




Federal Resource Guide: Real Life Considerations for Older Adults Pilot Training

January 30, 2024

Agenda

- Overview and Background
- What is the pilot?
- What is the Federal Resource Guide?
 - How will the Guide help the people I serve?
 - How do I use the Guide?
 - What are some examples of how I might use the Guide with my clients?
- How will my feedback on the Guide be captured?
- Federal Forum on Serving Older Adults
- Q&A



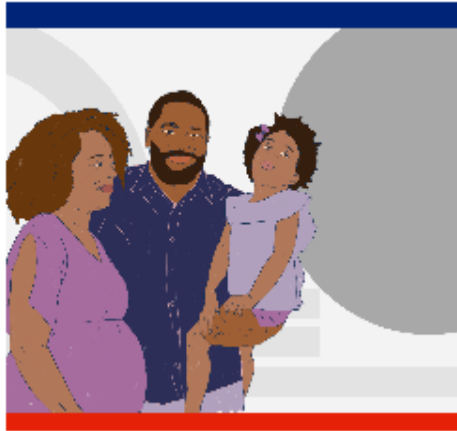
In the chat, please share your name, organization, and one good thing that has happened in the last week – personal or professional!

Priority Life Experiences Project

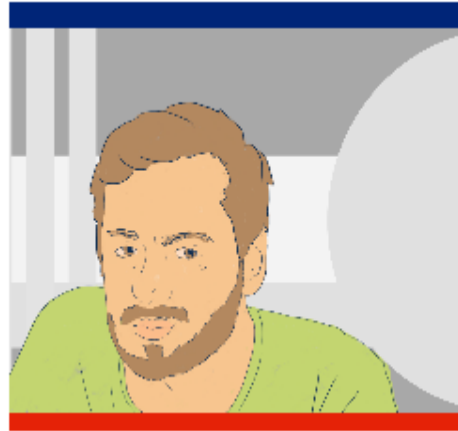
CX Projects

Government-wide CX Efforts

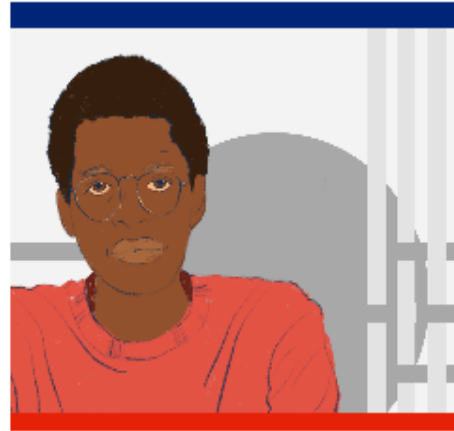
Improving service delivery requires understanding experiences from the customer's point of view



Having a Child and Early Childhood



Facing a Financial Shock



Recovering from a Disaster



Navigating Transition to Civilian Life



Approaching Retirement

Gathered Insight

We leave people on their own to make sense of an opaque and fragmented retirement landscape during a high-stress transition.



“You can’t figure out who to trust, it’s too much. I can’t imagine people who didn’t have professional skills, jobs, education. You’ve got to do something to alleviate that whole system. ...How do you find out what’s right for you and who to trust?”

Josephina | 65 | Construction Worker | Single

Retirement Catalyst: Retired early due to an accident that disabled her, Dalton, Missouri

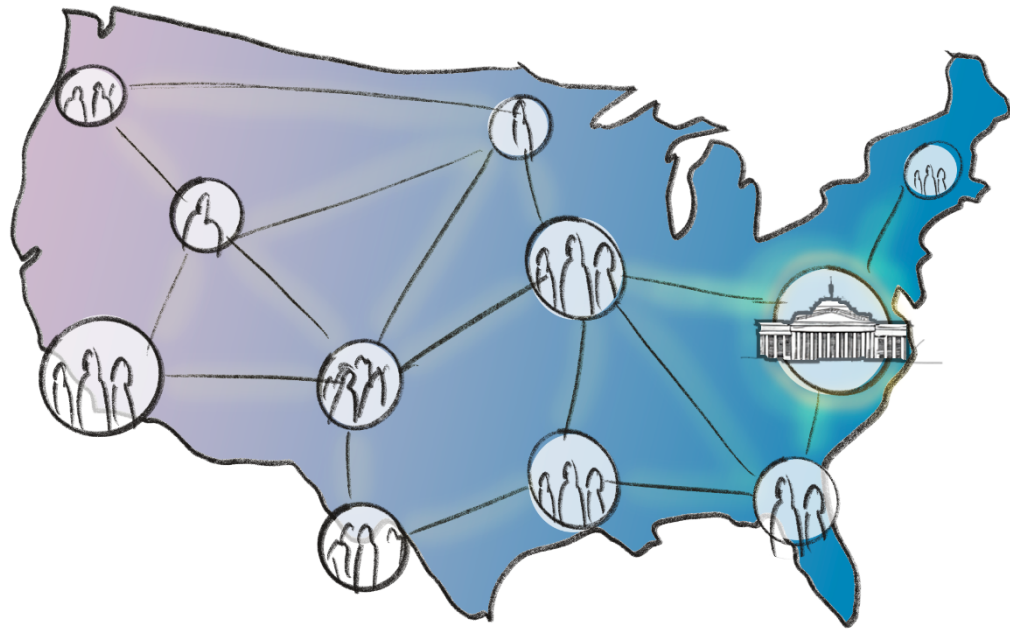
Priority Life Experiences – Approaching Retirement

- Older adults – particularly those with moderate to low incomes – need decision support that helps them connect the dots of retirement benefits, finances and health.
- We are using a person-centered approach to develop and test two ideas that will enable more older adults to access unbiased information in order to make essential decisions.
 1. Federal Resource Guide: Real Life Considerations for Older Adults
 2. Federal Forum on Serving Older Adults

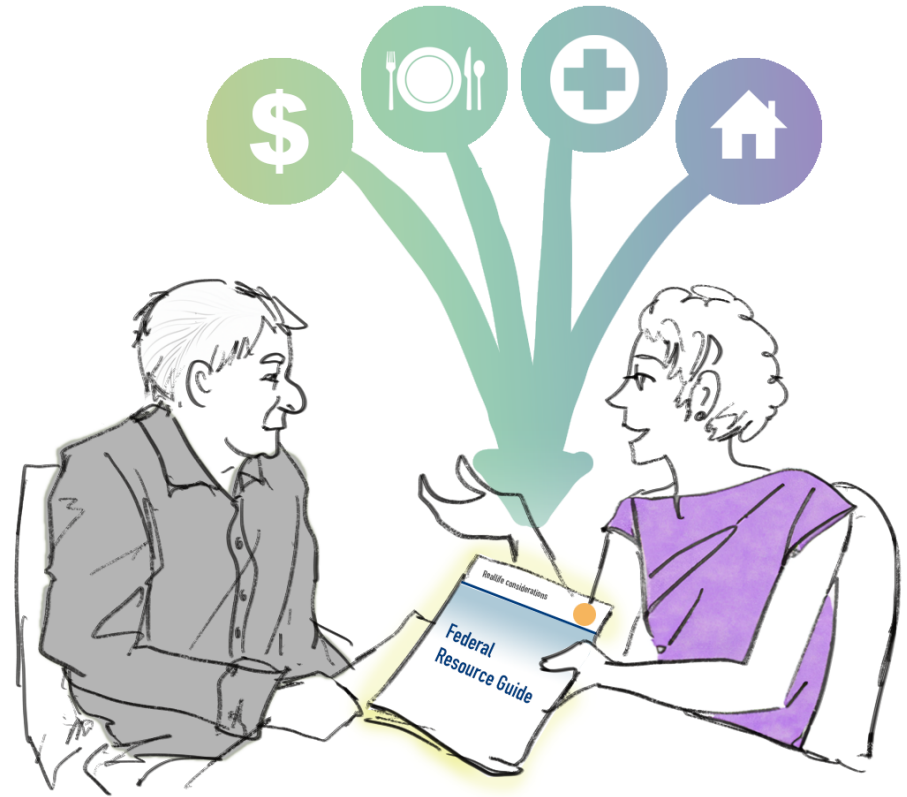
Audience:

- Marginalized communities
- Age 60+
- Moderate to low incomes: Limits for moderate income: 350% FPL (About \$50,000 for single; about \$70,000 for two people)

Piloting Solutions



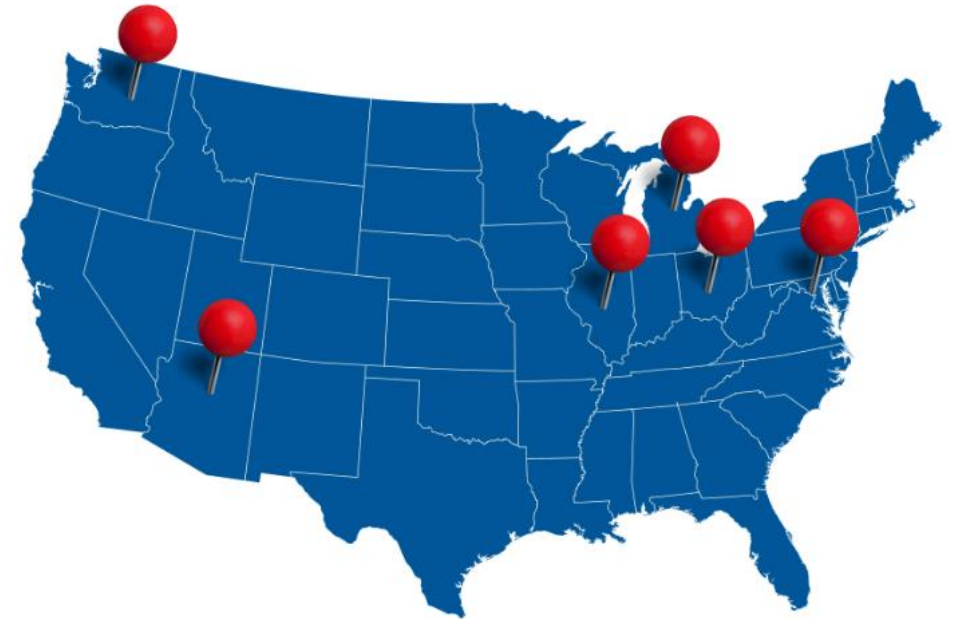
Federal Forum



Federal Resource Guide

Federal Resource Guide Pilot

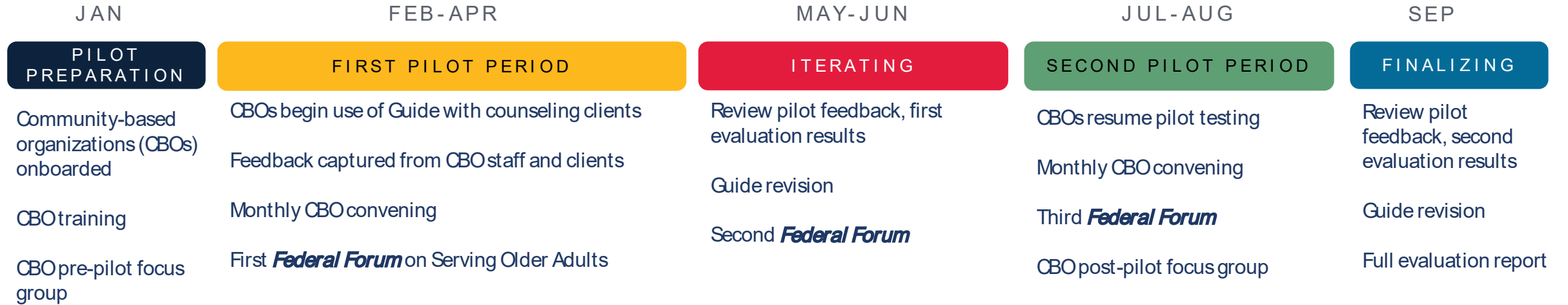
- The National Council on Aging (NCOA) through their National Center for Benefits Outreach and Enrollment grant opened a funding opportunity for Benefits Enrollment Centers (BECs) and other community-based organizations (CBOs) to participate in a pilot of the Federal Resource Guide.
- Six CBOs from across the country were selected:
 - Five BECs
 - One State Health Insurance Assistance Program (SHIP)



Participating Community Based Organizations

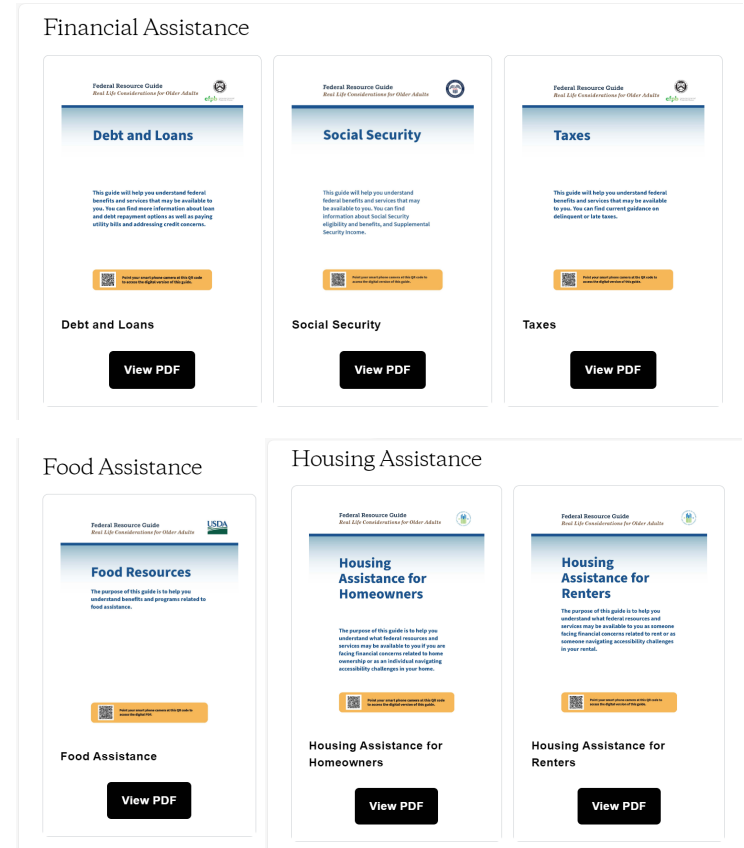
- **AgeOptions**
 - Area Agency on Aging serving Suburban Cook County, Illinois
- **Chicanos por la Causa**
 - Health and human service agency serving the Latinx community in Arizona, California, New Mexico, and Texas
- **Elder Law of Michigan (ELM)**
 - Legal services agency in Michigan
- **Jin Huo Community (JHC)**
 - Senior center serving the Asian American/Pacific Islander community in Akron, Ohio
- **Korean Community Service Center of Greater Washington**
 - Health and human services agency serving the Asian American/Pacific Islander community of the DC metropolitan area
- **Washington Statewide Health Insurance Benefits Advisors (SHIBA)**
 - State Health Insurance Assistance Program in the state of Washington

Timeline



What is the Federal Resource Guide?

- The [*Federal Resource Guide: Real Life Considerations for Older Adults*](#) is a set of seven (7) downloadable and digital PDF modules covering key issues that adults with low and moderate incomes face as they age. Each module provides support on:
 - Benefits and service information
 - Rules and considerations
 - Accessing benefits and services
 - Personalized assistance
- Target audience
 - Adults aged 60 or older
 - Incomes below \$50,000 if single or below \$70,000 if part of a two-person household



Too often, people must navigate a tangled web of government websites, offices, and phone numbers to access the services they depend on. This Guide will help you and the people you serve understand what federal resources and services are available to them.

What topics are covered in the Guide?

Topic	Subsections
Debt and Loans	<ul style="list-style-type: none"><input type="checkbox"/> Student Loans<input type="checkbox"/> Housing Expenses<input type="checkbox"/> Credit<input type="checkbox"/> Medical Bills
Food Resources	<ul style="list-style-type: none"><input type="checkbox"/> Federal Benefits and Services<input type="checkbox"/> Rules and Considerations<input type="checkbox"/> Correcting Errors
Health Care	<ul style="list-style-type: none"><input type="checkbox"/> Medicare<input type="checkbox"/> Signing Up for Medicare<input type="checkbox"/> Paying for Medicare<input type="checkbox"/> Other Health Care Options<input type="checkbox"/> Help Navigating Health Care
Housing Assistance for Homeowners	<ul style="list-style-type: none"><input type="checkbox"/> Mortgage Payments and Foreclosures<input type="checkbox"/> Accessibility and Safety
Housing Assistance for Renters	<ul style="list-style-type: none"><input type="checkbox"/> Paying Rent<input type="checkbox"/> Tenant Rights
Social Security	<ul style="list-style-type: none"><input type="checkbox"/> Federal Benefits and Services<input type="checkbox"/> Rules and Considerations<input type="checkbox"/> How and Where to Apply for Benefits and Services<input type="checkbox"/> Where to Turn for Personalized Assistance
Taxes	<ul style="list-style-type: none"><input type="checkbox"/> Preparing Taxes<input type="checkbox"/> Paying Taxes<input type="checkbox"/> Resolving Tax Issues

| How will the Guide help the people I serve?

- Older adults – particularly those with moderate to low incomes – need decision support that helps them connect the dots of retirement benefits, finances and health.
- ACL is using a person-centered approach to develop and test the Guide to enable more older adults to access unbiased information to make essential decisions as they age.

How do I use the Guide?

- The Guide is in a “Question and Answer” format. It will point readers *in the direction* of the answers they need.
- You will receive printed copies of the Guide from NCOA. The web version can be accessed via link or by using your smartphone to scan QR codes on each module cover page.

Each module starts with a list of questions that it will answer. Each answer tells you exactly where to go to get the help your client needs.

The Question Index may be helpful as a quick reference during counseling sessions.

Federal Resource Guides: Real Life Considerations for Adults – Question Index
 This document provides a list of all questions in the seven *Federal Resource Guides: Real Life Considerations for Adults*.

Debt and Loans	I am behind on my student loans, what can I do? (p. 4)	Food Resources	I am having trouble paying for food. What help is there? (p. 4)
	How can I get temporary relief for student loans? (p. 5)		Where can I get food in my community? (p. 5)
	Is there financial help for my medical bills? (p. 6)		What are Supplemental Nutrition Assistance Program (SNAP) benefits? (p. 6)
	How do I ask about charity care or financial assistance? (p. 7)		How long do SNAP benefits last? (p. 7)
	I am unable to pay my mortgage, how can I get help? (p. 8)		How do I rectify my SNAP benefits? (p. 8)
	I am struggling to pay my utility bills, what are my options? (p. 10)		How do I apply for SNAP benefits? (p. 9)
	I have a past due bill in collection, what are my options? (p. 11)		I can't get to the store to buy food. Can SNAP still help me? (p. 10)
	My credit report is inaccurate, what can I do? (p. 12)		I think they made a mistake with my SNAP case. What should I do? (p. 11)
Taxes	How can I learn about building and maintaining good credit? (p. 13)	Health Care	What is Medicare? (p. 3)
	I need help filing my taxes. Where can I get help? (p. 4)		Am I eligible for Medicare? (p. 4)
	I can't afford a tax preparer, what can I do? (p. 5)		What are my coverage options for Medicare? (p. 5)
I'm behind on my taxes, what are my options? (p. 6)	When do I sign up for Medicare? (p. 6)		
Who can help resolve my tax situation with the IRS? (p. 7)	How do I sign up for Medicare? (p. 7)		
Social Security	What is Social Security? When do I become entitled to Social Security retirement benefits? (p. 4)		Where can I find and enroll in Part D and Medicare Advantage Plans? (p. 8)
	How much will my retirement benefit be? (p. 5)		Where can I find and enroll in Medigap (Medicare Supplemental Insurance)? (p. 9)
	What is Supplemental Security Income (SSI)? How do I receive SSI? (p. 6)		When can I make changes to my Medicare plan? (p. 10)
	At what age should I start receiving my Social Security retirement benefits? (p. 7)		
	Can my Social Security benefits be garnished (withheld or reduced)? (p. 8)		
	Why is Social Security asking me to pay back money? (p. 9)		
	Can I work and receive Social Security benefits? (p. 10)		

What are some examples of how I might use the Guide with my clients?

- A 60-year-old woman has been utilizing Supplemental Nutrition Assistance Program (SNAP) benefits for about 6 months, but her certification period is about to expire, and she does not know how to renew her SNAP benefits. ***Direct her to the Food Resources reference guide and see the "How do I recertify my SNAP benefits?" question.***
- A 61-year-old man is about to turn 62 and is planning to retire at the end of the year. He is wondering if he can or should start receiving his Social Security benefits after he retires or if he should wait a few years. ***Direct him to the "At what age should I start receiving my Social Security retirement benefits?" question in the Social Security reference guide. He could also reference the "How much will my retirement benefit be?" question in the same guide.***



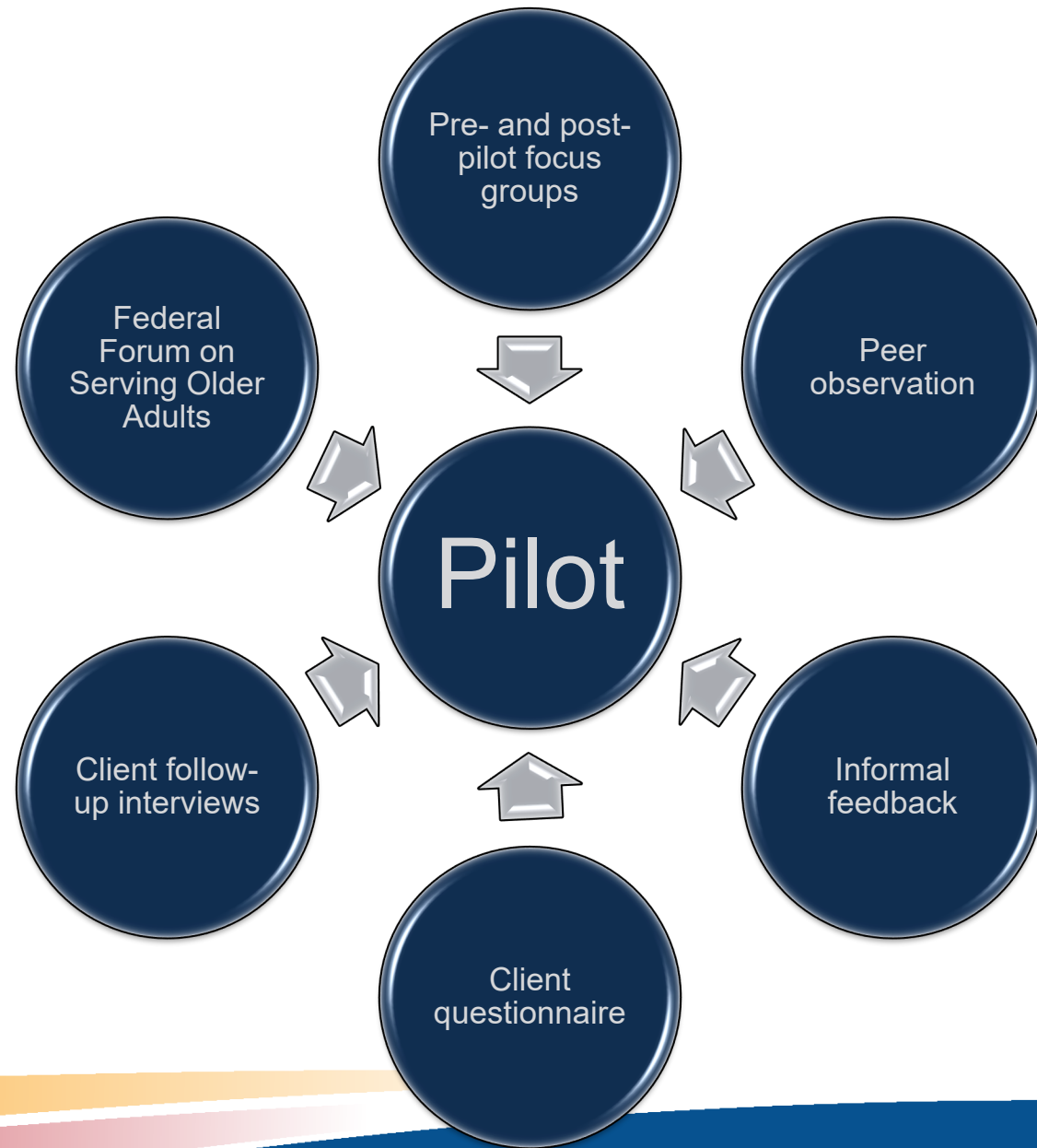
Discussion: In what other scenarios might the Guide support the people you serve?

What is the pilot evaluating?

These are the outcomes that we hope to achieve:

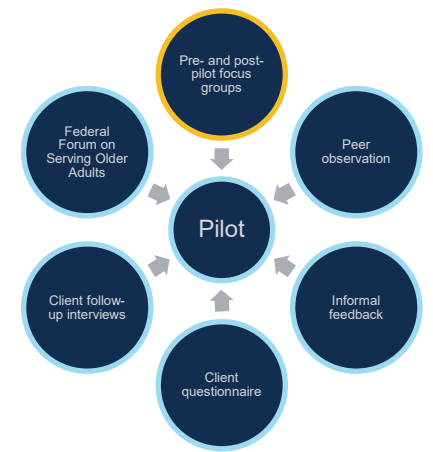
- ✓ Less time spent navigating disjointed government information to find federal resources
- ✓ Increased awareness of federal benefits and resources
- ✓ Consistent and foundational access to federal benefit information by CBOs, regardless of the CBO's focus
- ✓ Quicker access to information about federal resources by front line staff
- ✓ More referrals of older adults to federal benefits and resources by front line staff
- ✓ Improved client understanding of federal programs and benefits

How will my feedback on the Guide be captured?



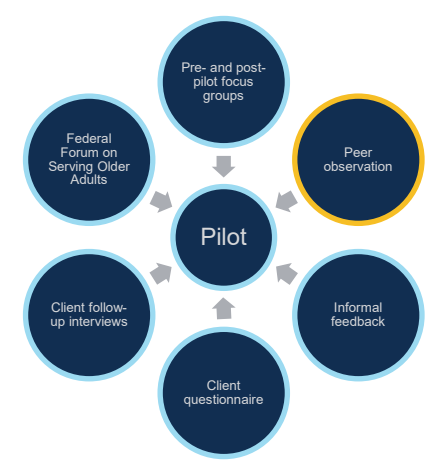
Pre- and post-pilot focus groups

- Two or more representatives from each CBO will participate in one pre-pilot focus group following this training, but before using the Guide with your clients.
 - Your focus group information was sent via email.
- The pre-pilot focus group will explore impressions of the Guide and expectations of its impact on clients.
- Responses are kept confidential and will be analyzed to identify key themes.
- Following the pilot, you will join a post-pilot focus group to explore the Guide's usability and your experience.



Peer observation

- You will observe and be observed during occasional counseling sessions.
 - The purpose of the observation is to understand the Guide’s utility.
 - Your performance in the counseling sessions will **NOT** be reviewed.
- Observers will use a checklist to assess the usability of the Guide and client’s reactions
 - Each CBO is asked to complete at least 10 observation checklists during the first phase of the pilot evaluation (February – April)
 - CBO staff will scan and submit completed checklists to centerforbenefits@ncoa.org.



Checklist:

Checklist Item	Notes
<input type="checkbox"/> The counselor used the <i>Federal Resource Guide</i> with the client in this session.	
<input type="checkbox"/> The counselor was able to meet the needs of the client using the <i>Federal Resource Guide</i> .	
<input type="checkbox"/> The following modules of the <i>Federal Resource Guide</i> were used in the session: [list modules]	
<input type="checkbox"/> The <i>Federal Resource Guide</i> was written in the appropriate language for the client.	
<input type="checkbox"/> The <i>Federal Resource Guide</i> helped the client leave the session with clear next steps.	
<input type="checkbox"/> There was a missed opportunity for the counselor to use the <i>Federal Resource Guide</i> for these topics: _____	

It is okay for the Guide NOT to be used during a counseling session if it is not warranted or otherwise seems inappropriate for the session.

Informal feedback

At any point during the pilot, you can send feedback to centerforbenefits@ncoa.org.
Include “Federal Resource Guide” in the subject line of your email.



**We want to
hear from you!**

Client Questionnaire

Questionnaire

- Are you willing to participate in this questionnaire?
 - Yes (go to first question)
 - No (end the questionnaire)
- Please enter the date of your counseling session. (If you are not sure of the date, please enter your best approximation.) _____
- What was the primary topic(s) of your counseling session? *Choose all that apply:*
 - Healthcare
 - Finances
 - Benefits
 - Other: _____

Please indicate your level of agreement with each of the following statements:

- The *Federal Resource Guide* will help me obtain the benefits I need.

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
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- The *Federal Resource Guide* was provided to me at a time that was useful to my decision-making process.

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
---	---	---	--	--
- The *Federal Resource Guide* reduced my level of worry about the financial decisions I need to make.

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
---	---	---	--	--
- The *Federal Resource Guide* reduced my level of worry about the healthcare decisions I need to make.

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
---	---	---	--	--

- The *Federal Resource Guide* made the process of obtaining benefits easier to understand.

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
---	---	---	--	--

- The information provided in the *Federal Resource Guide* is clear.

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
---	---	---	--	--

- The information provided in the *Federal Resource Guide* is comprehensive (i.e., nothing is missing).

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
---	---	---	--	--

- The *Federal Resource Guide* is written in a language I can read and understand.

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
---	---	---	--	--

- As a result of the *Federal Resource Guide*, I know the next step I need to take to obtain benefits.

<input type="checkbox"/> Completely Agree	<input type="checkbox"/> Somewhat Agree	<input type="checkbox"/> Neither Agree nor Disagree	<input type="checkbox"/> Somewhat Disagree	<input type="checkbox"/> Completely Disagree
---	---	---	--	--

- What improvements would you recommend to the *Federal Resource Guide*?

- Do you wish to provide additional information about the *Federal Resource Guide* in a short interview (to be scheduled at a later date)? If yes, please provide your contact information below.


Name: _____

Phone: _____

Email: _____



Client Questionnaire – Submission Methods

- **In-person sessions:** You will receive an electronic version (PDF) of the questionnaire to print and provide to the client following the counseling session. CBO staff will scan the questionnaire and submit to centerforbenefits@ncoa.org
- **Virtual sessions:** You can provide a survey link to the client at the end of a virtual counseling session:
 - https://www.surveymonkey.com/r/AR_ClientQ_PP1
 - QRcode: 
- **Phone sessions for:**
 - Clients with internet and email address: email the survey link following the session
 - Clients with internet, but no email address: spell out the survey link while on the call
 - Clients without internet: ask the survey questions at the end of the call and enter the survey online on the client's behalf

Client Follow-up interview

- If interested, clients may include their contact information at the bottom of the questionnaire to provide additional feedback in a short interview.
- The pilot evaluation team will contact the client directly to hold the brief interview. There is no action needed from the CBO staff.



Federal Forum on Serving Older Adults

- **What is it?** Three 1-hour, virtual workshops - the first on **March 13, 2024, at 3:00 PM ET**
- **What can I expect?** Presentation by a federal benefit expert, discussion and questions, and an online questionnaire to collect feedback
- **Whom is it for?** Staff from CBOs who serve older adults and are interested in building their knowledge of federal benefits and programs
- **Who is hosting this?** ACL is hosting and it will be joined by federal benefit experts



Accessing Pilot Materials

- Materials are posted here for download:
<https://www.ta-community.com/category/approaching-retirement-pilot-materials>
- Training slides and recording will also be posted

The screenshot displays the ACL Technical Assistance Community website. At the top, the logo for 'NO WRONG DOOR' is visible, along with the text 'ACL TECHNICAL ASSISTANCE COMMUNITY' and the tagline 'A collaboration space for No Wrong Door (NWD) community and partners'. Navigation links for 'Sign Up' and 'Login' are in the top right corner. A horizontal menu below the header includes links for 'HOME', 'STAY UP-TO-DATE', 'NWD RESOURCE HUB', 'COVID-19 AND VACCINE ACCESS', 'CARE TRANSITIONS COMMUNITY', 'NWD/ADRC COMMUNITY', 'VDC COMMUNITY', 'CCH NATIONAL LEARNING COMMUNITY', and 'APPROACHING RETIREMENT - FEDERAL RESOURCE PILOT'. A search bar is positioned below the menu with the placeholder text 'Search the community'. The main content area shows a breadcrumb trail: 'Home > Approaching Retirement - Federal Resource Pilot > Pilot Materials'. The 'Pilot Materials' section features a 'Follow' button and a dropdown menu with options for 'Newest', 'Active', and 'Popular'. Three items are listed: 'Federal Guides Question Index' (2 Page (12 pt)_Federal Resource Guides Question Index1 page_Federal Resource Guides Question Index, 20 hrs ago, 1 comment), 'Observation Checklist' (AR FRG Pilot Observation Guide_FINAL, 20 hrs ago, 1 comment), and 'Client Questionnaire' (AR FRG Pilot Client Questionnaire_FINAL, 20 hrs ago, 1 comment). A right-hand sidebar contains a 'CONTACT US' section with the email 'NoWrongDoor@acl.hhs.gov', a 'TAGS' section with various categories and counts (e.g., Vaccine Access: 111, Partnerships: 97), and a 'View all tags >' link.

Reporting & Technical Assistance

Reporting due to NCOA via email:

- Monthly on the 15th
 - Count of Counseling sessions
 - Demographic data (age, gender, race, marital status, income)
 - Count of outreach activities
 - Other comments
- End of each pilot segment (May 15th and Sept 15th)
 - Narrative - Challenges
 - Narrative – Successes
 - Client story
 - Other comments

Monthly Group Calls
2nd Tuesday of the month at
1pm ET

February 13th

March 12th

April 9th

May 14th

June 11th

July 9th

August 13th

September 10th

Q&A

Please feel free to type questions into the chat!



Thank you!

Pilot contact:

Darren Hotton

National Council on Aging

Darren.Hotton@ncoa.org

