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Recommendations to Increase Program Participation by Coordinating Outreach and Enrollment Opportunities

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Introduction

Connecting people to benefits they are eligible for has never been more important. The COVID-19 pandemic has amplified the struggle people across the country face to put food on the table, find affordable childcare, and pay their bills each month. Public benefit programs such as Medicaid, the Supplemental Nutrition Assistance Program (SNAP), and Temporary Assistance for Needy Families (TANF) and refundable tax credits like the Child Tax Credit provide critical supports to help people meet their basic needs, but too often, individuals and families are unable to connect with and enroll in multiple programs for which they are eligible.

Significant new dollars are available for health insurance enrollment assistance and through local aid from the American Rescue Plan. Given these investments, now is the right time to strategically leverage and coordinate outreach and enrollment assistance streams to help people enroll in multiple programs. This brief offers recommendations to help federal policymakers, state and local leaders, and the philanthropic community do just that.

Why enrollment assistance is important

Many people who are eligible for one means-tested program will be eligible for others. When people enroll in all the benefit programs they are eligible for, long-term outcomes for children are improved and poverty is further reduced. Public benefit programs have slightly different household definitions; ways of counting income; and verification requirements, even when income eligibility limits are similar. Programs are spread across agencies and administered at different levels (federal, state, and local). When individuals apply for more than one benefit program, they are often required to complete separate applications and provide the same information repeatedly. This complexity makes it difficult to understand which programs applicants are eligible for, and how to apply and enroll. It underscores the need for direct assistance for those applying for public benefits.

Outreach and personal enrollment assistance are critical to ensuring people enroll in the programs for which they are eligible. These efforts increase people's awareness of programs and their likelihood of enrolling. A 2016 survey showed that 77 percent of people who received assistance applying for health insurance ultimately enrolled, compared to 60 percent of those that did not receive assistance.¹ A more recent survey showed that nearly one in five people looking for health insurance coverage received consumer assistance. The majority said the assistance made a difference, and 40 percent said it's unlikely they would have found coverage without help.² Personalized assistance may be particularly important for immigrants and communities of color who have previous, negative experiences with government agencies or fears about the consequences of receiving benefits. Individuals with limited literacy or technological skills also frequently need assistance. One study found that Latinos with low incomes were much more likely to receive enrollment assistance from marketplace navigators or enrollment assisters than members of other groups. 49.4 percent of Latinos received application assistance, compared to 40.9 percent of Blacks and 36.4 percent of whites.³

While funding is available for outreach and enrollment assistance, these funding streams are often limited in scope to a particular program, adding an additional barrier to enrollment across programs. Most outreach and enrollment assistance funding are earmarked for health programs (Medicaid, Children's Health Insurance Program (CHIP), or Marketplace coverage) or SNAP. Other programs, such as child care assistance and the nutrition program for Women, Infants, and Children (WIC), do not have dedicated outreach dollars, although there may be aspects of the programs that support some outreach and enrollment assistance. For example, states have child care resource and referral agencies that help parents find child care and apply for assistance, and state WIC programs choose how much of their administrative dollars to devote to outreach. The new refundable Child Tax Credit (CTC) and the Earned Income Tax Credit (EITC) also do not have dedicated outreach funding, although people may receive assistance through the VITA tax filing program⁴ or IRS community outreach events. There have also recently been discussions about creating a navigator program to help people claim tax credits.

Recommendations to coordinate funding across outreach and enrollment assistance programs

Finding ways to better coordinate outreach and enrollment assistance funding streams across programs will lead to greater cross-program enrollment; greater family financial security; and will increase the value of investing in outreach and enrollment assistance. Successfully helping people enroll in benefit programs will also boost state and local economies due to the multiplier effect for SNAP and other programs.⁵

Below are recommendations for federal and state agencies, and philanthropies (particularly state-based philanthropies) to help maximize outreach and enrollment assistance dollars.

Federal Recommendations:

- **Waive the requirement for grantees with outreach and enrollment funding to cost-allocate.** Currently, states and community-based organizations must keep track of exactly how much time is spent related to each program (how much time spent on SNAP outreach vs Medicaid enrollment assistance). This is a time-intensive requirement that demands administrative capacity that many community-based organizations simply do not have. Therefore, they are often reluctant or unable to manage multiple grants in the outreach and enrollment space. As a result, organizations typically focus on one benefit program for their outreach and enrollment efforts. Organizations that serve people who have been marginalized are often smaller and struggle the most to meet complex administrative requirements.
- **Issue cross-agency outreach and enrollment grants.** Currently, grants come from one agency (e.g. US Department of Agriculture (USDA) or Health and Human Services (HHS)) for specific programs, such as SNAP or Medicaid. Given the overlap in eligibility between benefit programs, joint grant initiatives between federal agencies would provide states and/or community-based organizations the ability to focus on multiple benefit programs with one funding source. This would drastically simplify the grant writing and reporting work for both state agencies and community-based organizations. The Building an Economy for Families Act⁶ would provide funding for a Worker Information Network to assist workers in accessing the new paid family leave program the bill would create as well as unemployment insurance and child care; it would make sense to expand the reach of such a program to include Medicaid and other health insurance coverage, SNAP, WIC, and refundable tax credits.

- **Reduce line-item spending restrictions to allow organizations the flexibility to use funds most effectively during the grant period.** Community organizations run complex programs and their financial needs are incredibly dynamic. Reducing line-item spending restrictions would allow those closest to the programs to make the decisions around the best use of funds without the uncertainty and time-consuming burden of a potential grant amendment. Grant amendment processes are cumbersome and administratively burdensome for both the agency and the community organization.
- **Work with national organizations to get outreach dollars into communities.** National organizations can regrant federal funds to community-based groups quickly and without many of the constraints that prevent community-based groups from applying for federal dollars.
- **Provide technical assistance and guidance to states and localities on statutory requirements to inform program participants of other programs that they may qualify for.** For example, under the Child Care and Development Block Grant (CCDBG), child care agencies must provide applicants with information about other benefits they may be eligible for (42 USC, Section 658E (c)(2)(E)(i)(IV)). Similarly, Workforce Innovation Opportunity Act (WIOA) one stop career centers are required to provide access to TANF and other one stop partners.
- **Use demonstration program authority** to allow states to test using an eligibility determination from one program to enroll people in another program, even if the rules are not identical. For example, using a Medicaid eligibility determination to serve as a SNAP eligibility determination.

State and Local Recommendations:

- **Ask federal agencies for the flexibility** needed to best conduct outreach and enrollment assistance.
- **Streamline eligibility and enrollment practices** across programs to the extent possible. The more aligned program requirements are, the more likely outreach and enrollment assisters will be able to help families and individuals access multiple programs.
- **Share data across programs.** Data sharing is helpful for targeted outreach (e.g., people enrolled in SNAP but not Medicaid). It can also be used to help facilitate enrollment by allowing people to provide only the additional information required for a new program, rather than repeating the collection and verification of the same data elements.
- **Allocate American Rescue Plan (ARP) dollars** for outreach and enrollment assistance for all benefit programs. Dedicated funding to assist families and individuals to access

supports they need to make ends meet will help households and boost local economies.

- **For states with state-based marketplaces and navigator programs, consider coordinating** navigator funding with outreach and enrollment assistance funding from other programs. Or, consider incentivizing organizations to focus on multiple benefit programs.

Philanthropic Recommendations:

- **Provide wraparound funding** to support community-based organizations conducting outreach and enrollment for multiple benefit programs. For example, if an organization receives a Navigator grant to assist with Medicaid and Marketplace enrollment, explore ways to provide them with additional funding to also assist families and individuals with enrollment in SNAP, WIC, Child Care, or the Child Tax Credit.
- **Help grantees bridge their outreach and enrollment services.** If one community-based organization has funding for SNAP outreach, and another for Medicaid outreach, explore ways to foster and incentivize collaboration.
- **Consider matching state or local dollars** allocated to outreach and enrollment assistance. Note that private funding may be used to draw down federal funding for SNAP outreach.

Conclusion

Individuals and families faced unprecedented hardships over the past 18 months. The COVID crisis has shown us again how critical our public benefit programs are to help people make ends meet, but we've also seen how difficult it can be for people to understand their eligibility and the application process. The insights offered in this brief offer policymakers and philanthropic leaders concrete steps to maximize outreach and enrollment resources to ensure people are able to connect with all benefits for which they are eligible.

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Targeted Program	Funding Source	Funding Recipients	Limitations on Funding	Amount of funding	Notes
Affordable Care Act (ACA)/Medicaid Navigator Funding	HHS	State-based organizations in states using the Federally Facilitated Marketplace (FFM)	Limited to Medicaid and Marketplace assistance.	\$80 million in grants being given in 2021.	The ACA also authorized funding for Community Assistance Programs (CAPS) , but no funding has been appropriated since 2012.
ACA/Medicaid Navigator Funding	States with State-Based Marketplaces (SBM)	State-based organizations in SBM states.		Variable across states.	
Medicaid	HHS and States (50/50 split)			Each state decides how much to spend on outreach. Federal dollars are used for 50 percent of outreach funding.	Some translation/interpretation services can be claimed at a higher rate.
SNAP	USDA and States (50/50 split)	States can opt to do outreach or contract with community groups to do outreach and enrollment assistance.	States cannot compensate partners for the number of applications submitted. Federal dollars cannot be used to persuade individuals to apply for SNAP.	Each state decides how much to spend on outreach. Federal dollars are used for 50 percent of outreach funding. Under the ARP, states received an additional \$1.135 billion in SNAP administrative funds for FYs 2021-23. These funds do not	States are not required to have an outreach plan but they must have one in order to draw down federal funds. FNS priority outreach populations for FY 2022: Racial equity Students Immigrant communities and mixed status families

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				require a match. States may use these funds for outreach.	Veterans'
Child Care Assistance	None dedicated.	n/a	n/a	n/a	<p>Child care assistance is a block grant with finite federal dollars per state. States often don't conduct outreach because they cannot serve all that are eligible. States may allocate up to 5% of their administrative budget for outreach.</p> <p>States may use part of their CCDBG funding to fund child care resource and referral agencies.</p> <p>Federal law requires that states provide parents with information for other supports they may be eligible for as part of the child care assistance application process.</p>
WIC	No dedicated outreach and enrollment assistance funding.	n/a	n/a	ARP allocated an additional \$390 million in FY 2021 for states. This funding may be used for outreach,	States receive block grants from the USDA to operate their WIC program. It is the state's discretion whether they use part of their block grant for outreach and enrollment

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				modernization, and innovation. A specific dollar amount is not specified for outreach.	assistance. State funding levels
TANF	No dedicated outreach and enrollment assistance funding.	n/a	n/a	n/a	States (including D.C. and territories) and federally recognized tribes may choose to use part of their TANF block grant (total of \$16.5 billion annually) from the Administration for Children and Families (ACF) for outreach, but states do not tend to allocate dollars to outreach. State funding and expenditures
Child Tax Credit and EITC	No dedicated outreach/assistance funding, but individuals may receive assistance through the VITA tax preparation	n/a	n/a	\$0	There have been recent discussions at the federal level about creating a navigator program to help people claim their tax credits.

Targeted Program	Funding Source	Funding Recipients	Limitations on Funding	Amount of funding	Notes
	program.				
All programs	US Department of Treasury under the American Rescue Plan (ARP) Fiscal Relief Funds.	States, counties, territories, cities		\$350 billion total Allocation for States Allocation for Counties Allocation for Territories Allocation for Metropolitan Cities	“Public Benefits Navigators” listed as approved expense in guidance . Assistance must be provided: Within a Qualified Census Tract; To families living in Qualified Census Tracts; By a Tribal Government; or To other populations, households, or geographic areas disproportionately impacted by the pandemic.

Endnotes

¹ Herd and Moynihan, Administrative burdens in the time of COVID-19

² Kaiser Family Foundation, “Consumer Assistance in Health Insurance: Evidence of Impact and Unmet Need”, August 2020, <https://www.kff.org/report-section/consumer-assistance-in-health-insurance-evidence-of-impact-and-unmet-need-issue-brief/>

³ The Commonwealth Fund, Better Outreach Critical to ACA Enrollment, Particularly for Latinos. January 2016, <https://www.commonwealthfund.org/blog/2016/better-outreach-critical-aca-enrollment-particularly-latinos>

⁴ Internal Revenue Service, <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

⁵ United States Department of Agriculture, “The Supplemental Nutrition Assistance Program (SNAP) and the Economy: New Estimates of the SNAP Multiplier”, https://www.ers.usda.gov/webdocs/publications/93529/err265_summary.pdf?v=8010.7

⁶ **Chairman Neal Unveils Groundbreaking Proposal to Reshape the American Economy | Ways and Means Committee - Democrats (house.gov)**

⁷ <https://www.fns.usda.gov/snap/introduction-priority-areas-state-outreach-plans>