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Medicare Savings Program Outreach in Section 202 Public Housing Sites: Case Studies of New Hampshire and Pennsylvania

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Summary

This brief highlights outreach efforts of two State Solutions grantees to residents of Section 202 public housing in order to increase resident enrollment in Medicare Savings Programs (MSPs). The description of the outreach activities at these sites is based on interviews with the grant coordinators from both the Community Services Council of New Hampshire (CSCNH) and the Pennsylvania Health Law Project (PHLP). PHLP organized a “100% Pledge” effort in which housing sites screened every resident for MSP eligibility at the time that rent was re-determined. Almost one quarter (23%) of the residents screened were potentially eligible for MSPs and not yet enrolled. Staff members of housing sites provided these individuals with mail-in application forms and, if needed, assistance in applying. As a result of this outreach effort, most of the potentially eligible applicants were enrolled in a MSP. CSCNH used its SHIP presentations as outreach to potential MSP enrollees by accepting applications for MSPs immediately after each presentation. Eighteen percent of the residents who attended these on-site presentations applied for MSPs. Of these applicants, 84% were deemed eligible and enrolled in MSPs. Securing the cooperation and active participation of housing site management and staff members and understanding barriers to the MSP application process in the grantees’ respective states increased the likelihood of successful outreach activities.

Major Points

The experiences of CSCNH and PHLP suggest that outreach directed towards residents of Section 202 housing is effective. Within these:

- The experiences of CSCNH and PHLP suggest that outreach directed towards residents of Section 202 housing is effective. Within these settings there are a significant number of residents eligible for, but not enrolled in, MSPs.
- Effective outreach efforts to residents of public housing involve buy-in and cooperation from the housing site management company. Contact with state associations or other similar groups allowed outreach efforts to proceed and assisted grantees with the outreach design and any necessary modifications.
- The active cooperation of site managers is essential in order to visit the site and connect with the residents. It also permits more in-depth outreach that involves other staff.
- Housing site staff members use financial information during the rent re-determination process which can be used to target residents eligible for MSPs accurately.
- Service coordinators whom residents trust can motivate residents to attend outreach activities, answer questions about benefits and assist residents with the application process.
- Having an eligibility screening tool that is specific to the state's financial eligibility guidelines streamlines the process of screening for housing site residents.
- Because the state of Pennsylvania accepts mail-in MSP applications, PHLP's outreach design involved screening potentially eligible residents and sending them an MSP application to mail.
- The state of New Hampshire requires applicants to show proof of eligibility to the person taking the application and submit copies of required documents as part of the application. These policies made CSCNH's outreach effort more complex.
- CSCNH has the authority to accept MSP applications so its outreach design involved accepting applications immediately after an on-site presentation about MSPs.



Background

The Medicare, Medicaid and SCHIP Benefits Improvement and Protection Act of 2000 requires states to conduct outreach to inform prospective Medicare beneficiaries about Medicare Savings Programs (MSPs).¹ Since 2001, The Robert Wood Johnson Foundation and The Commonwealth Fund have been funding the State Solutions program, an initiative that assists states with the development of innovative outreach activities in order to increase enrollment in MSPs. As part of their grant proposals, two State Solutions grantees—Pennsylvania Health Law Project and the Community Services Council of New Hampshire—have been conducting MSP outreach to potentially eligible Medicare beneficiaries residing in Section 202 housing sites.

State Health Insurance Assistance Program (SHIP)

SHIP is a state-operated, federally-funded program that provides free counseling and assistance to people covered by Medicare and their families. In order to receive federal grant funding, SHIPs must offer services to all eligible persons requesting assistance, develop an intra-state agency referral system and communicate timely and accurate health care information. States have significant autonomy in organizing and providing SHIP services, so there are state-to-state variations.² The national SHIP network is comprised of almost 1,000 sponsoring organizations.³

CSCNH is the designated SHIP for New Hampshire. PHLP is the lead agency of a coalition of consumers, advocates, health care providers, and state and federal agencies—including the Pennsylvania SHIP—dedicated to enroll low-income Medicare beneficiaries in MSPs.

Medicare Savings Programs

Medicare Savings Programs help low-income individuals pay for some of the costs of Medicare. To qualify for a Medicare Savings Program, individuals must meet certain income and asset requirements. Table 1 outlines the basic benefits and the federal income and asset guidelines for each program. Some states may provide more generous asset limits.

The MSP application process varies from state to state. For example, in New Hampshire applicants are required to show original documents to agents authorized to accept MSP applications in order to prove eligibility. Pennsylvania does not have this requirement and provides applicants with the option of mailing their application or submitting one in person. Documentation requirements also vary by state. Both New Hampshire and Pennsylvania require MSP applicants to submit copies of required documents. However, New Hampshire requests more documents than Pennsylvania.



Table 1: Medicare Savings Programs: Benefits and Financial Eligibility

PROGRAM	BENEFIT⁽¹⁾	FEDERAL INCOME LIMIT⁽²⁾	FEDERAL ASSET LIMIT⁽³⁾
Qualified Medicare Beneficiary (QMB)	Pays for Medicare Part B premiums, deductibles and co-pays	Less than or equal to 100% of Federal Poverty Level (FPL)	\$4,000 for an individual, \$6,000 for a couple
Specified Low-Income Medicare Beneficiary	Pays for Medicare Part B premiums	Between 100 and 120% of FPL	\$4,000 for an individual, \$6,000 for a couple
Qualifying Individual (QI-1)	Pays for Medicare Part B premiums	Between 120 and 135% of FPL	\$4,000 for an individual, \$6,000 for a couple

⁽¹⁾ The 2005 Medicare Part B monthly premium is \$78.20 (\$934.40 annually) and is projected to rise to \$88.50 in 2006.

⁽²⁾ For 2005, FPL income limits are:

- QMB \$818 for an individual and \$1,090 for a couple,
- SLMB \$977 for an individual and \$1,303 for a couple and
- QI-1 \$1,097 for an individual and \$1,464 for a couple.

These limits are higher for Alaska and Hawaii. Some states allow additional income above the federal limits.

⁽³⁾ Neither a house nor a car is counted as an asset. States have flexibility in defining countable assets, so these limits may vary from state-to-state.

Section 202 Housing

Formally known as Section 202 Supportive Housing for the Elderly Program, Section 202 housing is a federal program under the auspices of the Department of Housing and Urban Development (HUD). This program is designed to provide older adults (62 years of age and older) with very low income the opportunity to live independently in a setting that provides support, such as meals and transportation.⁴

HUD's income limit for Section 202 housing is 50% of the area median family income.⁵ The limits for a single person household range from \$21,100 to \$27,600 in New Hampshire, and from \$16,950 to



\$24,350 in Pennsylvania, for federal fiscal year 2005.⁶

HUD also provides funding for the employment of service coordinators in Section 202 housing developments. Service coordinators are social service staff members hired or contracted by the development's owner or management company. They are responsible for assuring that elderly residents, especially those who are frail or at risk, and those non-elderly residents with disabilities are linked to the specific supportive services they need to continue living independently in that development.⁷

Pennsylvania and New Hampshire have sought to identify means for expanding enrollment in MSPs. These states have both determined that some residents in Section 202 public housing sites may also be eligible for MSPs.

Increasing Medicare Savings Program Enrollment: Pennsylvania and New Hampshire Outreach Efforts

Section 202 housing sites appear to be prime contact points for outreach about programs and services targeted to low-income older adults, primarily because they provide affordable rental housing based on an individual's adjusted income.⁸ The individual's eligibility to reside in Section 202 housing, as well as the initial monthly rent, is determined by the housing management at the time the individual moves in. The monthly rent is re-determined annually thereafter. In addition, residents of these settings frequently seek information on Medicare benefits from the staff, particularly the service coordinators, at the housing site.⁹

MSPs also specifically target low-income individuals and have discrete financial eligibility requirements (see Table 1). Although both MSPs and Section 202 housing are targeted to low-income individuals, the financial eligibility for these programs differs. MSP eligibility is based on a percentage of the Federal Poverty Level, while Section 202 eligibility is based on a percentage of the average household income in a particular locality. Generally, Section 202 residents are allowed to have higher income than the eligibility level for MSPs. Additionally, most states have asset limits to qualify for MSPs while there is no such requirement for Section 202 housing. Thus, it cannot be assumed that all Section 202 residents are eligible for MSPs. Additional screening must be done in order to ascertain MSP eligibility. Individuals must apply for MSPs separately using a state-approved application form, either by mail or through a state or county agency, depending on state application procedures. Applicants also must provide certain documents to show proof of eligibility.

As part of their State Solutions grants, the Pennsylvania Health Law Project and Community Services Council of New Hampshire conducted specific MSP outreach activities targeted towards older adults who were residents of public housing settings.

Pennsylvania

Outreach to residents of public housing sites was one of PHLP's initial efforts in the grant, as it was a



significant element in its grant proposal. Based upon feedback from residents, staff of the housing sites and those conducting the outreach, the design of these outreach efforts underwent a series of changes during the course of the grant. Initially, outreach involved volunteers presenting information about MSPs to residents. It then developed into a process where the staff of the housing site screened residents for MSP eligibility.

The outreach efforts initially involved teams of volunteers going to housing sites to give informational presentations and then providing one-to-one eligibility screening and information about applying for MSPs. This approach had only limited effectiveness as residents were reluctant to self-identify their likely financial eligibility for MSPs to others at the housing site by meeting with the volunteers. Substantial efforts by volunteers resulted in only a limited number of applications, and PHLP determined these were not effective enough to continue.

PHLP then further modified its outreach effort so that residents could sign-up in advance to meet with a volunteer. Housing site staff distributed a flyer providing information about MSP eligibility and an application to each resident. Individuals that thought they met eligibility criteria for MSPs were asked to call to arrange an appointment with a volunteer during a scheduled visit. This approach also had limited success; residents did not feel comfortable revealing their personal and financial information to someone they did not know.

Acknowledging residents' reluctance to (1) self-identify as potentially eligible for MSPs; and, (2) meet with a stranger for information and assistance, PHLP's outreach efforts evolved into a pilot with three property management companies that took the "100% Pledge – Housing Outreach." This program called for these property management companies to commit to screening every tenant for eligibility for MSP at the time rent was determined or re-determined.

This approach addressed the major barriers to participation that were encountered during earlier outreach efforts. Screening every resident for MSP eligibility eliminated the need for eligible residents to distinguish themselves from others. The housing site staff members performing the screening were familiar to the residents. In addition, conducting the MSP screening during the rent determination process assured that the screener had a resident's financial information available.

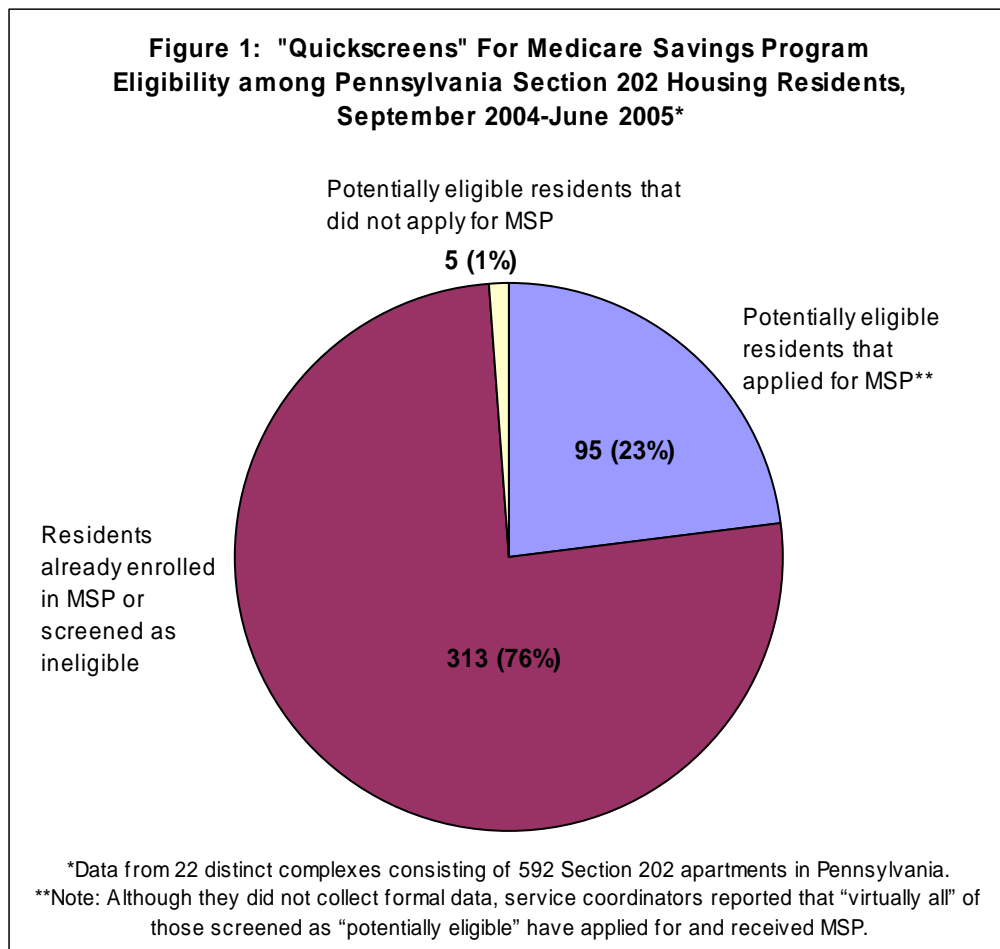
Under this approach, when the screening indicated potential eligibility, the tenant was provided with an application form for the MSPs and referred to the housing site's "service coordinator" and/or to PHLP for additional assistance applying for MSP. The individual then was required to submit an application to the State Department of Public Welfare in order to enroll in a MSP. This application was then either mailed to the state or completed in-person at one of the state offices.

This eligibility screening process used the "Quickscreen" tool developed by PHLP¹⁰ and was conducted by the person at the housing site responsible for the rent determination or re-determination. PHLP trained the personnel of the housing management company who performed the rent re-determination to use



“Quickscreen.” The service coordinators also received training on MSP benefits and the application process for these programs in order to assist residents and answer questions. PHLP was readily available to them for information updates and to assist with difficult cases.¹¹

One property management company collected data about the screenings they conducted between September 2004 and June 2005.¹² As Figure 1 shows, a total of 413 “Quickscreens” were conducted during this 10-month period with 23% of those screened found potentially eligible for MSP and not already receiving the benefit. These individuals were then informed of their potential MSP eligibility, provided with an MSP application and given information about MSPs and where to get additional assistance to complete the application. Although formal follow-up data collection was not conducted, informal contacts by support coordinators indicate that “virtually all” those screened as potentially eligible subsequently applied for and received MSP benefits.¹³ The housing site also reported that only five people were potentially eligible and not interested in applying.



Source: Pennsylvania Health Law Project



New Hampshire

New Hampshire's grant also required outreach to residents of public housing sites. The grantee, Community Services Council of New Hampshire (CSCNH), is the state-designated SHIP and has been authorized to take applications for MSPs from individuals. CSCNH's outreach design was based on its authority to accept MSP applications and experience with applicants that have had difficulty providing adequate proof of eligibility.

The fact that staff of CSCNH, as well as their trained SHIP volunteers, are authorized to take applications for individuals was a major factor in the design of their outreach to residents of public housing. A paid CSCNH staff member, accompanied by volunteers, conducted on-site group presentations of 30 to 45 minutes about MSPs and provided an opportunity for residents to speak with a counselor individually and fill out an application after the presentation. The number of volunteers varied depending upon the size of the housing site and the expected attendance.

CSCNH met with the association representing housing sites and developed its outreach approach in conjunction with them. Although the housing site personnel were not directly involved in the presentations, they were important partners in the outreach effort and provided substantial assistance. CSCNH developed posters and flyers about the presentations. Once the outreach visit was arranged, the housing site director put up the posters announcing the visit and delivered the flyers to each apartment in the building. Managers of some sites were not enthusiastic initially. However, interest increased as word spread about early successes and resulted in more requests for presentations.

Flyers about the presentation were distributed to the residents of the housing site on more than one occasion. Initially, residents received an announcement with the notice of the presentation and a brief screen for MSP eligibility. Residents then received at least one follow-up or reminder flyer. In order to attract the residents' attention, the flyers were printed on bright paper, rather than the pastels commonly used by the housing sites. Feedback from residents indicated that this color selection achieved the desired effect of capturing their attention.

A unique aspect of New Hampshire's outreach design is having CSCNH staff and volunteers assist with and accept applications at housing sites. New Hampshire applicants for MSPs are required to provide proof of eligibility, such as birth and marriage certificates. CSCNH's previous experience has shown that these documentation requirements are an obstacle for people who go to a state office to apply. Applicants often are unaware of the requirements and do not bring all the necessary documents with them. Consequently, many are unable to complete the application in one visit, necessitating either a return visit or resulting in an incomplete application. Taking applications at individuals' residence makes it easier for applicants to locate and provide the needed documents as the application is being completed.

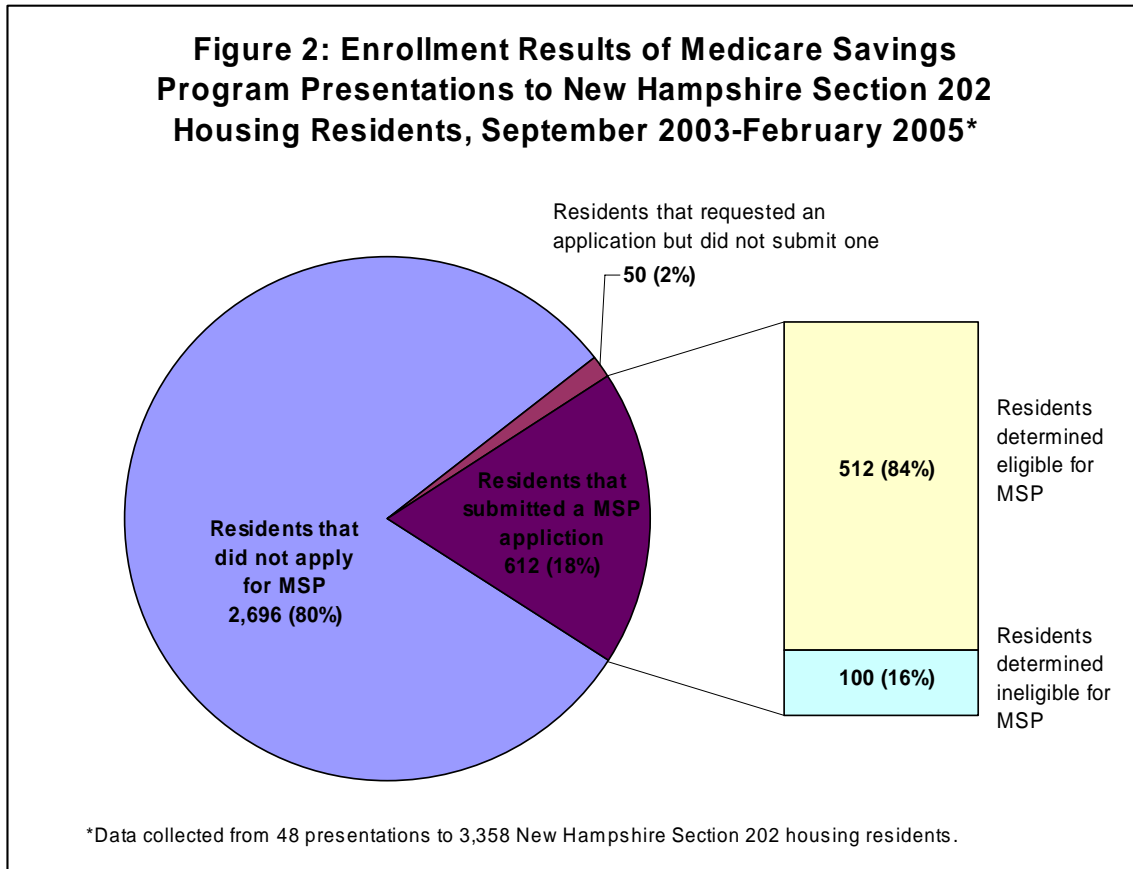
A related issue is that copies of the required documents must be submitted by CSCNH to the state along with the application. In order to expedite the document-copying process and assure that an application could be completed during the outreach visit, CSCNH included the purchase of portable copiers in their



grant and always had one when they conducted an outreach presentation.

Between September 2003 and February 2005, outreach teams visited 48 housing sites and made presentations to 3,358 residents. Approximately 20% of residents that attended a presentation requested an application, with most of them (75%) requesting one immediately after the presentation. In addition to the number of MSP applications received, the presentations also generated almost 900 phone calls from individuals seeking information about MSPs. The number of additional applications resulting from these calls is not known.

Figure 2 shows the enrollment results of CSCNH’s outreach activities. Overall, 18% of the residents attending the presentations applied for MSPs. Of those completing an application, approximately 84% (or 15% of those attending the presentations) were eligible and enrolled in MSPs. Of the 16% of ineligible applicants, most had assets that exceeded the asset limit.



Source: Community Services Council of New Hampshire



Key Issues

Eligibility Issues

Income eligibility for MSPs is based on a percentage of the Federal Poverty Level, and for most states, the asset test for an individual is \$4,000 and \$6,000 for a couple. Some states many have more generous income and asset limits. The types of income and assets that count towards the limits vary by state. Nonetheless, state guidelines on financial eligibility can be well-defined, allowing for a more efficient MSP eligibility screening process. As Pennsylvania has demonstrated, an easy-to-use screening tool for MSPs that is specific to the state's eligibility requirements can be readily developed.

Section 202 housing sites conduct rent determinations when a resident initially moves in and annually thereafter. A resident's rent is based upon his/her adjusted income. This requires the housing site to review, in some detail, the individual's overall financial situation. The financial information available at the housing site is more than sufficient to accurately screen an individual for MSP eligibility. Therefore, the rent determination process provides a natural opportunity for eligibility screening.

The housing sites that collected data for their efforts in the "100% Pledge" found the results very encouraging. They have expanded the screening process to include other benefits available to individuals with low income, such as the low-income home energy assistance program. Perhaps most importantly, they view the screening process using the "Quickscreen" tool as "quick and easy to do."¹⁴

Cooperation of Housing Providers

The cooperation of housing providers is critical to the success of outreach efforts for MSPs and other benefits. Basic cooperation is essential to enter Section 202 buildings and meet with residents in a group. However, maximizing enrollment among residents at housing sites requires obtaining buy-in and the active involvement of the housing provider.

Both PHLP and CSCNH met with the state associations representing housing providers to obtain their cooperation and buy-in to their outreach activities. Contacts with the providers continued throughout the efforts. In Pennsylvania, feedback from the providers helped the grantee modify the outreach design. In New Hampshire, word of mouth among housing providers about the successes of the presentations at their sites generated requests for on-site presentations from providers who were initially skeptical about participating in the outreach effort.

MSP Application Process

The methods by which an individual applies for MSPs and the legal responsibilities a grantee has in taking applications are significant factors in shaping the design of the outreach.

CSCNH has the ability to officially take applications for MSPs and submit them directly to the state agency that determines eligibility. This authority allowed CSCNH to implement an outreach effort that involved completing applications at the housing site as part of the visit, eliminating the need for residents



to visit a state agency to apply. The use of trained local volunteers in the outreach efforts, as well as the ability of these volunteers to take an application, allowed CSCNH to arrange for on-site follow-up to complete the application process if a resident needed to locate information or documents.

The Pennsylvania grantee does not have authority to accept applications. However, Pennsylvania does allow the use of a mail-in application for MSPs. Thus, PHLP designed its outreach effort so that housing site staff can give applications to individuals who were screened as potentially eligible during the rent determination process. The housing site service coordinators were available to assist these individuals in completing the application. Because the application needed to be submitted to the state by the individual, PHLP was unable to determine whether potentially eligible residents actually completed and submitted applications and whether they were subsequently found eligible.

Supporting Documentation

New Hampshire requires applicants to present original or certified copies of documents, such as birth certificates, marriage documentation and deed to burial plots (when one is owned), as part of the application process. Additionally, copies of these documents must be submitted to the state office along with the application when the application is taken by CSCNH. CSCNH's experience is that this requirement is a barrier to MSP enrollment when an individual must gather the documents and take them to a government office. As a result, CSCNH has procured portable photocopy machines to use in their outreach efforts, allowing the individual to present the documents to the person taking the application. When applicants are able to present the necessary documents to someone at their residence, this barrier is mitigated.

Pennsylvania requires that copies of documents be submitted with the mail-in application. The documentation required is less extensive than in New Hampshire (proof of social security number, income, address, etc.). While only copies are required for this mail-in process, the applicant still must get the copies made. This creates a barrier that may result in the individual not submitting the application or submitting an incomplete application.

Conclusion

The experiences of the Pennsylvania Health Law Project and the Community Services Council of New Hampshire suggest that outreach directed towards residents of Section 202 housing increases Medicare Savings Program enrollment. Effective outreach activities at Section 202 housing sites require careful planning to target and screen potentially eligible individuals, active cooperation of housing providers, recognition of state policies regarding the MSP application process, and minimizing difficulties associated with documentation requirements.



Available Publications

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Tiedemann, Amy M. and Kimberley Fox. *Promising Strategies for Medicare Savings Program Enrollment: Modifying Eligibility Criteria and Documentation Requirements*. Rutgers Center for State Health Policy, December 2004.

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Endnotes

¹ Medicare, Medicaid and SCHIP Benefits Improvement and Protection Act of 2000 (BIPA). Pub. L. No.106-554, §§709(a), 911(a), December 15, 2000.

² State Health Information Assistance Programs. Information about the SHIP in any specific state may be found at: <https://www.shiptalk.org/shipTalkORGv2/About/SHIPProfileSearchForm.aspx?mf=Display>.

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⁵ Citro, J. "Section 202 Supportive Housing for the Elderly Fact Sheet." AARP Public Policy Institute, 1998.

⁶ *FY 2005 Income Limits*. Accessed from HUD User website at <http://www.huduser.org/datasets/il/il05/index.html> on February 23, 2006.

⁷ U.S. Department of Housing and Urban Development. *Service Coordinator Program*. Accessed from HUD website at <http://www.hud.gov/offices/hsg/mfh/scp/scphome.cfm> on February 23, 2006.

⁸ 24 CFR, Federal Register, Volume 1 No. 24, April 1, 2005, p. 80-82. HUD. "Fact Sheet for HUD Assisted Residents." Accessed on HUD website at <http://www.hud.gov/offices/hsg/mfh/gendocs/factspracprac.pdf>, accessed on February 23, 2006.

⁹ Strong, D., Esposito, D. and Lavin, B. *Pass It On: Educating Housing Staff to Inform Residents on Medicare*, Mathematica Policy Research, 2003. *Medicare Education in Housing Facilities*, Center for Medicare Education, 2004. Anderson, L. Benson, W. *Medicare Savings Programs Outreach in Housing for Elders*, unpublished report for State Solutions, 2004.

¹⁰ To view the PA Health Insurance Eligibility QuickScreen, visit <http://www.phlp.org/quickscreenwelcome.asp>.

¹¹ All of Pennsylvania's Section 202 sites are reported by the grantee to have service coordinators as the state has provided incentives for management companies to hire service coordinators.

¹² Data was captured from September 2004 through June 2005 from 22 distinct complexes consisting of 592 apartments.

¹³ Conversation with Angela Lambousis, November 10, 2005.

¹⁴ Ibid.

State Solutions

The Medicare Savings Programs are publicly financed programs that help people pay for costs associated with Medicare, such as premiums, co-payments and deductibles. It is estimated that 5 million people are eligible to receive financial help through the Medicare Savings Programs, but only half are enrolled. Eligibility is generally granted to Medicare enrollees with low incomes, including people with disabilities and seniors.

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