



Meeting the Challenge

Benefits Data Trust: 2022 Impact Report

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Our Impact Since 2005



\$10B+

Total in food, healthcare and other benefits secured for families by BDT



21

Number of state governments BDT has worked with to help streamline access to benefits

A Message from Our CEO



For three years, the COVID-19 pandemic spotlighted deep gaps in our social safety net and upended millions of lives. Now, in 2023, millions more stand to be disrupted still with the expiration of pandemic-era policies that helped people keep their health insurance and feed their families. At Benefits Data Trust, we will continue to meet the challenge by working to ensure all eligible families and individuals can access food, medical care, housing, and other critical resources.

With more than \$80 billion in federal and state assistance going untapped today, people are not receiving help that could ease hunger, improve health, and fuel economic mobility because antiquated systems and policies make it hard to access public benefits.

I am proud of how BDT helps government leaders and public servants navigate real-time, hard practicalities, while helping build and advise the evolution of systems so all eligible people can access public benefits with greater dignity.

Additionally, I am energized by the passion and commitment of my colleagues to launch new initiatives and invest in our technology systems and data architecture. Together, we are building on the lessons we've learned over our nearly 20 years — lessons that have helped us secure more than \$10 billion in benefits for eligible individuals and families.

Among the highlights of our impact in 2022, we:

- Submitted more applications for benefits than in any previous year, leading to \$255 million worth of assistance provided.
- Streamlined access to critical benefits for an estimated 3.3 million people by helping governments in five states adopt policy and practice changes.
- Distributed 3 million text messages to inform people of their likely eligibility or how to maintain their eligibility for benefits.
- Increased digital approaches including chatbot and text application assistance, leading to an estimated 12,000 benefit enrollments, worth approximately \$30 million.
- Supported six states in our Medicaid Churn Learning Collaborative to prepare them for the end of the COVID-19 public health emergency.

Each day, our team does the hard work of talking one-on-one to hundreds of people across the country to assess their eligibility and help them apply for benefits. At the same time, we are working with policymakers, public servants, technologists and researchers to create the benefits system that America needed at the start of the pandemic. Philanthropist MacKenzie Scott, who last spring awarded us a generous grant, has further advanced our efforts as we are developing a strategic vision to solve the benefits access challenge in the next decade.

By putting tens of billions of dollars in unused benefits to work, our country will yield exponential returns in the form of better health, economic growth, and stronger communities – rewards that benefit us all. This is not an easy journey, and I am grateful to our staff, our board, the generous donors who support BDT, and the public servants who work so hard to help those among us in need. Together, we are building a better future.

With great appreciation,
Trooper Sanders, CEO

2022 Impact: By the Numbers



100,000

New benefit
enrollments secured



\$255M

New public assistance secured for
families and individuals



\$4,100

Average amount of assistance
secured per household

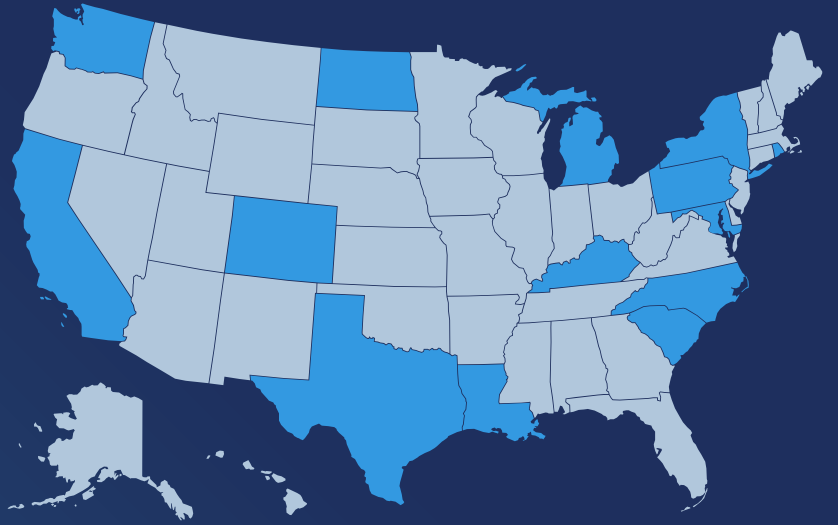


3.3M

Number of people with streamlined
benefits access due to policy and
practice changes BDT helped secure

Snapshot: Our Work with States

In 2022, BDT worked in **14 states** to streamline access to benefits for eligible households.



Informed 337,000 families that it was time to recertify for SNAP through a text message campaign in collaboration with the **Maryland** Department of Human Services.



Completed outreach to over 106,000 **Pennsylvanians** who lost, were about to lose, or were ineligible for unemployment compensation to inform them of potential eligibility for food assistance and other benefits.



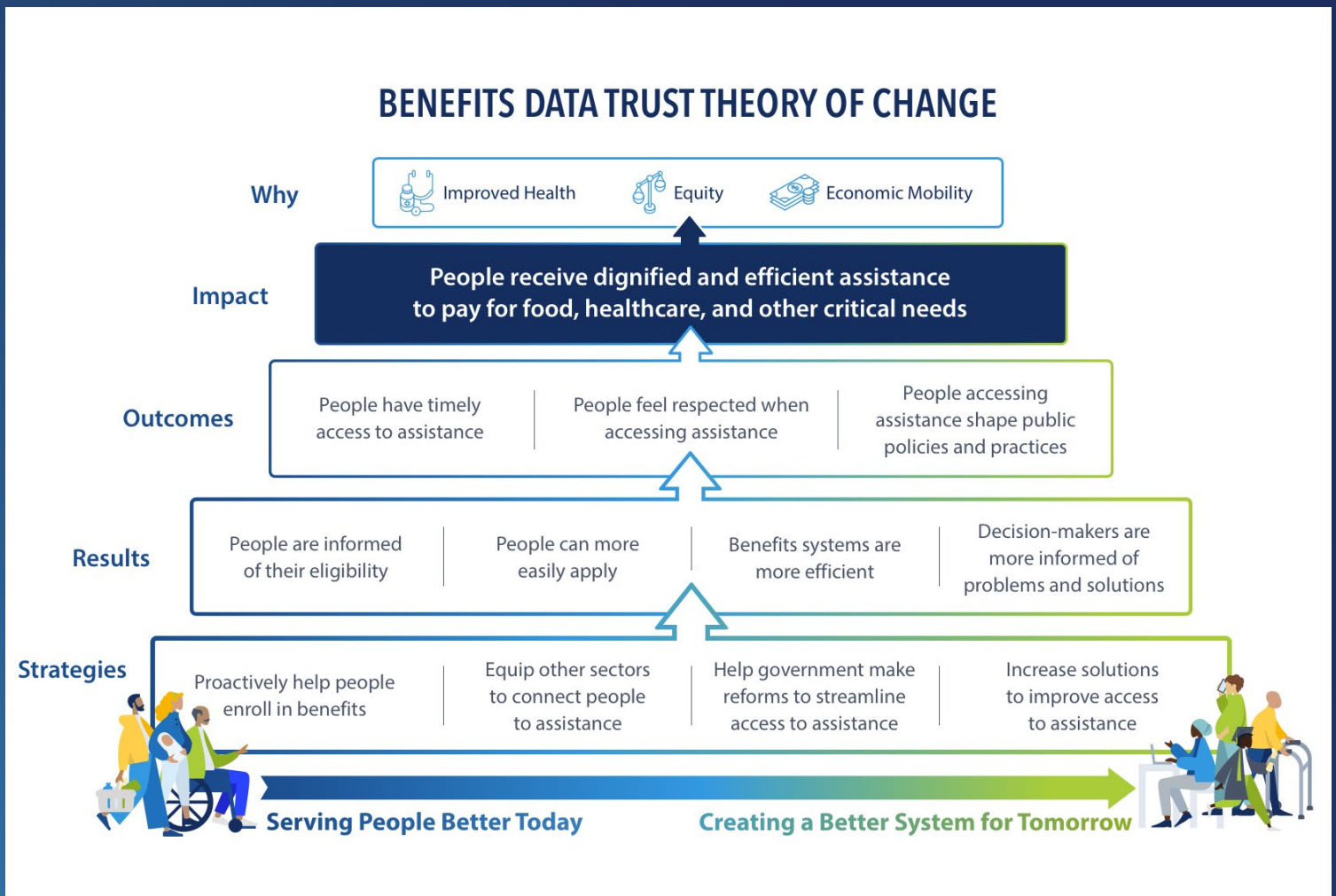
Worked with the **Michigan** Department of Health and Human Services to submit more than 6,000 SNAP applications for people who called the Michigan Benefits Center.



Used data matching to help **Louisiana** Department of Health identify 100,000 households to inform about likely eligibility for WIC.

Our Theory of Change

Our updated theory of change clarifies our vision and conveys the breadth and depth of our work to **connect people to assistance** today, while **modernizing benefits access** to help even more people tomorrow.



On the following pages, see how these strategies shaped our impact in 2022.

Assisting Individuals



We operate phone-based Benefits Centers in seven states — Colorado, Maryland, Michigan, New York, North Carolina, Pennsylvania, and South Carolina — where our outreach specialists screen and apply callers for multiple benefits at once, helping to simplify what can normally be burdensome processes. Our specialists serve individuals with kindness and create a person-centered experience.

Inside BDT's Benefits Centers



737

Average number of daily phone calls answered by our outreach specialists



590

Average number of applications submitted each day

We work with federal, state, and local government agencies and other partners to identify and proactively notify individuals who are eligible for — but not currently receiving — assistance or are due to recertify their eligibility.



Andrew*, 27, a father of two children, ages 1 and 3, received a text message about the Michigan Benefits Center and decided to call. He learned his family was likely eligible to receive \$578 per month to buy groceries, and a BDT outreach specialist submitted his application.

“This will help me out so much, especially when you’re trying to have a balanced diet for your children, you have to cook a lot — chicken nuggets and fries aren’t enough — I want to be able to help them.”

*Name changed

How Data and Technology Drive Impact



Data and technology are core to how BDT helps people enroll in benefits. In 2022, we developed and built out an improved enterprise technical architecture toward more flexible data and technology systems. This laid the groundwork to enhance our capabilities for conducting data-driven outreach and providing application assistance.

Highlights from our work in 2022 include:



Google.org Partnership

Working with [Google.org Fellows](#), we built a system based on machine learning tools that automatically ingests and cleans data from our state government partners, allowing BDT to reach out faster and more efficiently to guide people through the application process.



Text Messaging

We made improvements to our text outreach platform that allow us to send more messages in a much shorter timeframe.



Phone Outreach

We invested in our Benefits Center telephony system to improve the efficiency and quality of our one-to-one screening and application assistance, which will support our ability to serve people through more channels, such as intelligent virtual assistants.

Looking Ahead: Next Generation

We are investing in the next generation of BDT's technology infrastructure to create multiple ways for people to choose their preferred pathway to assistance. By building predictive models and intelligent tools, we will provide a more dignified experience while increasing benefit application rates, optimizing staff call time, providing people with help through a variety of channels that seamlessly connect, and reaching out to families as soon as they need support.

Innovating with Healthcare Partners



Healthcare organizations can connect people to benefits that [improve health](#) and reduce healthcare costs. We help them make those connections.

Food Is Medicine

Participation in
SNAP by adults 65
and older

- » Reduces the likelihood of hospitalization by **14%**
- » Lowers nursing home utilization by **23%**
- » Saves **\$2,360** a year in annual Medicaid spending per person

BDT's healthcare work includes conducting targeted outreach to patients and health plan members likely eligible for multiple benefits but not yet enrolled, as well as providing screening and application assistance. We also use texting campaigns to assist health plans with ensuring continuous Medicaid coverage for their members.



2022 Healthcare Partners

Working with our healthcare partners in three states, we submitted more than **4,700** benefit applications that helped secure millions in benefits for plan members and patients. Some of our major healthcare partners include:

AmeriHealth Caritas Pennsylvania

Keystone First

UPMC Health Plan of Pennsylvania

Blue Cross Blue Shield of North Carolina

UnitedHealthcare Community Plan of Michigan

BDT also provides technical assistance and training to help healthcare organizations better navigate rules and process related to benefits access. In 2022, we worked with **New York City Health + Hospitals**, the nation's largest municipal health care delivery system, to support its efforts to improve access to benefits for the more than one million patients it serves each year, and we also provided support to **New Jersey's Regional Health Hubs** (the former Medicaid Accountable Care Organizations) to prepare for post-pandemic policy changes affecting Medicaid recipients.

Supporting College Students



We develop scalable, sustainable solutions to support students on the journey to and through college.



FAFSA Chatbot for Students

Completing the Free Application for Federal Student Aid (FAFSA) is the gateway to financial aid for higher education and training, and a critical step toward college enrollment. In our third year of delivering Wyatt®, a text message chatbot designed to help people navigate and complete the FAFSA, we continued to see that Wyatt usage is associated with higher FAFSA completion rates when controlling for multiple factors, including race/ethnicity, socioeconomic status, and parental education.

During the 2021-2022 school year, Wyatt helped more than 11,000 students nationally access over \$14 million in federal grant aid, as well as additional state and institutional aid. Low-income Wyatt users completed the FAFSA at more than 2.5 times the rate of low-income students who didn't use Wyatt.

\$14M

Federal aid accessed by students who used Wyatt



Benefits Access Toolkit for Colleges

Millions of college students are eligible for assistance that can help them pay for food, healthcare, internet service, and other needs. Yet many have difficulty accessing these programs or do not know they are available. Nearly 2 million students who are eligible for SNAP do not participate, leaving an estimated \$3 billion in benefits unused.

As part of its Conference on Hunger, Nutrition and Health in September 2022, the White House announced our commitment to developing a series of toolkits to help states and colleges identify and enroll eligible college students in public benefit programs.

The first [toolkit](#), created with funding from **Comcast NBCUniversal**, was released in early 2023, with guidance from an advisory committee of national experts and institutional leaders. We piloted the toolkit with six community colleges in Pennsylvania and Maryland to inform likely eligible students about benefit programs and connect them to BDT's Benefits Centers.

\$3B

Unused SNAP benefits left on the table by eligible students

Spotlight:

Chatbot Helps Students Access Aid for College

By Sophie Hares

Ten years ago, Esther Egbe's parents emigrated from Cameroon to Texas so their four children could receive college educations and build better lives. They opened an African food store in the small East Texas town of Palestine, and have been working around the clock to fulfill their dream ever since.

Now 17-year-old Egbe is poised to follow her older brother and sister to college, securing a place at the University of North Texas to turn her lifelong obsession with building into a civil engineering degree.

But earning admission to college was not the only hard part. Like millions of students across the country, Egbe needed to secure financial aid to meet the \$27,000-a-year tuition and pay her living costs, and that means completing the Free Application for Federal Student Aid, a complicated form known as FAFSA. Confusion over financial aid eligibility, documentation and verification means that only 53% of high school seniors completed the application for the 2020-2021 academic year, according to an analysis by the National College Attainment Network in January.

That leaves thousands of dollars per student on the table — and could make the difference between choosing college or having to find a full-time job. Nine in 10 students who file the FAFSA enroll in college by November after graduating high school, according to one analysis, compared to 5 in 10 for those who do not.

That's why BDT, a national nonprofit that helps people in need tap into essential public benefits such as food assistance, saw an opportunity to connect with these underserved students. In 2020, in a partnership with the College Board, it launched a [chatbot called Wyatt](#), which offers reminders and personalized advice to help guide students through the process.



Esther Egbe

More than 60% of Wyatt users are students of color, and more than half come from low-income families, so the chatbot is playing an important role in helping close the racial equity gap and boost economic mobility, says Trooper Sanders, BDT's chief executive.

“Racial equity is a very complicated, challenging space,” he says. **“If we don't figure out how to break down the barriers for folks to get into school, not to mention how they can stay in school and have their basic needs met so they can focus, we're never going to address some of these bigger challenges.”**

Just as Egbe was getting overwhelmed by the complex process, she received a text from Wyatt. **“I was falling behind on filling out the application,”** she says. **“It told me tips on how to check my student aid report to see if it has been verified.”**

Sanders says texting was the obvious format to reach a generation of mobile-obsessed teens. The chatbot is available 24/7 and fields a range of questions, from how to access the application and which documents to use to how to report different types of income.

Wyatt is one of several efforts that BDT has expanded as part of a five-year initiative, supported by the **Mastercard Center for Inclusive Growth**, that uses data science to improve access to benefits and public programs for more than 5 million Americans by 2024.

As part of the initiative, BDT is building out its data architecture and exploring new ways to use machine learning to better help underserved communities reach services such as health care and financial aid.

This article originally appeared on [Mastercard News](#) on Feb. 22, 2022.

Powering Policy and Government Practice Change



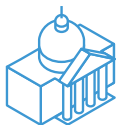
Stabilizing Medicaid Coverage

Through our [Medicaid Churn Learning Collaborative](#), funded by the **Robert Wood Johnson Foundation**, we worked with six states — California, Kentucky, North Dakota, Rhode Island, South Carolina, and Washington — to prevent people from losing Medicaid coverage when they remain eligible. Medicaid churn, the unnecessary cycling of individuals on and off Medicaid coverage, is associated with increases in healthcare and administrative costs and poor health outcomes that can result from disruptions in care. In 2023, as many as seven million Americans could lose essential healthcare coverage — despite remaining eligible — during the process to unwind COVID-19 pandemic-related policies.



Promoting Equity and Dignity in Benefits Access

We worked with North Carolina and Washington to develop plans to achieve [ambitious goals](#) to increase benefit program participation and simplify access. With funding from **The Studio @ Blue Meridian**, we are supporting North Carolina in reaching its nutrition security goals, with a focus on increasing SNAP and WIC participation to 90 percent and 75 percent, respectively. We are working with Washington to build a human-centered system that enables residents to apply for multiple programs in under 20 minutes and be immediately informed of their eligibility status, and proactively promotes participation in WIC. Both states released their plans in the spring of 2023, and BDT continues to support them to implement their goals.



Informing Federal Policy

BDT assisted 10 federal agencies and provided input on federal policy governing Medicaid redeterminations; Federal Communications Commission guidance on Affordable Connectivity Program outreach; and three pilots launched by the Biden Administration as part of the 2021 Executive Order on Customer Experience. Additionally, ahead of the historic White House Conference on Hunger, Nutrition and Health, we met with organizers and submitted recommendations to inform the administration's strategy to end hunger by 2030. Data matching, targeted outreach, and the role of benefits in improving health and nutrition emerged as central themes at the conference in September, and BDT's commitment to create benefits access toolkits for the higher education sector was announced at the conference.

Creating Solutions To Improve Access



Increasing WIC Participation

In recent years, more than 40 percent of eligible individuals have missed out on the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), despite its well-documented dietary, health, and developmental benefits. In 2022, we released a new [toolkit](#) designed to increase WIC participation through data matching and texting, developed in partnership with the Center on Budget and Policy Priorities and with support from the **Walmart Foundation**. This work informed the strategy for the USDA Food and Nutrition Service's \$390 million Fund for WIC Modernization, which encourages states to adopt data-driven practices for streamlining WIC access at scale.



Reducing Barriers to Access for Older Adults

With support from **NextFifty Initiative**, we studied the attitudes on, experiences of, and levels of access to benefits among older adults in rural and frontier areas in Colorado. The [research](#) revealed several barriers, including those related to stigma attached to benefit programs and inefficiencies of current benefits systems. This work furthered our understanding of ways to best reach and engage with these communities and older adults.



Improving Access to Benefits for Medicaid Participants

With support from the **Michigan Health Endowment Fund**, we collaborated with the Michigan Department of Health and Human Services (MDHHS) and Managed Care Organizations (MCOs) to conduct research and interviews on the Michigan public benefits landscape and existing efforts to help Medicaid recipients access public benefits. We developed five actionable policy and practice recommendations for MDHHS and MCOs to advance efforts to enroll eligible Medicaid beneficiaries in benefit programs.

— Improving Pathways to Assistance, Together



“Our goal in North Carolina is to make our programs and resources go as far as possible towards giving children and families health and economic mobility. BDT has been one of our closest partners in helping us use our data to increase access to critical nutrition programs like SNAP and WIC.”

– **Kody Kinsley**, Secretary, North Carolina Department of Health and Human Services



“BDT has established an innovative model that uses data to connect thousands of people to critical public benefits — all while treating each and every client with the compassion, respect, and personalized attention they deserve.”

– **Kristin Romens**, Project Director, The Pew Charitable Trusts’ Fund for Health and Human Services in Philadelphia



“Having a dedicated phone number for our membership to connect with a Benefits Data Trust specialist who assesses the member and those in the home streamlines a difficult and often confusing array of potential benefits, especially now with the unwinding of benefits related to the COVID Public Health Emergency.”

– **Dr. Michael Baer**, Plan Medical Director, AmeriHealth Caritas Pennsylvania



“As a Bilingual Specialist, I am so proud of helping our Spanish community, hearing in their voices gratitude for informing them that they may be eligible for benefits. I value the comradery, diversity, and hard work of our staff.”

– **Rosalie Ocasio**, Benefits Outreach Specialist, BDT



“BDT treats every individual with dignity while running their operations with efficiency. That helps them scale meaningful impact on people’s lives and make a big difference in the world.”

– **Zia Khan**, The Rockefeller Foundation, BDT Board Member

Our Commitment to Diversity, Equity, and Inclusion

At BDT, we are committed to placing Diversity, Equity, and Inclusion (DEI) at the heart of our organization.

We are working to ensure DEI reaches all corners of our operations and is embedded into our workplace culture, enabling all colleagues to be their authentic selves. DEI-focused principles influence how we forge relationships, engage our BDT colleagues, serve our clients, and use policy, data, and technology to create more equitable benefits systems.

Our commitment to modernizing public benefits systems advances DEI for society more generally by unlocking the power of benefits to tackle the health and economic disparities that impede us from achieving equity. We believe that food, healthcare, shelter, and other basic needs should be within everyone's reach and that all people eligible for assistance should be served with dignity and ease.



Employee Resource Groups

Employee Resource Groups (ERGs) are an integral part of BDT, assisting us in leveraging our own diversity to make improvements, support each other and meet our goals. ERGs allow staff to work through challenges specific to the groups they identify with in order to create a more inclusive environment, while adding value to our organization's initiatives. Our current ERGs include:

AAPI Alliance (Asian American and Pacific Islander)

Adelante Latinx

Data Users

In Living Color

LGBTQ+

MEOWS (Mental Health and Overall Wellness Support)

"In Living Color gives me a better opportunity to meet and engage with employees who understand and relate to the same experiences that I have. I'm thankful to have this sense of home at work."

– **Shakena Lum-Cox**, Director of Talent Development and Diversity at BDT, and an In Living Color co-founder

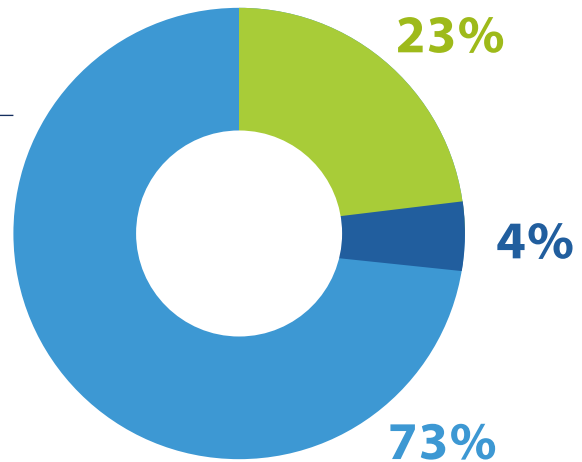


2022 Financials

Our 2022 revenue and expenses:

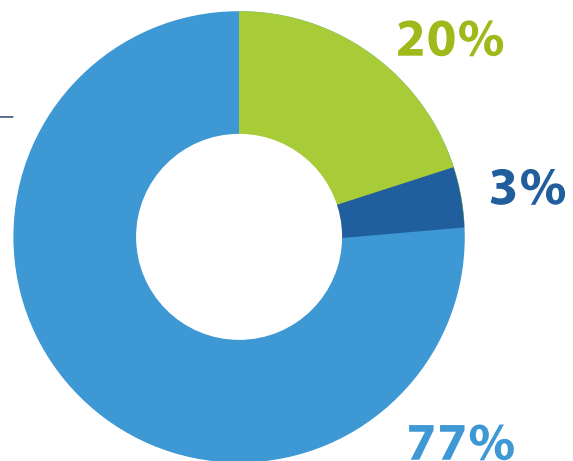
2022 Revenue

- **73%** Philanthropy*
- **23%** Government
- **4%** Healthcare and other



2022 Expenses

- **77%** Program Services
- **20%** Management/General
- **3%** Fundraising



*MacKenzie Scott's transformative gift is included with philanthropic revenue.

— Our Philanthropic Supporters

AARP Foundation

Ballmer Group

Bill & Melinda Gates Foundation

Blue Meridian Partners

College Board

Comcast NBCUniversal

David And Barbara B. Hirschhorn Foundation

Google.org

Leo And Peggy Pierce Family Foundation

Leonard & Helen R. Stulman Charitable Foundation

MacKenzie Scott

Mastercard Center for Inclusive Growth

Michigan Health Endowment Fund

The Morris And Gwendolyn Cafritz Foundation

National Council On Aging

The Pew Charitable Trusts

Robert Wood Johnson Foundation

Robin Hood

The Rockefeller Foundation

Share Our Strength No Kid Hungry

Susan Crown Exchange

United Way of Greater Philadelphia And Southern New Jersey

Walmart Foundation

William Penn Foundation



Jaqueline, 59, called the Maryland Benefits Center for help when her employer of 18 years reduced her hours and her income dropped to \$1,000 a month. A BDT outreach specialist helped her apply for \$242 in monthly expedited SNAP benefits and gave her referrals to utility assistance programs for grants to help relieve her financial pain.

“I don’t know how to go about this because I’ve never done this before. I was always able to pay my bills.”

Our Board and Leadership

Our Board



Warren Kantor
Founder and Board Chair

Former President and CEO, Society Hill Capital Management Corp.



Julius Green

Former Tax Partner, Baker Tilly Virchow Krause, LLP



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Former Commissioner, Department of Family and Support Services, City of Chicago



Vikki Wachino

Principal of Viaduct Consulting
Former Deputy Administrator and Director, Center for Medicaid and CHIP Services at the Centers for Medicare & Medicaid Services

Our Leadership

Trooper Sanders

Chief Executive Officer

Erika Blumenthal

Chief Operating Officer

Stephen Rockwell

Chief Digital Officer

Alyssa Wagner

Chief People Officer

Pauline Abernathy

Chief Strategy Officer

Sang Hoon Lee

Chief of Staff

Wendy Starner

Chief Financial Officer

Elisa Zygmunt

Deputy Chief of Innovation and Product

**“There are people out there
who don’t even know they
can apply for [help]...
I’m glad I got that letter.”**

– Kathy, 65, responding to outreach from BDT’s
Michigan Benefits Center