

Frequently Asked Questions:

Senior Nutrition Benefits Initiative



AB 69 seeks to permit counties to work in conjunction with the Social Security Administration and the Department of Social Services to utilize data sharing for targeted CalFresh enrollment among Social Security recipients. Updated to reflect amendments as of 9.14.10.

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Why focus on enrolling seniors in CalFresh when participation is low across the board?

Currently, one in two eligible Californians participate in CalFresh, but among seniors CalFresh participation is even lower. Only one in ten eligible seniors are enrolled in CalFresh- given that the aging population is growing rapidly, there is great potential and need to enroll seniors in CalFresh.

Why not concentrate on allowing Supplemental Security Income (SSI) recipients to be eligible for CalFresh?

Because of California's Cash Out policy, SSI recipients are not currently considered eligible for CalFresh (in place of benefits, they receive an additional \$10 in cash assistance each month that is automatically given to them, though this policy could be altered during the current budget discussions).

Although Cash Out does hurt many low-income seniors, its removal would likely result in a net loss of benefits throughout the state with particular impact on some low-income families and the immediate loss of \$10 per month for SSI recipients (if funding remains in the budget for SSI recipients).

Because seniors have low participation in CalFresh, there is no assurance that if the Cash Out policy ended SSI recipients would enroll in CalFresh (thus receiving more benefits than the automatic \$10 monthly nutrition benefit they previously received). Seniors receiving SSI would have to apply for CalFresh on their own- benefits would not be automatically given as they were previously.

Until California finds a way of ending Cash Out that maximizes benefits for all newly eligible people and eliminates the harm it would cause to some low-income families, ending Cash Out would not be an optimal solution for eliminating hunger.

This bill would inform future senior enrollment strategies in the event that Cash Out were eliminated by having an effective data sharing strategy in place that could enroll SSI recipients no longer receiving their monthly food benefit. This bill could also enroll eligible seniors who may have confused their Social Security benefits with SSI and thought they were ineligible.

Why focus on Social Security (SS) recipients?

An estimated five percent of eligible households with SS recipients in California participate in CalFresh. Based on recent data, there are 444,000 CalFresh eligible households containing SS recipients ages 60 and older. There is a clear potential for enrollment in the Social Security population.

SSA, which administers Social Security, has been the main government partner in similar projects in other states, thus there is a precedent of data sharing between SSA and the Supplemental Nutrition Assistance Program (SNAP, known as CalFresh in California). Other benefit programs for seniors administered through the SSA such as MediCal and Medicare can contain restricted information that might make data sharing more complicated.

What would targeted enrollment to Social Security recipients look like?

There are several options for targeted enrollment. Similar projects in other states, known as Combined Application Projects (CAPs), utilized data matching technology to gather recipient information from one benefit program to identify which applicants might also qualify for another benefit program.

Under this bill, counties could screen SSA data from people who apply for retirement benefits to identify qualifying characteristics that overlap with CalFresh eligibility. SS recipients who are potentially eligible could be notified by mail, phone, with pre-filled applications, or others could be automatically enrolled. The California Department of Social Services and SSA would help to administer this program and provide data for target enrollment lists.

What information from Social Security records would be used to determine CalFresh eligibility?

In order to receive Social Security benefits (retirement benefits), seniors need to submit basic personal information (which is also required for CalFresh applicants), report income from the previous three years, and answer questions regarding employment status. All of that information could help determine CalFresh eligibility.

How would counties collect the rest of the information for the application?

In order to keep the application short, the Department of Social Services could seek a federal waiver that would allow Social Security recipient applicants to skip the interview requirement for CalFresh, and to self-verify their medical and shelter expenses (they would not need to show receipts for these expenses).

Previous senior enrollment projects have received similar waivers, which cut back on two burdensome parts of the application—scheduling and completing an interview, and providing proof of all medical and shelter expenses.

The client might then only need to fill in information about who they live with, how much they pay in shelter costs, and if they have other income sources, making the application significantly easier.

How can we protect client privacy?

There have been, and still are, successful data sharing initiatives within government programs throughout the nation. This presents an opportunity to utilize information the government has already collected and verified to ensure that Californians are receiving the full extent of benefits to which they are entitled. Data sharing contracts between administering agencies would ensure that client privacy is maintained.

What is a CAP?
What does a CAP have that this won't?

Combined Application Projects (CAPs) are federal demonstration projects aiming to improve access to nutrition benefits for the elderly and disabled. Previous CAPs have been collaborations between the SSA, state agencies, and the Food and Nutrition Service to increase enrollment in SNAP among SSI recipients. CAPs utilize data matching to automatically enroll SSI recipients for nutrition benefits based on information they gave in their SSI application (instead of telling a person they may qualify or should apply for CalFresh, CAPs can skip that process entirely and send eligible people the benefit card directly).

This bill would take the general concept of the CAP that has been successful in other states (working with SSA to enroll more seniors in SNAP) but permit counties to focus enrollment on SS recipients instead of SSI recipients, who are not eligible for CalFresh because of the State's "Cash Out" policy.

What other states have CAPs?

As of 2009, Arizona, Florida, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Texas, Virginia, Washington, South Dakota, Wisconsin, and New Mexico.

What are the costs associated with this bill?

This bill is cost neutral. Any county can participate in targeted enrollment and data sharing to SS recipients so long as they don't require significant changes or costs to their computer system. Implementation will start in July 2012, so long as the Department of Social Services has available resources and funding to make AB 69 operative.

How many additional federal nutrition benefits could the state bring in by enrolling eligible SS recipients?

Based on recent data, there are 444,000 CalFresh eligible households containing SS recipients age 60 or older. On average, the monthly benefit for each of those households is \$80. More than two thirds of those households contain one person only, so while \$80/month is small in relation to the average household CalFresh benefit, for one person it is a substantial income support.

Given these numbers, if every eligible household with SS recipients over 60 years old enrolled in CalFresh, the state could bring in an additional \$425 million federal nutrition benefits every year. If applicants utilized other deductions such as LIHEAP, they could maximize their benefits.

What are the benefits of this bill for California?

- **Increases in CalFresh participation among seniors.** Recent estimates find that only 5 percent of eligible households with SS recipients also participate in CalFresh, so there is a clear need to find new ways of reaching eligible seniors. Based on recent data, there are 444,000 CalFresh eligible households containing SS recipients. Because of the potential confusion between SSI and SS, this bill would also target seniors receiving SS who may have confused their benefits with SSI and thought they were ineligible for CalFresh.
- **Reduces paperwork.** Using data from the SSA, CalFresh applications can be pre-populated with information that could save potential recipients time on applications. Additionally, there would be fewer verification requirements because the information came from a secure source.
- **Draws in federally-funded CalFresh benefits to the local**

economy. Increasing federally funded CalFresh benefits not only provides nutrition assistance to needy California households, but also provides an immediate stimulus to the economy. USDA has shown that every dollar in Supplemental Nutrition Assistance Program (known as CalFresh in California) expenditures generates \$1.79 in economic activity. Receiving CalFresh benefits allows households to redistribute income that would otherwise be allocated to purchasing food. A portion of this redistributed income can be spent on taxable goods, such as medication, which generates sales tax revenue for the state and counties.

- **Lays groundwork as a potential national model for increasing CalFresh/SNAP participation among SS recipients.** There are several successful models of increased CalFresh/SNAP outreach and participation to seniors receiving SSI, but no such models exist for SS recipients. This could serve as an example of new SS recipient enrollment, and seniors in general, that could be replicated.
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