

The Benefit Bank of Texas

**A tool that supports workers,
stabilizes families, and
strengthens communities**

Presentation to
Community Action Network
Board of Directors
906 W. Milton, #201
Austin, Texas
August 12, 2011

Texas' Unclaimed Federal Dollars* Per Year

SNAP (food stamps)	\$ 2.4 Billion
EITC (tax credit)	568.7 Million
SCHIP (children's health)	1.2 Billion
Children's Medicaid (children's health)	866.2 Million
Adult Medicaid (aged & disabled health)	523.6 Million
Medicare Part D Low-Income Subsidy (prescriptions)	236 Million
Pell Grants (college tuition)	349.3 Million
Total	\$ 6.1 Billion

* Represents most recent data available : SNAP – 2009, EITC–2008, SCHIP–2008, Medicaid – 2008-09, Pell Grants - 2007

Other States

Already participating (10)

- **Arkansas:** Interfaith Ministries
- **Indiana:** Purdue Extension
- **Maine:** Maine Community Action Association
- **North Carolina:** Connectinc
- **Ohio:** Ohio Second Harvest Association and COHIO
- **Pennsylvania:** Campaign for Working Families
- **South Carolina:** SC Office of Rural Health

- **Strengthening:** Florida, Kansas, Mississippi

Securing initial funding (3): Kentucky, Louisiana, Washington

Exploring (10): Alabama, California, Illinois, Massachusetts, Minnesota, Montana, New York, Oklahoma, Rhode Island, Virginia

Impacts of Worker Supports

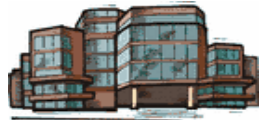
- **Reduce poverty:** “The combination of food stamps, EITC, and other supports allow low-wage workers to raise their families' incomes above the poverty line.” (Mickelson & Lerman 2004)
- **Increase employment:** Worker supports help people obtain and retain better-paying jobs (Greenstein 2005; Thomas & Sawhill 2001)
- **Improve welfare-to-work success rates:** EITC, health insurance, and child care subsidies help transition people from welfare to work (Loprest 2002)

Texas SNAP (Food Stamps)

- Only about 55% of those eligible receive SNAP
- 1.7 million ELIGIBLE Texans get \$0.00

Barriers to Access

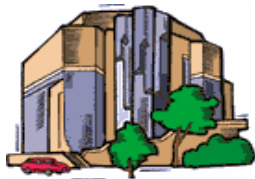
SNAP, Medical Benefits



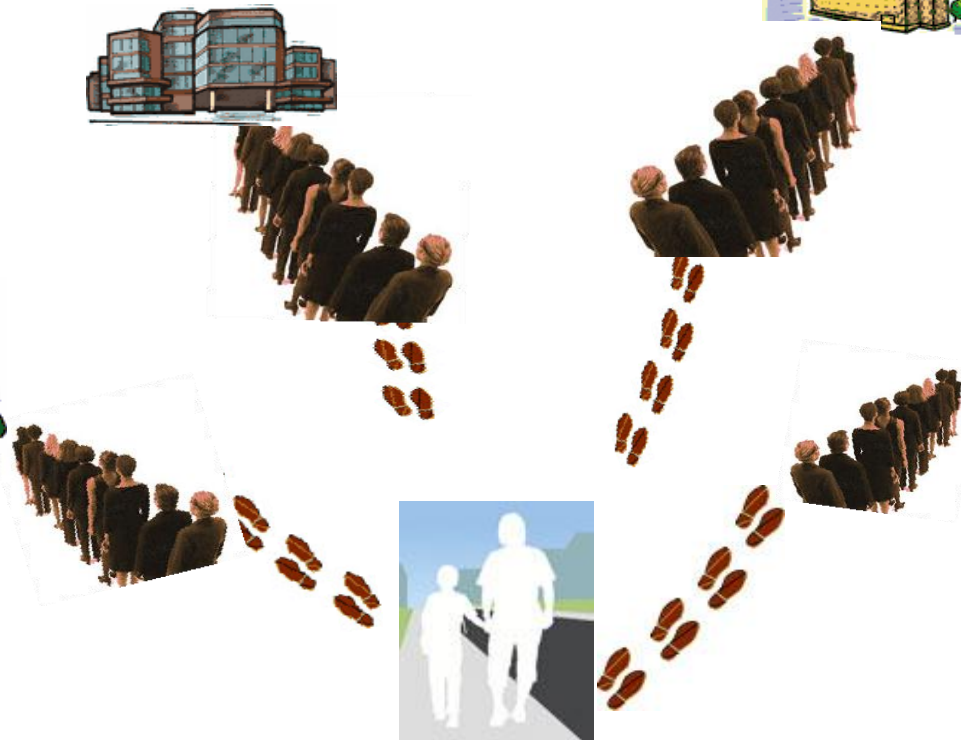
FAFSA, Pell Grants



Help with Taxes



Rx Assistance for Seniors



The Benefit Bank of Texas will provide access to enrollment where people:

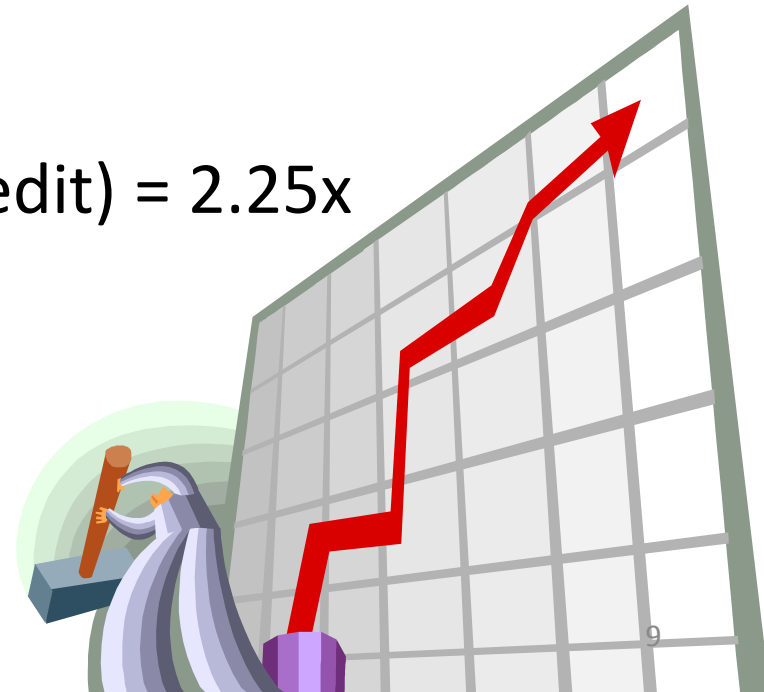
- Live
- Learn
- Work
- Play
- Pray

The Benefit Bank is a HIPAA Secure Web-based System

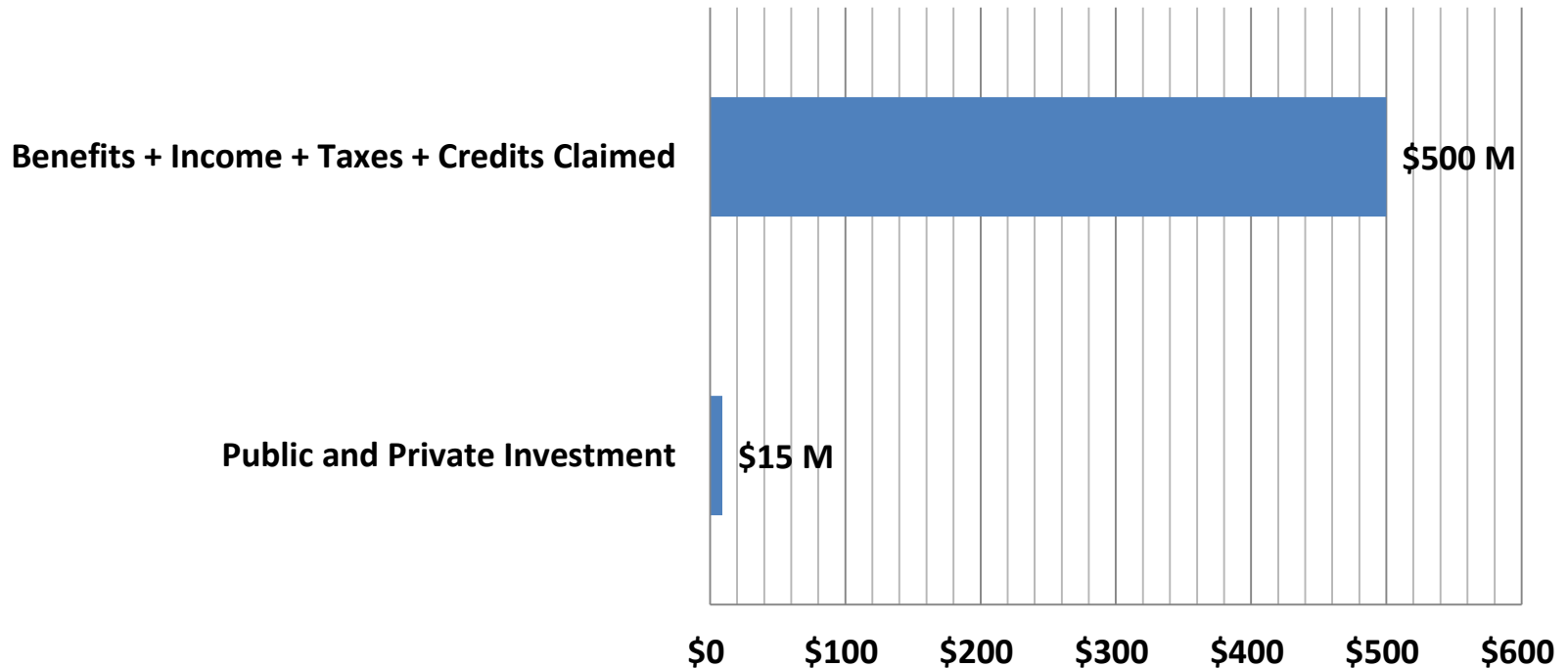
- When used by trained volunteers or staff, helps families and individuals check potential eligibility
- Helps prepare and electronically file applications for the following work supports:
 - Supplemental Nutrition Assistance Program (SNAP – formerly Food Stamps)
 - Children’s Health Insurance Program (CHIP)
 - Medicaid
 - Prescription Assistance for Seniors
 - Assistance with federal tax returns, including the Earned Income Tax Credit; and higher education assistance, including the Free Application for Federal Student Aid (FAFSA) will also be included.
- Using a personal identification number, a user can log on to The Benefit Bank to update information and check on eligibility for programs.

Economic Development

- Workers spend benefits locally to meet basic needs
- Boosts to local economies – multiplier effects
 - SNAP (Food Stamps) = 1.95x
 - CHIP, Children’s Medicaid = 3.17x
 - Adult Medicaid = 3.17x
 - EITC (Earned Income Tax Credit) = 2.25x
 - Pell Grants (tuition) = 3.15x
 - Medicare (Rx) = 2.67x
- Creates new jobs



The Ohio Benefit Bank's Return on Investment in Millions over 5 years



Congratulations to The Ohio Benefit Bank (OBB) for assisting Ohioans with access to tax credits and work supports valued at more than \$500 million; a major milestone in OBB's history and the history of The Benefit Bank online service!

Worker Supports = Good Business

- Up to \$2.4 billion per year in groceries
- At least \$400 million in prescription drugs
- Significant retention of community college students and resulting financial return to their institutions

Stable Families, Healthy Community: 5-year plan to connect families to all available resources while maximizing public assistance enrollment.

Advocacy and Policy:

1. ✓ Change message from “welfare” to “stable families, healthy communities.”
2. ✓ Remain engaged with state-wide efforts to improve systems.
3. ✓ Advocate for stimulus funding that helps connect families to assistance.
4. ? Advocate for electronic submission of applications to expedite assistance.

Community Resources 101:

1. ✓ Orient front-line workers/volunteers on how to connect families to resources.
2. ✓ Enhance community’s awareness of full range of available assistance.
3. ? Expand capacity to outreach and help families fill out/submit applications for assistance.

Streamlined Common Eligibility:

1. ✓ Conduct inventory of agencies that collect customer information to determine eligibility for services.
2. ✓ For agencies that determine eligibility for services, identify what customer information and documents are collected.
3. ? Establish virtual warehouse, legal agreements, and protocol that will allow agencies to share customer info./docs to expedite eligibility determination.
4. ? Use/expand on existing screening tools to help determine potential eligibility for range of services and auto-populate application forms that can be electronically submitted to local/state agencies.



Measure the Impact
2010-2015



Thank you!

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