INCREASING PARTICIPATION IN CALFRESH

Presentation for the Alliance to Transform CalFresh
July 19, 2012
Plan for Today

• National Perspective on California

• Areas for improving access to and participation in Cal-Fresh

• Targeted strategic opportunities

• Brainstorm!
What Are People Saying About CA?
Quick Overview of SNAP/CalFresh

- Helps more than 46 million low-income Americans, 3.9 million Californians, afford a nutritionally adequate diet.

- More than 75% of all SNAP participants are in families with children; nearly one-third of participants are in households that include elderly people or people with disabilities.

- Income below 130% of FPL or about $24,000 a year for a three-person family.

- In 2011, the average CA monthly per person benefit = $147.12 (or $4.90 a day).
California is Big!
CA is Unique

• Cool name!
• Relatively strong Cal Works program — 2nd highest TANF-poverty ratio in country
• Cash-out of SSI
• Diverse population — 27% foreign-born, compared to 13% in U.S.
• Relatively high cost per case
• Large State Deficit: 27% of overall budget; 3rd largest
• Many heavily engaged stakeholders
California Has More Children But Fewer Seniors Participating in SNAP Compared to the U.S.

California
- Kids: 61%
- Seniors: 24%
- Nondisabled childless adults (18-59): 14%
- Parents: 22%

US
- Kids: 47%
- Seniors: 7%
- Nondisabled childless adults (18-59): 13%
- Parents: 26%

In households with earnings:
- CA: 42%
- US: 41%
Other States’ Experience Still Relevant

- SNAP = Cal Fresh
- NY, FL and TX are of a similar size.
- Programs co-administered
- Numerous county-administered states (e.g. NY, NC, CO, OH, WI)
- Lots of recent innovation and policy change!
- Performance during recession
Cal Fresh Has Grown Dramatically in Response to the Recession

SNAP Participation and Unemployment in California, Dec 2007 - April 2012

- Participation
- Unemployment

Individuals

Center on Budget and Policy Priorities
CA’s Growth Coincides with Declining Error Rates

![Graph showing payment error rates from FY 2006 to FY 2010 for California and the U.S. The graph indicates a declining trend in error rates over this period, with California's error rates generally lower than those of the U.S.](image-url)
CA’s Participation Rate Trails Other Large States

State Participation Rates, 2009

- CA: 53%
- TX: 62%
- NY: 68%
- FL: 69%
- GA: 74%
- US: 72%
Other Observations?
Improving Participation

- Leadership
- Policy
- Process
- Outreach
- Ongoing Assessment
- Strategic Opportunities
Business Process Improvement

• What is the best way to process the work that supports staff and helps clients?
• A number of states have undertaken business process re-engineering efforts within and across programs.
  – AZ, AK, FL, ID, NM, UT, WA are a few multi-program efforts.
• CO and NC promoting business process work with their counties.
Renewal Retention Rates

Impacts participation – don’t lose eligible families!

Getting it right pays off

- A huge share of state workload is renewing eligible household’s benefits.
- Continuous coverage can create more financial stability for families.

Stopping the revolving door

- Eligible people who lose benefits just come back — more work for clients and staff.
What is Churn?

• Eligible clients do not complete the renewal process, typically a procedural denial, and quickly re-enroll.
• Break in enrollment is typically short – 0 to 90 days.
• No fixed definition – will vary by state.
Impacts on Productivity and Food Security

• Poor families lose food benefits.
• Caseworkers (not always the same person) have to spend more time keeping eligible households connected.
• Lobbies and phone lines get clogged with unhappy former clients
Possible Causes

– States are backlogged and overwhelmed
  o Ex. recerts scheduled after end of cert date
– Paperwork or verification doesn’t arrive timely
– Confusion about what is required
– Disconnects across programs
– Recertification timeliness not historically a management focus
– Systems set to auto-close cases on renewal date – states and feds do not assess
For **Initial Applications:**

- Only 1-2 percent fail to complete the process.
- But 1/3 of new applicants were recent participants.
Idaho’s Assessment of Retention and Churn

For Re-evaluations:

• 23-32% fail to complete
• 40% to 60% of these will reapply.
What Share of Closures Return?

Share of Closed SNAP Cases that Reapply within 90 Days

- No Reaplication: 3,038 (24%)
- Within 30 Days: 9,052 (73%)
- Within 60 Days: 150 (1%)
- Within 90 Days: 263 (2%)
Case Study: WA State Recertifications

- Eligibility Review Completed: 58%
- Total Closures Due to Failure to Recertify: 42%
Case Study: WA State Recertifications

- Eligibility Review Completed: 58%
- Remained Closed: 17%
- Closed and Reinstated By the 10th Day of the Following Month: 16%
- Closed and Reinstated Between 11-30 Days: 2%
- Closed and Reinstated Between 31 and 60 Days: 1%
Reducing Churn

• **Reduce Preventable Closure Risks**
  – Use the longest certification periods available
  – Reconnect quickly — break-in service options
  – Combine, align, cross leverage across programs

• **Address Gaps**
  – Dedicated staffing or renewal unit — be flexible!
  – Focus on the pieces of the process:
    - autoclosure
    - returned mail
    - reconsider forms, including pre-populating
  – More options: phone and internet

• **Set a Goal and Measure Success**
Recertification Determined Ineligible for the 6 largest counties in California

<table>
<thead>
<tr>
<th>County</th>
<th>Total for Dec 2007-May 2008</th>
<th>Total for July-December 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statewide</td>
<td>2.0%</td>
<td>4.0%</td>
</tr>
<tr>
<td>Sacramento</td>
<td>3.0%</td>
<td>8.0%</td>
</tr>
<tr>
<td>Fresno</td>
<td>5.0%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Santa Clara</td>
<td>4.0%</td>
<td>8.0%</td>
</tr>
<tr>
<td>San Diego</td>
<td>6.0%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Orange</td>
<td></td>
<td>12.0%</td>
</tr>
<tr>
<td>Los Angeles</td>
<td></td>
<td>12.0%</td>
</tr>
</tbody>
</table>
Assessing Renewals

• Rethink success — is it getting clients to finish *your* process or redesigning a process that’s easier for them and for staff?

• Measure and diagnose —
  – How big is the problem?
  – Where are the issues?
  – Consider autoclosures!
  – State vs. county role
Supporting Process Changes in a County Administered State

• CO – using foundation funds, CO hired a consultant to work with the 10 largest counties on improving renewal process.

• NC – creating a “practice model” to facilitate communication, cross county exchange and the establishment of shared performance benchmarks.
Thoughts/Questions about Process Changes?

Anything you’d like to share?
Assessment: The Role of Data and Evaluation

1. Setting clear goals
2. Diagnosing policy/procedure issues and solutions
3. Use in monitoring / improvement
Setting Shared Performance Goals and Metrics

- NC: Families will tell their story once and get the help they need.

- CO:
  - Increase participation rate by 10% within three years.
  - Improve timely processing.
    - YR1: 65% of all new and renewal applications are processed within 7 business days.
    - YR2: 90% of medical-program (MAGI population) applications are processed on the same day received.
    - YR 3: 90% of all applications are processed within 7 days.
What Might Work in CA?

- Ideas around goals for program be?

- What would key performance metrics be?
  - Daily vs. monthly?

- Agreement to improve ≠ agreement on process to achieve improvement.
Timely Opportunities for Monitoring and Improving Policy

- Finger-imaging (impact on denials? Caseload composition?)
- Telephone interviews (do they happen, do they help?)
- Simplified reporting (reduced denials from reports?)
• In May, 94,400 people cut off of unemployment insurance in CA because extended benefits ended.

• More will lose UI every month.

• What steps can DSS take to connect eligible unemployed households to Cal-Fresh and other supports?
  – MA sends an outreach letter
  – Work with community partners and stakeholders?
At Least 3 Different Groups of Seniors

- **SSI recipients:**
  - Income below 55% of poverty
  - Almost always qualify for and get Medicaid

- **Over 65, no SSI:**
  - Have Social Security and Medicare

- **Under 65 years old:**
  - Often qualify for very little help other than SNAP
Average Benefit for Households With Seniors is $145
The Package of Benefits is Dramatic!

- MSP Part B premium: $1,157 a year
- Typical Food Stamp Benefit: $960 a year
- +12% of income
- +10% of income
- MSP also covers additional Medicare cost sharing

Annual Income of a Typical Low-income Social Security Recipient ($10,000) + LIS Average Value: $3,900 a year + 39% of income
SNAP and Medicare Part-D Pilots in 3 States

• Washington – outreach in 2 counties

• Pennsylvania – “deemed eligibility”

• New Mexico – “deemed elig. w/ standard benefit”
Action: What Can States Do?

• Identify strategies to reach low-income seniors already participating in other programs

• Remove/lessen procedural hoops
  – 1 page application
  – Medical expense waiver
  – Self-attestation of other expenses

• Collaborate with other groups
  – MA and AL
2014: ACA Has Huge Potential for Cal-Fresh

- Medical will expand minimum coverage group:
  - 138% of FPL income eligibility floor for children, parents and childless non-elderly adults.
  - No asset tests.
  - States with higher eligibility must maintain it.
- Simple, easy application and enrollment systems are required under the law.
- Enhanced federal matching available (including for integrated systems)
In Half the States, 40-60% of SNAP Households Will Include Newly Medicaid Eligibles
Making the Connections: From SNAP to Medicaid

- Some 300k people on Cal-Fresh will gain Medi-Cal eligibility.
- 2 million Californians will gain Medi-Cal eligibility – many of them working poor and CalFresh eligible.
- How well do Medi-Cal and CalFresh work together now?
- What opportunities does this redesign offer?
Foundation Partnerships

- California Endowment, Kaiser Foundation, Sierra Health Care Foundation, Children’s Partnership, California Health Care Foundation….

- IL, CO, NY, SC, NC, ID, RI, NM, have used foundation funding to support special projects – including efforts to enhance data analysis and streamline eligibility and enrollment processes.
The Alliance to Transform CalFresh

• **Goal:** Boost participation to 75% by 2016

• **Members:** CA Association of Food Banks (Convener), CA Family Resource Assoc, CA Food Policy Advocates, Catholic Charities of CA, Western Center on Law and Poverty

• To Join “CalFresh Allies”
  email: [kim@mccoywade.org](mailto:kim@mccoywade.org)

• To learn more:
  [www.cafoodbanks.org/transformcalfresh.html](http://www.cafoodbanks.org/transformcalfresh.html)
Wrap Up

- National interest in CalFresh
- Other states have much to offer – use state exchange (to go or to bring)!
- Potential to improve participation through process
- Goals, benchmarks and data plays a key role
- Numerous strategic opportunities
- Think big!
Additional Questions? Thoughts?

Stacy Dean

dean@cbpp.org

202-408-1080