

Breaking Barriers: How Benefits Enrollment Centers can help improve access to Vital Resources in Low Income Communities

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Agenda

1. Introductions/Who is NCOA?

2. The Benefits Enrollment Center Network

3. How BECs can assist

4. Success Stories

5. Questions

Speakers



Gabriel Smith is a program associate at the National Council on Aging and oversees the Midwest region of NCOA's national network of Benefits Enrollment Centers. Gabriel has received both an MPH (Public Health) and an MHA (Health Administration) from The George Washington University.



Allyson Owens is a program associate at The National Council on Aging and oversees the South region of NCOA's national network of Benefits Enrollment Centers. She came to NCOA from Evolent Health Care, where she worked as a Customer Care Coordinator. Allyson previously worked in the insurance industry and with Medicaid offices in DC/Virginia.

National Council on Aging

Mission, Vision and Goals

- Mission Statement
 - Improve the lives of millions of older adults, especially those who are struggling.
- Vision
 - A just and caring society in which each of us, as we age, lives with dignity, purpose and security
- Goals
 - **Impact the health and economic security of 40 million older adults by 2030**, especially women, people of color, LGBTQIA+, low-income, and rural individuals

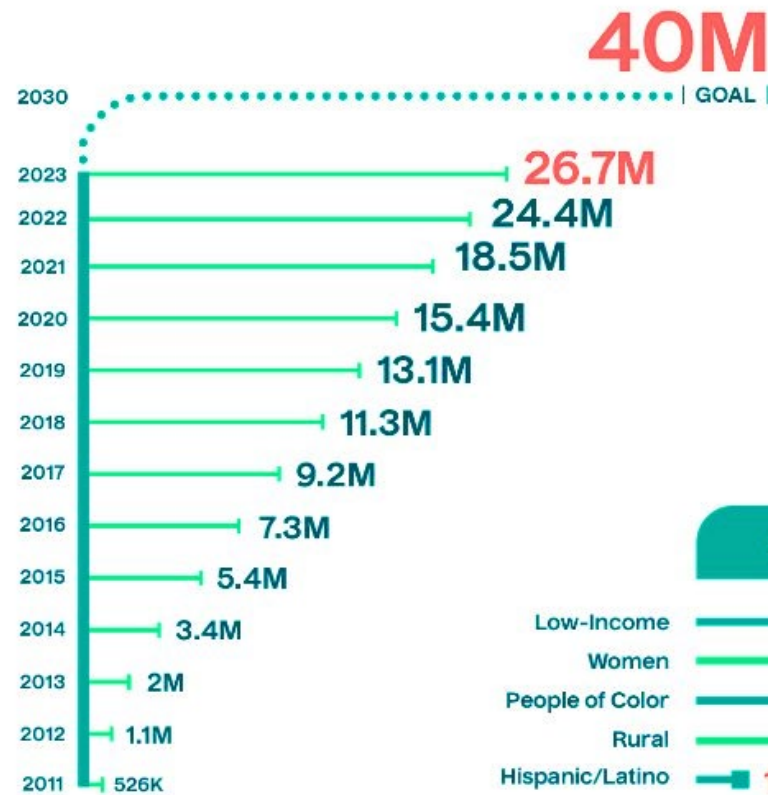


Our Impact

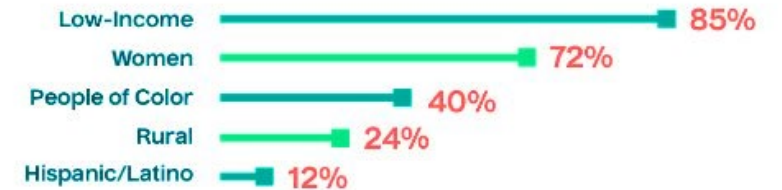
Goal: 40 million by 2030

- 72% - Women
- 85% - People with incomes below 300% of the Federal Poverty Level
- 24% - People living in rural communities
- 40% - People of color
- 12% - Hispanic/Latino
- LGBTQ+ (for various reasons, we do not collect this data; no target, but intentionality in approach has been prioritized)

OUR SOCIAL IMPACT



OUR FOCUS ON EQUITY



What is a Benefits Enrollment Center?

- State/community-based nonprofit organizations, state government agencies, Tribal entities, and/or faith-based organizations
 - Designed to help eligible Medicare beneficiaries enroll in benefits
 - Focused on the five core benefits: SNAP, LIHEAP, Medicaid, Medicare Savings Program (MSP) and Low-Income Subsidies (LIS)
 - Other benefits as well: transportation, broadband, weatherizing your home, taxes, water utilities, legal aid, Section 8
 - Began in 2009, through funding from Administration of Community Living

Goal: to help seniors and adults with disabilities overcome the barriers that prevent them from getting the benefits for which they are eligible.



Benefits Enrollment Centers

What We Do

BECs connect eligible individuals to federal, state, and local benefit programs that help them afford daily expenses or help them reduce their expenses.



Supplemental Nutrition Assistance Program (SNAP)
(food assistance)



Medicare Low-Income Subsidy
(assistance with prescription drug costs)



Medicare Savings Programs (MSP)
(assistance with Medicare premiums)



Low-Income Home Energy Assistance Program (LIHEAP)
(heating and cooling assistance)



Medicaid
(health coverage program for low-income individuals)

Why Do Benefits Matter?

On average, eligible individuals receive:



SNAP
\$1,416 / year



LIS
\$5,900 / year



MSP
\$2,096 / year



LIHEAP
\$421 / year



Medicaid
\$18,080 / year

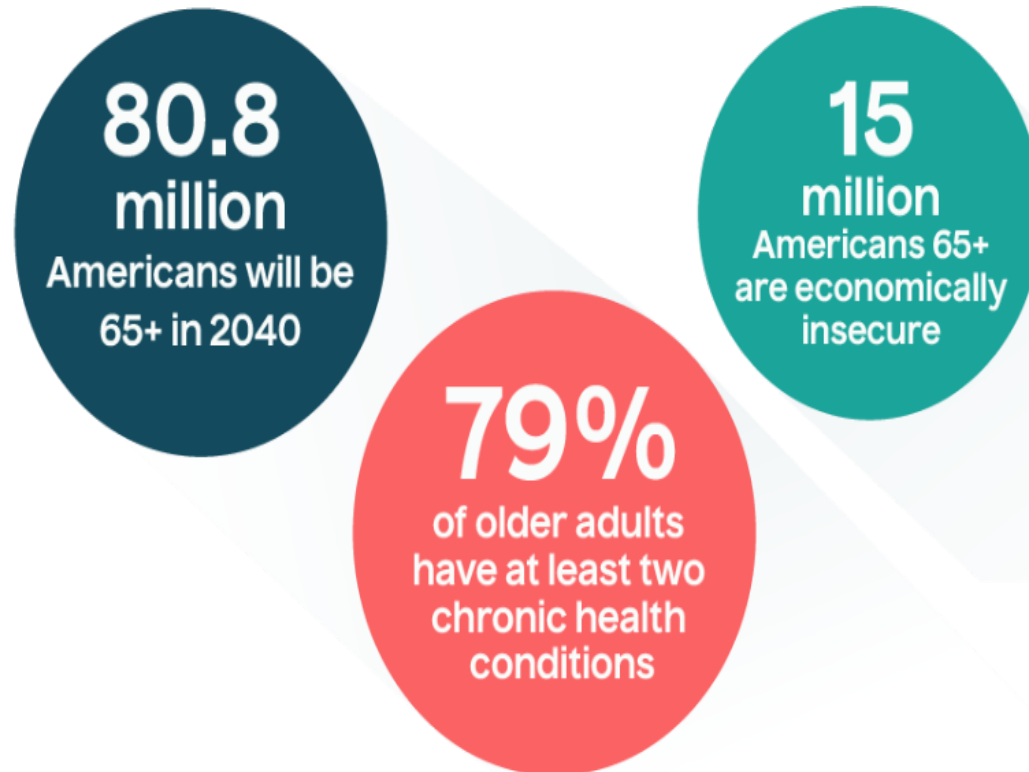
Benefits Enrollment Center Benefits

- Enrollment Centers between 2014-2023
 - Estimated \$1.3 billion in savings
 - 2022-2023 partnered with SHIPS and AAAs to assist in saving almost \$9.3 million in Medicare savings
- Another Example of how BECs can impact older adults
 - Site visit on 6/13/24 to Chicago
 - Women in remission for cancer
 - Refrigerator broke
 - BEC assisted

Why Do These Programs Matter?

- 4.1 million American each year between 2024 – 2027 will turn 65
- Almost 81 million Americans will be 65 and over by 2040
- 15 million Americans 65 and over are economically insecure

TODAY, **IN AMERICA**




Benefits of Working with a BEC



- 100% free
- All information is confidential
- Personalized Benefits Screening
- Assist you in completion of the application
- Follow-up until you receive benefits

BenefitsCheckUp[®]



 English 

 Home  About NCOA  Log In




Worry Less and Age Better with BenefitsCheckUp

BenefitsCheckUp[®] connects millions of older adults and people with disabilities with benefits programs that can help pay for health care, medicine, food, utilities, and more. See what's available in your area by entering your ZIP code below.






Health Care & Medication

15 Program(s) 

Screen for These Health Care & Medication Benefits: **4 Program(s)**

[See If You May Be Eligible](#) 

Medicaid - Louisiana


[See If You May Be Eligible](#)

Medicaid is a health insurance program paid for by the federal and state governments. This program helps lower health care costs for people who are older, blind, or living with a disability. You may be able to get help from Medicaid if you have limited income and resources.

[Apply Online](#)

[View More Info](#)

Program Phone Number

 (888) 342-6207

Medicare Part D Low Income Subsidy (LIS) - Extra Help

[See If You May Be Eligible](#)

This program can provide help with the cost with prescription medicines if you qualify for Medicare Part D and have limited income and resources. Medicare Part D or Medicare Prescription Drug Coverage is a program that pays for some, but not all, of your prescription drug costs. If you have or can enroll in Medicare Part D and have limited income and resources, you may be able to get "Extra Help" from this program.

Program Phone Number

 (800) 772-1213

[Chat With Us](#)

Other Features of BCU

- Comprehensive Screening Tool for Benefits
- Helps assess eligibility before you apply
- Transfer directly to online application to fill out
- Directs you to nearest Benefits Enrollment Center
- Helpline listed

Have Questions? We're Here For You

Have more questions about your experience with BenefitsCheckUp? Call our helpline at [1-800-794-6559](tel:1-800-794-6559), Monday through Friday, 8 a.m. to 7 p.m. ET.

Meet Nana Brown

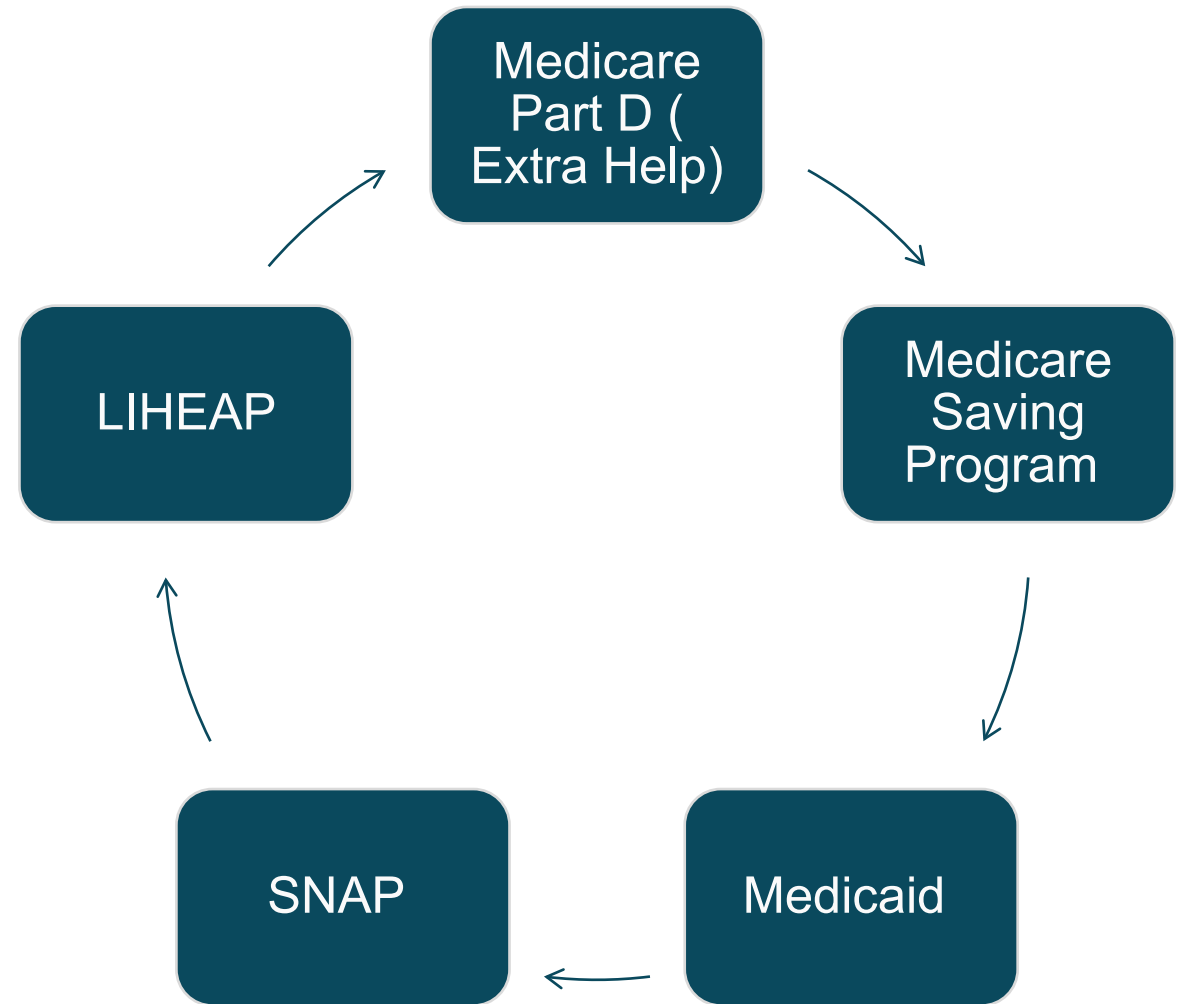


Background

- African American Female (75)
- Fixed income (Social Security \$921)
- Domestic worker, no pension, no savings.
- Health issues: heart disease, hypertension, arthritis and cancer
- Limited skill set
- What are some vital resources she would have benefited from?
- Do we have an organization that will help improve her access?

Survey

- 5 BECs that are also SHIPs or AAAs
- Survey done between 6/10 - 6/14
- What we found
 - Contracted Partners already reaching the community
 - Hands on assistance key
 - Broadened reach, LIHEAP, SNAP and other services
 - BEC counselors are SHIP-certified provided more well-rounded guidance



Benefits of BECs

BECs give clients access to digital resources.

- Most low-income communities don't have access to electronic devices
- Limited access to internet

BEC and SHIP counselors offer easy access to clients

- Personalized approach to accessing their benefits
- Benefit Education and assessments
- Application assistance/Recertification assistance
- Utilization of BenefitsCheckUp[®]

Value of Benefits (2022-2023)

Knox County Benefits
Enrollment Center

ESTIMATED VALUE OF BENEFITS

\$3,456,247

CLIENTS ASSISTED

1,098

Elder Source Benefits
Enrollment Center

ESTIMATED VALUE OF BENEFITS

\$5,169,825

CLIENTS ASSISTED

2,587

Client Success Stories

- Individual with disability on Medicaid Expansion
- Won her case for SSA disability and Medicare granted in same month
- Because systems showed she had Medicare, denied payments for her prescriptions
- BEC submitted application for LI NET to get drugs covered
- What is LI NET?
- LIS and MSP applications
- Able to get her prescriptions covered and Part B retroactive to when her Medicare started



Client Success Stories

- Ms. N; Missouri SHIP
- Based on initial screening, applied for LIS and QMB
- What is LIS?
- What is QMB?
- Benefit: Older adult does not have to delay medical care and does not have to worry about copays for medication
- Estimated \$300-\$500 savings



Questions?

Contact



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