

APPLYING ONLINE:
Technological Innovation for
Income Support Programs in Four States
PENNSYLVANIA, WASHINGTON, CALIFORNIA & GEORGIA
Executive Summary, *January 2004*

A range of income supports exist for low-income individuals and families to help lift them out of poverty and to support their work efforts. These programs encourage and reward work and help compensate for the inability of wages and cash assistance to cover basic costs of living. Yet these supports, including Food Stamps, State Children's Health Insurance Program (SCHIP), and Child Care Subsidies, are underutilized in most states.

Improved access to income supports has positive economic and social effects. Financially, a working poor family that receives income supports can experience an increase in spendable income and an opportunity to safeguard resources for other family necessities, such as education and improved housing. For the community, increased family spending spurs economic growth and increases sales tax revenues. Socially, by making the access more efficient, working parents can spend more time with their children, instead of in state and county benefit offices.

Technological innovations offer tools for improving access to income supports for eligible families and individuals. These tools include websites for online screening of eligibility, online applications, and submission and storage of supporting documentation in an electronic format.

The states of Pennsylvania, Washington, California, and Georgia are each using technology to enhance their delivery systems and increase access to their income support programs. The earliest of these projects began in 1999, and they all serve as the front-runners for much of the nation in their efforts to deliver income supports innovatively. Table 1 outlines the income support programs that are available in these states via online applications.



Table 1: Online Applications in Four States (October 2003)

State	Healthcare	Food & Nutrition	TANF	Child Care
PA	SCHIP; Medicaid for children and adults; Home and Community-Based Services; Long Term Care	Food Stamps	Cash Assistance	
WA	SCHIP; Medicaid for children and adults; long term care (nursing home, in-home care, residential care), alcohol and substance abuse treatment	Food Stamps	Cash Assistance	Child Care
CA	SCHIP; Medicaid for children			
GA	SCHIP			

Each state implements online applications differently. In some states the general public can directly access online applications, while in others access is limited to application agents or benefit eligibility workers. The states also manage supporting documentation differently, with some states waiving signature and documentation requirements, and others scanning supporting documents and managing them electronically.

Use of online applications has increased over time in each of the states. The number of applications submitted online per month ranges from approximately 2000 in some states to 4000 in others. Online applications comprise anywhere from two to 36 percent of the total applications filed. Users of these online applications often submit applications during non-business hours and many would not have applied during that month if they could not apply online.

Stakeholders in each state identified numerous benefits of online applications. The primary benefits were improved access to benefit programs, increased efficiency for applicants compared to applying at state or county offices, and prompt, reliable estimates of eligibility.

Shortcomings of the current implementation of online applications relate to needed infrastructure, policy and technology enhancements. Common deficiencies were inadequate outreach and marketing efforts, infrastructure limitations (e.g. uneven access to computers and the Internet), and needed policy and technological changes (e.g. scanning) that had not yet been adopted.

The end result of using online screening and application tools should be an application process that is faster, more convenient, and at least as efficient and reliable as the current paper system. This study of the strategies, challenges and successes experienced by these states in the implementation of online applications for benefits has led to a set of best practice recommendations. These recommendations can assist other states in their process of implementing online applications to support achievement of this outcome.

ONLINE APPLICATION BEST PRACTICE RECOMMENDATIONS

- I. **Secure and retain support and cooperation for online innovations from leadership at multiple state agencies and community based organizations.**
- II. **Publicize the launch of online tools and ensure ongoing outreach and marketing.**
- III. **Streamline and improve access to the service delivery system by building on existing community capacity.**
- IV. **Adopt policy options for receiving and processing documentation that support online applications and make use of technological innovations.**
 - **Policy Options:** States are vested with certain discretion in the administration of income support programs such as waiving the face-to-face eligibility interview for some Food Stamp applicants, and waiving verification of income and the signature on the SCHIP application.
 - **Digitized Documents:** Scanning is a critical way to track and store documents in digitized form. It can be initiated for all hard copies of documents sent to a state or county agency, and the agency should develop the capacity to receive scanned documents in electronic form.
 - **Document Tracking:** Since scanning of supporting documentation is not widely available, other procedures must be put in place to link documents with the electronically submitted applications, such as bar coding.
 - **Signature Management:** Electronic signatures can be obtained through either a special personal identification number (PIN) or through an electronic signature tablet attached to the computer. Where these options are not feasible, a one-page signed verification form can be accepted via fax and maintained in digitized form.
- V. **Address the needs of all users of the system, including applicants, community based organizations, and state and county agencies.**
 - **User Friendly Tools:** This includes simplifying applications, so minimal aid is needed in filling them out, and creating accessible help desks and hotlines.
 - **Computer Infrastructure and Knowledge:** Access to computers, the Internet, and adequate modems, and sufficient computer skills among a pool of applicants and staff at community agencies are essential for online programs to succeed. Web-based training and other technical assistance are also necessary to support use and maintain efficiency.
 - **Application Tracking:** Creating options in the system that enable certified applications assistants to track applications, check on eligibility status, and also easily access partially completed applications will increase utilization.
 - **Data Linkages:** Application technology should be integrated with the process of determining eligibility so the process is seamless.
- VI. **Design online screening and application tools to allow for expansion to additional income support programs.**

Methodology

The information in this report was collected during site visits to the four states during August and September 2003. Questions were sent to the stakeholders in advance to ensure that standard information was gathered. Meetings and interviews were then held with stakeholders who developed and implemented tools for online applications, state and county agency staff, and community based users of the tools.

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