

PART IV

Workplace Outreach that Works



*Other Simple Steps
to Improve Earned
Benefits Access in
Your Workplace*

Having informational materials on hand and knowing what the different benefits are is just the first step to helping employees connect with these important financial supports. The real trick is doing the actual outreach — whether that means simply putting up the posters, offering to meet with employees one-on-one or going the extra mile and coordinating a full employee education program. After all, the point isn't to keep all the knowledge you now have on benefits to yourself, but to make sure that you're sharing it with your employees so that they'll actually apply for the programs they're eligible for. For this reason, the final section is dedicated to helping you strategize about ways to most effectively do benefits outreach in your workplace.

Promote Enrollment (without having to do it yourself)

Even with all the information available in this toolkit and the many other resources out there, the specific eligibility criteria and enrollment procedures can still be somewhat overwhelming – especially for HR professionals or other managers who are already busy tending to all the other employee needs. You don't have to become a benefits expert, however, to help employees find out if they are eligible for different benefit programs. There are tools and organizations that are ready and willing to do the hard work for you. All you have to do is let your teams know that they're out there!

Screening Tools

There are numerous online screening tools that enable potential applicants to quickly – and with relative ease – determine if they are eligible for multiple benefits at once. In most cases, however, in order to complete the application the potential recipient will still need to print and send out the necessary forms.

Benefits CheckUP

Developed and maintained by The National Council on Aging (NCOA), Benefits CheckUp is a web-based service to screen for benefits programs for seniors (65+) with limited income and resources. Benefits CheckUp includes more than 1,800 public and private benefits programs from all 50 states and the District of Columbia that help seniors to pay for prescription drugs, health care, rent, utilities, and other needs.

For more information on Benefits CheckUp visit: www.benefitscheckup.org. You can also explore NCOA's National Center for Benefits Outreach and Enrollment site: www.centerforbenefits.org

Benefits QuickLINK

Benefits QuickLINK is a web-based, online eligibility screening tool that enables people to find helpful state, federal, and private benefits programs available where they live. By answering a few questions, they get fact sheets,

applications, and websites for programs that can help them to save money and cover costs of everyday expenses. Sponsored by AARP, Benefits QuickLINK is powered by BenefitsCheckUp, a service of the National Council on Aging.

In addition to serving older Americans, Benefits QuickLINK also provides information on programs related to children, caregivers, and grandparents raising families, the site also includes a list of state benefit fact sheets and information on prescription drug benefit programs.

For more information on Benefits QuickLINK visit: www.aarpkb.benefitscheckup.org

GovBenefits

GovBenefits.gov is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs, including those specific to each state, such as: housing assistance; loans and loan repayment; food and nutrition; childcare/support; healthcare; living assistance; social security and pension; veteran and active duty benefits; as well as scholarships and fellowships. The site is managed by the US Department of Labor in partnership with 15 federal agencies.

For more information visit: www.govbenefits.gov

Enrollment Centers and Single Stops

There are several ways for applicants to work with “one stop” benefits counselors who can guide them through the entire application process – from screening to application submission. Unlike working with counselors at individual agencies, however, these counselors provide an integrative, wraparound approach to benefits access that walks the applicant through multiple applications simultaneously. Levels of assistance (ie. which benefit applications are available; how comprehensive the assistance is; etc.) varies by program.

The Benefit Bank

The Benefit Bank is a free web-based, counselor-assisted program that helps low and moderate-income families to screen and apply for local and federal benefit programs. The Benefit Bank also provides tax preparation and financial counseling for clients along with offering benefit outreach training for case managers and HR professionals. The Benefit Bank is available in Arkansas, Florida, Kansas, Mississippi, Ohio, Pennsylvania, and South Carolina.

For more information or to access some the organization’s outreach materials and tools visit: www.thebenefitbank.com.

EarnBenefits

EarnBenefits is a program sponsored by Seedco, which combines an online screening tool with one-on-one eligibility counselor assistance. EarnBenefits clients work with a trained counselor who guides them through the online application system to apply for multiple benefits at once as well as providing long-term support. The service is available at a host of different providers across the country, including community-based organizations, employers, community colleges and

government agencies.

EarnBenefits is available in Atlanta, GA; Louisville, KY; Buffalo and New York City, NY; Baltimore, MD; and Memphis, TN. For more information visit: www.earnbenefits.org.

Single Stop USA

SingleStop USA is the nationwide expansion of SingleStop NY that connects working families with government funds and services. Using a computerized benefits calculator akin to Turbo Tax, counselors help determine a family's eligibility for a wide spectrum of benefits and tax credits. In addition to walking applicants through the process, counselors can also provide legal or financial planning advice.

Single Stop USA is available in New York, New Jersey, New Mexico, and California. For more information or to access some the organization’s outreach materials and tools visit: www.singlestopusa.org.

VITA Sites

When your employees pay a tax-preparation company to get their refunds instantly, they end up paying for high-interest, short-term loans (up to 300 percent when annualized) with finance charges and preparation fees. This can significantly detract from the benefit of the credit. Some check cashers, banks, and tax preparers offer holiday loans in anticipation of the EITC refund or they may offer refund debit cards, which may charge costly transaction fees. By visiting a VITA center and waiting a few days longer for returns, employees can file for free and receive the full amount of their refunds. Some VITA sites also provide information on additional federal benefits or help individuals to set-up bank accounts.

To find a local VITA site call: **1-800-829-1040**.

Sponsor Employee Education Programs

In addition to educating your employees about benefits through distribution of paycheck stuffers and workplace posters, talking about benefits during meetings, sponsoring workplace trainings on financial health, and providing information sessions for groups or one-on-one are also important ways to raise awareness on the income supports they've earned.

Doing educational programming *does* require more work than just making some informational materials available. And you might be wondering if it's worth the extra effort when time and resources are limited – well, it is. Evidence shows that trainings and one-to-one outreach efforts aimed at raising awareness really *do* lead to changed behavior. Furthermore, this is specifically the case for workplace trainings that promote healthier behaviors and encourage employees to seek outside assistance for private issues of a sensitive nature, like getting financial counseling. In other words, doing trainings that inform employees about benefit programs increases the likelihood that they'll go out there and enroll in them.

Webinars

If you have computer work stations in your workplace, webinars can serve as an easy way to do benefits education. For larger organizations, webinars can reach employees in diverse geographic locations, making it an affordable alternative to having staff travel for trainings. This also means less time away from normal work activities. In addition, webinars can provide a low-cost or no-cost way to bring in outside experts in the field who can easily explain a benefit program to your teams.

Another perk of webinars is that there are already numerous benefits-related sessions available online for downloading. Visit the National Assembly *Bridging the Gap* landing page to find a current list of webinars. Many of these are geared to HR and benefits outreach professionals, however, they also provide an overview of the programs.



You can also get creative and design your own such as the following sample sessions:

- ➔ “Credits that Count” (i.e. an overview of the EITC and other tax credits”
- ➔ “More Money in Your Pocket” (i.e. an overview of earned benefits and income supports)
- ➔ “You Earned It, You Keep it!” (i.e. another of earned benefits)
- ➔ “Eating Healthy is a SNAP” (i.e. an introduction to SNAP and other nutrition-related benefits)
- ➔ “Home is Where the Heart is” (i.e. an introduction to housing assistance programs)

Workplace Trainings

While webinars are one great way to do employee education, sometimes face-to-face trainings better meet with an organizational culture and capacity – especially for smaller nonprofits. On-site trainings also allow for more interactive and engaging activities that go beyond sessions that simply involve speakers and question and answer sessions. This will help to reinforce what employees have learned during presentations and information sessions.

Remember, training is about more than knowledge, it's about "ASK" – the **A**ttitudes, **S**kills and **K**nowledge an employee would need to actually access earned benefits. Consider what a person would need to *know* about benefits, would need to *believe* about benefits, and would need to *DO* with that information – then design your workshop around sharing that knowledge, shifting those beliefs, and practicing those skills. Well designed training *does* change behavior, whether it's training a manager to provide feedback or training a worker to access earned benefits.

These will provide employees with plenty of opportunity to not just hear what you say but also see, discuss, and try out what they're learning. Try to minimize lecture (unless the information is totally new to learners) and instead lead guided discussions. In sum, when doing workplace training sessions always:

- ☑ Build on adults' life experience, existing skills, and knowledge
- ☑ Show the relevance of the learning to their lives
- ☑ Provide for lots of interaction and opportunity to apply learning

It's especially important to make trainings on benefits fun and engaging as employees may be a

little reluctant to learn about them at first. Try activities such as informational games like Jeopardy, mini case studies or group worksheets

Also, for a training on earned benefits, find ways to incorporate it into a workshop with a broader focus, like "Managing Money: Way to Make Your Dollars Stretch," or "Family Finances: Tips, Tools and Resources." Many people have negative associations with accessing benefits and don't know the facts, for example:

- ➔ Quite a few benefits and credits are intended specifically to help people who *work* and are financially stretched
- ➔ Many benefits are targeted to help families with children

Position the workshop as offering important information and tools "that might be useful to you or someone you know." Point out the fact that, given the economic downturn we're all experiencing, almost everyone knows someone who is having a tough time financially. Encourage participants to use what they learned by sharing it with others – including their co-workers.

Benefits Experts as Guest Speakers

Bringing in outside experts such as organizational leaders in employee benefit outreach or representatives from local enrollment centers to talk to employees is another way to help educate your staff about the different benefit programs, eligibility criteria, and how to apply without requiring you to be the expert yourself.



Connect with Other HR Professionals Doing Benefits Outreach

Peer Networks

One way to enhance benefits outreach in your organization is to connect with other nonprofits also doing this kind of work. Sharing knowledge and expertise on best practices, especially across organizations, either through teleconferences or face-to-face forums can help to streamline programs already in place or help to generate ideas for new kinds of strategies. Start your own network by reaching out to other organizations in your community or to some of your partners.

you can also join NHTSA's *Bridging the Gap* peer network by contacting:

Hillary Lazar, Program Director by phone at 202.247.2080 x15 or by emailing at hlazar@nassembly.org.

