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USING THE INTERNET TO FACILITATE ENROLLMENT IN BENEFIT PROGRAMS: Eligibility Screeners and Online Applications By Liz Schott and Sharon Parrott

Introduction

Over the last decade, internet technology has transformed many aspects of our society, including how people obtain information and conduct personal and professional transactions. It can also offer new ways for working families to learn about and enroll in benefit programs for which they may qualify.

All states have websites that provide information about public benefit programs, including printable application forms for at least some of the major programs. A handful of state websites offer additional features as well, including “screeners” that help families determine the benefit programs for which they may qualify and applications that can be filled out and submitted online. This paper explores the issues that states need to consider in designing these online screening and application features.¹

States can use their websites to facilitate enrollment in the following ways:

- **Eligibility screeners and benefit calculators.** Eligibility screeners are interactive tools that use information submitted by the household to identify the programs for which the household may qualify. These tools sometimes include “benefit calculators,” which estimate the amount of benefits the family may receive. Some non-governmental agencies also have developed screeners or calculators for specific programs or states.

PROJECT ON PROGRAM SIMPLIFICATION AND COORDINATION

The Center on Budget and Policy Priorities’ Project on Program Simplification and Coordination conducts research and analysis on how benefit program rules can be simplified and better integrated across programs. The project also provides technical assistance to states and policy analysts interested in pursuing simplification and alignment strategies in their states.

The project focuses on the main state-administered benefit programs for families with children – Medicaid, SCHIP, food stamps, TANF, and child care – with a goal of reducing the administrative burden of the programs on both states and low-income families.

This report is part of a series designed to describe how states can streamline their rules and procedures in particular areas. Future reports will address simplification and alignment issues related to change reporting rules, verification procedures, and income and asset policies. Reports on streamlining the application process and eligibility renewal procedures can be found at:

<http://www.cbpp.org/pubs/prosim.htm>.

Which Online Tools Are Discussed in This Paper?

This paper focuses on the issues that a state needs to consider when developing or modifying online benefit screening or application tools. It draws upon examples of existing tools that are operated by states or are available through state human service agencies' websites. Because new applications and screening tools are being developed, the examples discussed in this paper may not represent the universe of such tools.

A number of online benefit screener or calculator tools were developed by entities other than state human service agencies (such as non-profit organizations and local governments) and are not available through state agency websites. These tools are not discussed in this paper. Nevertheless, non-profits or local governmental entities interested in creating online benefit tools can use the information provided in this paper as they develop their tools. Such groups also should consider the importance of working with the state human service agency to ensure that the tool is easy for families to find and accurately reflects current state policies.

Similarly, the primary focus for the online application discussion in this paper is the online applications that are operated by a state agency, although the paper briefly discusses some online applications operated through community-based organizations.

One prominent example of a non-state screener and application tool is RealBenefits, an initiative of the non-profit organization Community Catalyst in conjunction with a software and technology firm. A tool used in several states, RealBenefits is not available to the public and can be accessed only by specific community-based assistants. It includes both a detailed screener/calculator and an online application function; the tool uses the information entered on the screener/calculator to generate a completed application that can be submitted to the state or county agency. The questions asked for the screener and calculator functions are essentially all of the questions needed to generate the application and determine eligibility.

- **Application forms.** Nearly all states have printable application forms for various programs posted on their websites. These files are typically in PDF or HTML format and thus cannot be filled in electronically. About nine states, however, have application forms for some programs posted in a format (such as a Microsoft Word file) that enables users to complete the application using a standard word processing program and then print the completed application form, which they then can mail, fax, or hand deliver to the welfare office.
- **Online application filing.** This is an interactive process in which users submit the information needed to determine eligibility through the internet to initiate the application process. Generally the documentation needed to verify eligibility for benefits must be submitted separately; for some programs, an interview may be required as well. Some states have online functions for reporting changes in circumstances and submitting eligibility renewal forms.

Online functions such as these cannot replace procedures that allow families to apply for benefits at a local human services office or by mail or phone. Many low-income families will find applying in person or by phone easier than a process that requires computer access and both computer and reading proficiency (probably in English).

How Internet Screening and Application Can Assist Families – and States

Many eligible families do not participate in benefit programs because they either do not know they qualify for benefits or regard the process of getting and keeping benefits as too much of a hassle. A benefit screener or calculator can give a family, in a confidential manner, the information it needs to make an informed decision about whether to pursue assistance.

While low-income families often have less access to the internet than middle- and upper-income families, many low-income households have internet access at home or at public libraries, work, and other locations. A study by the Pew Research Center found that some 44 percent of households with incomes below \$30,000 per year are internet users; many go online from locations other than work or home.² A recent Census report found that about 20 percent of households with incomes below \$10,000, 24 percent of households with incomes between \$10,000 and \$20,000, and 37 percent of households with incomes between \$20,000 and \$30,000 have internet access from home. About 12 percent of adult workers in households with less than \$20,000 use the internet at work.³

It may be far easier for some families to fit applying for benefit programs into their work schedule if they can begin the application process online. While some human service agencies offer extended hours for working families, most families applying for benefits in person still must go to a welfare office during regular business hours. Online applications, in contrast, allow the family to start — and often complete — the application without a trip to the welfare office and at any time of day. Pennsylvania reports that half of the applications it receives over the internet are submitted outside regular business hours.

Another benefit of online screeners and applications is that they can offer information about multiple programs. A family using them can identify a range of benefit programs that it should pursue or enter eligibility-related information (such as income) once for use in determining eligibility for multiple programs.

Online screeners and application systems can ease the workload at state and local human service agencies as well. Most online application systems automatically transfer the information entered by the applicant into the state's eligibility system, eliminating the need for eligibility workers to re-enter the information. (In addition to reducing workload, this can eliminate data entry errors that arise from misreading an applicant's handwriting, although clients certainly can make data entry mistakes.) Also, while an interview may still be required, it often will be supplementing a completed application and should be relatively short.⁴ Online applicants should not need to make multiple trips to the welfare office, and caseworkers should not need to hold multiple meetings with online applicants.

The next section of this report discusses design issues for eligibility screeners and benefit calculators; design issues for online applications are discussed later in this report.

Design Issues for Eligibility Screeners and Benefit Calculators

Both eligibility screeners and benefit calculators ask users for information about the family's circumstances and then use that information to determine whether the family is likely to be eligible for a particular program; calculators also estimate the level of benefits for which the family may qualify. Nearly half the states have some type of benefit screening tool or calculator, although the

majority of these apply only to a single program (generally food stamps). Generally these tools are posted on the state agency website, though sometimes the link to the tool takes the user to a non-state agency website.⁹ Additional benefit screeners and calculators are available through the websites of some non-governmental organizations.

As a state considers developing or modifying an eligibility screening or benefit calculator tool, it faces a number of decisions, including:

1. Which benefit programs should be included in the tool?
2. Should the tool be a calculator — that is, should it provide an estimate of the amount of benefits the household might qualify for — and, if so, for which programs?
3. How much information should the tool gather?
4. What information should users receive at the end of the screening process?
5. In what other ways can the tool be made as useful as possible to users?

The design trade-offs often are clear. Adding multiple programs or a benefit calculator to a benefit screener could increase the complexity of the tool — and the time it takes a state to develop it — but would also make the tool more valuable to users. Similarly, the more information an online tool gathers from users, the more accurate its projections of eligibility and/or benefit levels will be, but the longer it will take users to complete. If an online screening tool or benefit calculator is too time consuming, families may not complete the tool at all and may conclude that the application process itself is likely to be too burdensome as well.

1. Which benefit programs should be included in a screener/calculator tool?

Screening and calculator tools offer an important opportunity to provide information about the array of benefit programs for which a family might qualify. A family may initially seek out online information because it is interested in the Food Stamp Program, but a multi-program screening tool provides the opportunity for the family to learn about its potential eligibility for health insurance programs or child care assistance — programs which may provide significant support. *A single-program screening or calculator tool misses an opportunity to provide important information about the package of supports that could help meet a family's needs.* Table 1 lists the programs that are included in selected states' screening tools.

At a minimum, states should consider including in the tool the major support programs that provide significant assistance to families: TANF cash assistance, food stamps, children's and family Medicaid, SCHIP, and child care assistance. Some states include a broad range of Medicaid coverage categories, such as those that serve elderly individuals, persons with disabilities, individuals with high medical bills (the "medically needy" and long-term care coverage categories), and pregnant women.

Including multiple Medicaid eligibility categories makes the tool longer and more complex but also increases the likelihood that users will obtain accurate information about their potential Medicaid eligibility. Moreover, in most cases, some up-front questions about whether the household includes an elderly person, a person with a disability, someone with high medical expenses, or a pregnant woman can ensure that most families can skip the more detailed questions needed to screen for these eligibility categories.

States also should consider including in the tool any state-funded cash, medical, and food programs that parallel or supplement the federally funded programs. In addition, some states include other programs that frequently are available to low-income families with children, such as energy assistance (often known as LIHEAP, the Low-Income Heating and Energy Assistance Program), WIC, Head Start, and school meals programs. Several state tools also screen for eligibility for federal and state EITCs and child tax credits, thereby informing families about the importance of filing for these tax benefits. Finally, some states include programs that generally serve other populations, such as the elderly and people with disabilities: Social Security and SSI, Medicare, long-term care services, home- and community-based services, and various veterans' benefits.

To be of maximum value to users, a multi-program screener or calculator should *automatically* screen for most of the programs it includes. Requiring users to check off the programs for which they want to be screened undermines the tool's usefulness, because some users may incorrectly assume they are not eligible for a particular program.

Instead of automatically screening for all of the programs it covers, **Pennsylvania's** benefit calculator asks users whether it should screen for all programs and gives them the option of identifying the specific programs for which it should screen by checking a box next to each such program. The state may have chosen this approach to limit the number of unnecessary questions that users are asked, since Pennsylvania's calculator covers programs that serve special populations — such as the elderly or people with certain health care needs such as home health care — and thus, includes many specialized questions that would not be relevant for a large share of users. While allowing users to specify which programs they want to be screened for allows users effectively to “opt out” of many questions that are not relevant to their circumstances, it also means that some users will not learn about their potential eligibility for programs they know little about (and about which they may have misconceptions).

An alternate approach would be to use the sequence of the questions and some upfront screener questions to identify which programs — and, therefore, which questions — are relevant to a particular user. For example, if a tool asks near the outset whether the household includes members who are elderly or have a disability, it can eliminate or include questions related to particular programs designed for those individuals as appropriate.

Oregon's tool adopts such an approach. Called Oregon Helps, it automatically screens (and for some programs, calculates benefit levels) for 28 benefit or tax credit programs; particular answers to some questions, such as age or disability status, trigger additional questions that relate to services only for that population. **New Jersey** has implemented a version of the Oregon Helps tool tailored to its policies.⁶ Similarly, **Texas's** online tool automatically screens for more than 40 programs and uses the answers to initial questions about disability or age to suppress or prompt disability-related questions.

Table 1
 Programs Included in Selected State Screening Tools^a
 (\$ indicates that the tool also estimates the benefit amount)

State	Food Stamps	TANF Cash	Medicaid ^b	SCHIP	Child Care	Other	Number of questions
FL	√	√	√	√		None	10
KS	√	√	√	√	√	Child support, LIHEAP, vocational rehab.	10
MD	√	√			√	Energy assist., electric universal service	14
MI ^c	√	√	√	√	√	State disability assistance, WIC, other medical assistance	31
NH	√	√	√	√	√	Disability assist., energy assist., EITC, housing assist., SSI, Social Sec., WIC, other Medicaid categories, others	59
NJ	√ \$	√ \$ ^d	√	√	√	LIHEAP, general assist., kinship care	35
OR	√ \$	√	√	√	√	EITC, state tax credits, Veteran's services, LIHEAP, school lunch, WIC, SSI, Social Sec., Medicare, other	37
PA	√ \$	√ \$	√	√	soon	School lunch, long-term care, home- and community-based services, LIHEAP, additional Medicaid categories	128
TX	√	√	√	√		WIC, SSI, Workforce Comm., home- and community-based services, coverage for immigrants, additional Medicaid categories, others	37-88 ^e
VA	√	√	√	√	√	WIC, LIHEAP	14
WA	√	√	√	√	√	Head Start, WIC, early childhood education, others	6
WI	√ \$		√	√		SeniorCare	25

^a Additional information about these state screening tools, including websites, is set forth in the appendix.

^b The Medicaid coverage categories for families (Section 1931), pregnant women, and children are reflected in this column. Additional Medicaid coverage categories are reflected in the "Other" column.

^c **Michigan's** screener has two parts: a short (nine-question) tool identifying categories of programs and a longer second part that estimates financial eligibility.

^d **NJ Helps** does not display TANF benefits amounts on the Results page, but the information is available if a user looks at the computations tab.

^e **Texas's** STARS screener asks more than 20 questions about each household member, although many of the questions may not apply to many individuals and would not require any action if inapplicable. The lower question total shown here (37) reflects the number of questions that a household of three would answer if most of the additional circumstances were inapplicable. The higher total (88) reflects the full number of questions that a family of three is asked about.

2. **Should the tool calculate an estimated benefit amount, and if so, for which programs?**

Both eligibility screeners and benefit calculators ask users for information about the family or household circumstances and then use that information to identify various programs for which the household might qualify. Eligibility screeners typically are very short — all of the questions generally fit on one computer screen — and the information requested may be fairly general. Benefit calculators may ask more questions and involve several screens. In return, they offer an estimated benefit amount. Knowing the amount of benefits for which they might qualify can allow users to weigh the potential benefit of participating in the program against the burden of the application process.

As a state decides whether to include a benefit calculator function in its screening tool (and if so, for which programs), it should consider the trade-off between requiring more effort from users and providing more detailed information to them.

- **Food stamps.** For food stamps, information about the amount of benefits for which a family qualifies could play a significant role in determining whether the family chooses to apply. For example, one family might decide to forego an estimated food stamp benefit of \$20 per month, while another family might pursue an application in order to qualify for hundreds of dollars in food assistance. Given the range of the benefit for which households might qualify, a benefit calculator provides significant added information. Moreover, as discussed further below, a benefit calculator need not necessarily ask for more information than some screeners already seek.
- **TANF cash assistance.** As with food stamps, knowing how much cash assistance a family might qualify for would help the family choose whether to apply. Some states, however, have been reluctant to appear to be promoting TANF or promising a set amount of benefits, so some calculators (such as **Oregon's**) do not estimate TANF benefit amounts even though they collect all of the information needed to do so. However, the **New Jersey** tool, which is based on the same software as Oregon's, has the information available if a user chooses to look at the calculations tables available on the "Results" page.
- **Medicaid/SCHIP.** For Medicaid and SCHIP, unlike food stamps and TANF cash assistance, the *fact* that a family qualifies to receive the benefit is the most important information to communicate. Even if the family has a cost-sharing obligation (generally only allowed in SCHIP), the premium is generally small relative to the value of health coverage.⁸

If a premium is required, the tool may be able to estimate the premium cost without adding extra questions since the information needed to screen for eligibility may be sufficient to estimate premium levels. If the tool cannot readily estimate a premium amount, families in which a child appears eligible for SCHIP and who may have a cost-sharing obligation could be told something general, such as "Families eligible for SCHIP may have to pay a modest amount each month, usually between \$X and \$Y."

- **Child care.** As with Medicaid and SCHIP, the fact that a family qualifies for subsidized child care may be the most important information to communicate.⁹ However, the cost-sharing obligation in child care can be substantial, generally applies to a large share of recipients, and would be useful information for the family. Whether a state can easily estimate the cost-sharing obligation will depend on how these obligations are structured in the state.

In some states, cost sharing is based solely on family income and the number of children needing child care; this information likely will be known by the online calculator tool. In other states, cost sharing may depend on the cost of the actual care arrangement selected or the type and hours of care needed — information too detailed for a screening tool to gather and often not known by the user. (The user may not have a child care arrangement already in place or may want or need to change providers if she receives a subsidy.) In such cases, a state might find other ways to communicate the nature of the cost-sharing obligation, such as general information on how it is calculated, the range of co-payment amounts or the average payment, or how to get more information.

States that include additional benefit programs in their tools will need to decide whether to estimate benefit amounts for these programs as well. Since the value of some of these benefits may be smaller than the benefits discussed above or may vary less on the basis of family circumstances, a state may choose to forego benefit estimates for these programs and instead convey the benefits' likely value with more general information. (Also, if a program has a waiting list, providing an estimated benefit amount may feel like a promise of benefits, so the state may be more comfortable with a generalized message about potential eligibility.) If, on the other hand, the value of a benefit is easily quantifiable based on the information that the tool already has sought, an estimated benefit amount can provide valuable additional information without imposing any extra burden on the user.

3. What information should users be asked to provide?

The third central design issue is how much information to seek from the user. *The goal is not to replicate the full eligibility process but rather to allow users to answer a short list of questions and receive reliable information that can help them decide whether to apply.* This is perhaps the central design issue a state faces and thus is worth discussing in some detail.

The types of information needed by online tools fall into three main categories: who lives in the household, the household's financial circumstances, and the household's expenses.

A. Who lives in the household?

Household Composition

In general, online screeners and benefit calculators need to know how many people live in a household, the number of children, and whether the children need child care assistance. Unfortunately, however, the “household composition” rules — that is, the rules about whose income and assets should be considered when determining eligibility and benefit levels for various benefit programs — differ among programs.

Most assistance programs for families with children consider the income and resources of children and their parents living together when determining eligibility and benefit levels.¹⁰ The Food Stamp Program, in contrast, generally considers the income and assets of *all* persons in the household who eat together. This difference means that a state designing a benefit screener or calculator for multiple programs must decide what household composition information it wants to collect and how it will use that information to estimate eligibility and benefits most accurately.

Existing state screener and calculator tools have adopted several main approaches:

- **Ask questions about the household as a whole.** States with short screening tools generally have chosen to ignore the distinction between the family and others in the household. Some of these tools ask for information about the entire household only, essentially following the food stamp approach. Thus, these tools count the income of a household member who either is unrelated or is a non-parent relative (such as a grandparent, aunt, or cousin) when screening an individual for TANF, Medicaid, SCHIP, or child care, even though the income of these individuals would *not* be considered in an eligibility determination for these programs. This could result in the screening tool incorrectly indicating that the household is not eligible for benefits such as TANF or Medicaid.

Some tools take another course, asking only about family income and not about others in the household. This approach could lead to the omission of information about additional household members (and their income and resources) that may be relevant for food stamps.

- **Ask questions about each household member.** A number of states, including **Pennsylvania** and **Texas**, have more detailed multi-program tools that ask questions about the relationship of each household member to every other household member and collect income and asset information about each household member. With this detailed information, the tools can take into account the different household composition rules used by different programs and consider income appropriately for each program.

Collecting relationship and financial information for each household member, however, can add length and complexity to these tools. In the **Texas** tool, for example, if a household includes six individuals, the user would be asked how *each* individual is related to each of the other five individuals in the home. This amounts to 30 questions just to ascertain who is living in the home and should be considered

for eligibility in various programs. The tool recently adopted by **Wisconsin**, which likewise seeks details on each individual, uses graphics to make this easier for the user.

- **Identify parent/child relationships in the household:** Some states — such as **Oregon** and **New Jersey** — have achieved a middle ground between the two models described above by seeking to identify the family unit (parents and their children) of the individual using the tool and then seeking more general information about additional individuals who live in the household. Following the Oregon and New Jersey approach, a state could ask the following:
 - How many people live in your household, including yourself?
 - Do you have a spouse who lives with you?
 - How many of your and/or your spouse's children under 19 live with you?
 - How many other adults live with you?¹¹
 - Does everyone share food?

The Oregon and New Jersey tools do not seek information on how each household member is related to every other household member, but instead determine how many people are in the user's immediate family (spouses and children) and how many additional children and adults live in the household.

One drawback in Oregon Helps, however, is that it examines the eligibility of the user and his or her family for various program benefits, not the eligibility of others in the household. For example, if a middle-income aunt and her family are caring for a niece who has no income, the niece likely would qualify for health insurance and TANF, but this tool will not reflect that fact because it evaluates eligibility from the user's perspective — that is, it evaluates whether the middle-income aunt and her family are eligible for TANF and Medicaid. States considering the Oregon Helps model may wish to modify this aspect of the tool or include a caveat that notifies a user about this limitation.

Children

Screener and calculator tools need to ask whether there are children in the household because certain programs are available only to children or families with children. Some screeners also ask for the age of each child (or the age range); there are reasons both for and against this policy:

- **Child care eligibility.** By asking about children's ages, a state can determine whether they are potentially eligible for child care assistance based on their age. To determine whether the children meet *all* child care eligibility requirements, though, would add significant length and complexity to the tool. Instead of asking about children's ages, a state can simply screen for *financial* eligibility for child care assistance and inform families of the additional criteria they must meet (as well as exceptions to the age requirements, such as for special needs children).
- **Medicaid eligibility.** Some states have lower income limits for children age six and above than for younger children; these states might want to include age questions on

their online tool. At the same time, however, the top income-eligibility threshold for SCHIP typically does not vary by age and, thus, the only reason to ask a child's age is to distinguish between Medicaid and SCHIP eligibility. For example, in a particular state, a child with income at 150 percent of the poverty level might be eligible for Medicaid if s/he is under the age of six but eligible for SCHIP if s/he is aged six and over. If the tool does not ask for the child's age, it can determine that the child is eligible for either Medicaid or SCHIP. If the state wants to tell users which of these programs the child qualifies for, it will need to collect information about the child's age.

All states have joint application processes for children's Medicaid and SCHIP, although the enrollment process may be quicker if the child starts at the right program. When deciding whether to include age questions, a state should consider whether the application process will be expedited if the family knows whether it should apply for Medicaid or SCHIP.

- **Dependent care deduction.** Some benefit programs allow recipients to deduct the amount of their dependent care expenses from their income; this deduction can affect individuals' eligibility for the program and/or their benefit level. The size of the deduction depends on the age of the child, so an online tool that asks children's ages would be able to determine the actual deduction amount. (A state that chooses not to ask children's ages could assume the maximum deduction when determining the user's eligibility for a particular program.)

While each state will make its own decision on this matter, a question on the age of the children may be unnecessary. On the other hand, if a state is asking any questions about each individual household member, the age question can typically be included with all others in a single screen. Since children's ages are easily known, answering this question should not add significant time.

Pregnant Women

Certain cash assistance and Medicaid programs are available to pregnant women, even if they have no other children. In most states, TANF is available to pregnant women either immediately or in the third trimester of pregnancy. Medicaid is available immediately to pregnant women; moreover, pregnant women can qualify for Medicaid at a higher income level than is used for family Medicaid. Pregnancy can be relevant to WIC and other state health programs as well. Thus, a state likely would want a screening tool to ask if a woman is pregnant in order to identify additional resources for pregnant women.

Elderly or Disabled Household Members

Many screeners or calculators ask if any household members are elderly or have a disability. Such questions are important to include, for two reasons:

- Some programs may be open only to the elderly or individuals with disabilities.
- The Food Stamp Program treats elderly or disabled individuals differently than other individuals: they are not subject to the gross income limit of 130 percent of the federal poverty line, are allowed certain deductions such as some medical expenses, and are not subject to the cap on the excess shelter deduction (described below). Thus, knowing whether particular individuals are elderly or disabled status could make a difference in their food stamp eligibility and benefit levels.

Information on Household Members That May Unnecessarily Complicate the Process

Some eligibility issues may be too complex to integrate into the screening or calculator tool, especially when they do not affect many applicants or could be addressed only by adding multiple questions.

- **Citizenship or immigration status:** This is an area fraught with complexity. Even if questions on this topic were included, the tool likely would make many errors when determining whether an individual or family meets the immigrant-eligibility criteria for any particular program. For example, **Oregon's** tool asks about immigration status, but the information it elicits is so general that the tool may incorrectly treat certain immigrants as ineligible for a particular program.

Instead of trying to collect information on immigration status, a state might choose to assume that all online tool users meet the immigrant-eligibility criteria (and are not subject to sponsor deeming rules) when estimating program eligibility and benefits. Many short screening tools, for example, do not ask about citizenship; nor does **Wisconsin's** more detailed screener.

On the other hand, many states have sizeable immigrant populations and may want to solicit information about immigration status or provide information to immigrants about their potential eligibility. For example, the **Texas** STARS tool, as well as several other longer screening tools, asks about immigration status. Alternately, a tool could ask a question such as "Would you like more information about special rules that apply to some immigrants?" Individuals that answer "Yes" can be linked to that information. (This question should not be part of the initial set of questions but instead should *follow* information about potential program eligibility.)

- **Disqualified household members.** Sometimes a household member who is otherwise eligible for a program must be excluded from it because he or she was convicted of a drug felony, has reached a time limit on TANF assistance, or has committed fraud in the program. Thus, some state tools ask questions designed to determine if these exclusions apply to any household members. (**Pennsylvania**, for example, asks about the recent drug felon conviction status of each household

member, including children.) These exclusions are complicated, however, and the questions themselves may make some users uncomfortable. Since the restrictions apply to very few people and the rules are so specialized (including exceptions to the general rules), these issues are best explored during the eligibility determination process, not in an online screening tool.

- **Special rules for two-parent families.** In a number of states, two-parent households are subject to different eligibility rules for TANF or family Medicaid than one-parent households are. However, the questions needed to identify these households and determine whether they meet the special eligibility criteria would add significant complexity to the screening tool and states should consider excluding them.

B. Financial Circumstances

Income

Many programs treat earned income differently than unearned income. Portions of earnings may be excluded due to work expense deductions or earning disregards. Screeners and calculators need to ask separately about a household's earned and unearned income.

Screeners and calculators also need to reflect the differences (if any) between a state's income-eligibility cutoffs for applicants and recipients. Some states use different earnings disregards and/or eligibility standards for the two groups for some programs. Since users of screener/calculator tools are likely to be potential applicants for benefits rather than current recipients, a state that applies different earnings disregards or eligibility thresholds to applicants and recipients would likely use the policies that relate to applicants in its tool. That is, the tool would determine eligibility assuming the user is newly applying for benefits. If, using those rules the user appears eligible for assistance, the tool would calculate benefits according to the state's rules for benefit computation.

States with different eligibility policies for applicants and recipients may have an exception to the lower threshold for applicants if the applicant has received benefits in the prior four months for TANF and family Medicaid. Since it requires just one additional question, states with such policies should consider adding a question about whether the family currently receives or has received these benefits in the prior four months. If the answer is "Yes," the tool would use the eligibility standards and rules for recipients.¹²

Another way to reduce the complexity of a tool would be to skip some or all of the income questions about children. For example, the **Wisconsin** tool does not ask about earned income of children, recognizing that earnings of children are rare and are generally excluded; it does ask about children's *unearned* income, since they might receive benefits such as SSI or Social Security. Another option would be to ask about total family income (explaining that users should enter the income of parents and children only) and total income of others in the household without separating the income out for each individual.

Assets

Screeners and calculators generally may want to ask about liquid assets if programs that are included in the tool have asset tests. In many cases, a single question asking about cash on hand or in the bank will be sufficient for the purposes of estimating program eligibility and benefits.

Questions that ask about other forms of assets, such as retirement accounts, stocks and bonds, or trusts, are likely to be too complicated and lengthy for inclusion. Since many of these assets will be excluded under program asset rules, tools would have to include numerous detailed questions to ascertain the precise level of countable assets held by tool users and their families. Also, users accessing the internet outside of their home may not have ready access to information about these other forms of assets.

Questions about vehicles typically are not included in screeners or calculators because most states have eliminated or significantly raised their asset limits on vehicles. In addition, federal and state rules typically exclude the value of vehicles used for certain purposes, such as for commuting to work or transportation for individuals with disabilities; accurately determining whether any of these exclusions applies would add significantly to the length of the screening tool.

A state may decide that it does not want to ask about assets at all in order to limit the tool's length and complexity. For example, the **Oregon** and **New Jersey** tools do not include asset questions.

C. Expense Deductions

Deductions can affect both eligibility and benefit levels in some programs — especially food stamps, which allows deductions for excess shelter costs, dependent care expenses, child support paid, and (for some households) certain medical expenses. These deductions can have a dramatic impact on the amount of food stamps for which a household is eligible.

For this reason, excluding all deductions from a benefit calculator in order to shorten and simplify it likely would lead some users to believe that they are eligible for far lower benefits than is the case. A state might, however, consider skipping some of the questions that do not frequently apply to program applicants — for example, medical expense deductions for individuals who are elderly or have disabilities — and thereby give up some degree of precision in return for a shorter question list.

In addition, there are ways to limit the number of questions related to the food stamp “excess shelter deduction” despite its importance in determining food stamp eligibility and benefit levels. Households that devote a large portion of their income to rent or mortgage payments and utility costs can deduct part of these costs from their income. States often use a “standard utility allowance” (SUA) rather than actual utility expenses in calculating the utility portion of the excess shelter deduction.

- The tool could ask if the household pays for its own heating or cooling and then use the state's SUA when estimating food stamp eligibility and benefits rather than seeking actual utility expenses.
- The tool could assume that all households that pay rent qualify for an SUA and not ask about utilities at all.

- The tool could leave out all questions related to housing and utility costs. The tool then could assume either that the household receives the median excess shelter deduction in the state for a household of its size, or that the household will receive the maximum shelter deduction available to it.

Some of the same deductions used for food stamps also are allowed by other programs, such as Medicaid, child care, or TANF. Typically the food stamp deduction questions will provide the information needed for the major deductions in those other programs. While other deductions or income exclusions might arise for other programs, a state should consider excluding questions about them in the screening tool unless they are common and significantly affect eligibility or benefit levels.

4. **What information should users receive at the end of the screening process?**

A screener or calculator tool offers an opportunity to provide information that is relevant to the user's specific circumstances. The basic output information is, of course, what programs the user may qualify for, and a potential benefit amount (if a calculator function is included in the tool). Many tools also provide links on a "Results" page that can connect the user to more information about benefits, services, and application processes, including the following:

- **How to apply for benefits.** One of the most useful things the tool can provide is information on how an individual can apply for benefits, including the addresses and phone numbers of local offices and links to application forms that can be downloaded or printed. This information also could include a list of the types of verification that an applicant will typically need to provide.
- **Links to online forms and application processes.** A Results page can facilitate enrollment by providing links to online application forms. In **Pennsylvania**, for example, if the family initiates an application after completing the benefit calculator, all of the information the family has entered into the calculator is transferred into the application so the family does not need to re-enter it. Pennsylvania reports that about one-third of the online applications it receives started with the calculator.
- **Additional information about eligibility.** States can use the Results page to provide more detailed information (or links to more detailed information) about various eligibility criteria, including rules that were not included in the screening tool. For example, the tool could provide additional detail about eligibility rules for two-parent families or immigrants — rules that can affect families' eligibility but which likely were ignored for purposes of the screening tool. A state with a "medically needy" Medicaid program could explain that persons with high medical costs could qualify for Medicaid even if the tool shows them as likely to be ineligible under standard Medicaid rules.¹³ The Results page could offer a short explanation and/or a link to more detailed information about various issues.
- **Information about programs for which there are waiting lists or enrollment freezes in place.** A screener/calculator may determine that a user is potentially eligible for benefits that are not entitlements and for which waiting lists or closed

intake may exist for some or all applicants. For example, an online tool may indicate that a family likely is eligible for child care assistance. If that state has a waiting list for child care assistance for non-TANF applicants, then the Results page should explain the waiting list policy and the benefits of applying for assistance so that the family is “in line” should additional resources become available. Similarly, in states that open enrollment for SCHIP during only part of the year, the Results page should explain that process to users.

- **Information about additional benefits or services.** The Results page also could provide information or links about services that are not included in the screening or calculator tool but may be needed by the family, such as services for victims of domestic violence or for persons seeking drug or alcohol treatment.
- **Disclaimer that screening or calculator tool is just an estimate.** It is important that a Results page explain that the eligibility and benefit information it provides is only an estimate based on limited data; the result may be different after a complete application. This disclaimer should make clear that users have a right to apply regardless of whether the online tool indicates they are likely to be eligible for the program.

5. In what other ways can the tool be made most useful?

As states move forward in creating or revising screening and calculator tools, they also may want to consider the following design issues, which largely relate to making the tool visible and easy for users.

- **Visibility.** The link to the screener or calculator should be prominently visible on the web page of each of the benefit programs the tool covers. As for the tool’s name, “screener” and “calculator” are not likely to draw in a user, so states may want to consider something more creative; **Kansas** uses the term “self-assessment,” for example, while **Florida** uses “survey.”
- **Simplifying data entry.** Many states use pre-checked default boxes indicating the most common answer to some questions; the user only needs to touch the box if a change to the default is needed. Many states also use pull-down menus or check boxes for questions that have a limited number of possible answers. These make it easier and faster for users to complete the tool and reduce the likelihood of data entry mistakes.
- **Clarifying questions.** Typically states try to ask questions in straightforward language rather than bureaucratic jargon. Questions often have an accompanying box that provides details to help users answer the question.
- **Review and correct features.** Several tools enable users to review and correct the information they have entered without having to start over. This can be done either once at the end of the tool or at the end of each section of the tool. For longer tools, the latter approach may increase the likelihood that users review the information and correct mistakes they find.

- **Customizing the question sequence.** Online tools can customize themselves for individual users by adding or dropping questions on the basis of the user's answers to initial questions. For example, a "Yes" answer to an initial question regarding whether a household member has a disability can trigger the inclusion of later questions related to programs for disabled persons. The use of initial sorting questions such as these can eliminate unnecessary questions.
- **Input from users.** States can obtain invaluable input from potential users by including low-income persons in an advisory group that reviews the tool for usability. **Oregon Helps** not only included low-income persons in its steering committee but also involved several hundred other people through surveys, observations of public computers, and a literature search on best practices in interface design issues.

In addition, many sites track the number of visitors, user demographics, and customer satisfaction scores. Oregon Helps tracks all three, as well as the percentage of visitors who complete the tool successfully. An optional user survey can be a useful way to collect feedback from users.

- **Ensuring that the tool is accessible on older, slower computers.** Some users will have access to relatively old computers or computers with dial-up modems rather than faster broadband access. The **Oregon Helps** tool can run on slower internet connections (such as a 14.4 modem) and has been tested in all browsers and operating systems.
- **Ensuring policy accuracy.** An online screener and calculator must accurately reflect state and federal eligibility policies. Otherwise, the information provided to users will be inaccurate, leading some families to erroneously conclude they are ineligible for benefits and forgo benefits while other families will be led to believe they are eligible for benefits and then face disappointment when their application is not approved.

Table 2
Number and Types of Questions Selected States
Ask on Short Multi-Program Eligibility Screening Tools

	FL	KS	MD	VA	WA
Number of questions in tool	10	10	14	14	6
Persons in household (#)	√	√	√	√	√
Children in household (#)	√	√	√		√
Earned income (\$)	√	√	√	√	√
Unearned income (\$)	√	√	√	√	√
Cash on hand/liquid resources (\$)	√	√	√	√	√
Child support payment made (\$)					√
Children with child care costs (#)	√		√		
Persons who are elderly or disabled (Y/N)	√	√	√	√	
Pregnant individual (Y/N)	√	√	√	√	
Rent, mortgage or utility payments made (Y/N)	√		√	√	
Other	√	√	√	√	

Oregon Helps uses several techniques for checking the accuracy of its screening and benefit calculation functions, including reviewing results with agency staff, testing results against real cases, and comparing outcomes with agency manual instructions. It is important for a state to have a process for updating the tool quickly to ensure that it accurately reflects current state and federal policies.

- **Cost and maintenance.** It is useful for states to consider the costs and benefits of their tool. The cost of setting up the tool and conducting related training and outreach can be high, especially if the tool is complex and covers a number of different programs.

On the other hand, long-term maintenance costs can be quite modest. **Oregon Helps**, which has about 30,000 visitors a year, costs just \$4,000 a year to operate; **New Jersey** reports similar operating costs. (A large share of this modest cost is for a contract with a technology company so that the online tool is updated as eligibility policies or program parameters — such as benefit levels or income-eligibility cutoffs — change.)

A Review of Selected State Screening and Calculator Tools

More than half of all states have some form of benefit screener or calculator, although these vary in the number of programs covered, whether they calculate benefit amounts, and whether they are administered by the state or a non-profit. The tools also vary in interactivity — that is, the degree to which the questions differ from user to user depending upon the answers to initial questions.

Short, Multi-Program Screening-Only Tools

Several states have developed multi-program screening tools that ask relatively few questions (often fewer than a dozen) and do not calculate an estimated benefit amount. Table 2 shows the types of questions in some of these screening tools. These tools generally ignore the distinction between the family and others in the household and ask for information about the entire household only, essentially following the food stamp approach.

Short, Single-Program (Food Stamp) Calculator Tools

A number of states have short, food stamp-only calculators that estimate the amount of food stamps the household would receive. For example, **Oregon's** food stamp benefit calculator asks ten questions on a single screen. (This tool is separate from the multi-program Oregon Helps tool discussed above.) **North Dakota's** food stamp benefit calculator asks 11 questions, also on a single screen.¹⁴ The questions these two calculators ask include:

- household size (persons who eat together);
- elderly or disabled household members;
- earned income;
- unearned income;
- child support paid;
- dependent care expenses;
- medical expenses;
- rent or mortgage payments; and
- whether the family has utility obligations.

These calculators appear to be as quick and easy as a short, multi-program screening tool — and often ask the same questions about expenses that those screeners do — but provide families with the useful information of the estimated level of benefits they would receive. These calculators do not, however, provide users with information about benefits other than food stamps.

Longer, Multi-Program Screening Tools

Half a dozen states use a more detailed multi-program screening tool that typically includes a calculator function for some benefits. These tools all ask for the type of information that is sought in short screening tools and food stamp-only calculators.¹⁵ These tools generally also ask for additional information for each household member (including age, gender, citizenship, income, and sometimes assets), as well as questions to identify the relationships among household members. These questions add length and some complexity, but some screeners have accomplished this in a manner that is quick, easy, and user-friendly. Several screeners are available in multiple languages.

- **Oregon Helps** and **New Jersey Helps** are based on the same software program, although there are differences between the two. They ask for information about each household member, including age, gender, citizenship, and earned and unearned income. They do not ask about assets. While the tools have a screen for each

household member, these screens can be completed fairly quickly for those with no income. The tools provide several opportunities for confirmation and correction.

Oregon's tool is available online in four languages — English, Spanish, Russian, and Vietnamese — while the New Jersey tool is available in English and Spanish.

While neither tool provides an estimated TANF benefit level for the user on the primary Results page, a user of the New Jersey tool can choose a “See Eligibility Calculations” tab from the Results page; the calculation screen that pops up shows the TANF benefit amount as well as the detailed calculation leading to this result. (A state interested in using the Oregon Helps software should consider including the TANF benefit amount on the Results page and providing the optional calculation details.)

- **Texas' STARS** tool is a multi-program screener that seeks considerable detail from the user but does not provide a benefit calculation. STARS, which is available in English and Spanish, asks at least 21 questions about each household member plus additional general questions about the whole household. (For example, a household of three is asked about 88 questions, though the user can skip many questions that do not apply.) Questions cover such topics as citizenship status, other benefits the household receives, whether the household needs help with a job, child support, drugs and alcohol, and the relationships among household members. Star-shaped icons across the top of the screen indicate the user's progress through the four primary sections of the tool: general information, household information, financial, benefit and medical information, and relationship information.

The information is asked in a fairly condensed way that results in fewer screens than some other tools (some tools ask about each household member on a separate screen) but also creates a densely packed screen that may appear daunting and confusing.

- **Access Wisconsin** is a very user-friendly screening tool that also calculates food stamp benefit amounts. It collects information about each household member (including relationships) with short and clear questions and graphics (pictures of girls or boys, men or women) for each individual. For children, it asks about benefits received but does not ask about earned income, since children generally do not have earnings and earnings that an older child might have generally are excluded.

The tool's features include a pull-down menu of relationship options for each individual in the household, a bar graph across the top of the screen showing what percentage of the tool has been completed, and opportunities to correct answers or ask for help at various steps. The tool asks few questions per screen and has a lot of “white space.”

- **Pennsylvania's** multi-program calculator includes more than half a dozen programs and eventually will be expanded to include others. The calculator is part of the state's online application system, called Commonwealth of Pennsylvania Access to Social Services (COMPASS). Information the user has entered in the calculator is

automatically transferred to the online application if the user chooses to complete one; the user does not have to re-enter it.

The tool asks nearly all of the questions asked by an application — more than 24 questions about each individual in the household and more than 100 questions in total for a family of three. (It asks even more questions if the user does not limit the tool to TANF, Medicaid, and food stamps.) While many families can skip a large number of these questions because they do not apply, the tool appears unnecessarily lengthy.

On the other hand, because the screening questions parallel the application questions, a user who has completed the screening has already done most of the application work as well. The questions include information about citizenship, drug felon conviction status, and current drug and alcohol treatment as well as the relationships among household members. All of these questions (including even drug felon conviction status) are asked of each household member, even young children.

- **Michigan's** Assistance and Referral Service screening tool has several parts. The first part asks basic questions, such as whether any household members are children, elderly, or disabled; this part is similar to the quick screening tools discussed above. The tool then lists several programs for which the user might qualify — even though the tool has yet to ask for any financial information — and provides links to more information about each program, as well as a link to an “Income Estimator.” The Income Estimator resembles other long state screening tools, with more than 30 questions about age, financial information, benefits received, and relationships among household members. The tool then identifies programs for which the user may qualify based on the financial information but does not offer estimated benefit amounts.

Design Issues for Online Applications

About a dozen states have some type of online application process.¹⁶ A handful of these states — **Kansas, Pennsylvania, Washington State, and West Virginia** — have developed online applications for multiple programs that individuals can access directly without the assistance of a community-based organization or other intermediary. (Some of these states have other online functions; for example, **Washington State** and **Pennsylvania** also allow families to renew eligibility online.)

As a state considers designing or modifying an online application process, it faces a number of decisions:

1. Who is the intended user?
2. Will the application cover one program or more than one?
3. What questions will the online application ask?

4. Will the online application require a written signature? If not, how will it satisfy federal requirements and state policy interests in securing signatures?
5. What verification will be requested and at what point in the application process?
6. Once an online application is submitted, how is the application process completed?

This section discusses each of these design issues and provides examples of how particular states have addressed them.

1. Who are the intended users: individual applicants, trained application assisters, or both?

In most states with online applications, the process is available to any user. In a few other states, however, an individual can apply for benefits online only if with the assistance of a community-based organization or other intermediary (such as a hospital) that has specialized training and access to the online application.

Online applications that are available to all users have significant advantages, including allowing individuals to apply from any location — including home or work, a public library, or other place — and at any time. **Pennsylvania** reports that over 90 percent of the online applications it receives are from individual users rather than trained application assisters. Of those who complete Pennsylvania's online user survey, 84 percent indicate that they completed the application either at home (72 percent) or at the home of a relative (12 percent). Moreover, about half of the more than 3,000 online applications the state receives each month are submitted outside regular business hours.

Even when an online application process is available to applicants directly, community-based organizations and other entities such as hospitals can use the online application to help individuals apply for benefits. Some community organizations may find an online application an effective outreach and enrollment assistance tool because it allows them to assist the applicant all the way through submission of the application. Also, some individuals — such as individuals with limited computer, reading, or English proficiency — may need hands-on assistance to complete an online application.

In several states, the online application is *not* open to all users; an applicant can apply online only with the assistance of a trained user, typically an employee of a community-based organization. For example:

- **California's** Health-e-App is an online application for Medicaid and SCHIP that can be accessed only through certified application assistants. An expansion of this tool to including food stamps and other Medicaid programs, called One-e-App, is being piloted in several California counties; it too will be available only through a certified user.
- Starting in late 2004, **Massachusetts** will accept Medicaid and food stamp applications through an online application created by the RealBenefits organization. Access to the online application portion of the RealBenefits online systems is limited to trained community organization users.¹⁷

- **Vermont's** multi-program online application can be accessed through several community-based agencies across the state, such as refugee services centers, health clinics, or community centers. The application includes about a dozen programs, including TANF, food stamps, child care, and Medicaid. In late 2004, the state will launch a publicly available version of this online application on the internet.

The state's decision on the intended users of the online application could shape a number of design decisions. For example, if the application is intended for use by individual applicants, states need to ensure that the questions and format are understandable to persons who may be using the system for the first time and may have limited computer (and reading) proficiency. Conversely, if access will be restricted to trained application assistants, a state may be able to add extra functions to the system, such as a way for applicants to submit electronic signatures.

On the other hand, there is no reason why a state cannot design an online application for both audiences. **Pennsylvania**, for example, receives the vast majority of its online applications directly from applicants, but community organizations also help some applicants complete and submit their applications, and the state has developed a specialized portal of the online application that designated community partners can use in meeting the signature and verification requirements.

Such a combination approach may be the best option if a state has willing partners among community-based organizations. Not allowing individuals to apply online on their own limits the potential benefits of an online application: for low-income working families, seeking help from a community organization may present the same logistical barriers as getting to a local welfare office, and many community organizations will have insufficient resources (staff, computer hardware, and/or internet access) to allow them to offer this service. States can help determine what approach would best serve the many users of the online service by fully engaging community organizations early in the process of designing an online application.

2. Will the application be for one program or multiple programs?

Several states — **California, Georgia, Michigan, Nevada, and Utah** — have online applications solely for children’s health coverage, either through SCHIP or Medicaid. **South Dakota** has a single-program online application for child care. In contrast, **Kansas, Pennsylvania, Washington State, and West Virginia** have multi-program applications that cover most core low-income programs.

If a state chooses to limit its online application to a single program, it misses an important opportunity to connect families to other programs for which they might qualify. Families that opt for an online application may be particularly unlikely to go to a welfare office to apply for other benefits. Moreover, an online application coupled with a short up-front screening tool can give families the information they need to decide which programs they want to apply for; the online application would then ask only the questions that are relevant to those programs.

On the other hand, some states may not be able to create a multi-program application initially. They may choose to create a single-program application as a first step, and develop it in such a way to allow additional programs to be added in the future. Children’s health insurance would be a good place to start, since those programs require less information on the application and generally do not require an interview. Table 3 summarizes which programs are included in multi-program online applications in four states.

Table 3
Benefit Programs Included in Multi-program Online Applications

	Kansas	Pennsylvania	Washington	West Virginia
Programs Included in Application	Food Stamps	√	√	√
	TANF	√	√	
	Medicaid	√	√	√
	SCHIP	√	√	√
	Child Care	√		√
	Other	LIHEAP, vocational rehabilitation services	Home and community based services, long term care, LIHEAP	Drug and alcohol treatment, long term care
Languages	English, Spanish	English, Spanish	English	English

A Single-Program Application Coupled with a Screener/Calculator Can Serve as an Effective Gateway to Other Program Benefits

If a state chooses to create a single-program online children’s health insurance application (even as a first step toward an eventual multi-program application), it can design the online application so that it serves as a gateway to other core benefit programs. Using a screener/calculator function and the information already provided for the purpose of the single-program application, the online application can inform users about their potential eligibility in other programs. The single-program application either could serve an *initial (but incomplete) application* to other core benefit programs or it can provide users with information about how to apply for these other benefits. (Design issues related to initial applications are discussed in more detail on page 26.)

Suppose a state chooses to design an online children’s health insurance application so that it can serve as an initial application for other programs. At the end of an online children’s health application, the tool might display a screen (when appropriate) that states: “Based on the information you have provided, it appears that you may be eligible to receive food stamps which you can use to help buy groceries. Do you want to apply for food stamps?” If an applicant indicates that he or she wants to apply for food stamps, additional prompts could ask questions relevant to screening for expedited food stamps¹⁸ and include appropriate additional language required for a food stamp application.

Alternatively, if the state did not want its children’s health insurance application to serve as an initial application, the online health application could inform users that they appear eligible for food stamps and then link them to information on how to apply for that program.

A children’s health application could ask three additional *optional* screening questions to improve its accuracy in screening for other programs: whether additional individuals live in the household (other than the children and caretakers about whom the application has already gathered information), the total income of those additional household members, and the amount the family pays in rent.

Because eligibility screening (without complete information about all eligibility factors) is not an exact science, states that use a screener/calculator function to inform users of a single-program application about their potential eligibility in other programs should provide users with the same caveats that an online screener/calculator provides. States that allow users to use the single-program application as an initial application for other programs should allow users to apply for other programs even if the screener says they are not eligible.

For example, the tool could say, “Although you do not appear eligible for [list full array of programs screened for], this online tool does not have all of the information about your family we would need to know for certain that you cannot get these other benefits. You can still apply for these other benefits by checking the boxes below and a caseworker will contact you to get all of the information we need to make a final decision about whether you qualify.” This would be followed by check boxes for the other programs.

3. What questions should the application ask?

Like a paper application, an online application either can collect all of the information that is needed to make an eligibility decision or collect a subset of this information and collect the rest later, such as during an interview. States need to balance the extra burden on users of completing all questions for multiple programs in the application (as well as the likelihood that the added questions will cause some applicants to give up) against the extra burden on caseworkers and applicants of collecting additional information at a later time. This section considers the advantages and disadvantages of various options.

Option 1: Application Seeks All Information Needed to Determine Eligibility

Most states with multi-program online applications use the application to obtain all of the information needed to determine eligibility for each program included in the application. These applications may run more than 20 screens, contain more than 100 questions, and take more than

half an hour to complete, perhaps even longer for an applicant using a dial-up internet connection. **Pennsylvania**, for example, estimates that its application takes 30-40 minutes. Sometimes such an application — which may ask the same questions about each individual in the household — may take longer to complete than a well-designed paper form.

However, even a long online application may take less time to fill out than traveling to a welfare office and filing the application there. More importantly, when an application that collects all of the information needed to determine eligibility is complete, the needed information already is entered in electronic form and presumably can be transmitted to the state's automated eligibility system without having to be re-entered. In addition, any necessary interviews can be quicker and easier for the caseworker and applicant because the information will already have been provided.

Option 2: Application Is an Initial Cover Sheet Only

A state could choose to use a short online application to initiate the application process without requiring users to complete a lengthy set of questions. This could be similar to paper application processes that allow an applicant to submit an initial cover sheet with basic information (name, address, phone number, and perhaps Social Security number) to start the application process. Alternatively, a state that has a comprehensive online application could offer a cover-sheet approach as an option. **Washington State** takes the latter approach: online users can either submit the basic cover sheet to start the application process or answer the complete set of questions online.

A short initial online application can be a quick and easy way to begin the application process. Some applicants may be more likely to complete the process if they can easily start that process and then are contacted by phone or mail about the remaining steps than if they are expected to complete a lengthy application up front. In many states, applicants for many programs will need to complete an interview regardless of whether the application collects complete information, so the additional information can be collected at that time.

A disadvantage to the short online application approach is that the interview may take longer to complete than if the application collects all relevant information. And, applicants might find it easier to assemble the information in their home while filling out an application online. More importantly, if an interview is *not* otherwise required for the program — as is often the case for children's health insurance or child care — then the application's failure to collect all relevant information requires the agency to make an additional contact with the applicant that would not otherwise have been required.

Option 3: Application Seeks Complete Information Only for Programs That Do Not Require an Interview

A possible middle ground between the above two approaches (a long but complete application and a short but incomplete one) is an application that collects all of the relevant information only for those programs that do *not* require an interview while serving as an initial application for other programs that do require an interview. This keeps the online application relatively short while avoiding the need for an otherwise-unnecessary additional contact between the agency and families.

For programs that do not require an interview, such as most children's health programs, requiring an interview simply to collect information not obtained by the application could discourage some families from completing the application process. Moreover, the set of information required for a complete online children's health application is not so large that the online application has to be long and daunting.

For food stamps — where an interview is required — a state might choose to wait to collect some more detailed information at the interview. Thus, for example, the online application could seek all the information needed for the applicant to be enrolled in children's health insurance but could exclude some of the questions related to food stamps, such as those about shelter expenses, medical deductions, assets, or other persons in the household.

A state adopting this middle-ground approach could give users the choice of submitting the short application or completing the rest of the questions needed for other benefit programs.

Allowing Users to Submit Incomplete Online Applications

Regardless of which of these three options a state chooses, an online application will best serve applicants if it allows them to submit an application that is less than complete, as states permit with paper applications.

Federal food stamp rules require states to accept a food stamp application and consider it “filed” if it includes a name, address, date, and signature. The U.S. Department of Agriculture has issued guidance that states must similarly accept online applications that are incomplete but have this basic information.¹⁹

The ability to submit incomplete applications provides important protections to individuals who start to apply for food stamps but do not submit complete forms immediately. Since the Food Stamp Program requires an interview as part of the application process, states always have another opportunity to collect the missing information. Similarly, if a family leaves a question blank on a mail-in children's health insurance application, states generally would not throw away the application, but instead contact the family for the missing information.

If a user does not understand a question or does not have the needed information at hand — for example, someone who has spent 45 minutes answering detailed questions but does not have her current bank balance or does not understand a question about her family's assets — that should not preclude her from submitting the application and beginning the application process.

Some online applications allow users to save their incomplete applications and return to them later. While an important feature, this is not a substitute for a mechanism that allows users to submit incomplete applications. Some users may not have regular access to the computer they are using and may not be able to return to complete the last questions easily. In addition, allowing users to return to questions later may not assist users who do not understand a particular question.

Some questions may need to be answered before the user can continue the application. Certain questions (such as whether there are children in the household) trigger additional questions (such as the children's ages and whether they receive certain types of income), the answers to which identify the programs for which the family may qualify. These questions typically are ones that a user would be able to answer without difficulty, but even if they are left blank, the system could permit the user to file the application if it contains the applicant's name and address.

Responses to other questions, while relevant to eligibility, may not be necessary to complete before continuing the application. Yet some online applications will not let users continue to answer questions if a prior question has not been answered. When designing an online application, states should seek to allow users to answer other questions unrelated to one that was skipped earlier.

Also, it can be helpful for the application software to prompt the user with reminders about incomplete answers. The prompt, however, ought to make clear that an application can be submitted even if it is not complete.

Of course, when a user submits an incomplete online application, a caseworker will have to follow-up to seek that additional information. While this creates more work for the state, the failure to allow users to submit incomplete applications likely will mean that some eligible families will not complete the application and will lose out on important benefits.

4. Will a written signature be required?

How can states obtain the signatures of individuals who apply online? Federal Medicaid and food stamp law requires that applications be signed before benefits can be approved.²⁰ States typically require signed applications in other programs as well, in part because the signature indicates that applicants attest that the information submitted is accurate and that they understand their responsibilities.

States with online applications typically require some type of hard-copy signature. In some states, applicants print, sign, and mail a signature page or can request that the state send them a printed signature page to sign and return. Since applicants may not have access to printers (many public libraries, for example, do not allow free access to printers), it is important that states allow online applicants to have the signature page printed and sent to them. For example, online applicants in **Kansas** and **Pennsylvania** can request that the completed application or signature page be printed and mailed to them.

Both applicants and states have an interest in improving the accuracy of the information on online applications. States do not want to make erroneous eligibility decisions. Families do not want to miss out on benefits because they have incorrectly entered information; nor do they want to be held liable for overpayments they receive because of mistakes made on the application. There are several steps states can take to improve the accuracy of the information users provide via an online application:

- **Allow users to complete applications over multiple computer sessions.** If users can save the information they already entered and return with additional information (such as pay stubs or bank balances), the information entered will be more accurate. Users should not have to choose between estimating important information and losing all the information already entered. The four states discussed here with multi-program online applications all include a “save and return” feature.
- **Allow users to review and modify their answers.** Some users may mistype an answer, be confused by a question, or not understand how certain information should be provided until later in the application. A “confirm-and-correct” feature enables users to catch and correct mistakes by reviewing information they have entered and changing it if necessary. This opportunity can take place after each section of questions or at the end of the process; the former would allow users to review smaller sets of information and may increase the likelihood that users actually review the information. **Kansas, Pennsylvania, and West Virginia** have some type of confirm-and-correct feature in their online application.
- **Provide downloadable versions of the application.** The application can allow users to print out the completed application itself or the information they provided on it. This allows users to review the information in hard copy and contact the agency if they discover any mistakes. (The hard-copy version should tell applicants whom to contact if they need to make changes.) **Pennsylvania** directs users to print the application or to request that a copy be mailed to them.
- **Obtain input from users.** Applicants, community-based organizations, and state workers can suggest ways to improve the application’s ability to elicit correct information. Pilot testing is crucial. In addition, states can seek ongoing feedback to inform them of areas that need improvement; this can be done through optional user surveys and analysis of information states have about online applications, such as the demographics of online applicants, the proportion of online applications that are completed (and whether this varies by demographics), and the proportion of online applicants who fail to follow-through with verification or other requirements.

If the applicant is required to come into the local office for an interview, the applicant can sign the application at the interview. Delaying the signature until an interview need not delay the official “filing date.” (The filing date is important because it affects the effective date of and, for some programs, the amount of benefits.) For example, both **Pennsylvania** and **Washington State** use the online submittal date as the official filing date, although in some instances, the signature is not collected until later — either at a face-to-face interview at the welfare office or, if no interview is required, by mail.

Several states use some type of “electronic signature” in place of pen-and-ink signatures.²² Electronic signature technology assigns users a unique identifier that is used in place of a traditional, written signature and can be inserted into electronic forms and files. The broad flexibility afforded to states in the food stamp and Medicaid programs and the lack of any federal signature requirements in TANF, child care, and SCHIP mean that states can use electronic signatures in all core benefit programs.

Several states with online applications use some type of electronic signature:

- **California's** Health-e-App system provides certified application assistants with hardware that captures a facsimile of a written signature, much like signing an electronic pad for a credit card transaction in a store. The state's One-e-App pilot, which extends online application to food stamps and other programs, will also use this approach.
- **Pennsylvania** allows participating community partners to attest to the client's signature by reviewing proof of identify and the client's hard-copy signature. The signature page is not sent to the state but instead must be retained by the community partner for three years. (If an application is not received through a community partner that is participating in this "e-sign" initiative, the local program office sends a signature page to the applicant for signature.) Starting October 2004, the state is accepting *renewals* online without the need for a paper signature or third-party attestation.

As both technology and state and federal policy on electronic signatures evolve, states may have additional options.

5. **What will be the verification requirements?**

Most federal programs give states broad flexibility to determine the extent to which they require documentation or verification of eligibility (although immigration status of non-citizens must be verified). Federal food stamp requirements are more stringent, however, and in other programs, states often demand more extensive verification than the federal government requires because of their concerns about program integrity.

Applicants who use a *non*-online application process often submit verification with the application (for mail-in applications) or bring it to an interview that is conducted at a later date. For online applications, the state will need to inform applicants of what verification is needed and how and when to submit it. States should consider including this information both at the end of the online application itself and in a written notice. An on-screen notification will allow applicants to get a head start on gathering the needed documents; a mailed notice will be of special benefit to users who do not have access to a printer and thus will not have a hard copy of the verification information.

In addition, states may be able to use community organizations that assist with online applications to help with the verification process as well. As part of **Pennsylvania's** online application process, for example, community partners gather verification information and then attest to the state agency that they have reviewed it. The agency accepts this (electronically submitted) attestation in lieu of the actual verification documents and determines eligibility and benefit levels based on the information provided on the application.

It is worth noting, however, that in Pennsylvania the community organization must ultimately submit the verification to the state agency or benefits will be terminated. States adopting the Pennsylvania approach should ensure that if the community organization does not send the

verification to the state, the state gives the *recipient* a chance to submit the verification before benefits are terminated.

6. What happens after an application is submitted?

A state needs to consider how it will complete the application process when an online application is submitted. Generally, applications are forwarded electronically to the appropriate local office, but some states may have centralized the processing of online applications, particularly for children's health coverage (since no interview is required). A state will want to address the following steps:

- **Entering application information into the eligibility system.** The most efficient way to transfer information from an online application to the eligibility system is to design software that accomplishes this task automatically. This eliminates the need for state workers to re-enter the data and minimizes the risk of errors. While most online application systems do this, some do not. In **Washington State**, for example, information from the application must be re-entered by the state.
- **Tracking applications.** Online applications offer an opportunity for applicants to track the status of their application online. At a minimum, applicants should receive confirmation that the application has been submitted and some type of identifier for future reference. With identifier information, users could use an automated online or telephone system to track whether verification has been received or notices have been sent. (This is akin to tracking the status of a shipped package online.)
- **Communicating with the applicant.** Online applicants may have access to e-mail, which can provide an additional and quicker way to communicate with the applicant. While states will still need to mail formal requests or notices, they could ask online users as part of the application process if they also want to receive communications on the status of the application by e-mail (and if so, to provide an e-mail address).

In conclusion, online applications can provide an additional entryway into the eligibility process for low-income families and individuals. This method should never wholly replace other methods of applying, but an online application could prove easier and quicker than the standard method for thousands of individuals, while also easing state workloads.

Appendix: Detailed Information for Selected Multi-Program State Screeners

State	Name of Tool	Website	Number of Questions	Languages	Review Function?
Florida	Children and Families Public Assistance Screening Survey	http://www.dcf.state.fl.us/ess/prof1.shtml	10	English	
Kansas	Social and Rehabilitative Services (SRS) Online Self-Assessment	https://srits004.sr.state.ks.us/assessment_welcome_en.htm	10	English, Spanish	
Maryland	Am I Eligible? (Trial Eligibility Calculator)	http://www.dhr.state.md.us/how/aie/	14	English	
Michigan	Michigan Assistance and Referral Service (MARS)	http://www.mdch.state.mi.us/eAdvisor-Mars/	31 (9 of which are in Part 1)	English	√
New Hampshire	Wired Wizard	http://www.dhhs.state.nh.us/DHHS/WIREWIZARD/default.htm	59	English	√
New Jersey	NJHelps	http://www.newjerseyhelps.org/	35	English, Spanish	√
Oregon	Oregon Helps!	http://www.oregonhelps.org/	37	English, Russian, Spanish, Vietnamese	√
Pennsylvania	Commonwealth of Pennsylvania Access to Social Services (COMPASS)	https://www.humanservices.state.pa.us/COMPASS/PGM/ASP/SC001.asp	128	English, Spanish	√
Texas	State of Texas Assistance and Referral System (STARS)	http://www.txstars.net/servlet/HSGServlet?page=Home	37-88	English, Spanish	
Virginia	Am I Eligible For Assistance?	http://dssiad.dss.state.va.us/EligibilityScreening	14	English	
Washington	Trial Eligibility Calculator	http://www1.dshs.wa.gov/esa/TEC/	6	English	
Wisconsin	ACCESS	http://access.wisconsin.gov/access/	25	English	√

Endnotes:

¹ Additional recent resources on online screening or application are *Applying Online: Technological Innovation for Income Support Programs in Four States: Pennsylvania, Washington State, California and Georgia*, January 2004, available at <http://www.impactresearch.org/documents/applyingonline.pdf>; *Modernization of State TANF Systems: Using the Web for Preeligibility Screening*, State Information Technology Consortium, June 2003, available at <http://www.acf.hhs.gov/nhsitrc/downloads/reports/rptwebscreenv01.00.05.pdf>; *Prescreening Tools to Help Working Families Access Public Benefits*, National League of Cities Institute for Youth, Education and Families, (forthcoming).

² Pew Internet and American Life Project, March-May 2003 Survey.

³ See <http://www.census.gov/population/www/socdemo/computer/ppl-175.html>.

⁴ In addition, states may want to consider using their internet applications in waiting areas at welfare offices: while clients wait, they can fill out the online application as best as they can before meeting with a caseworker. This could eliminate data transcription errors and make the interview more productive. (States that adopt this approach should make it optional, and not require submission of an online application as a condition of holding an interview.)

⁵ A list of state eligibility screeners and benefit calculators is an appendix to this paper. If the link provided is no longer current, the tool may still be available on the state's website and should be relatively easy to locate.

⁶ A community-based organization in Arizona has also developed a screening tool based on the Oregon Helps model and software. This Arizona tool is not otherwise discussed here because it is not operated by the state or linked to the state website.

⁸ In some instances, states have received waivers to impose premiums in Medicaid.

⁹ The value of the child care subsidy itself (that is, the difference between the market price of child care and the family's co-payment) is difficult to estimate through an online tool because it will vary by the number of hours of care needed, the type of care, and the age of child.

¹⁰ For Medicaid, the rules may vary from the standard unit of parents and children in certain instances due to anti-deeming rules. While parents' income would be considered in determining their child's eligibility, the income of another child (a sibling) would not be considered. However, since most children do not have income and Medicaid income limits are relatively high, this issue need not arise for purposes of a screening tool.

¹¹ The Oregon and New Jersey tools also determine whether additional adults living in the household are the parent of the user or the user's spouse.

¹² In some states, the value of the earnings disregard for recent recipients may vary based on whether the recipient formerly was receiving an earnings disregard (and, if so, for how long). However, we recommend that the eligibility tool ignore this issue when estimating eligibility and benefits and assume that recent former recipients will qualify for the largest disregard available.

¹³ Many states allow certain individuals with high medical expenses to qualify for Medicaid coverage even if their incomes exceed the standard Medicaid eligibility limits. The rules for these programs are complicated and likely beyond the scope of an online benefit screener or calculator. At the same time, if a user is found to be *ineligible* for Medicaid coverage, the online tool in a state that provides this kind of coverage could include a general statement such as, "Some individuals who appear ineligible for Medicaid because their income is too high may still qualify if they have high medical expenses. If you think this might apply to you, please call XXX-XXX-XXXX for more information."

¹⁴ There are a number of food stamp-only calculators — including an FNS tool — that are not as short and quick as the Oregon and North Dakota tools.

¹⁵ The information sought includes: number of persons in household, whether all household members share food, whether the household includes individuals who are elderly or have a disability, amount of earned income, amount of

unearned income, amount of child support paid, amount of child care expenses, amount of rent or mortgage, and whether the household has separate utility (heating or cooling) obligations.

¹⁶ A number of additional states allow applications to be completed online and then printed and submitted by mail or fax. This discussion is limited to those states in which the application is submitted online through the internet.

¹⁷ Several states (including Florida, Illinois, Maine, and Massachusetts) and localities have partnered with the RealBenefits organization to design online screeners and benefit calculators as well as online applications. In these sites, the community organization collects information from the applicant and enters it online. Until the new Massachusetts initiative, though, the application was not transmitted to the welfare or Medicaid agency through the internet. See www.RealBenefits.org.

¹⁸ Under federal food stamp rules, certain households with very low incomes and assets are eligible for expedited food stamp processing. Under expedited processing, most verification requirements are waived and states must award households eligible for food stamps based on the information provided on the application with food stamp benefits within seven days. Households must meet all standard verification requirements in order to be eligible for ongoing benefits.

¹⁹ Federal food stamp rules require that the front page of an application have a place where the applicant can provide his or her name, address, and signature. 7 C.F.R. 273.2(b)(1)(iv). On or near the front page, the text must inform the applicant that he or she may file the application with this limited information and that food stamp benefits will be effective from the date the application is filed. The Department of Agriculture issued guidance explaining that the rules about accepting incomplete applications also apply to online applications. See <http://www.fns.usda.gov/fsp/rules/Memo/04/121604.htm>.

²⁰ Food stamps: 7 C.F.R. 273.3(c)(1); Medicaid: 42 C.F.R. 435.907.

²² Food stamp regulations specifically state that the use of electronic signatures is acceptable; guidance from HHS similarly indicates that such signatures satisfy the Medicaid signature requirement. Food Stamps: 7 CFR § 273.3(c)(1) Medicaid: "Continuing the Progress: Enrolling and Retaining Low-Income Families and Children in Health Care Coverage, CMS, 2001" available at <http://cms.hhs.gov/schip/ch011402.asp>.