilitated access involves a staff member screening clients utilizing the online *EarnBenefits*SM screening tool. The screening and application sections of the online tool are password protected and can only be used with a trained staff member in a partner organization.

As part of the *EarnBenefits*SM facilitated access process, the client and an *EarnBenefits*SM staff member set up a self-sufficiency plan for the client. Client data is used to automatically populate benefit program applications and the client's information is saved for follow-up and general staff reports.

*EarnBenefits*SM is designed to be operated by a person with a fourth grade reading level. It takes approximately 10 to 15 minutes to conduct a screening for all benefits (*EarnBenefits*SM screens for 22 benefit programs) and two to four minutes to screen for a single benefit.

To help educate the public about various benefits, Seedco helps develop a public information website that provides not only information about benefit programs but also lists contact information for offices where individuals can be screened. The *EarnBenefits*SM website is currently offered in English and Spanish. In addition, a benefits book accompanies the tool to inform the public about various benefit programs.

Post-Screening Process

Applying for benefits takes between 10 and 30 minutes. Once completed, a staff member can submit an application online or print a completed version, copy documentation, and send it to the appropriate government entity via fax, mail, or electronically. Alternatively, the staff member can inform the client about the location of the closest service provider that receives applications. Staff members typically follow up with clients after applications have been submitted to inquire about an applicant's status.

Seedco is working with appropriate government agencies to explore strategies that would build on the strengths of the *EarnBenefits*SM Online system and the capacity of community partners, simplify the benefits application process from the client's perspective, and, in effect, increase the enrollment rates of low-wage workers who are eligible for benefits but not currently receiving them.

Implementation

The design phase for an *EarnBenefits*SM site takes six months and the cost of implementation varies depending on the scope of the marketing and education activities, the number of partner organizations that will use the *EarnBenefits*SM Online tool for facilitated enrollment, and the number of benefits offered. The baseline cost to implement *EarnBenefits*SM is \$250,000, which covers the basic costs needed to get a site up and running (e.g., programming the benefits tool, developing marketing tools, and training members of the partner organizations who will implement facilitated access). Costs can be somewhat higher if the implementing organization provides grants to organizations to facilitate screenings and applications. Seedco will work with interested community-based organizations, government agencies, and foundations to bring *EarnBenefits*SM to a community.

New York City, New York

Seedco has contracted with eleven non-profits who are part of the *EarnBenefits*SM Network in New York City to conduct screenings and help people in accessing benefit programs using *EarnBenefits*SM. On the public website, clients can learn about benefit programs and access contact information for the non-profits that can conduct eligibility screenings. The public information site also features resource listings and contacts for financial literacy, home ownership, and child care programs.

Henry Street Settlement, a Seedco subcontractor, is a community-based organization that provides a variety of services to the community including workforce preparation and post-placement services. The organization's workforce development center assists over 850 participants annually, and *EarnBenefits*SM is the screening tool the organization uses to connect newly-employed participants to key work supports.

Henry Street introduces new participants to *EarnBenefits*SM during orientation and provides participants with a follow-up informational session devoted to public benefits. This introduction lets participants know what resources exist. The tool then becomes a destination point for them once they are employed. Participants are usually screened when they secure a job, but may be screened immediately if they have emergency needs. *EarnBenefits*SM is primarily used as part of the post-placement and retention services offered by case managers at Henry Street.

The organization has also found the comprehensive guidebook that Seedco developed for New York City to be a great training tool and quick reference for staff. The guide helped Henry Street train new staff and cross-train existing staff at all levels (including the receptionist) to understand the various benefits that exist. The guidebook provides a quick "cheat sheet" for staff.

Through an assisted screening process at Henry Street or one of the other ten community organizations, residents can learn about their eligibility for twenty-two programs including food stamps, EITC, child care, Medicaid, and LIHEAP.

Website: www.EarnBenefits.org

HelpWorks™

Website: www.humanservicetechnology.com/humanservices/pages/solutions_helpworks.html

Background

HelpWorks™ is a software program designed by Peter Martin Associates, which was purchased by Affiliated Computer Services (ACS) in 2003. Like other screeners, this tool seeks to help clients understand and access the public benefits for which they are eligible. The tool was first used by the Council for Jewish Elderly in Chicago, Ill., in 1998.

HelpWorks™, typically marketed to state governments, is designed to address two difficulties that users may encounter: changing policies and older government computer systems known as “legacy systems.” First, HelpWorks™ makes it easy for staff to input policy changes for benefit programs (e.g., if the asset limit was increased for food stamps) without needing technical software expertise, which helps keep the eligibility screener accurate as policies change. Second, the tool helps address the issue of bringing legacy systems together and creating a common access point. For example, a state may have an older computer system that is used for Temporary Assistance for Needy Families (TANF) and a completely different computer system for the state’s Children Health Insurance Program. These two separate computer systems could be linked together with HelpWorks™ acting as a “common front end.” Through this common front end, clients and staff members are able to access several benefit programs (and their corresponding computer databases) at the same time.

ACS has also licensed the HelpWorks™ software to Seedco, a non-profit in New York City that markets the software with other services under the name “*EarnBenefits*™” (see above).

Screening Process

Individuals can navigate HelpWorks™ through self-screening or assisted-screening. With the self-screening tool, a person can choose to screen him or herself for all available programs or for a program in one specific area, such as health care. Clients can also use the tool to access contact information for service providers regardless of whether or not they have conducted a screening.

In the assisted screening website, data entered into HelpWorks™ is saved so appropriate staff can conduct follow up and saved information can be exchanged among various databases. For instance, if a food stamp recipient notified his or her job training counselor of an address change, the counselor could send the updated address to the food stamp office through the HelpWorks™ System, thus ensuring that food stamp notices go to the correct address. A user must have a login name and password to enter HelpWorks™ and a user’s applicant profile includes additional demographic information compared to the non-assisted screening interview.

Tulsa, Oklahoma

The Community Action Project of Tulsa County (CAPTC) uses the HelpWorks™ tool under the name Benefits Eligibility System for Oklahomans (BESO) to screen and connect residents to approximately 34 benefit programs. BESO is a web-based tool that allows social service agencies to access information about the eligibility and application requirement of many public benefit programs, including: food stamps, energy assistance, and free or low-cost health care.

BESO prompts the user to answer a series of questions such as income level, age, and household size. The tool then returns information about all the benefit programs for which a resident may be eligible and lists all the documents necessary to complete the application.

Screening services are offered at tax sites during tax season as well as throughout the year in various community-based organizations. While people wait to do their taxes at the free tax preparation sites, they can use BESO with a staff member to see if they are eligible for other benefit programs.

CAPTC partnered with social service agencies, the Department of Mental Health, the Department of Human Services, Workforce Oklahoma, correctional facilities, Workforce Investment Act agencies, and employers to promote BESO. In addition, CAPTC was able to use a USDA grant to purchase BESO licenses for some of its community partners.

Website:

<https://benefits.captc.org/ees/hwwweb.dll/login>

HelpWorks™ features a “confidence indicator” that reports how confident the program is in deciding the client’s eligibility — High, Medium, or Low. If a client skips questions during the eligibility screening, then the confidence level may be lower.

The average screening time for self- and assisted-screenings varies depending on the number of programs included, but can be as short as a couple minutes. The tool supports screenings in different languages, and the HelpWorks™ rules editor allows the tool to easily be converted to develop interviews in different languages. Language options can be found at the beginning of the interview or as a dual language interview screen.

Post-Screening Process

In the self-screening website, a client chooses the programs for which he or she wants to apply and the tool will automatically self-populate an application that can be printed and then taken or emailed to the appropriate agency.

HelpWorks™ applicant information can be imported and exported regardless of whether the screening was assisted or self-assisted. In an assisted intake screening, the staff member may be able to submit the application online, depending on the state’s policy. In some cases, the staff member doing the intake can send an email to the benefit agency with a link to the person’s case. Then, the benefit agency can make the eligibility determination which will be saved with the case thereby allowing the staff member to check on progress. In other cases, a self-populated application can be printed for the client to submit to the appropriate agency.

Implementation

It takes approximately four months to implement the tool at a cost of between \$75,000 and \$5 million. The cost of the product varies depending on the number of features, the number of users permitted, and whether or not HelpWorks™ is being used as a “common front end” to patch several older computer systems together. Because the tool operates on Oracle software, a government that purchases this software would also need to purchase an Oracle license. Oracle licensing varies, but can be priced as low as \$149 per user or \$4,994 per server processor.

Affiliated Computer Services (ACS) has some partners that can host the system, thus reducing the cost. ACS also features products that can be used in conjunction with HelpWorks™, including a case management tool, FACTORS. Using FACTORS, staff members can follow up on clients to ensure that they received benefits. FACTORS also allows staff members to refer clients to other departments.

Oregon Helps!

Website: www.oregonhelps.org

Background

Multnomah County, Clackamas County, Oregon Food Bank, the State of Oregon, and the Community Action Directors of Oregon designed Oregon Helps! to assist people in understanding their eligibility for benefits in a non-threatening, confidential manner. First launched in Oregon, the tool is now being franchised to other states. In Arizona, it is used under the name "Arizona Self Help," and in New Jersey, it is called "New Jersey Helps." Manpower Demonstration Research Corporation (MDRC) has licensed the product to expand to six counties through a federal demonstration evaluation project.

Screening Process

Oregon Helps! is designed entirely for self-screening of state and local programs although some organizations may choose to use the public tool to assist clients. The designers of Oregon Helps! recognize that people may be hesitant to give out personal information to a government entity. Therefore, the tool does not ask for names and does not store entered information. For this reason, benefit applications are not self-populated. Multnomah County Department of Health's Safety NET offices, a network of resource and referral agencies in Portland, have used the online tool over the phone with residents to help them calculate if they may be eligible for 27 benefits.

The average screening process takes 10 to 15 minutes. The Oregon Helps! website is available in English, Spanish, Vietnamese, and Russian. The versions of the tool used in Arizona and New Jersey are both offered in English and Spanish.

State of New Jersey

The State of New Jersey launched New Jersey Helps on the Internet in July 2004. The tool allows consumers to self-screen for eight Department of Human Service (DHS) programs and provides helpful contact and application information. The second phase of the project is already in development and will include programs from other departments.

The tool is being promoted via cable television with commercials in English and Spanish. In addition, DHS is partnering with libraries statewide to provide people with Internet access.

In September 2004, a new online DHS Food Stamp Application was made available statewide and seamlessly integrated into the New Jersey Helps application page.

New Jersey Helps screens for eight programs, including food stamps, Medicaid, New Jersey FamilyCare, LIHEAP, Work First New Jersey (TANF), New Jersey Cares for Kids (child care subsidies), and Kinship Navigator Program (assistance for relative caregivers). Additionally, the tool empowers families to make informed decisions about key state services.

At the end of the screening process, individuals can click a variety of tabs that list the screening results (including likely benefit amounts), eligibility calculations, contact information for benefits, documents needed to apply for benefits, summary of answers, and application forms.

Website: www.njhelps.org

Post-Screening Process

At the end of the screening process, the client receives a report on his or her potential eligibility for all programs, with an explanation of why the client was considered by the tool to be either eligible or ineligible. The site also provides county-level contact information and a list of documents to bring if users want to apply, as well as a link to a separate website where a food stamp application can be filled out online and printed.

Implementation

Multnomah County is currently charging \$40,000 to license the software code to a state and \$15,000 to bring the tool to a city or county. Besides licensing costs, a city will also have to adapt the original code to its own state and local policies and program rules. Some variables that will affect the cost (beyond just the software coding) include the number of benefit programs, the eligibility rules for programs, the number of languages, and the amount of staff time needed for the project. Maintenance and website hosting for Oregon, Arizona, and New Jersey at present is less than \$5,000 a year. In addition to the online tool, Oregon Helps! shares training materials, marketing materials, and a public service announcement (PSA) video that can be used to introduce the website to a community.

Arizona and New Jersey launched their sites within twelve months. The designers require that the website must be piloted first to ensure accuracy when it is launched, leading to a slightly longer launch time, but a more highly accurate end product.

RealBenefits™

Website: www.realbenefits.org

Background

Community Catalyst, a non-profit in Boston, Massachusetts, developed the online screening tool, RealBenefits™, from an earlier tool, "MicroMax," that was created in 1995 as part of a Supplemental Security Income (SSI) outreach project. In designing RealBenefits™, Community Catalyst's priorities included: reaching out to eligible people who are not enrolled in public benefit programs, creating screening capacity at the local level in public and private human services organizations, and promoting improvements in the application process through advocacy. RealBenefits™ is currently being used in Illinois and Massachusetts and was piloted in Miami. Community Catalyst is also in the process of building a tool to be used in Maine.

Screening Process

RealBenefits™ is an Internet-accessible service designed for use by advocates and service providers working with low-income people. The online tool features

State of Illinois

The Illinois Hunger Coalition (IHC) worked to bring RealBenefits™ to Illinois to screen and file applications for a variety of income support programs, such as food stamps, KidCare/FamilyCare (Illinois' Child Health Insurance Program), Medical Assistance for Seniors/Disabled, Medicare Cost Sharing Plans, LIHEAP, Circuit Breaker, SeniorCare, and pharmaceutical assistance as well as the Illinois Breast and Cervical Cancer Program.

For the last several years, social service providers, food pantries, hospitals, and schools throughout the state have been using RealBenefits™ free Internet tool to screen residents' eligibility for these income support programs.

IHC has received two USDA grants to use technology to increase access to food stamps. RealBenefits™ is helping clients overcome some common obstacles to accessing income supports by potentially eliminating visits to the local Illinois Department of Human Services (IDHS) office, allowing people to complete applications at agencies in their own communities, and providing advocacy for clients.

The IDHS has designated a RealBenefits™ liaison at every local office. The liaison receives and processes all RealBenefits™ applications and serves as a local office contact for RealBenefits users to follow-up regarding the status of an application or a case. Additionally, the Illinois Hunger Coalition has also established "Community Quality Councils" at six local IDHS offices in the greater Chicago area, which bring IDHS staff and community agencies together to improve service at local offices.

An essential component of the outreach conducted by IHC and other RealBenefits™ users is IHC's 1-800 Hunger Hotline. The hotline is staffed full-time by English and Spanish speakers, and is available for people who want to learn more about income supports, apply for programs over the phone, and or ask questions about their own case or a client's case.

In addition, IHC works closely with the "KidCare Coordinators" in the Chicago Public Schools (CPS). The nine Coordinators travel between schools and attend community events to enroll CPS students and families in food stamps, KidCare/FamilyCare, and other income support programs. Not only do these benefits help students to perform better academically, but under Title I, enrollment in some benefits also provides additional federal funding to Chicago Public Schools. Additional funding provides an increased incentive to the schools to conduct outreach.

Mayor Richard Daley of Chicago helps publicize the tool by including links to the RealBenefits™ screener on the city's "Keeping Chicago Affordable" website.

Website: <http://www.cityofchicago.org/Mayor/AffordableChicago/>

two screening options. The "QuickScreen" is a calculator designed to quickly project potential eligibility and benefit amount for programs without saving any personal client data. The QuickScreen is available to registered users of RealBenefits™ and has also been made available for consumers to use on several public websites. Users can typically do a QuickScreen assessment in less than two minutes.

The primary screening tool in RealBenefits™ leads staff members through a longer assisted client interview ("targeted screening") and provides detailed eligibility results. The targeted screening allows advocates to project a client's potential eligibility for programs and also creates self-populated application forms that can then be printed and sent to the appropriate administering agency. A pilot study in Illinois suggests that the screening tool is 95 percent accurate in projecting a client's eligibility for benefit programs.

It takes about 20 minutes to conduct a targeted screening with RealBenefits™. The software can offer applications in as many languages as needed based on state application translations. For example, if the state offers food stamp applications in Russian and Spanish, then RealBenefits™ can also complete those versions. The

RealBenefits™ online tool is currently offered in English and Spanish in Illinois and elsewhere in English only.

Post-Screening Process

After the screening, a staff member generates and prints out a completed benefit application that the client can take to the appropriate administering agency, along with a checklist of documents he or she needs to take to the social service office (e.g., pay stubs, driver's license, etc.). Depending on the community, the staff member may be able to fax applications to local social service agencies. As of November 2004, Massachusetts RealBenefits™ can submit applications to state agencies electronically. In some states, staff members can put themselves as the contact for the application so that the social service agency can call the organization and tell staff if their clients received the benefits.

In the targeted screening, a client's data is saved in the user organization's private "online office." Users have access only their own organization's data. Staff members are also able to run general reports about their entire client portfolio and can follow-up with clients to ensure that they receive their benefits after they apply. Once a screening file has been created, users can update client data to reflect changes in circumstances.

Implementation

Community Catalyst estimates that it takes approximately six months to bring RealBenefits™ to a new state at a cost that could range from as low as \$120,000 to over \$250,000. To support users of the online tool, Community Catalyst provides training and access to a help desk for technological issues and will assist a community in creating an implementation plan.

Part III: Other Approaches to Screening

For some city officials who are interested in bringing a web-based screening tool to local residents, purchasing an off-the-shelf product may not be the best way to meet local needs or may not be an option due to budgetary constraints. Part III reviews alternative approaches for local leaders who choose not to purchase a nationally-franchised product.

First, a city – alone or in partnership with other community organizations – could independently develop a new screening tool.

Second, a city may want to work with state officials to encourage the purchase or design of a benefit screening tool for statewide use. As noted earlier, state buy-in can lead to broader policy changes to facilitate benefit enrollment, and state departments may have larger budgets to implement these tools.

Finally, if the other approaches do not work out, municipal leaders can still take a modest step to facilitate benefit screening by creating a “suite” of links to existing screening tools on the city’s website.

Some of the tradeoffs of each of these approaches, as well as examples of their use, are offered in this section.

Locally Designed Tools

While generally a lengthier, more complicated process, locally designed tools can be a good solution for a city that has in-house or donated technical resources, but does not have the budget to purchase and customize a tool designed elsewhere.

Milwaukee Workers Web Site

The “Milwaukee Workers Web Site” was developed by the community-based New Hope Project in conjunction with the City of Milwaukee and the University of Wisconsin-Milwaukee. The website features eligibility screeners and calculators for food stamps, EITC and other tax credits, child care benefits, and Medicaid, and it provides information about how and where to apply for benefits. The website also links residents to job listings and transportation options, and can assist in finding child care as well as estimating the cost of child care.

Website:
<http://www.milwaukeeworkers.org>

Portland Impact

In Portland, OR, a local non-profit called Portland Impact uses a page on its website to link people with a number of other helpful public benefit websites, including:

- Oregon Helps!: A multi-benefit screening tool that also provides a food stamp application and contact information for additional programs.
- Housing Connections: An affordable housing search engine that allows people to search for housing by price, location, size, school district, date of availability and disabled access, with information on whether or not they can use Section 8 vouchers.
- The Beehive: A national website that was customized for Portland, offering information about financial literacy, tax credits, job training, government services, education and health.
- Connect2Jobs: A website designed to connect people to jobs and job training.

Website: www.portlandimpact.org

This approach can also make sense if the city is seeking to promote a number of benefit programs that are only offered locally, such as affordable housing and Individual Development Accounts.

State-Sponsored Tools

Another option for cities interested in promoting multi-benefit screening and enrollment is to engage the state government in these efforts and request that they create or purchase a screening tool.

Not only is a state-based approach less expensive and less labor intensive for a city than a local version, but it can frequently lead to improved access to benefits for families as well. States that operate screening tools may be more likely to keep a tool up to date, recognize and fix inconsistencies in benefit application requirements, and consider accepting online application submissions.

While screening tools are likely to increase the number of people applying for a benefit, they can still yield time- and cost-savings by better preparing clients for the application process or in some cases even directly completing and submitting the application.

As noted in Part I, it is helpful to convene a meeting with relevant state leaders to talk through the potential benefits – and address any concerns about – online screening tools.

Washington State Department of Social and Health Services

Washington State has two components of its online benefit program: an eligibility screener for nine benefit programs; and a separate tool that allows people to apply for and renew seven benefit programs online. Both tools are intended to be used by clients directly; however, community-based organizations often assist residents with using the tool.

After a person has completed a benefit screening with the first tool, he or she is given several options for applying. Residents can access and print a blank copy of a common application for food stamps, TANF, medical assistance, nursing home care, and assisted living/in home care. For food stamps, TANF, child care, SCHIP, and Medicaid, the client also has the option of using the online application tool. During the application process, which averages approximately 30 minutes, a menu bar shows the client how far he or she is in the process of applying.

When a resident uses the application tool, he or she is required to create a user name and password for his or her application. Having a user name and password allows the user to save an unfinished application and return to it in the future. Additionally, the individual can complete an eligibility review or report a change of circumstance for an active case.

Website: <http://www1.dshs.wa.gov/>

State of Texas Assistance and Referral System (STARS)

STARS is used by people throughout the state of Texas to project their potential eligibility for over 50 state and federal social service and assistance programs. CGI-AMS (formerly American Management Systems) created STARS for the state of Texas. It is the first step of a larger effort, known as the Texas Integrated Eligibility Redesign System (TIERS), to replace the State's existing TANF information system and move toward a system where clients apply for benefit programs online.

STARS is designed for self-screening in English or Spanish, with a short computer tutorial for people who have little to no computer experience and assistive technology for users with special needs. The website stresses to the client that personal information will not be stored or shared with any government agencies. The screening can be completed within ten minutes and features five stars at the top of the screen that indicate how far the user is in the process. At the end of a screening, STARS alerts clients to programs for which they may be eligible. In addition, STARS has a Texas Department of Human Services office locator based on a user's zip code.

Website: www.txstars.net

Links to Tools Available on the Internet

If the other approaches are not feasible, an alternative option is to create a website (or portion of the city's website) that bundles separate benefit screening programs in one place. A community can link to free, national benefit screening tools (described below) and/or pull together a variety of locally developed screening programs.

While this option clearly requires fewer resources, it falls short of the main objective of most screening tools: to use one set of questions to screen for multiple benefits. Nevertheless, it gathers information into one place for those who are willing to invest the time to investigate these benefits.

Some of the nationally-available tools to screen for benefit eligibility or calculate potential benefit levels include:

The Beehive

Website: www.thebeehive.org

The Beehive is a national website that links people to information about becoming self-sufficient. The site includes information on budgeting, banking, and job skills. The Beehive can also be used to link people to benefit programs. A person can use the national website to find out eligibility information for the EITC and complete a basic eligibility screening for SCHIP. It is available in four languages – English, Spanish, Haitian Creole, and Urdu.

The Beehive has a national website and has also been customized for 19 cities. In the individual city sites, the website provides city specific information as well as national information. The state or local specific websites provide contact information and links to the appropriate local offices. Any city could link to the national Beehive webpage. Or, for approximately \$100,000, a city can have a Beehive webpage customized to reflect local and state benefits and services.

Benefits Checkup

Website: www.benefitscheckup.org

The National Council on Aging designed a tool to connect older people with benefits that are particularly relevant to them. The national website screener conducts an eligibility screening that focuses on benefits for older populations but also screens for benefits that are useful to clients of all ages. At the end of a screening, the website lists the programs for which that person may be eligible and gives contact information for the agency that is closest to the person's zip code.

The national website is free and intended for use by individuals or by organizations through a paid annual license. The price of the license depends on several variables, including the size of the organization using the license, the population size of seniors in the community, and whether the organization is a member of the National Council on Aging (NCOA). For organizations with budgets of under \$1 million, the

Representative Sherrod Brown, Ohio 13th District

In Ohio, Representative Sherrod Brown is using a suite approach to link his constituents to benefit screening tools. His website provides links to the national BenefitsCheckUp tool as well as the GovBenefits tool. In addition, his website features an EITC calculator that was developed by The Center on Budget and Policy Priorities with assistance from the Internal Revenue Service. The calculator estimates the amount of EITC that a person could claim, based on information about his or her annual income and household.

Website: <http://www.house.gov/sherrod-brown>

license costs \$1,400 a year (with discounts if they are members of NCOA or are an affiliate of a national partner). If a city or organization purchases a license, the license holder can receive reports about the number of people who use the website and information on the number of benefit applications generated.

Community Resources Information, Inc. EITC Screener

Website: www.taxcreditsresources.org

Community Resources Information, Inc. developed an online tool to screen people for EITC eligibility and estimate the amount of money that a person might be able to claim. The screening process is divided into two sections: one for general eligibility and one for financial eligibility. After a person completes the general eligibility screening, he or she can screen him or herself to see if the financial requirements are met. After the financial screening, the tool tells a person whether or not he or she is eligible for the EITC and, if so, the amount he or she may be able to claim. The online tool also allows clients to choose the state where they reside. If the state has a state earned income tax credit, then the tool will also estimate the amount of the state credit.

GovBenefits.Gov

Website: www.govbenefits.gov

The federal government hosts a public website that connects people to a variety of public benefits and performs a limited screening process. The site is divided into state and federal benefits. In the state benefits section, individuals can screen themselves for three to five benefits, including food stamps, LIHEAP, and energy assistance. In some states, the screener will also calculate eligibility for TANF and medical coverage programs. In the federal benefits section, the benefits are divided by the administering agency. The federal benefits portion of the website includes over 400 federal benefits some of which are not relevant to low- or moderate-income families.

“Step 1” – USDA Food Stamp Screening Tool

Website: <http://www.foodstamps-step1.usda.gov>

The United States Department of Agriculture’s (USDA) Food and Nutrition Service (FNS) has an online tool, which allows individuals to screen themselves for food stamp benefits and the amount of food stamp benefits for which they may qualify. The tool links to state agency screening tools if state tools are available. The USDA screening tool is written at a low-literacy level and is available in both English and Spanish. Additional information is available on the FNS website regarding next steps potentially eligible individuals can take if they find out from the screening tool that they may be eligible and would like to apply for benefits. A number of organizations have chosen to link their webpage to this tool and it can be a free option for expanding food stamp outreach.

Appendix A: Contact Information

Nationally Franchised Tools

COMPASS:

Designed by Deloitte and Touche

Website for Pennsylvania COMPASS:

<https://www.humanservices.state.pa.us/COMPASS/PGM/ASP/SC001.asp>

Contact:

Sundhar Sekhar

Principal

Deloitte and Touche

Pittsburgh, PA

Phone: (412) 402-5262

Email: ssekhar@deloitte.com

Kara Harris

COMPASS Project Manager

Deloitte and Touche

Harrisburg, PA

Phone: (717) 526-0430, Extension 5269

Email: kaharris@deloitte.com

COMPASS State Contacts:

Mike Coulson

Commonwealth Sponsor

Harrisburg, PA

Phone: (717) 787 9884

Email: mcoulson@state.pa.us

Margaret Lovejoy

State Program Manager

Charleston, WV

Phone: (304) 348-0884

Email: margaretlovejoy@wdhhr.org

The Benefit Bank

Designed by Solutions for Progress, Inc.
Website for Benefit Bank and Solutions for Progress: www.solfoopro.com
Robert J. Brand
President
Solutions for Progress
Philadelphia, PA
Phone: (215) 557-8103
Email: rbrand@solfoopro.com

The Benefit Bank Community Contact:

David R. Fair
Director, Division of Community-Based Prevention Services
Philadelphia Department of Human Services
Philadelphia, PA
Phone: (215) 683-4010, 4002
Email: david.fair@phila.gov

The Benefit Screener

Designed by Community Resources Information, Inc. (CRI).
Website for CRI: www.CommunityResourcesInfo.org

John C. Buckner, Ph.D.
President
Community Resources Information, Inc.
Natick, MA
Phone: (617) 620-9286
Email: john.buckner@communityresourcesinfo.org

Massachusetts Benefit Screener Community Contact:

Jocelyne Bauduy
Director
MassResources.org
Worcester, MA
Phone: (508) 344-1801
Email: info@massresources.org

EarnBenefitsSM

Marketed by Seedco. Powered by HelpWorksTM
Website for *EarnBenefits*: www.EarnBenefits.org
Website for Seedco: www.Seedco.org

Chauncy Lennon
Senior Program Manager
Seedco
New York, NY
Phone: (212) 204-1332
Email: clennon@Seedco.org

EarnBenefitsSM Community Contact:

David Garza
Director of Employment Services
Henry Street Settlement
New York, NY
Phone: (212) 478-5400 x209
Email: dgarza@mindspring.com

HelpWorksTM

Designed by ACS, Inc. – Human Services Technology Group
(formerly Peter Martin Associates, Inc.)
Website for HelpWorksTM: www.helpworks.com
Website for ACS, Inc – Human Services Technology Group:
<http://www.humanservicestechology.com> or
<http://www.humanservicessoftware.com>

Garrick Beil
Director of Business Development
ACS, Inc – Human Services Technology Group
Chicago, IL
Phone: (312) 521-6611
Email: Garrick.Beil@acs-inc.com

Help WorksTM / BESO Community Contact:

Vicki Haws
USDA Program Manager
Community Action Project of Tulsa County
Tulsa, OK
Phone: (918) 382-3274
Email: vhaws@captc.org

Oregon Helps!

Website for Oregon Helps!: www.oregonhelps.org

Van Le

Project Manager

Multnomah County

Portland, OR

Phone: (503) 988-4545

Email: contact@oregonhelps.org

New Jersey Helps! Community Contact:

Community Contact:

Sue Bremner

OIS Regional Manager

NJ Department of Human Services

Trenton, NJ

Phone: (609) 633-2182

Email: sue.bremner@dhs.state.nj.us

RealBenefits™

Designed by Community Catalyst

Website for RealBenefits™: www.realbenefits.org

Website for Community Catalyst: www.communitycatalyst.org

Enrique Balaguer

Director of Access and Technology Programs

Community Catalyst

Boston, MA

Phone: (617)-275-2804

Email: balaguer@communitycatalyst.org

RealBenefits™ Community Contact:

Annie Lionberger

Food Stamp Outreach Coordinator

Illinois Hunger Coalition

Chicago, IL

Phone: (312)-629-9580

Email: alionbergerihc@earthlink.net

Locally-Designed Tools

Examples:

Milwaukee Workers Website

Sponsored by New Hope Project

Website: <http://www.milwaukeeworkers.org>

Steve Holt

Consultant, Holt & Associates SOLUTIONS

Milwaukee, WI

Phone: (414) 226-2353

Email: holtolutions@earthlink.net

State-Sponsored Tools

Examples:

Washington State Department of Social and Health Services

Website: https://wws2.wa.gov/dshs/onlineapp/introduction_1.asp

Scott Reese

Web Development Manager

State of Washington

Olympia, WA

DSHS/ESA Information Technology Division

Phone: (360) 664-4409

Email: reesesa@dshs.wa.gov

STARS

Designed by CGI-AMS (formerly American Management Systems)

Website for STARS: www.txstars.net

Contact: Gary Hyzer

Director of Consulting

CGI-AMS

Fairfax, VA

Phone: (703) 267-8768

Email: gary.hyzer@cgi-ams.com

Suite of Links to Existing Screening Tools

The Beehive, designed by One Economy Corporation

Website: www.thebeehive.org

Contact: Robert Bole

Northwest Regional Program Director, One Economy Corporation

Portland, OR

Phone: (503) 282-2824

Email: rbole@one-economy.com

Benefits Checkup, designed by National Council on Aging

Website: www.benefitscheckup.org

Contact: Frank Slobig

Director of Mobilization

National Council on Aging

Washington, DC

Phone: (202) 479-6992

Email: frank.slobig@ncoa.org

Community Resources Information, Inc EITC Screener

Website: www.taxcreditresources.org

Contact: John C. Buckner, Ph.D.

President

Community Resources Information, Inc

Email: john.buckner@communityresourcesinfo.org

GovBenefits

Website: www.govbenefits.gov

Phone: (800) FED-INFO

Step 1: USDA Food Stamp Program Screening Tool

Website: www.foodstamps-step1.usda.gov

Contact: Celeste Perkins

US Department of Agriculture

Program Analyst

Alexandria, VA

Phone: (703) 305-2507

Email: celeste.perkins@fns.usda.gov

Examples:

Congressman Sherrod Brown's Website

Website: <http://www.house.gov/sherrodbrown/EITC.htm>

Contact: Ed Walz

Legislative Assistant

Office of Congressman Sherrod Brown

Washington, DC

Phone: (202) 225-3401

Email: ed.walz@mail.house.gov

Portland Impact

Website: www.portlandimpact.org

Contact: Suzanne Washington

Deputy Director

Portland Impact

Portland, OR

Phone: (503) 988-6000

Email: swashington@portlandimpact.org

Appendix B: Additional Resources About Screening Tools

- 1.** *Applying Online: Technological Innovation for Income Support Programs in Four States: Pennsylvania, Washington, California, & Georgia.* Jan 2004. <http://www.impactresearch.org/documents/applyingonline.pdf>
- 2.** *Food Stamps Online: A Review of state government food stamp websites.* The Center on Budget and Policy Priorities. May 2004. <http://www.cbpp.org/8-25-03fa.pdf>
- 3.** *Modernization of State TANF Systems: Using the Web for Preeligibility Screening.* June 2003. Prepared for U.S. Department of Health and Human Services. Administration for Children and Families <http://www.acf.hhs.gov/nhsitrc/downloads/reports/rptweb-screenv01.00.05.pdf>
- 4.** *Online Information about key low-income benefit programs.* The Center on Budget and Policy Priorities. June 2004. <http://www.cbpp.org/1-14-04tanf.htm>
- 5.** *Using the Internet to Facilitate Enrollment in Benefit Programs: Eligibility Screeners and Online Applications.* The Center on Budget and Policy Priorities. December 2004. www.cbpp.org.



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