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Mending Safety Nets with Technology

How a nonprofit start-up turned a process full of vertical hurdles into a client-centric safety net.

By Feather O'Connor Houstoun | September 9, 2009



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As a recovering public official who worked across many different program areas, I've marveled at how often we rationalize the continuation of practices that should have been augmented or replaced by technological advances. Sometimes the reason for missing an opportunity to innovate is limited resources, but more often it's failure to look at the problem from a different perspective.

A broad re-envisioning of agencies' responsibility to citizens can suggest innovation that guides technological applications to new purpose.

One successful example of this involves siloed eligibility determination processes. These processes operate across multiple federal and state agencies. Each agency — and sometimes a third party vendor — requires low-income applicants to locate the agency "window", get the application, understand bureaucratic language, fill out the application, assemble the required documentary material, and often, to appear in person in order to finally be approved — or not.

This arrangement is repeated at each agency, requiring the same level of effort from the household, and requiring social workers at the direct service level to take inordinate amounts of time doing paperwork instead of providing services.

It is no wonder that a significant number of citizens do not receive the financial assistance Congress created for their benefit.

A multi-sector partnership, consisting of a state government, the federal government, and a start-up nonprofit, has transformed this cumbersome inefficient system into a streamlined process. Thanks to this stunning breakthrough, eligible but non-participating seniors are drawn toward benefits that could make a significant difference in their quality of life.

The nonprofit start-up, 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 applicants separately for each program. By cross-referencing information from federal, state, and private databases and membership rolls, it identifies individuals likely to be eligible but who are

not receiving benefits. It then uses direct-marketing strategies to inform them that they may be eligible, and finally, supports them through the application process, often submitting the application on their behalf.

Pennsylvania's Department of Aging pioneered this strategy when it realized traditional outreach for Medicare Part D pharmacy subsidies was falling short, and worse, that many seniors were not accessing benefit programs in other departments. Over several years, the director succeeded in convincing other agencies — those managing the state's tax and revenue, Medicaid, SNAP (formerly Food Stamps), heating assistance, drivers' licenses, state pension systems, and veterans' affairs — to provide enrollment lists and help identify individuals not enrolled in programs they were eligible for.

Medicare also shared enrollment lists as part of a pilot project that aimed to ensure seniors losing Medicaid eligibility were given every chance to enroll in Medicare's Low-Income Subsidy. Additional low-income seniors, who were not enrolled in any public assistance, were identified via private sector, proprietary income, and asset lists.

Thousands of senior citizens have benefited. Benefits Data Trust has since been hired to undertake more limited but comparable initiatives by Kaiser Permanente in eight states, as well as by New York State, the United Health Group and AARP. Benefit Data Trust hopes to qualify for a SNAP pilot that would share certain application data from one program in order to further reduce application redundancy.

Whoa! Radical, isn't it? Why does process integration make us uneasy?

Cynics will observe that expediting benefits is the last thing a cash-strapped state or federal government should do, but I am rather dismayed by the argument that government should increase hurdles — rather than cut eligibility — in response to budget restraints. So let's pass on that.

The Pennsylvania partnership provides a great management lesson in facilitating process integration, integration that may be enabled by technology but is driven by a broad re-envisioning of public agencies' responsibility to citizens.

By linking program enrollment lists with known income and asset requirements, Benefit Data Trust can identify, with a high degree of probability, individuals eligible for multiple programs, even lesser-known benefits like reduced fees for drivers' licenses. The consolidation of outreach and enrollment efforts reduces the application barriers for seniors.

The ground shifting beneath the program administrators is the movement of the eligibility starting point and route to the ultimate recipient, the cross program screening, the high quality outreach, and the highly trained enrollment specialists focused on potential recipients.

This is unsettling if one imagines a top-down program model where the pinnacle of success is an eligible recipient getting a single check. Limited responsibility produces easily achieved success. But if success is a low-income senior receiving all supports intended, then the responsible agencies need to see collective responsibility and success. Technology may make it possible, but human vision is what turns the process from vertical hurdles into a client-centric safety net.