Improving Access to Benefits for Low-Income Families

Executive Summary
A wide range of benefits are available to assist low-income families including food stamps, Medicaid, child care subsidies, state children’s health insurance programs (SCHIP), and Temporary Assistance for Needy Families (TANF) cash assistance. Such benefits can improve the economic self-sufficiency of families by encouraging employment and reducing welfare recidivism. In addition to supporting work, benefits offer low-income families a safety net during economic downturns.

Despite the known assistance these programs offer, many families experience difficulties obtaining and retaining benefits. Most of these programs were developed at different times and operate independently of one another, so they do not constitute a cohesive system. Funding streams for different programs also differ. The independent nature of various programs has led to a highly fragmented service delivery system; time-consuming and burdensome benefit application, verification, and renewal processes; and limited outreach efforts to families who could gain from receiving multiple services.

To reduce these barriers and improve access to benefits for low-income families, states can take several steps to streamline and integrate programs, including:

- using the Internet to develop online screening tools, benefit calculators, and applications for multiple programs;
- integrating access to services through call centers and local organizations; and
- developing comprehensive state approaches by increasing outreach, bundling services, simplifying benefits, and using technology.

In addition, state leaders can review policies pertaining to eligibility, verification, and renewal processes to improve coordination among programs. States can streamline services further by developing single applications for multiple benefits, thereby improving access to services for families and reducing administrative work for caseworkers. By aligning program requirements, states can simplify services for families and caseworkers, leading to greater program efficiency and potential impact of benefits.
Introduction
Several different state-administered programs support low-income families including food stamps, child care subsidies, Medicaid, state children’s health insurance programs (SCHIP), and Temporary Assistance for Needy Families (TANF) cash assistance. Many of these programs were expanded during the late 1990s to assist a broad range of families and act as a safety net to help individuals reach economic self-sufficiency. Benefits from such programs often cover the financial gaps between low-income families’ employment and living expenses, thereby helping to make work a more financially attractive alternative than public assistance.

Benefits from such programs also can help reduce welfare recidivism rates by providing additional resources to help families make the often difficult transition from public assistance to the workforce. Research indicates families transitioning from TANF cash assistance who receive child care subsidies or publicly-sponsored health insurance are less likely to return to the welfare system than those who do not receive assistance.¹ Studies also find the lives of low-income children are more stable when families receive benefits combined with employment services, leading to improved schooling and behavioral outcomes.²

Although states offer a number of benefits and work supports to assist low-income families, many individuals do not avail themselves of these programs due to barriers that make access difficult. Many of these barriers stem from programs not being developed as a cohesive system, as most were created at different times and have evolved separately with little or no coordination regarding program requirements. Funding streams among programs also differ – for example, programs such as food stamps and Medicaid are supported through entitlement funds, whereas child care and SCHIP are funded through block grants.³

The disjointed nature of benefit programs often leads to fragmented service delivery systems, time-consuming applications and recertification processes, and a lack of knowledge regarding other programs that can be critical for families. Furthermore, some families are reluctant to obtain assistance at social service offices or remain connected to the system once they no longer need welfare cash assistance because of perceived stigma attached to receiving benefits. For these reasons and others, many families who qualify for aid do not receive benefits. In 2003 alone, over 16 million individuals did not receive food stamps although they were eligible to participate in the program.⁴

This Issue Brief identifies several approaches states can use to make it easier for low-income families to obtain and retain benefits, including:

- using the Internet to develop tools that determine eligibility for multiple programs and create online applications;
- creating single applications for multiple programs so families can apply for several benefits through one application;
- establishing call centers and collocating services within local organizations that have strong connections to working families; and
- aligning program policies regarding eligibility, verification, and renewal so that benefit requirements are coordinated.

By simplifying and aligning program policies, improving coordination, and increasing access points to obtain services, states can help low-income families benefit from these important resources. At the same time, states should be aware of the fiscal implications of more families
applying for and receiving benefits as a result of simplifying application procedures. Increases in costs, however, often can be offset by a reduction in errors and duplicative procedures when programs are coordinated. Moreover, there are larger benefits to helping citizens enter and succeed in the workforce. Given the various funding streams and sharing of administrative expenses, states will want to carefully analyze potential benefits and costs that can result from improving access to benefits for low-income families.

**Using the Internet to Improve Access to Benefits**

Many states are using the Internet to facilitate the integration of service delivery and streamline access to programs. Online resources can make it easier for families to locate information on multiple programs and apply for benefits. Using technology to integrate benefits also helps states by improving the efficiency and effectiveness of public resources. As more and more people turn to the Internet to find information and obtain goods and services, states can tap into this vital resource to improve program access.

**Benefits of Online Services**

There are multiple benefits for low-income families when services are provided online. With access to information and the potential ability to submit applications any time, families are not limited to applying for benefits in-person at local offices within specific timeframes. This can be very important, especially for working parents who might not have flexible employment schedules and families with transportation barriers. One study found approximately 85 percent of the Commonwealth of Pennsylvania Application for Social Services (COMPASS) applications are placed from private homes – a finding that suggests low-income families may have greater access to online services than previously thought. The study also found that a little under half of all applications submitted through the COMPASS system occur during nonbusiness hours. Other substantial benefits of offering online services are that information can be presented to families on additional services they might be eligible to receive and information can be presented in multiple languages.

States also benefit by offering work support services through the Internet. States can design online applications so that entered information is submitted directly to the state’s data system, freeing eligibility workers or others from having to input this information. Online programs can reduce error rates by permitting clients to input personal information into the system directly by incorporating features such as drop down menus, validations, and fields individuals must complete before advancing within the system. Automating information and application processes allows caseworkers to spend less time on administrative activities and more time providing direct service to clients. After implementing its online ACCESS Florida system, the state of Florida has saved $83 million in administrative costs.

All states post information about benefits on the Internet and most have program applications that can be printed out and submitted via regular mail or in person. In addition to these features, states can develop other online tools to simplify and streamline access to benefits including:

- screening tools to determine eligibility for multiple benefits;
- calculators that provide a rough estimate of potential benefits; and
- online applications that allow families to apply for multiple benefits.
Online Screening and Benefit Calculator Tools
Approximately one-fourth of all states now offer online screening and benefit calculator tools that can simultaneously determine a person's eligibility for multiple services.\(^7\) Online calculators differ from screening tools by providing potential clients with a rough estimate of the benefit amount they could receive from support services. Given that the purpose of online screening and benefit calculators is to provide a quick assessment of program eligibility, states should design these tools to be as user friendly, comprehensive, and brief as possible. The tools also should provide information on how families can apply for benefits with potential links to online applications.

Similar to other state programs, the ACCESS Wisconsin system allows individuals who have completed an online eligibility tool to print out program applications and provides telephone numbers and addresses of local offices to apply for benefits in person. The website also lists what types of documents individuals should bring when applying for benefits at local offices. ACCESS Wisconsin screens for food stamps; medical assistance; state children’s health insurance program (BadgerCare); tax credit programs; Women, Infants and Children benefits; and free and reduced-price school meals.

The more programs included in an online screening tool, the more time-consuming the screening process is likely to be for clients. States will want to strike a balance between screening for the broadest array of programs as possible, while minimizing the complexity of the tool. Some states have designed screening and benefit tools so answers to specific questions trigger a subset of questions for more targeted programs, such as those intended to assist individuals with disabilities. This approach reduces the number of questions individuals must answer unless they meet basic program requirements. Screening tools also can determine whether other individuals in a person’s household might be eligible for benefits.

A five-time winner of local, national, and international technology awards, the Oregon Helps Web site provides a screening tool in several different languages for 28 programs in the areas of food and nutrition, health care, housing, children and family resources, financial benefits, and Veterans services. By answering a few questions at the beginning of the screening tool, the Web site directs individuals to more specific questions depending on age, disability, household composition, and county of residence. The product of an extensive collaboration between several government agencies, non-profit organizations, and a private consultant, Oregon Helps keeps tool maintenance costs to under $10,000 per year by utilizing non-proprietary computer programming languages. Oregon Housing and Community Services, the state’s affordable housing and community services agency, also is seamlessly incorporating Oregon Helps into the computer system it uses to manage business, data, and reporting processes among partners.

Online Applications
Several states have gone beyond screening and calculator tools by developing Web sites that allow individuals to apply online for multiple benefits. Among the many different policy and program considerations to take into account when designing an online application are the following:

- How many programs will the application cover?
- Who will be the intended user (i.e., either families, caseworkers, or both)?
- Can families apply online for benefits directly or must they use a community-based organization or intermediary?
- What are the verification requirements?
• How will applications be processed once they are received online?
• Can clients submit an online application with an electronic signature or must they submit a paper copy of their signature?

One of the best known efforts to offer access to benefits in an integrated, electronic format is Pennsylvania’s COMPASS program. Launched in 2001, COMPASS offers an online screening and application program for healthcare programs, TANF cash assistance, food stamps, energy assistance, and community and home-based services. The program provides customers the ability to screen, apply, renew, and check benefits and the status of their application. A network of community partners can assist clients who are applying for benefits through the COMPASS system, offering a critical service to enhance outreach efforts to low-income families. Tools that facilitate a simplified process for customers include lists of the verification documents required for each program, e-signed applications and renewals for clients to continue receiving benefits, and a generic health care application that is routed to the appropriate department to determine whether the client or family member could be eligible for Medicaid or other health services. Future enhancements to COMPASS include adding programs provided through the Pennsylvania Departments of Health and Aging, scanning verification documents, offering online applications for the national school lunch program, and providing automated program renewals in which packets will be generated and mailed to clients.

Washington State has developed an online program that allows families to apply through the Internet for multiple benefits including food stamps, TANF cash assistance, Medicaid/SCHIP, and child care. In addition, the online application allows individuals to apply for drug and alcohol treatment services and long-term care assistance and renew benefits for multiple programs. Data submitted through an online application are reviewed by an eligibility caseworker and entered into the state’s mainframe system.

The newest component of Wisconsin’s ACCESS system is an online application for food stamps and family Medicaid programs (including BadgerCare) implemented in June 2006. The state tested the new online application in several community-based agencies to determine how to make the application most effective. ACCESS Wisconsin includes a feature that allows for the automatic transfer of data from online applications directly into the state’s eligibility determination system, eliminating the need for caseworkers to reenter information. Future plans to expand ACCESS Wisconsin include allowing Medicaid and food stamp program participants to report changes in their employment status to caseworkers.
Start Small and Grow
Currently, most online applications allow individuals to apply for health care benefits while a smaller number of states offer online applications for multiple programs. States might choose to develop online applications for a limited number of services, such as Medicaid and SCHIP, and then add programs as the system matures. For example, Pennsylvania’s COMPASS online application was created on a small-scale basis by initially incorporating Medicaid, adult basic health care, and SCHIP programs and then having community-based organizations test the application for effectiveness and ease of use. With the goal of helping to better serve customers, state leaders worked together on policy issues to further develop the online program that now incorporates simplified and common application questions across eight program areas that are operated under the Pennsylvania Departments of Public Welfare, Insurance, and Education.

Online applications for multiple programs do not have to be developed from scratch, but can be adopted or modeled from other states. West Virginia modeled its Information Network for Resident Online Access and Delivery of Services application (inROADS) on the Pennsylvania COMPASS online system. The inROADS system was customized to meet state policies and allows individuals to apply online for a wide variety of assistance in the areas of health care, food, cash, transportation, school, and low-income heating assistance. New Jersey’s online screening and benefit calculator for multiple programs, NJ Helps, is based on a similar program Oregon Helps.

The extent to which clients use online applications depends in part on state outreach and marketing efforts that promote electronic tools. Because of staff reductions, Florida has moved to an almost completely electronic system for applying and renewing benefits. Even when applying at local offices, clients are encouraged to use the online system and are sent notices that list Web addresses to renew benefits. Pennsylvania has taken a different approach to its online system, designed to integrate a large number of programs and reduce administrative work for caseworkers. The state currently allows for both electronic and standard applications to be used when applying and renewing benefits and is looking toward gradually increasing the use of online tools.

Establishing Call Centers and Collocating Services
In addition to using the Internet, states can develop various models to integrate and bundle services to improve access to benefits. Call centers and collocating services at various local public and nonprofit organizations are two of the most common methods. By integrating access to benefits at one location, families can more easily receive needed services and staff can share information, helping to reduce administrative tasks.

Call Centers
Call centers allow clients to call one number to obtain information on multiple benefits that they might be eligible to receive. In North Carolina, Work Central provides resource information and case management services to help former TANF clients remain employed and advance in the workforce. The project is supported through state, local, and private funds and serves 16 counties throughout the state. The call center also offers intensive follow-up services to ensure clients obtain the benefits they need. Pennsylvania created the Health and Human Services Call Center to centralize the operations of several state help lines for human services to better serve clients and reduce administrative costs. Families contacting the call center can have an application for a wide range of benefits submitted on their behalf through the state’s online COMPASS system.
Representatives at the call center also can complete renewal applications for benefits on behalf of callers.

Several states, including Arizona, Connecticut, and Vermont offer referrals to services through statewide 2-1-1 call centers. Individuals can contact the call centers to receive information on a wide range of services provided by public, private, and nonprofit agencies to help with basic needs, health, aging, disabilities, and employment issues. By connecting to existing infrastructures such as 2-1-1 centers, states have been able to coordinate and streamline programs and reduce duplication of efforts between the public and nonprofit sectors.

Minnesota compliments the state’s 2-1-1 network through comprehensive databases that contain detailed information on available services coupled with in-depth phone supports that take direct referrals from call centers to help families who need more intensive services beyond general information. Available services, which can be found online at www.minnesotahelp.info, include enrolling adults in assistance programs through pharmaceutical manufacturers, providing help with applications and assessments, creating comprehensive plans for families, developing resumes, and conducting intake into public assistance programs.

**Collocation of Programs**

Collocating services within organizations that have strong connections to working families can be an effective method of streamlining services. A demonstration project, the Work Advancement and Support Center (WASC), was launched by the policy research organization MDRC to determine the effectiveness of offering low-wage workers services that support employment at one-stop career centers created under the Workforce Investment Act. Employees at participating one-stop career centers have been cross-trained in the workforce and human services fields and will help families obtain the benefits necessary in order for them to find employment, remain employed, and advance within the workforce. By offering these programs at one-stop career centers rather than social service agencies, working adults who already are connected to the workforce system will find it easier to access benefits.

One of the stated goals of the project is to determine whether simplifying access to benefits and educating individuals on the importance of obtaining the full range of eligible benefits has a positive impact on the economic status of low-income families. Full implementation of the project began in the fall of 2005 in Montgomery County, Ohio and San Diego County, California. A third site located in Bridgeport, Connecticut was launched in the spring of 2006. An extensive evaluation of the WASC project will be conducted to determine whether offering services at one-stop career centers has a positive impact on job retention, career and wage advancement, family income levels, and poverty rates.

Funded by the Annie E. Casey Foundation, Centers for Working Families (CWF) is another program using a community-based approach to help low-income families use benefits and advance economically. CWFs are located in community organizations such as credit unions, banks, nonprofit organizations, or other conveniently located and accessible outlets. Although specific services differ, all CWFs offer services designed to help low-wage workers develop employment goals and learn how to advance within careers; benefits that help with basic needs such as food stamps, energy assistance, and health insurance; and financial and asset building services to help families repair credit ratings and learn how to detect and avoid predatory lending situations. By bundling and leveraging resources among partners, CWFs are able to reach a broad population and are able to share costs among partners in delivering critical services to
working families. It is anticipated that the centers will grow and offer more services based on the needs of the local community and local partners who join in the efforts.

**Developing a Comprehensive State Approach to Improve Access to Benefits**

Several states have developed comprehensive approaches to integrate access to benefits by increasing outreach efforts, bundling services, aligning program requirements, simplifying benefits, and using technology. The following section highlights the approaches developed by two of these states, Florida and Louisiana.

**ACCESS Florida**

**Florida** has pursued several strategies to modernize the state’s model of delivering support services to families in response to changes in customer needs and a legislative directive. The new model stems from the recognition that although the number of families receiving TANF cash assistance in Florida is low, the number of families receiving food stamps and Medicaid services is increasing – a signal that more working families are in need of assistance. The goals of the new system, **ACCESS Florida**, are to increase opportunities for customers to access self-service products, simplify policies to reduce staff and customer error rates, and reduce administrative costs for the state.

With the new ACCESS Florida system, families now can apply for benefits through community partners, online applications, Florida Department of Children and Families (DCF) offices, mail and fax. Changes to the system were based on suggestions from department case managers and customers, allowing new business practices to reflect the needs of the consumer. Back-end support services and production-oriented processes (e.g., fraud detection, claims processing) are conducted in offices “behind the scenes” to allow case managers to deliver benefits and services to clients in a faster and more seamless manner. Since the implementation of Florida’s new program, error rates have decreased and the state has achieved a 35 percent reduction in staff with an 18 percent increase in workload.9

As part of Florida’s multifaceted approach to delivering benefits, over 2,000 community partnerships have been developed through the ACCESS Florida program that play a critical role in expanding access to services for working families. Partners include workforce one-stop career centers, homeless services organizations, hospitals, faith-based organizations, and community centers. Such partners guide families through the online application process and can offer additional assistance when families apply for benefits (partners do not screen for program eligibility). The enhanced Web application, also an integral component of ACCESS Florida, allows clients to apply for benefits online through electronic signatures and has rapidly grown in use. As of June 2006, over 85 percent of the state’s applications for benefits were received electronically. For more information on the program, please contact Jennifer Lange, director of ACCESS Florida, at (850) 921-0253.

**Louisiana’s No Wrong Door Model**

As a result of a 2003 state legislative act, **Louisiana** has begun to pilot the state's No Wrong Door model to assist families in need of multiple services. The goal of the No Wrong Door model is to simplify and coordinate multiple programs so families can obtain needed services through a single point of entry into the system, either physical or virtual. By coordinating and sharing information among state programs, families can receive multiple services regardless of how or where they enter the system. In addition to providing a single point of entry into the system, the
No Wrong Door model simplifies client services through a standardized assessment tool and a multidisciplinary team case management approach. The staff of the Louisiana Department of Social Services was charged with developing strategies to collocate programs within the department, leveraging funds across the system, implementing common screening and consent tools for clients receiving multiple services, improving communications through technology, and cross-training department staff.\(^\text{10}\)

To fully implement the No Wrong Door model and streamline business practices for the state, Louisiana is creating a new Web-based computer system known as A Comprehensive Enterprise Social Services System (ACESS). The new system, when fully implemented, will allow caseworkers to share case management and planning activities. Future plans include linking ACESS to Louisiana’s 2-1-1 network.\(^\text{11}\) Through the computerized system and No Wrong Door model, individuals can determine whether they are eligible for services at any social service office, community-based partner, or computer with online access. In addition, clients will be able to apply physically for select benefits such as food stamps and kinship care services anywhere throughout the state, not just in the parish of their residence. For more information on Louisiana’s No Wrong Door model, contact Stacy McQuillin, project manager at (225) 342-5573.

**Improving the Coordination of Policies for Benefit Programs**

One of the most effective ways to enhance and complement the use of technology, call centers, or other models of providing support is to align and simplify benefit policies. Eligibility requirements for programs such as TANF, SCHIP, food stamps, and Medicaid often are based on different definitions of income, assets, and household composition, leading to a highly complex system for families trying to obtain multiple benefits. Verification processes to obtain services also vary, with families having to partake in face-to-face interviews to receive some benefits while being able to submit verification documents via mail or online for others. Families receiving multiple benefits may face varying renewal dates throughout the year resulting in several office visits and meetings with different caseworkers. These issues can be particularly difficult for working families who must balance employment and family responsibilities with multiple office visits and administrative hurdles.

States currently have the flexibility to align and streamline:

- eligibility requirements,
- verification processes,
- renewal procedures, and
- program applications.

By doing so, low-income families can determine whether they are eligible for benefits, how to begin obtaining services, and how to continue to receive support. Aligning policies provides a more cohesive and streamlined system for states while reducing redundancies and costs. As many of these programs serve the same families, states can analyze where duplication of efforts exists to improve the system while maintaining program integrity.

**Aligning Eligibility Definitions**

An important component for states seeking to streamline services for low-income families is to align eligibility definitions as best as possible – particularly those defining income and assets – among benefit programs. The definitions of income often vary by program as to what sources of income (e.g., earnings, social security benefits, child support) are counted when determining eligibility. By using similar income definitions among programs, the application process can be
simplified and streamlined for both families and state employees. States are able to use similar income definitions in state-funded child care, Medicaid and SCHIP programs, and the 2002 Farm Bill allows states to conform food stamp income definitions largely with those used in the TANF and family Medicaid programs. This option enables states to move towards more common income definitions for five major work support programs – child care, SCHIP, food stamps, TANF and Medicaid.

States have flexibility in determining what is included in the definition of an asset and what amount of assets should be considered. All programs, particularly those funded through block grants, can use the same asset tests. States also have considerable flexibility in determining the vehicle asset limit for the Food Stamp program and aligning other benefit programs to this definition. States can eliminate vehicle asset limits altogether, further streamlining program requirements. Ohio, for example, excludes the value of all vehicles in the state’s food stamp and TANF cash assistance programs.12

**Streamlining Verification Requirements**

When determining a person’s eligibility for benefits, states require a variety of documents to verify income, assets, household size, and citizenship. The collection and review of these documents can be burdensome for both caseworkers and families. States can reduce this burden by minimizing the number of documents required across all programs by conforming rules where appropriate. While federal rules do impose some specific verification requirements in the Food Stamp and Medicaid programs, states typically have significant flexibility to set verification requirements.13

Another method of decreasing verification burdens is to reduce the number of factors that are verified. Some requirements, such as age, certain household expenses, and automobile values, often do not result in large savings for states and can add to the administrative burden of public systems, as well as increase the difficulty families encounter when trying to obtain benefits. By conducting a thorough data analysis of program requirements, states can determine where verification changes can be made to streamline benefits while maintaining accuracy.14

Information sharing among programs can be an important method of streamlining verification processes. When a particular eligibility criterion has been verified, this information can be forwarded to other programs through electronic communications or scanned documents so processes are not duplicated within the state. Utah, like other states, developed a document scanning system giving caseworkers from various programs access to common information (e.g., Social Security cards, driver’s licenses) required when processing applications.15 States can address confidentiality concerns by limiting shared information to the viewing of verification documents only.
**Aligning Renewal Requirements**

Onerous eligibility renewal requirements are one of the most common reasons families fail to continue receiving valuable benefits. Heads of households often must fill out multiple forms at various points throughout the year and meet with different caseworkers to continue to receive benefits. Aligning renewal policies and procedures among programs can save states time and money on administrative tasks such as sending out notices, conducting multiple interviews, and reducing the burden placed on families. With the flexibility inherent in most benefit programs, states can take important steps to align and streamline renewal requirements regarding when and how these processes occur.

One method of streamlining access to benefits is to require program eligibility renewals to occur only once per year and synchronize the renewal of all benefits at this time. The Food Stamp Program requires households to reapply for benefits at the end of a certified time period and complete a face-to-face interview once a year. Other programs, however, do not have equally stringent eligibility renewal requirements. Aligning other program renewal polices to that of the Food Stamp Program and extending eligibility periods to 12 months for all programs would simplify the process of renewing benefits for both families and states. Arkansas, for example, automatically renews Medicaid and SCHIP eligibility for families on the basis of updated food stamp information. Even if a family does not receive food stamps, information gathered from a client when renewing one benefit can be used to update and restart eligibility for other programs. This process coordinates renewal dates among all benefits a family may be receiving.

Other policy options that can simplify eligibility renewal requirements include:

- allowing families to submit required documentation via the mail, Internet, or phone to reduce the number of face-to-face interviews required of families and the amount of time caseworkers must spend on administrative tasks (Both Pennsylvania and Washington allow clients to renew benefits via the Internet);
- permitting phone interviews to help working families renew benefits; and
- decreasing the number of factors verified when renewing benefits.

**Integrating Program Applications**

Another promising way states can improve families’ access to services and reduce paperwork for caseworkers is to combine applications for two or more benefit programs into a single form. With combined applications, families spend less time filling out applications and do not have to make as many required office visits.

States can shorten the time it takes to create an application for multiple benefits by using a single program application as a foundation that can be built upon. SCHIP applications normally ask questions that could screen families for additional benefits. Information not collected for SCHIP

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**The Importance of User-Friendly Applications**

By making applications as user-friendly as possible, families are more likely to apply for benefits and understand program requirements. The Washington State Department of Social and Health Services offers an online user test to obtain feedback on how easy it is to understand benefit applications such as the Expedited Food Assistance program. States can use this type of customer feedback to make important modifications to applications to improve the quality of services. Offering applications in several languages can be another key factor in assisting low-income families. California provides Medicaid program applications in 11 different languages.
benefits can be added to the application or gathered from families through interviews (preferably through the telephone). Similarly, food stamp applications often can be used to screen for other programs such as child care assistance, Medicaid, and SCHIP by adding a few questions to the document.

Although most states currently offer one application for food stamps, TANF, and Medicaid services, several states, including Kansas, North Dakota, and Vermont have expanded these applications to also include child care and/or SCHIP benefits. Creating an application for multiple programs involves the work of various state agencies to develop common questions, devise methods to share information, and develop compatible information technology systems. States should be careful not to make multiple program applications too lengthy by identifying the questions that can screen for several different programs and eliminating questions not necessary for determining eligibility. Iowa, for example, simplified and shortened its application for multiple benefits and added color-coded features so families can apply for specific programs if they choose.

Applications for single programs can be used as outreach mechanisms as well as a way to streamline services. Single program applications can list information regarding other benefits at the end of the document or provide a box families can check if they would like to receive information on other services. On the basis of information gathered from a food stamp-only application, California notifies families with children that they may be eligible to receive health care assistance. Nebraska provides boxes at the end of the state’s application for children’s medical programs families can check to indicate whether they would like additional information on assistance with child care, food, utilities, housing, cash, transportation, or other services. Caseworkers follow up on requests and provide families with applications where needed.

**Conclusion**

By integrating and streamlining access to an array of benefits, state leaders can ensure low-income families receive the assistance they need. The use of technology can greatly reduce barriers associated with the fragmented nature of benefit programs. Online screening tools, benefit calculators, and single applications for multiple programs are some of the key tools states can develop to improve services. Models linking benefit access to existing infrastructures such as career centers and community-based organizations are other ways to integrate multiple benefits that improve programs for both states and families.

States also may want to develop comprehensive approaches to improve access to benefits by:

- aligning policies among programs to create a more standardized and cohesive system;
- developing multiple points of entry for families to receive numerous benefits through the Internet, human service offices, community partners, mail, phone, fax, and centralized call centers; and
- coordinating and sharing information among state programs to eliminate duplication of effort, reduce error rates, and decrease administrative costs.

By conducting a thorough analysis of programs, states can determine where policies can be streamlined to better integrate services and facilitate the development of a cohesive support system for families. Some of the specific areas where states can begin to align policies include benefit eligibility requirements and definitions, verification processes, and renewal procedures. Through the integration of services, redundancies and costs can be reduced for states and programs can become more user-friendly for eligible families to obtain multiple benefits.
Tools and policy changes that simplify and streamline access to benefits are important components in the overall efforts governors can initiate to help low-income families achieve greater financial security. By supporting opportunities that help broaden access to a range of benefits, governors can help ensure families have the resources they need to remain off the welfare system and engaged in the workforce.

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End Notes

1 Fifteen percent of families receiving child care subsidies returned to the welfare system vs. 25 percent of families who did not receive child care subsidy. Nineteen percent of families receiving public-sponsored health insurance returned to the welfare system vs. 27 percent of families who did not receive such assistance. For more detailed information, see Pamela J. Loprest, “Who Returns to Welfare?” [online] Number B-49 in New Federalism: National Survey of America's Families Series, The Urban Institute, Washington, D.C., September 1, 2002 [cited 21 July 2006]. Available at <http://www.urban.org/UploadedPDF/310548_B49.pdf>.


3 Block grants are a fixed amount of money the federal government gives to states for a specific purpose with few regulatory requirements. Block grants were developed to increase the flexibility of states to use resources according to local need. Entitlement funds guarantee a specified benefit amount to a person or other entity who meets federal requirements.


6 Don Winstead, “NGA Center for Best Practices—Improving Access to Work Supports” [online], presentation to the National Governors Association Center for Best Practices
Workshop on Improving Access to Work Supports, Washington, D.C., March 31, 2006 [cited 21 July 2006]. Available at: <http://www.nga.org/portal/site/nga/menuitem.9123e83a1f6786440ddcbee501010a0/?vgnextoid=efa8b5838016a010VgnVCM1000001a0101a0RCRD>.


8 Schott and Parrott.

9 Winstead.


11 Louisiana Department of Social Services, Telling the No Wrong Door Story, Baton Rouge, Louisiana, February 2, 2006. Available at: <http://www.dss.state.la.us/departments/dss/Telling_the_No_Wrong_Door_Stor.html>.


15 Miller et al.


18 Parrott, Ross, and Schott.

19 Parrott, Ross, and Schott.