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.

Key Components of the BDT Model	Efficiencies	Cost Savings
Targeted Identification: 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	Outreach is targeted to highly likely eligible people resulting in: - Reduced mailing costs - Reduced time spent by staff screening people who are ineligible - Higher response rates	Programs that utilize lists of likely eligible individuals incur, on average, 40% lower costs than those that do not. [1]
Effective outreach and in-depth application support: 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.	- Trained professional staff allow effective and efficient client support - Iterative and diverse outreach attempts maximize state data available - A call-center model allows for the program to be taken to scale, targeting large numbers of likely eligible individuals - Screening for multiple benefits at one time, in one location saves the beneficiaries times and creates efficiencies	- Programs that use a trained phone-based application assistance model incur half the cost of face-to-face models.[2] - Screening for multiple benefits creates cost savings.[3]
Follow-up & Successful Submission: 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.	- Cost savings are realized in fewer errors and redundancy of entering same data multiple times.[4] - 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. - 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. - BDT is able to submit applications via a "batch processing" method, saving up to 20 minutes per submission.	- Pre-populating forms from existing data-sources can generate a saving of over 3x the cost of traditional programs. [5] - For every 10,000 applications submitted via batch processing approximately $70,000 in staff time is saved. - Submitting applications electronically to administering agencies reduces mailing costs.

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Reporting and Analytics: 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.	• Success of outreach methods are measured immediately, revised if necessary • Marketing messages are analyzed, and only most effective messaging continues to be used • Not interested reasons are analyzed and inform quality training for call center staff on an individual and aggregate basis • Analysis allows for BDT to assess true cost per application on an ongoing basis	• Analysis informs BDT's ability to focus on using best data and most effective messaging staying focused on cost-effectiveness of all outreach programs • BDT will utilize a combination of the most effective list and messaging while under-performing data and messaging will cease

"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

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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