

GRAY MATTERS: CalFresh partnership aims to boost senior enrollment

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Maggie Kraft doesn't get it.

How can the over-65 population that relies on the government-run Medicare program not participate in a government-run nutrition program that reduces health care costs for Medicare, while at the same time improving quality of life for participants?

"Access issues? Misinformation about what it takes to qualify? The belief that they paid for one and the other is charity?" asked Kraft, the executive director of Area 1 Agency on Aging.

"Sometimes people hear something that is out-of-date or misinformation and after that they can never see it differently. Sometimes they're too isolated to know the program exists, don't think they're eligible or can't deal with applying. We need to change all of that," she said.

Over the next year, Kraft and her staff at A1AA will be working with the Humboldt County Department of Health and Human Services to raise awareness, improve access and alter attitudes about CalFresh, the state name for the federally-funded Supplemental Nutrition Assistance Program.

With the March 26 approval of the Humboldt County Board of Supervisors, the two entities entered into a one-year, \$135,000 partnership to boost senior participation numbers through media outreach, individual in-home assessments, a food resource guide and a pilot project to provide home-delivered meals for a week to vulnerable seniors discharged from the hospital.

"We are eager to go," Kraft said. "We're adding 20 hours of staff time each week so we can visit the homes of seniors living in the more rural parts of the county. We're arranging outreach events at grocery stores, working on promotional materials and a food resource guide, and training staff to help people with applications."

More than 3 million Californians receive monthly CalFresh benefits, but only 10 percent of eligible seniors do. Only 5 percent of the state's seniors receiving Social Security benefits who are also eligible for CalFresh are receiving benefits, according to a study by Mathematica Policy Research.

"Many seniors believe they are not eligible because they receive Social Security, and that is simply not true," said Anne Holcomb, executive director of Food For People.

Others, Kraft said, may refuse to participate in what they see as a government handout that is different from the Medicare program they paid into.

"That's an example of misunderstanding the reality that what we pay into Medicare is usually far less than we receive back in medical care," Kraft said.

According to the Urban Institute, two married 66-year-olds with average earnings over their lives will pay about \$122,000 in Medicare taxes through the payroll tax, but they can expect to receive about three times as much -- \$387,000, adjusted for inflation -- in benefits.

Kerry Birnbach of California Food Policy Advocates said California has 444,000 eligible households with Social Security recipients more than 60 years old who could, on average, receive nearly \$1,000 per year in benefits.

"We know there are a lot of eligible seniors out there who have not applied for nutrition assistance and we know we've seen increased enrollment from previous partnerships with other groups," said Barbara O'Neal, CalFresh outreach coordinator for DHHS. "This is another opportunity, another venue, to have more people get the word out and assist a group that is under-enrolled."

The California Center for Rural Policy's Food Access and Pantry Services Survey confirmed the lack of CalFresh participation in Humboldt County. Among senior food pantry clients age 60 and over, only 12 percent received CalFresh benefits and 94 percent had not applied in the year beginning August or September 2010.

"When 94 percent of seniors who needed food also haven't applied for CalFresh, something's amiss," Kraft said.

CalFresh benefits are now loaded monthly on an Electronic Benefit Transfer card, which looks and acts like an ATM debit card.

"But I still see many seniors writing out checks," Kraft said. "Would it make a difference if someone could show them how to use a debit card and how easy it is to set a PIN with a birth date or phone number?"

The card can be used to double benefits at many farmers markets, which start up again in the spring.

Seniors may not be aware of recent eligibility changes. Currently, the income limit is \$1,640 for a household of two and \$1,211 for a one-person household, but in many cases the value of property, vehicles, savings and retirement accounts are not considered income and do not prevent eligibility. Fingerprinting is not required.

O'Neal said one partnership outcome DHHS would like to see is "people broadly, and seniors particularly, become better-informed about the nutrition program and how it relates to health and wellness."

Birnbach of California Food Policy Advocates wrote in an October 2011 report that seniors who "experience food hardship have lower nutrient intakes, less energy and high rates of hospitalization and mortality. Nutrient-dense foods and fluids are critical to older adults; malnutrition can exacerbate the disability and emotional burdens that seniors face."

Her report noted that 19 percent of seniors with low household income had poor diet quality even as the rate of obesity among older Americans increased.

"Food insecurity and obesity are not mutually exclusive," she wrote. "Tight budgets may force seniors to consume high caloric foods that lack vital nutrients."

Health care expenses also contribute to tight budgets. According to the Kaiser Family Foundation, today's seniors pay an average of 30 percent of their monthly income for medical costs.

"Many low-income seniors face hard decisions choosing between buying food or medicine," Birnbach said.

"With CalFresh, they're choosing health and stretching their dollars," Kraft said. "We have to get more seniors to make that choice."

For more information or to request an application, call the DHHS Call Center at 1-877-410-8809 and follow the prompts to reach a live voice.

For additional assistance, contact A1AA's Information & Assistance staff at 442-3763.

Carol Harrison is a freelance journalist who covers senior, health and community issues.