

# HELPING PEOPLE TODAY WHILE MODERNIZING BENEFITS ACCESS FOR TOMORROW

## Each year, millions of Americans struggle to feed their families, pay for healthcare, and meet their basic needs.

Public benefit programs — such as the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) and Medicaid — help people pay for food, housing, and more, and are proven to improve health, increase graduation rates, and lower healthcare costs.



Children who participate in SNAP and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) **score higher on mental development assessments, have higher academic achievement, and are healthier than non-recipients.**<sup>1</sup>



SNAP participation among seniors **reduces hospital and emergency room visits, lowering Medicaid costs by \$2,360** per person annually.<sup>2</sup>



Students who file the Free Application for Federal Student Aid (FAFSA) are **72% more likely to persist in college** than their peers who do not.<sup>3</sup>



Medicaid exposure during early childhood **leads to better overall health in adulthood.**<sup>4</sup>

Yet the unfortunate truth is more than **\$60 billion in assistance** from public benefit programs goes untapped annually — an estimated **9 million** Americans qualify for benefits they are not receiving.<sup>5</sup>

The result of this enrollment gap is significant, and those left without critical assistance to feed their families and pay for healthcare are burdened with negative outcomes: children are more likely to struggle in school; adults struggle to find and secure consistent employment; and older adults suffer from poor health.

## Benefits Data Trust (BDT) is a national nonprofit organization that was founded to address the gap in benefits access and build better pathways to assistance for all.

BDT, headquartered in Philadelphia, works across the country to help people access benefits today while simultaneously helping to modernize the benefits system for tomorrow.



BDT was founded in **2005** by **Warren Kantor**, who recognized the complexities of accessing vital benefits when he helped his mother apply for housing assistance. Later, Warren achieved success in the financial services sector and recognized that many strategies used to identify people for credit card marketing could also be used to reach individuals eligible for public benefits.

## ADDRESSING THE PROBLEM

Though the enrollment gap in assistance programs is striking, unfortunately, it is not surprising — **complex and undignified systems create barriers for people in need and can make it challenging to apply and stay enrolled in these vital programs.** For example, people seeking access to benefits and services may have to visit multiple physical locations with limited operating hours. They may also feel judged or embarrassed to need assistance. Research shows that people of color are more than twice as likely to report experiencing unfair treatment or judgement when applying for benefits.<sup>6</sup> Other challenges derive from navigating complicated and time-consuming application processes.

Breaking down barriers to benefits access can make government more efficient, build pathways to economic mobility, promote racial equity, and improve the health and well-being of many, including families, older adults, veterans, and people with disabilities. This creates a more equitable, efficient, and dignified system for all.



### INEQUITIES IN BENEFITS ACCESS:

Common barriers to access create great indignities for those seeking assistance and cause **harmful racial disparities** — people of color experience unfair treatment or judgment based on their **race or ethnicity** when applying for public benefits at higher rates than white adults.<sup>7</sup>

# INFLUENCING CHANGE AND BUILDING SOLUTIONS

Together with a national network of government agencies, private and philanthropic partners, as well as policy and research organizations, BDT works at the individual and system levels to achieve our intended impact through **four key strategies**.

## 1. Proactively Help People Enroll in Benefits

BDT informs people of their benefit eligibility, builds self-service tools, and provides application assistance to help people enroll in benefits by:

### Providing data-driven outreach to those eligible and not enrolled in assistance programs.

BDT works with government agencies and other key partners — such as health insurance companies and higher education institutions — to identify and proactively notify individuals who are eligible for but not currently enrolled in critical benefits or are due to recertify for benefits. These outreach campaigns, conducted by mail and text, encourage and guide eligible people to apply or recertify.



#### OUR OUTREACH IN ACTION:

BDT has conducted outreach to **5 million** households likely eligible for assistance — our outreach strategy sees cumulative response rates as high as **40%**.

### Offering one-on-one phone-based application assistance.

As of 2022, BDT operates benefit centers in seven states — Colorado, Maryland, Michigan, New York, North Carolina, Pennsylvania, and South Carolina — where trained benefits specialists serve individuals with kindness, working to create a dignified and person-centered experience. We screen and apply callers for multiple benefits at once, eliminating redundancy of navigating each program separately, while helping to simplify what would normally be burdensome processes.



#### SECURING FUNDS FOR INDIVIDUALS AND FAMILIES:

Since 2005, BDT has submitted more than **1.1 million** applications and provided over **\$9 billion** in benefits for individuals and families nationwide.

### Innovating virtual eligibility screening and online application assistance tools.

By developing accessible digital products, BDT seeks to equip people with tools — available 24/7, not just during business hours — that quickly connect them to the benefits for which they are eligible and application pathways that work for them. This helps to reduce barriers to access and eliminate confusion around eligibility status.



#### DIGITAL TOOLS SHOULD BE BUILT WITH PEOPLE IN MIND:

**Benefits Launch Express (BLX)** is a free, user-friendly tool created by BDT that helps people easily figure out what benefits they may be eligible for. BLX lets users choose the application pathway that works best for them, generates step-by-step instructions, and sends follow-up texts providing ongoing support.

## 2. Equip Other Sectors to Connect People to Assistance

BDT collaborates with and offers support to community-based organizations (CBOs) and healthcare and higher education entities to ensure assistance programs are easily accessible for their members, communities, or networks. These efforts include:

### Helping healthcare entities connect their members to benefit programs.

Healthcare entities have a unique opportunity to connect people to benefits that improve health and reduce unnecessary healthcare costs. For example, BDT partners with UPMC Health Plan to equip their UPMC Member Services' call center staff to assess if their members are likely eligible for SNAP. If members appear eligible, they are transferred to BDT's benefit center to receive benefit screening and application support for multiple benefits.



#### OUR APPLICATION SUCCESS:

To date, we've submitted over **2,500 applications** for UPMC members thanks to our partnership.

### Connecting students to assistance in partnership with higher education institutions.

The Free Application for Federal Student Aid (FAFSA) is the gateway to billions of dollars in grants and scholarships for college students. As one of BDT's higher education initiatives — in partnership with the College Board — we created Wyatt<sup>SM</sup>, a free text-based chatbot that provides personalized assistance with the FAFSA to students participating in the College Board Opportunity Scholarship program.



#### WYATT IN REVIEW:

In the 2020-21 and 2021-22 school years, **over 30,000** College Board Opportunity scholars opted-in to use Wyatt to help them access critical financial aid.

“Wyatt was a great way to get me started [in] applying for colleges...which took a lot of stress off my shoulders, and I'm now accepted to my dream college because of it!”

— High school student, Wyatt user

### 3. Help government make reforms to streamline access to assistance

BDT works to make benefits systems more efficient and inform decision-makers — including policy makers, government agencies, healthcare entities, higher education institutions, and other key stakeholders — of solvable problems. Not only that, but BDT identifies proposed data and technology solutions that can help to improve health outcomes, promote economic mobility, and build a more equitable future. Through this work, we aim to build benefits systems that are more efficient and equitable. This work includes:

#### Providing targeted technical assistance to individual states and cohorts of states.

In partnership with the Center on Budget and Policy Priorities, BDT facilitated hands-on workshops with seven states to explore how they could leverage Medicaid and SNAP data for targeted outreach to increase WIC participation.



##### TARGETED OUTREACH:

Individuals who are eligible for one benefit program are likely eligible for others — by conducting outreach to those people, we can bolster cross-program participation.

#### Building playbooks and guidebooks for state agency staff.

In an age where we've come to expect our service providers to send text message reminders when payments are due, why shouldn't people on SNAP receive messages in the same way? To ease SNAP recertification, BDT collaborated with the Beeck Center for Social Impact + Innovation at Georgetown University to author a guidebook: "Using Text Message Outreach to Reduce Snap Churn".



##### OUR COLLABORATIONS:

BDT equips state and local agencies with the practical insights they need to enroll more eligible people in vital programs, while also saving agency staff valuable time and resources.

#### Supporting states in making comprehensive changes.

BDT is supporting North Carolina and Washington State through mid-2024 in a public goal setting and implementation process designed to help the states build more dignified, equitable, and proactive benefit systems. To support them in achieving their unique goals, BDT offers each state technical assistance, services — such as texting outreach or contact center support — and flexible funding to make comprehensive improvements in benefits access.



##### MAKING CHANGE:

By modernizing state benefit systems, we are working towards our north star of ensuring that every person can quickly and easily receive the assistance they are eligible for when they need it.

## 4. Increasing solutions to improve access to assistance

BDT creates innovative solutions to common problems in benefits access, prioritizes human-centered designs to ensure those accessing or providing benefits are at the core of the systems they use, and conducts research with academics to understand the needs, opportunities, and impacts of benefits access. This work helps to inform and influence government officials, and other key decision-makers in the benefits access space, to make positive changes that are people-focused and informed by research. This key work includes:

### Engaging with specific populations to learn how to best serve them.

BDT's research team, with support from NextFifty Initiative, conducted a study of older adults in rural and frontier communities in Colorado to learn about the barriers they face in accessing benefits, and understand how to support them in applying for critical benefits.



#### SERVING POPULATIONS:

Different populations have varying needs when it comes to benefits access. Our research allows us to learn how we can reach those populations and better connect them to assistance.

### Examining the efficacy of our own work to connect people to benefits.

BDT conducted a large-scale randomized controlled experiment about SNAP take up and targeting with the Abdul Latif Jameel Poverty Action Lab Poverty Action Lab at MIT, which found that our targeted outreach and application assistance tripled SNAP enrollment among Medicaid participants aged 60 and over.



#### EXAMINING OUR WORK:

Evaluating our approaches allows us to evolve our strategies to best meet the needs of people nationwide as time and technology change.

**“ I was jeopardizing purchases. Do I go to the doctor, do I buy groceries, do I buy my prescriptions? It was rough, you know, trying to make that decision... ”**

— Sheryl, 61, North Carolina

## BDT'S IMPACT

Through BDT's multi-pronged approach to improving the benefits system, we work to ensure that people in need can access assistance with dignity and our partners are equipped to provide modernized and effective solutions. Since our founding in **2005**, BDT has helped millions of people and influenced state-level change across the country.

Here are some highlights:

Facilitated over **800,000** benefit enrollments, securing **\$9+ billion** in assistance for families nationwide.



Brokered and secured over **40 data sharing agreements** with various government and healthcare organizations that have allowed us to reach people in need.



Helped dramatically **simplify enrollment in SNAP in New York City**, making it possible for many to complete an application and the required interview in **one phone call**.



As a result of recent policy changes BDT helped bring about, an estimated **2.5 million** people will have streamlined access to benefits in 2022 alone.



Helped Pennsylvania **enroll eligible residents in Medicaid** based on simple consent rather than an application.

Helped **9 states**, that are home to more than **1 in 4** people eligible and not enrolled in WIC, streamline access to WIC.



In **2021 alone**, BDT made great strides for families and state agencies:

Worked in **12 states** to streamline access to benefits for eligible individuals and families.



Secured an average of **\$2,465 in benefits** per enrolled household.



## Real people, real solutions:

**“I need my benefits and I tried to do it on my own, but I recently had a stroke, and I couldn’t figure it out. I was referred to you...without your help I would be lost. ”**

— Doreen, 63, New York City

**“I was in a car accident that wrecked my business, and [BDT’s staff] was able to help me in every aspect of my life. I’ve never received so much good information...from Social Security to housing assistance.”**

— Kyle, 37, Pennsylvania

## Partnerships with lasting results:

**“The benefit enrollment campaign we implemented with Benefits Data Trust was an incredibly successful project that yielded an impressive return on investment for our community. ”**

— Brian Gralnick, Director, Center for Social Responsibility, Jewish Federation of Greater Philadelphia

**“[Participating in BDT’s WIC pilot] was an opportunity to do things differently to reach families...it’s been a great opportunity for WIC. ”**

— Alicia High, Coordinator, WIC/Health and Human Service, Massachusetts Department of Public Health

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## REFERENCES

<sup>1</sup> <https://www.aeaweb.org/articles?id=10.1257/aer.20130375>

<sup>2</sup> <https://www.acpjournals.org/doi/10.7326/M21-1588>

<sup>3</sup> <https://ir.library.louisville.edu/jsfa/vol41/iss3/1>

<sup>4</sup> <https://conservancy.umn.edu/handle/11299/165384>

<sup>5</sup> BDT estimate of the number of people eligible and not participating in Medicaid/CHIP alone based on government data publicly available in 2013.

<sup>6</sup> [https://www.urban.org/sites/default/files/publication/104957/most-adults-who-feel-treated-or-judged-unfairly-when-applying-for-public-benefits-report-adverse-consequences\\_0.pdf](https://www.urban.org/sites/default/files/publication/104957/most-adults-who-feel-treated-or-judged-unfairly-when-applying-for-public-benefits-report-adverse-consequences_0.pdf)

<sup>7</sup> [https://www.urban.org/sites/default/files/publication/104957/most-adults-who-feel-treated-or-judged-unfairly-when-applying-for-public-benefits-report-adverse-consequences\\_0.pdf](https://www.urban.org/sites/default/files/publication/104957/most-adults-who-feel-treated-or-judged-unfairly-when-applying-for-public-benefits-report-adverse-consequences_0.pdf)

# BENEFITS DATA TRUST THEORY OF CHANGE

