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April 19, 2012

**Hearing on the Use of Technology
To Better Target Benefits and Eliminate Waste, Fraud and Abuse**

Subcommittee on Human Resources

Committee on Ways and Means

U.S. House of Representatives



House Ways and Means Human Resources Sub-committee Hearing on Data Standardization

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Mr. Davis, Mr. Doggett, members of the subcommittee: thank you for the opportunity to testify and thank you for your ongoing work in regards to the Standard Data Act.

My name is Ginger Zielinskie and I am the Executive Director of Benefits Data Trust, a national not-for-profit organization committed to transforming how people in need access public benefits. Over the past 6 years Benefits Data Trust has successfully completed over 280,000 benefit applications on behalf of people in need through the use of data-sharing strategies to target outreach and streamline benefits application assistance.

Maximizing private sector targeting and outreach strategies, Benefits Data Trust has been able to utilize more than twenty different targeted federal and state government agency data sources to conduct national, statewide and regionally based outreach to millions of low-income individuals.

We all know data-driven strategies can combat fraud and create efficiencies in the verification process. I would like to focus my comments on how and why, **RIGHT NOW**, without prohibitive investments in technology, data sharing can and should be used to increase access into public benefits for the people who need it most.

I. **Data sharing strategies create vast opportunities to conduct cost-effective targeted outreach:**

- Federal and State agencies can share enrollment data internally, across departments and with business and not-for-profit organizations to generate targeted outreach lists of millions of individuals who are highly likely eligible and not enrolled in benefit programs.
- **Example 1:** In 2010, working with the Pennsylvania Department of Labor and Industry and the Pennsylvania Department of Public Welfare, BDT identified 80,000 Unemployment Insurance exhaustees or 99ers who were likely eligible but not enrolled in SNAP. Together, the three entities developed a data share agreement and process to generate an automated file on a monthly basis of new exhaustees not currently enrolled in SNAP. Benefits Data Trust then conducts outreach:
 - This targeted outreach achieves initial response rate of 25%. In comparison, standard direct marketing delivers response rates closer to 1%.

- 40% of the exhaustees BDT speaks to choose to submit an application
 - 45% of these individuals are in such need that they are eligible for expedited SNAP benefits and an average benefit amount of \$198 per month. Many individuals we help are not familiar with the safety net system at all – and have never needed help before.
 - 45% of exhaustees BDT assists through this project are over age 50.
 - To date, BDT has helped more than 10,000 99ers apply for SNAP.
- Nationally, in the last year more than 5.5 million people have exhausted their Unemployment Insurance benefits. This illustrates the tremendous opportunity and responsibility we have to help folks grappling with the results of the recent recession.
 - **Example 2:** Beginning in 2006, working under contract as a prime outreach and enrollment agent for the Pennsylvania Department of Aging (PDA) PACE Program, Benefits Data Trust engaged in a targeted outreach project to increase access to the State Prescription Assistance Program, PACE. Throughout the project PDA developed a standardized process to share multiple data files across diverse agencies. The following data files have been utilized for PACE outreach:

Table A: Data List Sources
Pennsylvania Department of Welfare Supplemental Nutrition Assistance Program (SNAP) enrollees Medicare Savings Plan (MSP) enrollees Low-Income Heating Assistance Program (LIHEAP) enrollees
Pennsylvania Department of Revenue Property Tax and Rent Rebate (PTRR) recipients
Pennsylvania Department of Transportation Individuals eligible for reduced fees
Pennsylvania Department of Aging Clearinghouse Program Options program participants

<p>Medicare Part D Healthcare Companies</p> <p>CCRx</p> <p>Geisinger</p> <p>Independence Blue Cross</p> <p>UPMC</p>
<p>Center for Medicare & Medicaid Services (CMS)</p> <p>Individuals redeemed/redetermined for the Low Income Subsidy</p>
<p>Pennsylvania Department of Military and Veterans Affairs</p> <p>Veteran's Pension recipients</p>
<p>Other Agencies</p> <p>Pennsylvania Employees Benefit Trust Fund (PEBTF) participants</p>

- The use of these lists has allowed BDT to complete over 144,000 PACE applications on behalf of low-income seniors in Pennsylvania.

II. Data sharing strategies can streamline the application processes and create express lane eligibility opportunities:

- There are many common data elements across benefit applications. If particular data elements have been recently verified by one agency, then this information can and should be considered verified by other agencies.
- Our work in Philadelphia to help older Philadelphians access SNAP through the BenePhilly Enrollment Center illustrates how Data sharing can create express lane opportunities.
- Under this project, Benefits Data Trust receives an automated monthly data file from the Pennsylvania Department of Public Welfare of individuals who were recently enrolled in or re-certified for Medicaid. Since income, residency and citizenship were just verified by the department, an individual does not need to provide proof of these elements on their SNAP application.
 - Therefore, individuals who have recently enrolled in or recertified for Medicaid and had already had their necessary information reviewed are able to apply for SNAP – in one phone call – without having to provide any documentation.

This dramatically streamlines the process for the applicant as well as the administering agency.

- 91% of all express lane eligibility applicants were successfully enrolled in SNAP under the BenePhilly Enrollment Center Project
- New enrollment or recertification in Medicaid, TANF, LIHEAP, Low-Income Subsidy or Earned Income Tax Credit approval is an opportune moment to help people access other benefits they need.

III. A true person-centered approach providing comprehensive benefits application assistance is critical to maintaining program integrity and most cost-effectively assisting people in need access public benefits

- While auto-enrollment with integrated electronic application processing capabilities is the gold standard we seek to achieve, it is critical to note that it must be coupled with a professional person-centered support system in order to ensure accuracy and provide high quality customer service.

IV. Increasing access to benefit programs for people that are eligible - especially seniors - helps individuals, strengthens local economies and reduces long-term national health care costs. Access to public benefits will:

- Improve health outcomes and quality of life for seniors and their families and allow them to remain as independent for as long as possible;ⁱ
- Help people reach and maintain economic security; and
- Stimulate local economies. Every \$1.00 in benefits distributed through the SNAP program equals \$1.79 in economic stimulus.ⁱⁱ

V. Data driven strategies can cut outreach and application assistance costs by more than 70%.

Per Application Comparison of Outreach, Enrollment and Administrative Costs
Associated with Select Benefits Programs

	SNAP ¹	Medicare Programs ² (LIS)	LIHEAP ³	AVERAGE
Existing Cost for traditional outreach programs	\$275	\$280	\$177	\$244
Data-driven outreach and application cost - BDT	\$75	\$75	\$75	\$75
PER APPLICATION SAVINGS	\$200	\$205	\$102	\$169

VI. There are several actions that the federal government can take to make it easier for government, businesses, and not-for-profits to utilize data sharing strategies:

- Data standardization across programs and state lines as you have enumerated on in the Standard Data Act is paramount.
- Guidance around standard data share and data security provisions can provide government agencies, businesses, and not-for-profit organizations clarity on how to share and protect data.
- Continuing to fund technical upgrades and integrations of state systems as well as projects that utilize data driven approaches to outreach and enrollment will continue to enhance improvements in this area.
 - The Social Security Administration’s use of the Medicare Improvements for Patients and Providers Act (MIPPA) data is a prime example of how federal agencies can be leaders in how to maximize data to increase access. Every month, state welfare agencies receive a file from SSA of individuals who have applied for the Low Income Subsidy. Across the country this data has been used to increase access into the Medicare Savings Program, SNAP and other benefits that help seniors reach and maintain economic security.

¹ Per the PA SNAP Outreach Plan

² Access to Benefits Coalitions, *Pathways to Success: Meeting the Challenge of Enrolling Medicare Beneficiaries with Limited Incomes*. 2005

³ The Campaign for Home Energy Assistance *LIHEAP Investments 2010* page 3. Accessed on March 22, 2011 at http://liheap.org/assets/investment/LIHEAP_investment_june2010.pdf. Based on total per application cost of \$671 less the average benefit of \$494

VII. In closing, I would like to leave you with the words of a UC exhaustee we helped access \$219.00 in monthly SNAP benefits: “I was so shocked when I received your call. I was depressed and at the brink of an anxiety attack. I hung up and cried at first when you called because I was upset. In the past three weeks I’ve gone through three failed job interviews and I felt like a failure. None of us understand how we got into this predicament. Thank goodness you’re doing this... this benefit amount is equivalent to my monthly mortgage payment...I’m so glad you didn’t let me drop through the cracks. I would have. I was really, really scared.”

¹ A report by The Elder Economic Security Initiative Program, see <http://www.wowonline.org/ourprograms/eesi/documents/FinalWOWGINationalMethodology.pdf>

² “The Next Steps: Strategies to Improve the Medicare Part D Low-Income Subsidy.” <http://www.accesstobenefits.org/library/pdf/TheNextSteps.pdf>