

## PROMISING PRACTICE TIPS: TOOLS TO SIMPLIFY BENEFITS INFORMATION FOR STAFF



*This promising practice tip sheet focuses on resources to help Information & Referral/Assistance (I&R/A) Specialists connect clients to benefits, such as the Medicare low-income subsidies, SNAP (the Supplemental Nutrition Assistance Program), and LIHEAP (the Low-Income Home Energy Assistance Program).*

*The purpose of this promising practice tip sheet is to share information about tools that agencies are using, their experiences using those tools, and considerations for other agencies interested in using similar resources.*

### **Connecting Clients to Benefits Using a Public Benefits Chart and Financial Checklist**

Elder Services of Worcester Area (ESWA) is an Aging Services Access Point (ASAP) in Massachusetts. They strive to help older adults, younger individuals with disabilities, and their families obtain essential services so that they may remain at home with dignity and independence for as long as possible. The agency coordinates services in their community through a variety of programs, including information and referral (I&R). As an ASAP, ESWA is required to screen for public benefits. There are many details to remember when it comes to public benefits, and ESWA knew they needed to simplify the information for staff. To help Community Resource Specialists (previously referred to as Information & Referral Specialists) review benefits and track the status of applications, they created a Public Benefits Chart and Financial Checklist.

### **What are the Public Benefits Chart and Financial Checklist?**

ESWA created the Public Benefits Chart and Financial Checklist as in-house resources for their staff. They created these tools so that they could simplify the process for staff who screen and provide assistance and referrals for benefits

such as the Medicare low-income subsidies, SNAP, and LIHEAP. In addition to screening for public benefits, their staff have many job responsibilities, and these tools serve as a quick reference guide for staff. Staff can use the chart and checklist instead of having to remember all the details of these complex programs.

During conversations with consumers, Community Resource Specialists will refer to the chart and checklist depending on the needs that are identified during the I&R process. Staff use the Financial Checklist to screen clients for benefits, and they can also refer to the Public Benefits Chart for more information on where a client can apply, as well as information on additional benefits.

The Financial Checklist includes several benefits and their income guidelines. There are four columns where staff can track the following: if a client is ineligible, has the benefit, needs to apply, or has been refused the benefit. The Public Benefits Chart is more detailed and includes additional benefits beyond what is included on the Financial Checklist. It has information about the service area, a description of the benefit, eligibility criteria, income requirements, asset limits, and where applications are available.

Depending on the benefits that Community Resource Specialists identify for a client's situation, the Specialists may then refer the individual for additional support, such as to options counselors on staff, their Aging and Disability Resource Center (ADRC) partners, or SHINE (Massachusetts' State Health Insurance Assistance Program).

### What Have Been the Effects of Using These Tools?

ESWA has been using the Public Benefits Chart and Financial Checklist for many years. These resources are easy for staff to use and have helped their staff start conversations about benefits that clients may not have known about. By using the chart and checklist, they have found that many people are unaware of benefits and how they can help.

### What Does an Agency Need to Create Their Own Public Benefits Chart and Financial Checklist?

ESWA says that the key to creating these resources is to keep it simple and keep it local. In their Public Benefits Chart and Financial Checklist, they use local terms and resources. It is also important to include benefits that are most applicable to the population your organization serves. For instance, in the Financial Checklist, ESWA picked the major benefits that they screen clients for. In the Public Benefits Chart, they were more comprehensive and included a wider range of public benefits that may help clients in their community.

Another key to creating and maintaining these resources is to update them annually. ESWA has staff members who serve as liaisons for the major benefits, and they are responsible for keeping all staff informed on updates. For example, they have a staff member who is a liaison with their state's Medicaid unit who stays updated on the state's Medicaid program. When the state comes out with new income guidelines based on the Federal Poverty Level every year, they will update their information. They also have a SHINE liaison who focuses on Medicare and SNAP updates. Additionally, there is a LIHEAP liaison, and their agency has agreements with local providers to distribute LIHEAP applications in their community. Finally, their I&R department will also review and update all of the additional benefits annually.

It is important for staff to be trained on how to use the resources and the benefits available. At ESWA, the Community Resource Specialists receive comprehensive training on public benefits. They have an in-service training weekly on different topics. Someone in-house or from another agency will train staff about a benefit. For example, they have a LIHEAP review every year, as well as a local legal service agency who comes to train staff on SNAP.

## Financial Checklist

**APPLICANT:** \_\_\_\_\_ **AGE:** \_\_\_\_\_ **SPOUSE:** \_\_\_\_\_ **AGE:** \_\_\_\_\_

	Ineligible	Has Benefit	To Apply	Refused	Ineligible	Has Benefit	To Apply	Refused	Comments
QMB/SLMB/QI-1 < \$1,366 individual < \$1,852 couple									
Medicaid (65 and over) < \$1012 individual < \$1,372 couple									
Under 65 and disabled < \$1,346 individual < 1,825 couple									
300% & Spousal Waiver < \$2,250 individual									
SSI < \$878.82 individual < \$899.74 blind < \$864.39 disabled <65									
Food Stamps Net: elderly/disabled < \$1012 individual < \$1372 couple									
Prescription Advantage									
Veterans Benefits									
Fuel Assistance < \$35,510 individual < \$46,437 couple									
Property Tax Exemption (owner)									
Discounts (phone, electric, cable)									
File of Life									

- **MH/SSI Assets:** Asset limit - \$2,000 individual/\$3,000 couple Burial Acct - \$1,500 Life Ins - \$1,500
- **QMB/SLMB/QI-1:** Asset Limit - \$7,390 individual/\$11,090 couple Burial Acct - \$1,500 Life Ins - \$1,500
- **A \$20.00 "disregard" of additional income (medical expenses) can apply for an individual in the 100% FPL, QMB, SLMB, QI-1 or SSI categories.**
- **Spousal asset limit: \$123,600.00 for the spouse of an elder on a Spousal Waiver**

## Sample Pages from the Public Benefits Chart



Elder Services of Worcester Area Inc.

Tel: 508-756-1545 Fax: 508-754-7771 TTD: 508-792-4541 Toll-Free: 1-800-243-5111  
67 Millbrook Street, Suite 100, Worcester, MA 01606 www.eswa.org

### PUBLIC BENEFITS 2018 \*IN HOUSE USE ONLY\*

Benefit	Service Area	Description	Eligibility	Income Range	Asset Limit	Application Available
Telephone Discount (Local Service)		Discount varies reduction on Basic monthly bill.	Mass Health, SSI, Food Stamps, Fuel Assistance, TAFDC, Veterans TANF	Eligibility based on Program Participation	Renew Yearly	Call Verizon Lifeline Service Representative 1-800-837-4966 www.verizon.com/lifeline Application in I&R
Telephone Directory Assistance		Free directory assistance.	65 years old or older and head of household, legally blind, or receive AFDC, Mass Health, food stamp, SSI, or fuel assistance			Call Verizon Service Representative 1-800-837-4966. Handicapped services call 1 800-974 6006.
Safelink Wireless	Massachusetts	350 minutes a month of free wireless service – one call a month to remain active	EAEDC program, SSI security income, fuel assistance, SNAP, MassHealth, TAFDC recipients.			Call 1-800-723-3546 or go on line <a href="http://www.safelinkwireless.com">www.safelinkwireless.com</a> for more details. Applications in I&R
Cable Discount	Worcester Residents	Go to local office	65 years old or Handicapped Head of Household, have SSI, Mass Health, Food Stamps, Fuel Assistance, Subsidized Housing, Veterans.			Must go to local office to complete an application  Spectrum 867 Grafton St Worcester, MA 01604  1-888-438-2427 (customer service) this number is only for customer service questions, it does not connect you to the local office.
Cable Discount	Auburn	Go to local office	65+, head of household, and on government assistance	Depending on which category the individual falls in to he/she must mail the following verifications: either: proof of age or proof of handicapped status or proof of public benefit received.		Must go to local office to complete application:  Spectrum Discount Services 867 Grafton St Worcester, MA 01604  1-888-438-2427 (customer service) this number is only for customer service questions, it does not connect you to the local office.  Store hours: M-F 9-7 p.m. Sat 9-5 p.m. Sun 12-5 p.m.
	Barre	Go to local office	65+ years & head of household and on government assistance			
	Grafton	Go to local office	65+, head of household, and on government assistance			
	Holden	Go to local office	65+, head of household, and on government assistance			
	Leicester	Go to local office	65+, head of household, and on government assistance			
	Millbury	Go to local office	65+, head of household, and on government assistance			

Benefit	Service Area	Description	Eligibility	Income Range	Asset Limit	Application Available
	Oakham	Go to local office				
	Paxton	Go to local office	65+, head of household, and on government assistance			
	Rutland	Go to local office	65+, head of household, and on government assistance			
	West Boylston	Go to local office				
	Shrewsbury	Go to local office	65 + years			
National Grid		30 % off delivery charges.	Have Mass Health, SNAP, SSI, Fuel Assistance, Veterans, Public Housing, EAEDC			1-800-322-3223 Mail application to National Grid. Applications in I&R
Fuel Assistance		Pay part of fuel bill from November-April.	Both homeowners and tenants are eligible.	\$35,510 /individual \$46,437/couple		See Caroline Sullivan for application.  Call 508-754-1176 for information about Auburn, Boylston, West Boylston, Holden, Leicester, Paxton, Rutland, Millbury, Oakham, and Worcester.  Call 508-620-1230 or 1-800-286-6776 for information about Grafton and Shrewsbury.  Call 978-342-4520 for information about Barre, Hardwick, and New Braintree. See Caroline Sullivan for application.
Heating System Service		Emergency heating system repair and/or replacement.		Fuel Assistance criteria.		See Caroline Sullivan for application.
Weatherization		Provides and installs weather stripping, insulation, etc. to homeowners and renters.	Fuel Assistance guidelines all year long.			See Caroline Sullivan for application.
Emergency Home Repairs		Emergency funds or low interest mortgage to assist an elder homeowner with repair costs.	Must be over 60 and occupy own home which is in need of necessary home repairs. To apply for loan: 120% or less of Area Median household income for Worc. County			Worcester Community Housing Resource 508-799-0322
EAEDC Benefits		The maximum amount you can get depends on your family size, your living situation, whether you have any shelter cost, and if you live with other people getting TAFDC/EAEDC.	Disabled person would otherwise be institutionalized without the support of a caretaker.			Department of Transitional Assistance, 508-767-3100.

**FOR MORE INFORMATION:**

**Elder Services of Worcester Area**  
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Worcester, MA 01606  
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Toll free: 800-243-5111  
Website: <https://eswa.org/>