Summary
This report presents the findings of an online survey of the 629 Area Agencies on Aging (AAAs) on the use of online screening and application tools to help seniors and younger adults with disabilities to enroll in public benefits. The survey was conducted by the National Center for Benefits Outreach and Enrollment (the Center) in partnership with the National Association of Area Agencies on Aging (n4a). Based on the information provided by the 217 responding AAAs:

- Almost three-fourths of the responding AAAs use either an online screening or an online application tool; 31 percent of the responding AAAs use both.
- Online tools are used by many different AAA staff from volunteers to benefit counselors.
- Resources and technical support remains an important aspect to the widespread use of these online tools among AAAs.

Background
Area Agencies on Aging are key players in the efforts to improve and increase access to public benefits to Americans 60 and over in every local community. Since the establishment of the Older Americans Act (OAA), AAAs are a trusted source of assistance and counseling for millions of beneficiaries, specially for seniors who become newly eligible for Medicare and other benefits programs each year.

According to a recent survey of AAAs, more than two-thirds of AAAs (69 percent) are involved in providing a seamless intake, assessment, and eligibility determination process for their consumers.2 A person-centered approach to benefits enrollment is increasingly important as AAAs continue to target hard to reach populations. This approach takes all clients’ needs into account, informs them about eligibility for multiple benefit programs, and provides them with timely one-on-one assistance that is culturally appropriate.3 One facet to further embrace and expand a person-centered approach to benefits enrollment is the use of web-based decision tools to screen and apply for public benefits.

Online screening and application tools have helped many organizations to streamline their benefits enrollment processes by facilitating data-sharing across benefit programs and decreasing the amount of time that it takes to process an application. These tools have also resulted in a more efficient use of the organization’s resources.4

Understanding the challenges and opportunities of using online technology to assist older Americans and young adults with disabilities to access public benefits is crucial for both, the Center, as the resource center for organizations that are engaged in benefits outreach and enrollment activities, and n4a, as the leading voice on aging issues for AAAs. To that end, NCOA’s National Center for Benefits Outreach and Enrollment...
Enrollment (the Center), in partnership with n4a, conducted an online survey of the 629 AAAs on the use of online screening and application technology to enroll seniors and young adults with disabilities in public benefits.

The survey specifically focused on the use of online tools to determine eligibility (screening tools) and to enroll (application tools) individuals in eight major federal and state programs: Medicaid, Medicare Savings Programs (MSP), Low Income Subsidy (LIS), Low Income Housing Energy Assistance Program (LIHEAP), State Pharmaceutical Assistance Programs (SPAPs), the Supplemental Nutrition Assistance Program (SNAP—formerly known as Food Stamps), Supplemental Security Income (SSI) and Property Tax Relief. Additionally, the survey collected data on the advantages and/or obstacles encountered when using such tools. This report summarizes the findings of the survey.5

The Use of Online Screening Tools Among AAAs

Online screening tools are web-based technologies that allow organizations to assess their clients’ potential eligibility for a variety of public benefit programs. According to the results of the NCOA-n4a survey, 64 percent of the responding AAA programs currently use an online tool to determine their clients’ eligibility for benefits (Figure 1). However, among those that use online screening tools, a majority continue to rely on a combination of paper and web-based screening methods.

BenefitsCheckUp is the most common online tool used by AAAs; approximately 42 percent of the responding agencies use this tool (Figure 2).6

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5 The responses were collected between July 9 and August 4, 2009. The total number of responses was 217, yielding a 35 percent response rate.

6 BenefitsCheckUp.org is a web-based service for users to screen their eligibility for more than 1,700 public and private benefits programs, and in some cases to apply for those benefits.
The Social Security Administration’s (SSA) Low-Income Subsidy online screening tool is the second most common online tool, used by 41 percent of all responding agencies. In addition to BenefitsCheckUp and SSA.gov, 22 percent of the responding AAAs use web-based tools developed by their state. For instance, many AAAs in Ohio use Ohio Benefits Bank, a tool developed by a partnership of public and non-profit organizations that allows them to screen their clients for health care benefits, home energy assistance, child care subsidies and supplemental nutrition assistance. The survey also shows that one third of all responding agencies use a combination of these online screening tools.

Many AAAs use online screening tools to determine client eligibility for a variety of public benefits (Figure 3). The public benefit most commonly screened online is the LIS. Screening tools are also used for other benefits including Medicaid, SNAP and the MSPs. In addition to these benefits, eight percent of the responding agencies surveyed in this project also report that they currently use online screening tools for other benefits including home-delivered meals and a variety of discounts for goods and services. The results show a distinctive pattern in the use of screening tools for some programs, which suggests that online screening tools are more readily available for programs with national eligibility requirements than localized programs. For instance, 43 percent of all responding AAAs use online tools to screen for LIS eligibility. In comparison, only 17 percent of all responding AAAs use online tools to screen for Property Tax Relief eligibility.

The results also show that AAAs vary with regard to the range of benefits for which they screen their clients (Figure 4). On average, AAAs screen individuals for four benefits; however, 10 percent of all respondents screen individuals for as many as eight benefits. Certainly, some of these differences are the result of variations in the availability of online screening tools for certain benefits in a state. However, the data also shows that even within the same state, there are significant variations in the benefits for which a given AAA uses a

![Figure 3. Percentage of responding AAAs using online screening tools by benefit*](image)

**Notes:** * Respondents were allowed to select more than one answer. Percentages might not add to 100 or might exceed 100. Don’t Know category is excluded. N=217
screening tool. Therefore, some of the differences in the use of screening tools are also the reflection of each AAA’s organizational structure, as well as its technological needs and capacities.

The survey asked AAAs to indicate the main reasons for not using online screening technologies (Figure 5). Based on the responses provided by AAAs, 37 percent of these agencies do not use online screening technologies due to specific resource constraints. These include the cost of building, using and updating an online tool (20 percent), the lack of offsite Internet access (16 percent), the need for training (8 percent) and the lack of computer equipment (5 percent).

Many responding AAAs (36 percent) do not use online screening tools because these tools are unnecessary under their organization’s enrollment practices. More specifically, many AAAs submit applications regardless of their client’s eligibility, and in other situations, their case managers are trained on the eligibility rules of their target programs so they do not need to rely on online screening tools. In addition, other AAAs perceive screening tools to be inefficient. For instance, 14 percent of the AAAs that do not use online screening tools reported that screening tools do not facilitate seamless benefit application processing, 9 percent reported that paper-based methods are cheaper than and just as effective as web-based tools, and 5 percent reported that screening tools are too time-consuming. Lastly, 22 percent of responding AAAs cited other reasons for not using these tools including the fact that their organization is not involved in benefits enrollment.

**The Use of Online Application Tools Among AAAs**

Online application tools are web-based technologies that allow organizations to submit benefit applications electronically, thus reducing paperwork and offering the opportunity to easily
transmit data between agencies. Survey results show that only 40 percent of responding AAAs currently use online application tools (Figure 6). Therefore, the use of online application tools is less common than the use of online screening tools (40 percent and 64 percent, respectively).

AAAs are using online application tools to help their clients enroll in a variety of benefit programs. The most common benefits for which applications are submitted online are the LIS (23 percent), Medicaid (18 percent) and SNAP (13 percent) (see Figure 7). In addition, a small percentage of responding AAAs use application tools for Property Tax Relief, SSI and State Pharmaceutical Assistance Programs. In some

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Notes:* Percentages are based on the total number of AAAs that reported not using an online screening tool. Respondents were allowed to select more than one answer. Percentages might not add to 100 or might exceed 100. Don’t Know category is excluded. Other category is a recode of an open-ended question. N=79

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7 The large number of AAAs using application tools for the Low-Income Subsidy is the result of the program’s uniform eligibility requirements, which have allowed the development of online tools that can be used nationally, are user-friendly and publicly available to all AAAs at no cost.
states these tools are also being used to enroll individuals in other programs including Meals on Wheels and prescription drug discount programs.

Area Agencies cited several reasons for relying on this technology. According to their responses, 84 percent of responding AAAs find online application systems save them time and 55 percent find that they assist case managers to easily track the progress of a benefit application. More than one-fourth (28 percent) of these agencies said that online application tools facilitate the exchange of data across agencies, therefore helping their clients enroll in other benefit programs. In addition, 6 percent said that these tools help to ensure the accuracy and completeness of an application prior to its submission.

Other AAAs have been more limited in their opportunities to use online application tools (see Figure 8). One-quarter of the responding AAAs do not submit benefit applications online because they are required to submit specific documentation and provide non-electronic signatures. Another important reason for not using online application systems was the lack adequate training on this technology. Almost one-fourth (22 percent) of the AAAs not using online application tools said that the lack of availability of online application tools for state-based programs was the main reason they do not use them. In addition, 17 percent of the AAAs named other reasons for using these tools. Some AAAs reported being in the process of adopting this technology, while others reported that they are not currently handling applications for public benefits.
Combined Use of Online Screening and Application Tools

Approximately 73 percent of the responding AAAs use at least one of the tools, and 31 percent use both tools (Figure 9). Just over one-quarter (27 percent) does not use either online screening or application tools. The responses provided by AAAs also show a strong association between the use of online screening tools and the use of online application tools. More specifically, one-third of the AAAs that use both, screening and application tools, conduct screenings and submit applications for the same benefit.

In addition to the overall use of screening and application tools across organizations, there are differences in the use of these tools within each organization. The survey shows that screening tools are widely used by all AAA staff,

Notes:* Percentages are based on the total number of AAAs that reported not using an online application tool. Respondents were allowed to select more than one answer. Percentages might not add to 100 or might exceed 100. Don’t Know category is excluded. Other category is a recode of an open-ended question. N=130
from case managers to receptionists (Figure 10). In contrast, the use of online application tools is slightly more concentrated in benefits counselors and case managers. The information presented in Figure 10 shows a gap between the users of screening tools and the users of application tools.

The survey also included questions about enhancements that would make these screening and application tools more attractive to AAAs. According to respondents, one key change that would make the current online screening and application tools more attractive would be to modify the tools so they track the application process from beginning to end. AAAs would also be attracted to tools that allow case workers to verify the individual’s enrollment status, and have low usage, development, implementation and maintenance costs.

The Use of Online Tools Among Title VI Programs

Since 1978, Title VI Native American aging programs have provided nutritional and supportive services to older American Indians, Alaskan Natives and Native Hawaiians and their elders comparable to services offered to other older adults by AAAs. There are currently 246 Title VI programs. As members of n4a, the survey was also sent to a group of Title VI programs. The answers provided by the 13 responding programs provide a glimpse of the use of online screening and application technology among tribal aging programs. Twenty-three percent of the responding Title VI aging programs currently use online screening tools and 31 percent currently use online application tools. The reasons for not using online screening tools varied for each program.
Conclusions

Because of the highly interactive nature of the enrollment process, a client’s positive experience is critical to establish the trust that enable AAAs to remain effective resources for screening and application into public benefit programs. One way to achieve a positive experience consists of making the application process more efficient and simple. The use of web-based decision tools can help to achieve this goal because they have the capacity to streamline the both individual’s screening and application for multiple benefits for which they are eligible and have an immediate need.

The results of the survey show that many AAAs still rely on paper methods for conducting their benefits screenings and enrollments. The use of paper methods are in great part due to both the lack of online tools for certain benefits and the lack of support, training and resources. Due to the high costs of building and maintaining these tools, many AAAs depend on federal agencies, state governments and national nonprofits to provide access to low-cost and user-friendly screening and application tools for use in their daily enrollment activities. As evidenced by the high usage of LIS online screening and application tools, low-cost, user-friendly tools are used by AAAs, if available. Furthermore, the results suggest that with proper support and resources, and the adoption of some key enhancements (i.e. systems that connect screening and applications processes, or that track process from start to finish, or that alert for renewal/redetermination), these tools could be more valuable for all ranges of staff as AAAs continue to embrace and expand person-centered approaches to benefits enrollment. On the other hand, AAA responses show that there are still significant regulatory barriers to the use of online tools in the benefits application process. For example, for one-in-five agencies, the reason that they do not submit an application online is that their states require additional paper documentation and a “wet” signature. These regulatory barriers pose significant obstacles for using and developing screening and application technologies.
About this Report:

This report is a joint product of the National Center for Benefits Outreach and Enrollment and the National Association of Area Agencies on Aging (n4a), supported by grant from the Administration on Aging, Department of Health and Human Services.

The National Center for Benefits Outreach and Enrollment is the resource center for organizations involved in the outreach and enrollment of seniors and younger adults with disabilities for public benefits. The Center is funded through a cooperative agreement with the U.S. Department of Health and Human Services’ Administration on Aging. The Center is operated by the National Council on Aging a non-profit service and advocacy organization that works with thousands of organizations across the country to help seniors live independently, find jobs and benefits, improve their health, live independently and remain active in their communities.

The National Association of Area Agencies on Aging (n4a) is the leading voice on aging issues for Area Agencies on Aging and a champion for Title VI Native American aging programs. n4a’s primary mission is to build the capacity of its members to help older persons and persons with disabilities live with dignity and choices in their homes and communities for as long as possible. Through advocacy, training and technical assistance, n4a supports the national network of 629 AAAs and 246 Title VI programs.
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