

- **Benefits Data Trust (BDT)** is a not-for-profit organization committed to transforming how people in need access public benefits. It has developed a cost-effective and efficient model for helping vulnerable populations access multiple public benefit programs.
- Every year, millions of individuals - many of them seniors - do not get the assistance they need to help them cover the cost of food, shelter, and healthcare. Increased participation in benefit programs will:
  - Help seniors reach and maintain economic security, allowing them to remain independent for as long as possible;
  - Improve health outcomes and quality of life; and
  - **Stimulate local economies. Every \$1.00 in benefits distributed through the federal food stamp program results in \$1.79 in economic stimulus.**
- BDT uses existing government data to target outreach to individuals who are in need and helps them apply for multiple benefits at one time over the phone. BDT:
  - Enrolls individuals in programs such as Supplemental Nutrition Assistance Program (SNAP), Low Income Subsidy (LIS), Low Income Home Energy Assistance Program (LIHEAP), Medicare Savings Program (MSP), state prescription assistance programs (SPAP), and state-based property tax relief;
  - Simplifies and streamlines the application process;
  - Helps increase access for individuals, and creates efficiencies for the agencies that support them;
  - Has worked with diverse partners including the City of Philadelphia, the State of Pennsylvania, the State of New York, the State of Maryland, Kaiser Permanente, PhRMA, and other national organizations to assist individuals apply for benefits across the country;
  - **Has completed over 300,000 applications for an estimated \$840 million in benefits—averaging 5,000 applications per month.**
- BDT is a results-driven organization; the model is measurable and evaluative.
  - BDT's customized database, PRISM, allows BDT to manage large scale outreach campaigns;
  - BDT utilizes its strong technical infrastructure to continually monitor key metrics; and
  - BDT is able to identify, outreach to, and provide application assistance and documentation follow-up to an individual for a cost of **\$80 per application**. This is much less than the cost of more traditional programs, which can be as high as \$280.

**To explore potential opportunities or to find out more, contact:**

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Visit our website at : [www.bdtrust.org](http://www.bdtrust.org)

*"BenePhilly has successfully infused millions of dollars into the pockets of seniors. Beyond the help that BenePhilly provides to individuals, it creates a tremendous economic stimulus for our City. The money individuals save and the benefits they receive are spent right here in our community."*

*Mayor Michael A. Nutter  
City of Philadelphia*

# A Word from Those We Have Helped...

Testimonials from BDT's partners and those assisted with SNAP applications

BDT provides an efficient solution to benefits enrollment. Its data-driven and technology-rich model is continually evaluated and assessed to ensure that the strategies we employ are efficient and effective. However, the very best testament of the work that we do is in the voices of those that we help everyday.

*"The benefit enrollment campaign that Jewish Federation of Greater Philadelphia developed and was executed by Benefits Data Trust was an incredibly successful project that yielded an impressive return on investment for our community. Our collective efforts helped hundreds of community members enroll into benefits with relative ease. Working with BDT staff was a pleasure and we are looking forward to working with them in the future."*  
— Brian Gralnick, Director, Center for Social Responsibility, Jewish Federation of Greater Philadelphia

*"I'm so amazed at how fast you work. Even after the application was submitted, people were calling me making sure I was following through and getting this done. It's like you all got together and said 'I'm going to help this woman.' Every time I speak with someone they are so genuine and amazing. I can't thank you enough for how you've helped me."—Ms. K*

*"You people are so efficient. I couldn't believe I was so blessed to get your name and number. You people have been like my angels here on Earth to help me through a horrible time...You've just been my angels, everybody I have spoken with all three times...We're in a different place financially now than we were many years ago. I've never had to ask for help from anybody and this was just magical. Jaymee was so detailed, humane, and polite. She was empathetic, precise, and efficient. BenePhilly is such a wonderful resource...It has touched my heart in a very strong way. It's brought some optimism back into a dark situation. I would be lost and overwhelmed without you."— Mrs. H.*

*"The BenePhilly program helps put dollars into the hands of people that deserve them but aren't receiving them."—Mayor Michael A. Nutter, City of Philadelphia*

*"We need this so desperately. Thank you. My husband worked his whole life and we never, ever collected any kind of Food Stamps or prescription help...I know you hear this a lot because I am not the only one...I do believe that this is a wonderful service. People who are really in need of these services should have them. A lot of people are embarrassed and go without food and prescriptions. Thank you for reaching out to me." —Mr. & Mrs. A.*

*"Currently, too many Pennsylvanians are not receiving the benefits that they are entitled to...the BDT Model will be an appropriate step in the mission to provide necessary aide to all entitled Pennsylvanians. DPW values the partnership we have developed with BDT..."— PA Department of Public Welfare*

*"We have benefitted a great deal from all of the programs you have helped us get involved in. It has made such a difference in our lives. I am most impressed with the courtesy and friendliness of the wonderful people I have encountered on the phone." — Mr. and Mrs. R*





# Implementing Efficiencies to Increase Benefits Access

Benefits Data Trust (BDT), a 501 (c) 3 organization, is committed to assisting low-income individuals access public benefits. On average, BDT completes nearly 5,000 applications per month. Since its inception in September 2005, BDT has completed over 300,000 applications, resulting in over \$840 million in annual benefits to individuals. Using a strong technological infrastructure and data-driven strategies, BDT is able to assist individuals in applying for multiple benefits. BDT’s average cost of identifying, contacting, educating and assisting individuals in applying for benefits is \$75.

<b>Key Components of the BDT Model</b>	<b>Efficiencies</b>	<b>Cost Savings</b>
<p><b>Targeted Identification:</b> Individuals eligible for one federal or state benefit program are often eligible for other benefit programs. By matching existing state and federal data, BDT is able to identify and target individuals who are eligible for, but not receiving, multiple benefit programs</p>	<p>Outreach is targeted to highly likely eligible people resulting in:</p> <ul style="list-style-type: none"> <li>• Reduced mailing costs</li> <li>• Reduced time spent by staff screening people who are ineligible</li> <li>• Higher response rates</li> </ul>	<ul style="list-style-type: none"> <li>• Programs that utilize lists of likely eligible individuals incur, on average, 40% lower costs than those that do not.<sup>1</sup></li> </ul>
<p><b>Effective outreach and in-depth application support:</b> BDT uses strategically timed direct mail and outbound call strategies to conduct outreach to highly likely eligible individuals in need. Once contact is made, BDT uses a call center approach that is staffed with highly-trained Benefits Outreach Specialists (BOS) who are able to effectively communicate complex benefit information to clients, caregivers, Power of Attorney’s and others to help individuals get connected to benefits. BOS are able to screen and apply individuals for multiple benefits.</p>	<ul style="list-style-type: none"> <li>• Trained professional staff allow effective and efficient client support</li> <li>• Iterative and diverse outreach attempts maximize state data available</li> <li>• A call-center model allows for the program to be taken to scale, targeting large numbers of likely eligible individuals</li> <li>• Screening for multiple benefits at one time, in one location saves the beneficiaries times and creates efficiencies</li> </ul>	<ul style="list-style-type: none"> <li>• Programs that use a trained phone-based application assistance model incur half the cost of face-to-face models.<sup>2</sup></li> <li>• Screening for multiple benefits creates cost savings.<sup>3</sup></li> </ul>
<p><b>Follow-up &amp; Successful Submission:</b> A strong technical infrastructure allows BDT’s Model to be evaluated throughout the process. BDT’s customized database, PRISM, allows BDT to manage large scale outreach campaigns, conduct multi-benefits screening, support application submission for diverse benefit programs, manage complex follow-up processes and analyze and report on the progress of the work conducted. BDT uses PRISM to support the benefits access process from start to finish. All necessary applicant information is stored and required follow-up is managed through the database. All documents received by BDT are scanned, stored and attached to a client’s individual record. As a result, a client can receive immediate assistance from any available BOS and is not tied to a single caseworker. These technological efficiencies ensure timely and cost-effective application submissions.</p>	<ul style="list-style-type: none"> <li>• Cost savings are realized in fewer errors and redundancy of entering same data multiple times.<sup>4</sup></li> <li>• Customized database allows for any staff member to assist any client at any time, thus alleviating the long waiting periods associated with traditional case management models--creating immediate results for the client and systematic efficiencies.</li> <li>• Staff is able to generate customized follow-up letters with the touch of a button, as opposed to spending time typing letters one-by-one.</li> <li>• BDT is able to submit applications via a “batch processing” method, saving up to 20 minutes per submission.</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-populating forms from existing data-sources can generate a saving of over 3x the cost of traditional programs.<sup>5</sup></li> <li>• For every 10,000 applications submitted via batch processing approximately \$70,000 in staff time is saved.</li> <li>• Submitting applications electronically to administering agencies reduces mailing costs.</li> </ul>

<u>Key Components of the BDT Model</u>	<u>Efficiencies</u>	<u>Cost Savings</u>
<p><b>Reporting and Analytics:</b> The sophistication of the database allows BDT to analyze every step of the model including specific mailings, lists, outreach campaigns and overall projects. On an ongoing basis BDT analyzes response rates, application conversion rates, overall application rates, “not interested” reasons, estimated eligibility rates, and more. In addition, this analytical focus provides BDT the opportunity to assess the true cost-effectiveness of particular campaigns down to a per application all-inclusive cost.</p>	<ul style="list-style-type: none"> <li>• Success of outreach methods are measured immediately, revised if necessary</li> <li>• Marketing messages are analyzed, and only most effective messaging continues to be used</li> <li>• Not interested reasons are analyzed and inform quality training for call center staff on an individual and aggregate basis</li> <li>• Analysis allows for BDT to assess true cost per application on an ongoing basis</li> </ul>	<ul style="list-style-type: none"> <li>• Analysis informs BDT's ability to focus on using best data and most effective messaging staying focused on cost-effectiveness of all outreach programs</li> <li>• BDT will utilize a combination of the most effective list and messaging while under-performing data and messaging will cease</li> </ul>

*“A multi-sector partnership, consisting of state government, the federal government, and a start-up nonprofit has transformed this cumbersome inefficient system into a streamline process. ...Benefits Data Trust, is the hub of a new outreach and enrollment system that combines a multi-agency back-office innovation with the individual agencies’ need to qualify applicant separately for each program. By cross-referencing information...it identifies individuals likely to be eligible but who are not receiving benefits.”*

— Feather O’Connor-Houstoun  
 Past President, William Penn Foundation  
 Governing, September 9, 2009

# The BDT Model generates a return on investment of 300 to 1

**Benefits Data Trust**

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1,2,3,5: Access to Benefits Coalitions, *Pathways to Success: Meeting the Challenge of Enrolling Medicare Beneficiaries with Limited Incomes*. 2005  
 4: Simplifying Public Benefits: <http://www.stateinnovation.org/Publications/All-Publications/Simplifying-Public/PublicBenefits.aspx>