

THE BENEFIT BANK OF SOUTH CAROLINA

Connecting Communities. Providing Resources.



Outreach

A Program of the SC Office of Rural Health

The Challenge in South Carolina

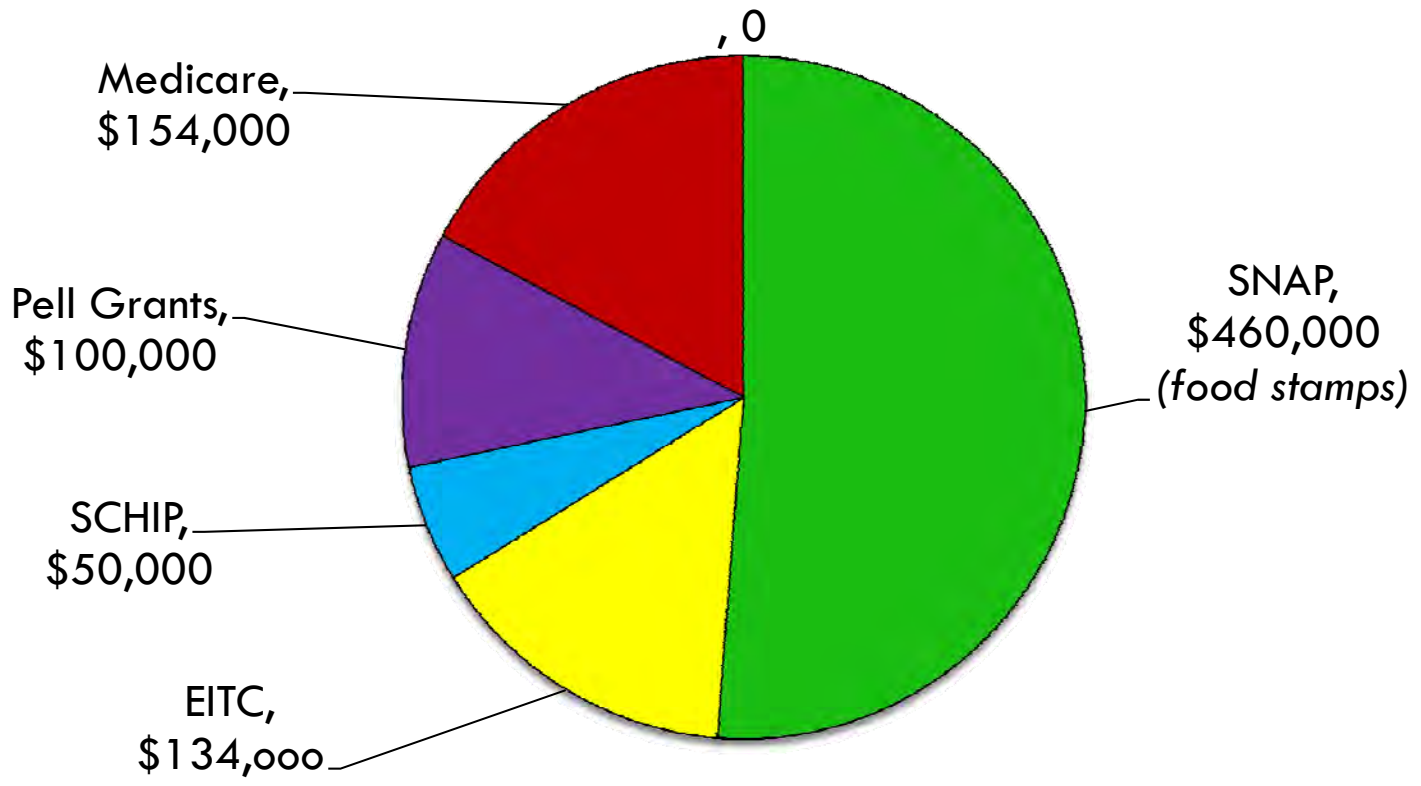


- Each year thousands of SC households are **food insecure**.
(About a quarter of a million in recent years)
- SC ranks in the **top five states** with the highest ratings of food insecure children.
- Each year around one quarter of SC residents are **uninsured**.

**Census Bureau's American Community Survey 2006-2008 and Families USA • March 2009*

The Challenge in South Carolina

\$898 million in unclaimed money



(2009 – MDC work product)

The Challenge in South Carolina

- *“Sixty percent of children in the low-country enter school without having had an eye exam.”*
- *“In Spartanburg County, one out of every five children needs urgent dental care.”*
- *“Western York County has low-income, uninsured residents with no public transportation to the hospital and no access to urgent care locally.”*
- *“If current trends in childhood weight continue, one out of every three South Carolina children born in 2000 will develop type 2 diabetes due to poor diet and lack of activity.”*

Harvey L. Galloway, Executive Director, Blue Cross Blue Shield Foundation

What if...



...there was one place where you...

- May already go for services...
- Trust the staff/volunteers...
- Gain understanding about the services available ...
- File several applications for those services at one time—saving time and money...

...There is now...The Benefit Bank of South Carolina

The Benefit Bank of South Carolina



***Where Service &
Technology Unite***

What is The Benefit Bank of South Carolina?



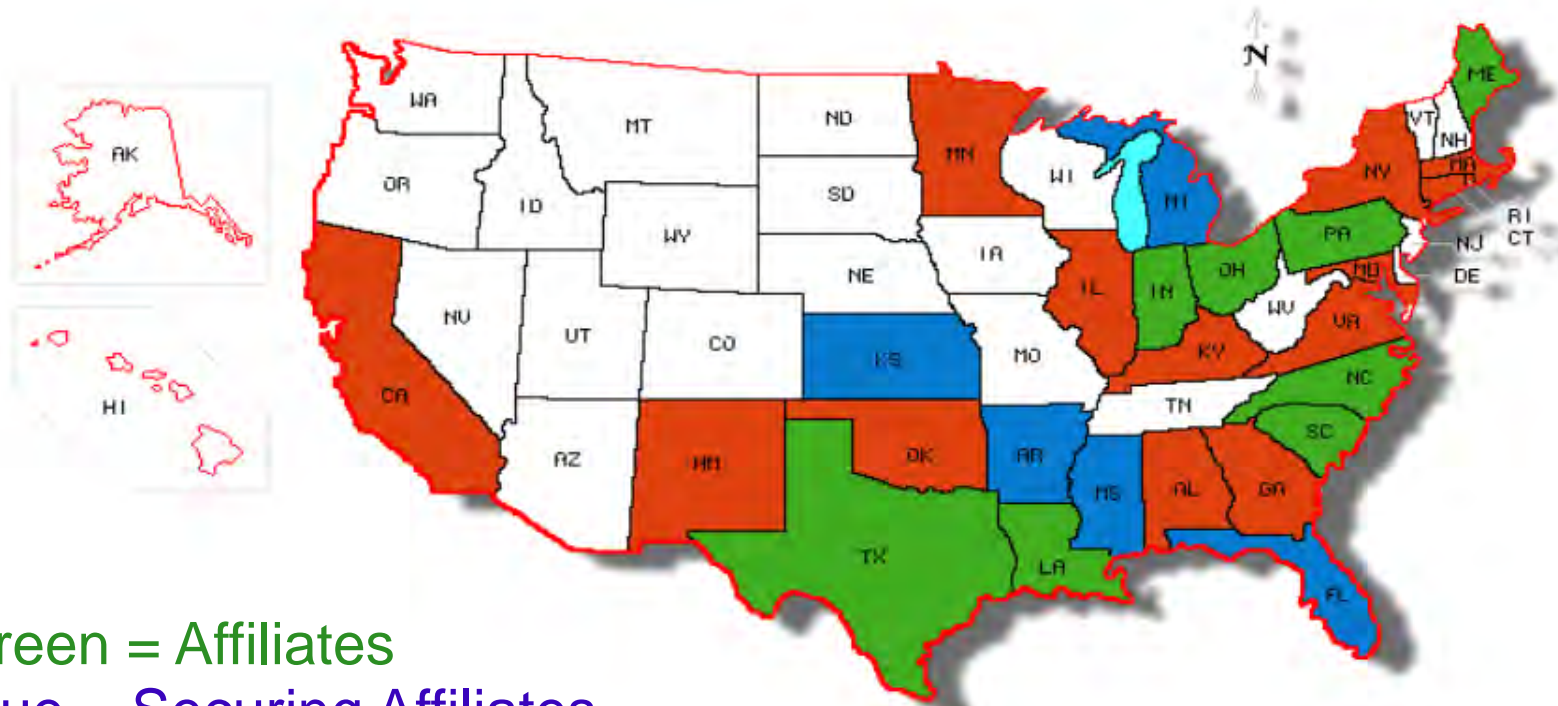
We use technology to bring resources to people.

We help communities collaborate.

We bring simplicity to complex processes.

We help stimulate local economies.

National Movement



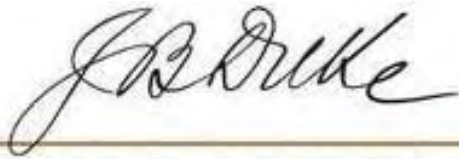
Green = Affiliates

Blue = Securing Affiliates

Red = In discussions

Partnerships

South Carolina Office of
Rural Health 



THE DUKE ENDOWMENT



South Carolina
FOUNDATION



DSS

**Lake City Partnership Council
(Darla Moore)**



FRANCES P. BUNNELLE
foundation

Collaboration



- Working with state agencies, businesses, non-profits, faith communities, and government to coordinate efforts.
- Connecting with local agencies to reach more.
- Faith communities crossing denominational lines to work together to do more with less.

Service



- Community Benefit Organizations (CBO) are empowered to do more
- Available resources can be accessed from anywhere
- Intake processes are simplified
- More accessibility means more sustainable families

Innovation



- Using technology as an educational tool
- Expertise in the system (potential eligibility calculator)
- A single interview = several complete applications

How TBB-SC-SC works...



- Counselor assisted
- Access requires a computer, internet connection and a printer
- Enter data once—generates several applications

Potential Eligibility Calculator



The screenshot shows a web browser window with the address bar displaying "http://www.thebenefitbank.com - The Benefit Bank®: Quick Check - ...". The page header includes "My Benefits & Credits" and "Quick Check". The main content area features the "THE BENEFIT BANK" logo and a "Restart" link. A "Quick Tips" section advises users to move their mouse over a score to view details. The "Quick Check ELIGIBILITY EVALUATION" section explains that eligibility has been evaluated in six categories on a scale of 1-5, with more stars indicating higher eligibility. A list of categories and their scores is provided: Food Stamps (4.5 stars), Medical Benefits (5 stars), Tax Credits (5 stars), LIHEAP (3 stars), Child Care Subsidy (5 stars), and Voter Registration (5 stars). A button labeled "Find your nearby TBB Site" is present, along with contact information for more details.

My Benefits & Credits

Quick Check

http://www.thebenefitbank.com - The Benefit Bank®: Quick Check - ...

THE BENEFIT BANK®

Restart

Quick Tips: Move your mouse over a score to view details.

Quick Check
ELIGIBILITY EVALUATION

Using the information you provided, your eligibility has been evaluated in six categories on a scale of 1-5. The more stars you have, the more likely you are to be eligible for the tax credits and benefits available through The Benefit Bank.

Food Stamps
★★★★☆

Medical Benefits
★★★★★

Tax Credits
★★★★★

LIHEAP
★★★☆☆

Child Care Subsidy
★★★★★

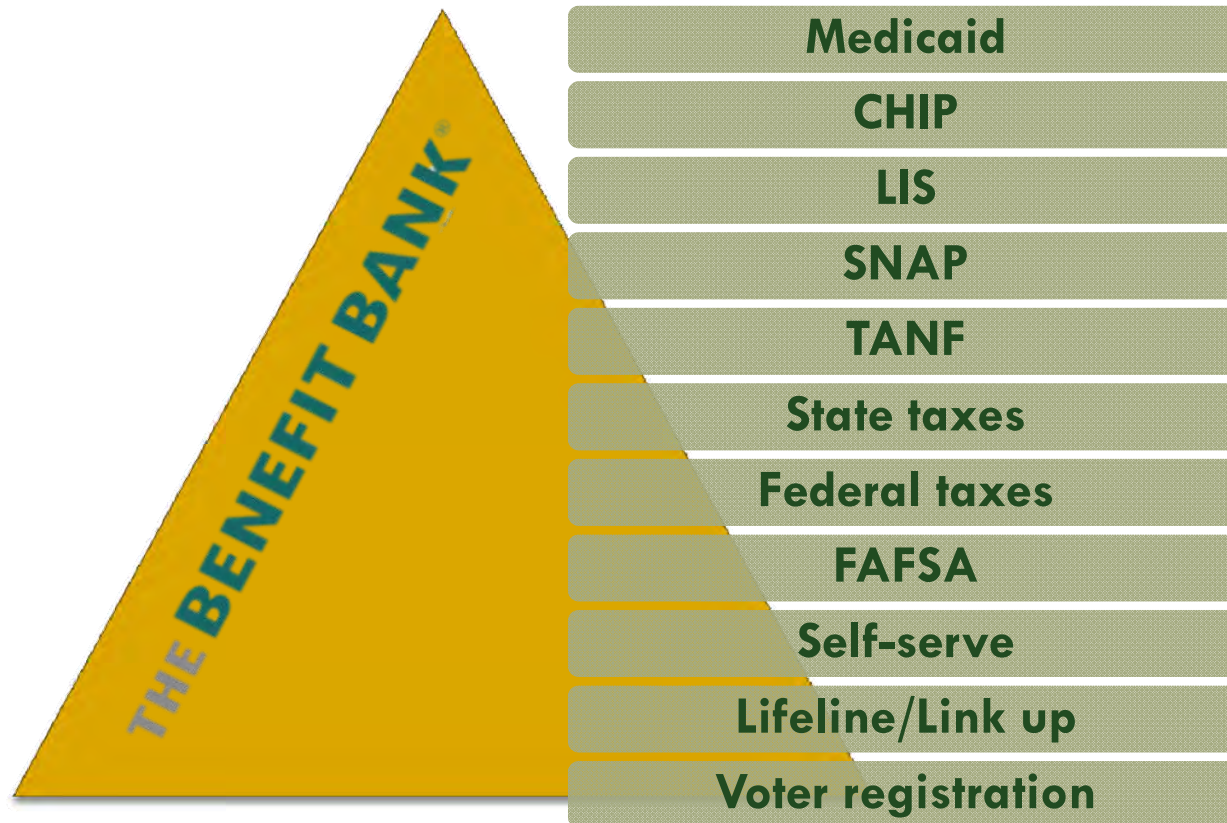
Voter Registration
★★★★★

Find your nearby TBB Site

For more information, or to find a nearby TBB Site, visit our website (www.thebenefitbank.com) or call (215) 701-6120.

Read www.thebenefitbank.com

Single Interview = Several Applications



Impact to Families



One adult with two children who earns an income of \$19,420 a year might be eligible for benefits, refunds and credits.

Federal tax refund	\$1,617
Earned Income Credit	\$1,317
Child Tax Credit	\$ 950
Additional Child Tax Credit	\$1,112
Child & Dependent Care Credit	\$ 750
Potential Food Assistance	\$2,230
Healthy Connections	\$2,834
Tax Owed	<u>-\$ 807</u>
Total	\$9,353

**A potential increase of
48% in annual income**

Potential Economic Impact with SNAP

Richland County:

- Increase in SNAP enrollment (persons)

TBB-SC has helped over 200 households apply for SNAP benefits already this year

- \$ Value of SNAP Benefits Spent:

A value of over \$500,00 annually for those households

Moving people out of crisis to self-sustainability.

Potential Economic Stimulator

- Multiplier effect
 - ▣ \$1.00 EITC = \$1.07 economic activity
 - ▣ \$1.00 Medicaid = \$3.15 economic activity
 - ▣ \$5.00 food stamps = \$9.00 economic activity

- Credits and monies spent locally

Milestones: 2009-Present



Returned over \$40 million in benefits to SC citizens

Filed over \$4 million in state and federal tax returns

Completed over 20,000 applications estimated worth over \$1 million/month

Since 2010, we've served over 28,000 family members

Awarded a grant to build SCDSS eGateway

Received CHIPRA technology grant to build SCDHHS eGateway



Children's Health Insurance
Program Act (CHIPRA)
Outreach & Enrollment Grant

Health eConnections for Kids

The Children's Health Insurance Program (CHIP)



- Formerly State Children's Health Insurance Program (SCHIP)
- Gives matching funds to states
- Provides health insurance for children

Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA)



- ❑ Reauthorized CHIP
- ❑ Provides federal funding through FY 2013
- ❑ Help states to cover uninsured children

Technology Goals



1. Electronically transmit Medicaid applications to SCDHHS
2. Use iPads for intake & transmission—use cameras to submit supporting documentation
3. Clients receive notifications through email & text messages

Outreach Goals



- 1) Broaden data collection:
 - ✓ Sponsored Medicaid Worker
 - ✓ Monthly progress check
- 2) Expand sites in underserved areas
- 3) Create innovative outreach techniques
- 4) Enroll 6,000 children 0-19 in Medicaid

Which children usually qualify for Medicaid/CHIP?



- Children under age 19, no matter with whom they live
- Children qualify for free or reduced lunch
- Children eligible for SNAP or Family Assistance (FI) from SCDSS

Which children usually qualify for Medicaid/CHIP?



- Children living with grandparents or other relatives
- Children of state or county employees
- Children in Foster Care

Which children usually qualify for Medicaid/CHIP?



- Pregnant girls
- Disabled children
- Children born in the United States whose parents are not citizens

Exposing Myths About Medicaid/CHIP Eligibility

- Kids up to age 19 **can** get Medicaid
- Kids who get Free/Reduced School Lunch or SNAP (Food Stamps) **can usually** get Medicaid
- Parents **do not** have to ask for child support to get Medicaid for their kids
- You **can** own your home and a car and still get Medicaid

Which children usually qualify for Medicaid/CHIP?

- Parents **do not** have to go to a Medicaid office to sign up.
- A child **can** have other insurance and still qualify
- Birth certificates are **no longer needed** to apply
- A person **can reapply** at any time

Let us help with getting the word out



- CHIPRA Documents
- Outreach flyers
- Marketing material
- Incentives for parents & children
- Help coordinate events
- Questions? Call us.

Get started.



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What can you do?



- Become a site.
- Introduce to other connectors.
- Host an event.
- Invite TBB-SC to speak at an event/meeting.
- Link from website.
- Connect with us on Facebook and/or Twitter.
- Tell someone about our FREE services.

Get Connected.



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www.thebenefitbank.com

