

BenefitsCheckUp® of Colorado: **Lessons Learned**

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BenefitsCheckUp® of Colorado Lessons Learned: Table of Contents

Executive Summary	1
Section One: How <i>BenefitsCheckUp®</i> Began	5
Section Two: How <i>BenefitsCheckUp® of Colorado</i> Was Implemented	10
Section Three: <i>BenefitsCheckUp® of Colorado</i> Innovations and Successes	17
Community Navigators	17
Training teleconference	18
Training manual	18
Technology development mini-grants program	18
The <i>BenefitsCheckUp®</i> CareVan	19
Unique partnerships	21
Successes	23
Section Four: Lessons and Conclusions	26
Appendices	
Appendix A: User site self-assessment	
Appendix B: Colorado user sites	
Appendix C: Sample job description for Community Navigator	
Appendix D: Promotional materials	
Appendix E: The <i>BenefitsCheckUp®</i> questionnaires (English-, Spanish- and Russian-language versions)	
Appendix F: Advisory Council members	
Appendix G: Advisory Council bylaws and application form	
Appendix H: Denver Mayor John Hickenlooper's letter of endorsement	
Appendix I (available online only): Community Navigators training manual	

How *BenefitsCheckUp*® Began

In 2000, the U.S. Census counted nearly 35 million Americans over the age of 65—an increase of 12 percent from 1990. Census estimates show that the number of Americans older than 60 will double to 70 million by 2020. Many of these older Americans will qualify for at least one public benefits program, such as Supplemental Security Income (SSI), veterans’ benefits or food stamps. These programs can greatly enhance older adults’ overall health and financial stability.

As recently as 1999, however, there were an estimated six million low-income older adults eligible for but not participating in major public benefits programs, including Medicaid, SSI, and food stamps.¹ National research indicates that there are many obstacles to gaining access to assistance.²

- **Older adults don’t know what kinds of benefits are available.** A nationwide Harris poll found that 33 percent of older people potentially eligible for SSI benefits were unaware of the program³ and the fact that they could receive an average benefit of \$3,504 per year. SSI is just one instance in which information about benefits is lacking; in most states, there are more than 20 federal and state benefits programs to which an older person may be entitled.
- **Older adults do not have transportation to all the agencies they need to visit to apply for benefits.** In most communities, there is no “one stop” where an older person can apply for the basic benefits of SSI, food stamps, or Medicaid. They are forced to deal with multiple agencies often located at great distances from one another, which presents a significant problem for older adults who have difficulty with mobility and travel or who do not have reliable transportation.
- **The qualification criteria are too confusing.** Various federal, state and local benefit programs maintain different methods for determining eligibility, such as calculating income and assets and determining household and family units.

¹ National Council on the Aging estimates, Washington, D.C., June 2001. www.ncoa.org.

² *The Reaching the Working Poor and Poor Elderly Study: What We Learned and Recommendations for Future Research*, Mathematica Policy Research, Inc., Washington, D.C. 1999.

³ *Falling Through the Safety Net: Missed Opportunities for America’s Elderly Poor*. AARP, Washington, D.C. 1992.

- **Application forms are too complex and lengthy.** Federal benefit information can be intimidating to older adults, especially the 50 percent who did not complete high school,⁴ because applications are written at literacy levels above those of many older adults and may be up to 20 pages in length.
- **There is not enough help available.** Few communities have organized efforts to inform people about the public benefits available to them or to help them secure those benefits.

This research supported the conclusions drawn more than 10 years ago by some longtime advocates in the aging services fields. The National Council on the Aging (NCOA), a national nonprofit organization that seeks to improve the lives of older adults, worked with AOL Time Warner, New York Life, Lucent Technologies, Merck Company Foundation, Archstone Foundation and the National Institute on Aging to develop *BenefitsCheckUp*®, an online tool to screen older adults for the federal and state public benefits programs for which they were eligible. The online screening service received a huge initial response: In the program's first three months of operation, more than 350,000 people completed a screening and received information about benefits programs for which they were eligible.⁵

BenefitsCheckUp® begins with a questionnaire, found at www.benefitscheckup.org, that takes approximately ten to 15 minutes to complete. The national site's questionnaire includes sections on financial need and eligibility for specific services, such as veterans' benefits, to create a profile of that individual. The computer program then compares the older adult's profile with the eligibility requirements for nearly 1,200 federal and state resources stored in the database. After locating appropriate matches, the program generates a printable report of the benefits for which the individual may be eligible and information about how to apply.

Although the Internet is an easy-to-use, flexible medium for storing a database, research indicated that the individuals most in need of services typically lacked access to computers and did not have the comfort level or knowledge necessary to use a computer and navigate the Internet.⁶ NCOA's research predicted that up to 25 percent of older adults would need assistance

⁴ *Falling Through the Safety Net: Missed Opportunities for America's Elderly Poor*. AARP, Washington, D.C. 1992.

⁵ Grantmakers In Aging. "Aging Well: Putting the Pieces Together." *GIA Annual Conference*. 2001, 4. Accessed online at www.giaging.org on 21 October 2003.

⁶ Ibid.

of some kind. NCOA presented its preliminary *BenefitsCheckUp*® plan to foundations at the national Grantmakers in Aging conference in 2000, inviting interested foundations to begin working with NCOA to develop projects that would test different outreach and delivery methods to find best practices. Prior to the launch of the *BenefitsCheckUp*® website in 2001, NCOA began working with foundations and government agencies on five different projects, called model communities, across the country. The first five model communities were located in Baltimore, Chicago, Cleveland, Washington, D.C., and the state of Colorado.

The *BenefitsCheckUp*® model community project in Colorado started under the leadership of Rose Community Foundation. The Foundation serves the seven-county Denver-metropolitan area (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas and Jefferson counties), which has both urban and rural characteristics and is home to about 60 percent of the state's population.⁷ Aging is one of the Foundation's five program areas, and NCOA research showed that 20,000 older adults in the Foundation's target area were eligible for Medicaid but were not receiving it; 25,000 were eligible for food stamps but were not receiving them; and 8,000 were eligible for SSI but were not receiving it. Clearly, Colorado's older adults needed assistance in finding and securing federal and state benefits.

In June 2000, the Foundation convened representatives from various Colorado nonprofits, government agencies and foundations with interests in aging to learn more about *BenefitsCheckUp*® and ways to implement a statewide *BenefitsCheckUp*® of Colorado project.

Colorado was an ideal incubator for further implementation of the *BenefitsCheckUp*® program, because the state's population reflects national trends in the growth of older adult and Latino populations. Nationally, the number of Americans over the age of 65 is expected to double in the next 30 years, reaching 70 million by 2030.⁸ The older adult population boom will hit Colorado, too; today about one in every eight Denver residents is over 60; in the next 20 years, that figure is projected to be one out of four.⁹ As early as 2018, there will be an estimated 700,000 people over age 65 statewide in Colorado—an 80 percent increase from 1998.¹⁰

⁷ U.S. Census 2000 Population Projections. www.census.gov.

⁸ Federal Interagency Forum on Aging related Statistics. *Older Americans 2000: Key Indicators of Well-Being*, 2000. www.agingstats.gov.

⁹ Denver Regional Council of Governments, 2003. www.drcog.org.

¹⁰ CU Aging Center at the University of Colorado—Colorado Springs, 2003, www.web.uccs.edu/psychology.

In the U.S., the number of Latinos over the age of 65 is expected to grow 1.3 percent in the next seven years, from 2.2 million in 2003 to nearly 3 million in 2010.¹¹ While Census 2000 data released in early 2002 showed that only 12 percent of the nation's population is Latino,¹² 18 percent of all Coloradans¹³ and one in three people in the city of Denver is Latino.¹⁴ Latinos are the fastest-growing ethnic group in the state; between 1990 and 2000, Colorado's Latino population grew by 73.4 percent.¹⁵ An initial screening of 20 older adults at Denver's Centro Bienestar San Jose, a community organization primarily serving low-income Latinos, confirmed the level of need for benefits information: 40 percent of the older adults screened were eligible for but not receiving benefits.

Despite the need, implementation of the project faced considerable challenges, given the state's diverse geography and population.

- Although most of the state's population reside in metropolitan areas along the Front Range, **U.S. Census information for 2000 shows that 23 of Colorado's 64 counties are classified as "frontier,"** which means there are fewer than six people per square mile. The residents of those frontier counties often live in mountainous regions that are isolated in winter by snow-packed mountain passes. The Coloradans who live in the rural communities on the Eastern Plains often must travel great distances in order to access resources such as hospitals, community centers and government agencies.
- In addition to the geographic obstacles, **there are communication barriers for many of Colorado's older adults.** Data released in August 2003 from the 2000 Census showed that about 10 percent of the state's population speaks Spanish at home, which indicates that Spanish is the language with which those individuals are most comfortable. This growing population would need Spanish-language resources in order to access the program and benefit from it.
- **Colorado's aging network presents unique challenges to coordinating service efforts among government agencies and nonprofits.** There are 16 Area Agencies on Aging in

¹¹ U.S. Census 2000 Population Projections. www.census.gov.

¹² United States Census 2000 estimate, www.census.gov.

¹³ Ibid.

¹⁴ Piton Foundation, www.piton.org.

¹⁵ Whaley, M. "Schools Strive to Involve Latino Parents," Denver Post. July 7, 2003.

the state, and they represent diverse populations from vastly different geographic locations. This network system was helpful in at least one regard for *BenefitsCheckUp*®: NCOA wanted the program to maintain independence from specific government agencies to prevent some older adults from associating potentially negative attitudes about government agencies with *BenefitsCheckUp*®. However, stakeholders also recognized that Colorado's system could be a hindrance because services were fragmented among several agencies, and thus there was no one organization to implement the project.

The *BenefitsCheckUp*® of Colorado program established **two goals**:

- 1) Increase the number of eligible, older Colorado residents receiving benefits that improve their health and financial stability.
- 2) Enhance the capacity of community-based organizations and other agencies to provide complete benefit information to older adults, family members and caregivers.

To accomplish those goals, **the program sought to achieve several objectives by the end of 2003**:

- Serve a minimum of 31,500 Coloradans.
- Customize, update and keep current the *BenefitsCheckUp*® database for local programs statewide.
- Design, refine and implement an outreach campaign in the Denver-metro area, Colorado Springs and rural areas in Southern Colorado and on the Western Slope.
- Identify and involve a minimum of 40 community-based organizations to serve as *BenefitsCheckUp*® of Colorado screening sites to assist older adults in identifying public benefits for which they are eligible.
- Administer a mini-grants program to assist at least 14 community organizations to update and improve their computer technology and Internet access to include *BenefitsCheckUp*® software.

How *BenefitsCheckUp*® of Colorado was Implemented

Before any older adults were screened, stakeholders planned six different aspects of the project's structure:

1) **Establishing a project management team.** Because of its unique history of supporting health initiatives in Colorado and its significant staff resources, Rose Community Foundation offered to serve as the lead local organization and fiscal sponsor for the project. The project's organizational structure was made of three separate but cooperative elements:

- Rose Community Foundation assumed financial responsibility for the project. In order to secure additional funding to implement the project, the Foundation hired JVA Consulting, LLC, to research possible funding sources and to write grant proposals for the project.
- NCOA hired a Project Director who would work in conjunction with Rose Community Foundation, NCOA and an Advisory Council. The director planned the project's implementation with input from these parties, served as a central access point for organizations interested in becoming involved, and planned and executed most outreach and user site recruitment activities.
- The Project Director invited representatives from 40 Colorado agencies and organizations with interests in older adults and health issues to attend an initial meeting; the Project Director discussed the *BenefitsCheckUp*® project and invited key representatives to join an Advisory Council to help oversee and plan *BenefitsCheckUp*® of Colorado. (For additional information regarding the Advisory Council, please see Appendix G.) **The Advisory Council meets monthly and currently includes representatives from a variety of organizations:**
 - Rose Community Foundation, the project's fiscal sponsor
 - The U.S. Department of Labor's Women's Bureau, which addresses the issues of women in the workplace

- The Governor’s Advisory Council for Persons with Disabilities, which works with the state’s executive and legislative branches of government to develop and implement policy that will improve the lives of individuals with disabilities
- The Colorado Commission on Aging, which advocates for older adults and older adult issues in the state government
- The Office of Aging and Adult Services for the State of Colorado, which oversees the county-administered government service programs in the state
- The Department of Human Services for the City and County of Denver, which administers health and human service programs in Denver
- AARP in Denver, which is the state headquarters for the American Association of Retired Persons
- AARP-SCSEP (Senior Community Service Employment Program) in Denver, which is authorized under Title V of the Older Americans Act to provide community employment opportunities to low-income older adults
- Adams County TRIAD, which links older adult community-based programs to county sheriff and city police departments to address safety issues
- Adventist Community Services’ Community L.I.F.T. (Life Interventions for Families in Transition) program, which equips mobile health clinics to provide outreach and direct health services in underserved communities
- The law firm Chayet, Young and Dawson, LLC, which is experienced in areas of aging and elder law
- Connections Unlimited, a private referral service that helps families find appropriate care options for frail older adults or persons with disabilities
- It’s Never 2 Late (www.ItsNever2Late.com), an organization that provides computer skills training and resources to older adults through adaptive technology

- RSVP/Senior Hub in Federal Heights, which provides older adults with volunteer opportunities through the Retired Seniors Volunteer Program and provides older adults with services through agencies in the northern Denver-metropolitan area
- Seniors' Resource Center, a service organization that provides community-based services to older adults and persons with disabilities to help them remain in their own homes
- Senior Core of Retired Executives (SCORE), an organization that provides advice and consulting services to start-up and emerging businesses and nonprofit ventures
- ASKNET.org, a Denver-based nonprofit that connects communities to the resources they need through an online clearinghouse

2) **Identifying community organizations to serve as user sites.** The Project Director and Advisory Council felt the best way to reach older adults would be to equip community organizations that served older adults, such as senior centers and health agencies, with *BenefitsCheckUp*® technology and training. The idea was that participating organizations, to be known as organizational or user sites, would promote the program to their clients and communities, help older adults use the online screening tool and track the number of people the program had helped. To recruit user sites, the Project Director traveled throughout the state and utilized existing networks of organizations to bring on board those organizations that could best serve Colorado's older adults. During recruitment, the Project Director worked with the Advisory Council to identify organizations that served minority and rural populations and to recruit organizations that had the necessary technology and willingness to provide the program.

3) **Customizing the *BenefitsCheckUp*® website.** User sites in model communities were given an NCOA-subsidized license for the NCOA's *BenefitsCheckUp*® Organizational Edition website. Essentially, the license gave user sites their own customized versions of the online screening tool, to which user sites could add their contact information and descriptions of the services they offered. From any computer with Internet access, user site staff or volunteers could enter a password into the *BenefitsCheckUp*® Organizational

User website and access their organization's screening tool. The customized websites also contained internal record-keeping capabilities so organizations could document the number of people they served and information about the kinds of people who were accessing the screening tool. All records were anonymous and compliant with the Health Insurance Portability and Accountability Act (HIPAA). The goal of the customized website was to create a value-added service for user sites so they could focus on serving older adults rather than spending time and resources adding their contact information, writing additional information to the online screening tool's printed reports, or tracking information about the older adults they screened.

In 2001, The Colorado Trust, a grantmaking foundation in Colorado, underwrote the development of a Spanish-language version of *BenefitsCheckUp*® (see Appendix E). This version was more useful to Spanish-speaking older adults and to user sites that served Spanish-speaking populations. As a result of development and testing in Colorado, NCOA was able to secure additional funding to develop a Spanish-language Organizational Edition for sites around the country.

- 4) **Launching the Community Navigators program.** The goal of the Community Navigators program was to make sure older adults feel more comfortable during the screening process by creating peer partnerships with other older adults who knew how to use the program's technology. Navigators also serve as liaisons between the program and older adults in underserved and rural communities by making presentations at community centers, senior centers, places of worship and other local organizations.
- 5) **Developing a local outreach campaign.** Individual user sites had nearly total freedom to promote the program in the ways that best suited their organizations' cultures and constituents. Outreach activities included the following examples:
 - **Developing and distributing special fliers and materials at special events,** such as county fairs or health fairs. Starting in 2003, the Organizational Edition of the website included templates of fliers and other promotional materials that user sites could customize to include their organization's name and logo (see Appendix D).
 - **Creating special outreach methods for Spanish-speaking populations.** Some members of the Advisory Council reported that in their experience working with

Latino elders, Spanish-speaking populations often felt isolated from the rest of the community and thus were distrustful of government programs. To overcome issues of mistrust and ensure that Spanish-speaking older adults knew about the *BenefitsCheckUp® of Colorado* project, one Denver community health agency sent volunteers door-to-door to speak one-on-one with older adults about the program.

- **Capitalizing on media attention to the program.** NCOA and the Colorado Project Director launched publicity efforts nationwide and statewide. As a result of the publicity effort, one local news station in Colorado Springs ran a story about *BenefitsCheckUp®* on a nighttime news broadcast. The station mistakenly gave a Denver foundation's phone number as the phone number for the *BenefitsCheckUp® of Colorado* office. Staff at the misidentified foundation reported that enough people had seen the spot and wanted to be screened that their phones rang nearly nonstop for three days. (The foundation gave callers the correct phone number and worked with the station to issue an on-air correction.) Since then, *BenefitsCheckUp® of Colorado* has been highlighted on several local radio and television programs and in numerous publications across the state.
 - **Promoting *BenefitsCheckUp®* with the *BenefitsCheckUp® CareVan*.** Through a collaborative effort between the Adventist Community Services Community L.I.F.T program and *BenefitsCheckUp® of Colorado*, a mobile health clinic was equipped to travel statewide to promote the screening tool and to provide screenings. The *BenefitsCheckUp® CareVan* continues to be one of the project's most successful and exciting innovations.
- 6) **Training user sites to implement the program.** In addition to the training provided by Community Navigators, the Project Director, working in conjunction with a graduate student from the University of Denver, implemented a teleconference and web-based training program for several sites in rural and mountainous areas. Subsequently, a member of the *BenefitsCheckUp® of Colorado* Project Director's staff, the Special Projects Coordinator, developed a comprehensive training manual for user sites. (To download a free copy of the Community Navigator training manual, please visit Rose Community Foundation's website at www.rcfdenver.org.)

BenefitsCheckUp® of Colorado began screening older adults in June 2001. Within three months, nearly 5,500 older adults had been screened either through one of the project's initial user sites or on their own.

User sites use the online screening tool in different ways, depending on the needs of their clients. For example, one senior center in a mountain community



offers *BenefitsCheckUp®* screenings as a free service to its more than 900 members. An information and referral agency in Denver sends volunteers with laptops into older adults' homes, at their request, to screen them. Additionally, the medium of screening differs from site to site. Most user sites either have their paid or unpaid staff guide clients through the questionnaire online or have staff fill out the questionnaires online for clients. A few sites print out questionnaires for clients to fill in with a pencil or pen, and staff then enter completed questionnaires into the website and print the reports for the clients.

The levels of additional services provided differ from site to site, as well. Some sites offer only screenings, but at many sites, staff discuss the printed reports with clients. A Denver senior center helps older adults fill out benefits application forms and contacts them after a screening or application to find out if they have received benefits or need further assistance.

As the program continued through the initial implementation phase, some sites collected outcome information via the website's data collection tools on a monthly basis and submitted it to the *BenefitsCheckUp® of Colorado* Project Director. During the first two years of the project's implementation, NCOA made refinements to the screening tool and collected outcome data automatically. Sites also maintained their own outreach and promotional campaigns and managed the implementation of the program, making changes and improvements as necessary.

A Community Navigator and a member of the user site's staff help a client fill out the online questionnaire. Nearly every user site in the *BenefitsCheckUp® of Colorado* project offered one-on-one assistance to help older adults use the website. Photo © by Chris Taqaki

Two years into the project, Rose Community Foundation, HealthONE Alliance and the Jay and Rose Phillips Family Foundation planned and implemented an evaluation of the project to capture significant outcomes and lessons learned. These foundations saw a gap between older adults being screened and actually connecting with benefits programs and wanted to provide new user sites with a resource to help them implement the program as completely as possible.

Evaluation of *BenefitsCheckUp® of Colorado* focused on two aspects of the project: outcomes and process.

The **key outcome measures** included the number of people screened, the types and amount of benefits for which older adults were eligible and the number of organizations and agencies using *BenefitsCheckUp®*. Individual user sites collected outcome information through the website's record-keeping functions and through their own data-collection methods. To protect clients' medical privacy, identifying information, such as names or social security numbers, was not collected.

In addition to the outcome evaluation, Rose Community Foundation hired JVA Consulting, LLC, to perform a process evaluation that would capture lessons learned during the project's first two years. The final product of that evaluation is this report—a resource and reference guide to help user sites overcome barriers impeding their ability to help clients apply for benefits and follow up with screened clients.

JVA's **process evaluation** included a focus group with executive directors and program managers from eight user sites around the state, individual interviews with executive directors and program managers from 20 user sites statewide, a review of outcome information, and interviews with key project stakeholders, such as the Project Director, the project's Special Projects Coordinator and members of the *BenefitsCheckUp® of Colorado* Advisory Council.

JVA's team compiled data received during the process evaluation, examined it for common themes, and did follow-up interviews with user site staff and Advisory Council members to discuss lessons learned. In addition, JVA lent to the evaluation its expertise in capacity-building by developing an organizational capacity assessment tool for potential user sites to determine if they are ready to begin offering *BenefitsCheckUp®* to their clients (see Appendix A).

Innovations in the *BenefitsCheckUp*[®] of Colorado project

The process evaluation found there were two kinds of innovations in the *BenefitsCheckUp*[®] of Colorado project: innovations developed by the Project Director and the Advisory Council during the planning phase of the project and innovations that developed during the project's implementation.

Community Navigators

In planning the *BenefitsCheckUp*[®] of Colorado project, the Project Director and Advisory Council developed the idea of creating peer partnerships among older adults by finding and training volunteers, especially older adults, to assist user site clients during the *BenefitsCheckUp*[®] screenings. The 38 volunteers are called Community Navigators. Staff at user sites report that the Community Navigators are essential in breaking down barriers with hard-to-reach older adults and in making the process more comfortable for older adults with little or no experience with computers and the Internet. Community Navigators are also part of *BenefitsCheckUp*[®] of Colorado's unique "train-the-trainers" model. When they are not performing screenings or guiding other older adults through the screening process, Community Navigators engage in promotion and outreach activities and train staff at user sites.

To locate and train potential Community Navigators, *BenefitsCheckUp*[®] of Colorado relied on community and volunteer organizations, including Volunteers of America (VOA), AARP (the national aging advocacy group formerly known as the American Association of Retired Persons) and the Retired and Senior Volunteers Program (RSVP). Community Navigators who are

Project Innovations

- Community Navigators
- Training teleconference
- User site training manual
- Technology mini-grants program
- The *BenefitsCheckUp*[®] CareVan
- Unique partnerships



A Community Navigator trains other older adults to use the *BenefitsCheckUp*[®] screening tool. Photo © by Chris Tagaki

recruited through these agencies perform screenings at user sites and also train new Navigators and paid and unpaid user site staff.

Colorado was the first model community project to promote the use of Title V Senior Community Service Employment Program (SCSEP) participants as Community Navigators. SCSEP is a federally-funded program that gives low-income older adults opportunities to reenter the workforce and is being implemented in Colorado through the AARP Foundation and Rocky Mountain SER (Service, Employment, Redevelopment). Both groups are working to recruit, train and place Title V workers as Community Navigators.

Training teleconference

When the Project Director began working with user sites on implementing the program, he realized that he did not have enough time to travel to each user site around the state. In addition, many user sites in hard-to-reach areas could not spare staff time for travel to group trainings. To make sure user sites in hard-to-reach areas received the training they would need, the Project Director and a graduate student from the University of Denver developed a teleconference training seminar for a number of user sites.

Training manual

Colorado was the first model community to develop a manual for training Community Navigators. The manual includes sections on using the online screening tool and on helping older adults with difficult aspects of the questionnaire, and it has been adapted for use by AARP and the NCOA. The manual is available for download at Rose Community Foundation's website, www.rcfdenver.org.

Technology development mini-grants program

As part of the planning process, the Project Director and the Advisory Council discussed the different technology capacities of potential *BenefitsCheckUp® of Colorado* user sites and determined that many sites would need to improve their technology to provide screenings. Some sites lacked Internet access, computers or printers, each of which was necessary to provide screenings. The Project Director and Advisory Council developed a technology mini-grant program to give small grants to select user sites to help them buy needed technology. Several foundations with interests in older adults' health issues supported the mini-grant program. Mini-

grants for the program came from the Women's Foundation, HealthONE Alliance, First Data Western Union Foundation, and the Buck Foundation.

Although the Advisory Council and the Project Director wanted to make at least 14 mini-grants, the program could fund only nine mini-grants to seven sites:

- Seniors! Inc. in the Southern Colorado city of Trinidad for use in rural counties along the Colorado-New Mexico border.
- Senior Resource Development Agency in the Southern Colorado city of Pueblo for use there and in surrounding rural areas.
- Seniors' Resource Center in Jefferson County for use there and in surrounding mountainous, rural counties.
- Centro Bienestar San Jose in Denver for work with Latino and other minority populations.
- Aging Services of Boulder County for use in the city of Boulder and surrounding metropolitan and mountain communities.
- Volunteers of America in central Denver for use in surrounding inner-city communities.
- Senior Hub in Adams County for use in the northern and eastern Denver area.

The BenefitsCheckUp® CareVan

The *BenefitsCheckUp® CareVan* project began in August 2002 as a pilot mobile initiative to reach out to, educate and assist older adults and caregivers wherever they live in Colorado. Lending itself to broad-based collaboration, the project has attracted the support and involvement of a number of national, state and local nonprofit and social service organizations.



The *BenefitsCheckUp® CareVan's* laptop and wireless Internet connection allowed Community Navigators to screen older adults from a variety of locations. *Photo © by Chris Taqaki*

The *BenefitsCheckUp*® CareVan is a collaborative effort between the Adventist Community Services (ACS) Community L.I.F.T. program and *BenefitsCheckUp*® of Colorado. The *BenefitsCheckUp*® CareVan is a mobile health clinic complete with Community Navigators and computers for screenings. At the invitation of local older adult service agencies, the *BenefitsCheckUp*® CareVan travels statewide to promote local resource information, conduct free health screenings and conduct *BenefitsCheckUp*® screenings. Funding support for the *BenefitsCheckUp*® CareVan was provided by local foundations, including the El Pomar Foundation, the Buck Foundation and First Data Western Union Foundation.

Originally, *BenefitsCheckUp*® of Colorado and ACS Community L.I.F.T. intended for the *BenefitsCheckUp*® CareVan to serve as a model for outreach and promotion at about 60 to 70 sites or events in 2002 and 2003. Ultimately, the van had visited more than 90 sites and events by the end of 2003. Sites included senior centers, county fairs, health fairs and special events such as Senior Day at the Colorado State Fair and Senior Day at the Denver Zoo. An added benefit of the *BenefitsCheckUp*® CareVan was the media attention it generated, which informed thousands of people about *BenefitsCheckUp*® and how to get screened.

The *BenefitsCheckUp*® CareVan is attracting national attention for its success and innovation. In March 2003, the *BenefitsCheckUp*® of Colorado Project Director and the Executive Director of ACS Community L.I.F.T. decided they wanted to take the *BenefitsCheckUp*® CareVan to the National Council on the Aging (NCOA)/American Society on Aging (ASA) annual conference in Chicago, Ill. With the sponsorship of Albertson's/Jewel-Osco, the *BenefitsCheckUp*® CareVan stopped at two senior centers and residences in Kansas City on the way and at two senior residences and an Albertson's/Jewel-Osco event in Chicago once it arrived. At each site, said the Community L.I.F.T. Executive Director, the *BenefitsCheckUp*® CareVan screened individuals for benefits and created significant community awareness of *BenefitsCheckUp*®. The *BenefitsCheckUp*® CareVan's promotional and outreach capabilities are its greatest strength, he said, because while one *BenefitsCheckUp*® CareVan cannot screen every older adult, it can help local community organizations launch their own *BenefitsCheckUp*® programs.

The trip to Chicago was just one example of how the *BenefitsCheckUp*® CareVan provided outreach and promotion outside the state of Colorado. Also in 2003, at the request of AARP of New Mexico and with the sponsorship of AARP of Colorado, the van traveled to Farmington,

New Mexico, to do screenings at the annual Dine Conference, a gathering of tribal leaders from the Hopi, Zuni, Navajo and Ute American Indian tribes. Elders at the conference were extremely wary at first, and few were willing to be screened. After *BenefitsCheckUp*® CareVan volunteers convinced a few individuals to be screened on the conference's first day, a positive word-of-mouth campaign swept through the conference. By the second day, the van was flooded with elders who wanted to be screened for benefits.

Unique partnerships

Although *BenefitsCheckUp*® of Colorado was originally developed as a collaborative effort among nonprofits, community organizations and local foundations, there was also significant investment in the program by businesses and state and local government agencies.

Eight of the 44 user sites in the first years of the project were county or regional government offices. In the Denver metropolitan area, sites included the Denver Department of Human Services, the state Division of Aging and Adult Services, the state's Office of Veterans' and Military Affairs and the Denver Regional Council of Governments, an association of municipal governments around the Denver-metropolitan area whose Aging Services Division is the Denver Area Agency on Aging. These sites used their own staff and/or volunteers to provide screenings and referrals to older adults.

In a few instances, government employees cooperated with community-based user sites to provide direct assistance to older adults during the screening process. For example, Denver Department of Social Services employees went to Centro Bienestar San Jose, a nonprofit family service center serving Latino elders in west Denver, to help provide screenings and assist with benefits applications. Outside of Denver, Pueblo County and El Paso County staff accompanied the *BenefitsCheckUp*® CareVan to several outreach events in Southern Colorado.

In 2002, after substantial work to build partnerships between the State of Colorado and *BenefitsCheckUp*® of Colorado, the state's Division of Aging and Adult Services agreed to give *BenefitsCheckUp*® of Colorado space in its downtown Denver office. The move provided *BenefitsCheckUp*® of Colorado direct access to state personnel, increasing the program's visibility and legitimacy. The arrangement was unprecedented in Colorado: No other nonprofit agency had ever been granted permission to be housed in a state government office.

BenefitsCheckUp® of Colorado also gained the endorsement of Denver Mayor John Hickenlooper (see Appendix H). The project has an emerging partnership with the Medicare prescription drug discount and outreach program of the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services.

Public-private partnerships were not the only innovative collaborations developed during the first years of the project. *BenefitsCheckUp® of Colorado* is one of the few programs nationwide in which established, mainstream organizations, agencies, businesses and small, community- and faith-based grassroots organizations have collaborated to provide a common service.

BenefitsCheckUp® of Colorado and the *BenefitsCheckUp® CareVan* project have been supported in part through the generosity of the following foundations:

- Adolph Coors Foundation
- Buck Foundation
- Caring for Colorado Foundation
- The Colorado Trust
- Daniels Fund
- El Pomar Foundation
- First Data Western Union Foundation
- HealthONE Alliance
- Herman and Ethel Horwich Charitable Trust
- Jay and Rose Phillips Family Foundation
- Rose Community Foundation
- Women's Foundation of Colorado

The following Community Champions provided further support:

- AARP ElderWatch and AARP of Colorado
- Adventist Community Services Community L.I.F.T.
- Albertson's/Jewel-Osco
- Colorado Division of Aging and Adult Services
- Eagle Computers, LLC
- Intel Corporation
- Porter and Littleton Adventist Hospitals
- Pro-signs.com
- St. Anthony Hospitals

As the project grew in scope, opportunities arose to incorporate nontraditional user sites, such as libraries and workforce development agencies, as screening sites. These nontraditional sites increased the project's profile and service outreach to a more diverse group of older adults.

Among the project's most helpful partnerships were those formed with members of the proactive Advisory Council. In addition to meeting monthly to plan, implement, monitor and improve the project, many members of the Advisory Council also provide direct service to the program by volunteering to perform screenings and promote the project in various ways.

Success of the *BenefitsCheckUp*® of Colorado program

Although there were some obstacles and lessons learned during the various stages of the program, stakeholders consider the first two years of the *BenefitsCheckUp*® of Colorado program a success. Analysis of the data collected during the project's evaluation phase show that *BenefitsCheckUp*® of Colorado accomplished most of its key objectives by the end of 2003.

***BenefitsCheckUp*® of Colorado successes**

- More than 26,000 older adults screened
- Outreach campaign and the *BenefitsCheckUp*® CareVan
- Spanish-language version of the Organizational Edition website
- 44 user sites
- Nine technology development mini-grants

User sites screened more than 26,000 people statewide. While many current user sites had been promoting or using *BenefitsCheckUp*® since June 2001, the Organizational Edition was not available to user sites until May 2003. As a result, 22,453 older adults in Colorado were served through the national site at www.benefitscheckup.org, and 4,015 were served through the Organizational Edition offered through user sites.

***BenefitsCheckUp*® of Colorado implemented an outreach campaign in the Denver-metro area and across the state that targeted low-income, minority and disenfranchised older adults and older adults in both urban and rural areas.** Statistics from the national site show that in the first years of the grant, 75 percent of Coloradans screened were within 300 percent of the poverty level. Of all Coloradans screened through the Organizational Edition sites, 76 percent had incomes of less than \$25,000. Because *BenefitsCheckUp*® of Colorado did not ask for identifying information, tracking the races or geographic locations of the older adults screened was impossible. With the help of the *BenefitsCheckUp*® CareVan, thousands of

participants were reached at health fairs and community gatherings along the Front Range and in rural locations. Community Navigators also increased awareness of *BenefitsCheckUp® of Colorado*, advocated for participation, and guided people through the questionnaire process. In December 2003, NCOA launched the Spanish-language version of the Organizational Edition of the *BenefitsCheckUp®* website. Now all user sites that serve Spanish-speaking older adults can utilize the Spanish-language version to better serve their clients. In addition, the Special Projects Coordinator for *BenefitsCheckUp® of Colorado* helped develop a Russian-language version of the questionnaire for Denver's relatively large Russian Jewish immigrant population (see Appendix E). Screeners walked Russian-speaking clients through the questionnaire and then translated responses back into English to be screened on the Organizational Edition website.

Forty-four community-based organizations committed to joining the project as *BenefitsCheckUp® of Colorado* user sites. Of those 44 sites, 34 had already engaged in some level of promotion, screening or assistance activities by the end of 2003. Many of the sites joined the project as a direct result of outreach efforts by the Project Director, the Special Projects Coordinator, the members of the Advisory Council and participating funders and sponsors. In the first two years of the project, the Director traveled throughout the state and made more than 200 presentations to older adult agencies and organizations, businesses and community leaders. Once a user site had committed to *BenefitsCheckUp®*, the Project Director helped coordinate training and assistance activities for that site. In some instances, the existence of *BenefitsCheckUp®* attracted older adult clients to these organizations for the first time. Although the Project Director and the Advisory Council anticipated that all the participating user sites would be nonprofit organizations, eight government agencies around the state committed to being user sites. Since the inception of the Organizational Edition, many sites continue to report using or referring people to the national site. Therefore, the number of sites screening older adults in Colorado could be higher than recorded.

Seven user sites received a total of nine technology mini-grants to help them purchase computers and Internet access to implement screenings. User sites were awarded mini-grants of up to \$3,500 each to buy computers, Internet access or printers.

***BenefitsCheckUp® of Colorado* user sites have the option of customizing the online screening tool to include contact information and information about the services they offer;**

the additional information provided further assistance to older adults. NCOA's Organizational Edition, the subscription website that user sites could customize, was subsidized to the original model communities.

Anecdotes reported by user site staff show *BenefitsCheckUp*® of Colorado is positively affecting people's lives.

Mr. Atkins, a resident of an assisted-living facility in Denver, learned about *BenefitsCheckUp*® when a member of the project's Advisory Council brought the program to his assisted-living facility. Since then, he has become a one-man advocate for the service—he tells all his neighbors in the facility about the program and helps them screen themselves on the facility's computers. In less than one year, he has helped 45 people screen themselves and find benefits they were eligible for but were not receiving. Mr. Atkins's enthusiasm for *BenefitsCheckUp*® of Colorado led to the establishment of *BenefitsCheckUp*® programs in other residential facilities by It's Never 2 Late, an organization that provides computer education and training to older adults through adaptive technology.

Mrs. Martinez, 78, lived on a fixed income in Pueblo. She found herself unable to afford the six prescriptions she needs on a daily basis. After completing the *BenefitsCheckUp*® screening, Mrs. Martinez learned of discount prescription plans from Pfizer and Together Rx. She is now saving almost \$300 each month in health care costs.

When her husband's Alzheimer's disease made it impossible for him to continue managing the couple's finances, Mrs. Fuller asked for help from the staff at an adult day program. The first resource they shared with her was *BenefitsCheckUp*®. She completed one questionnaire for herself and one for her husband. She was happy to learn that she and her husband combined were eligible for 41 programs. She began pursuing the benefits listed on the report and found a free legal service that advised her on important legal matters, such as transferring all financial accounts into her name. She found a resource that guided her through the Medicaid application process for her husband and applied for and received benefits for her husband from the Veterans Administration. She says *BenefitsCheckUp*® put her back in control of her life.

Lessons Learned in *BenefitsCheckUp*® of Colorado

“The program is not perfect, but it is useful and beneficial and a great tool for older adults and the people who care for them. Even if a program someone finds on BenefitsCheckUp® saves him only \$50 or \$60 a month, for someone just getting by, that’s huge.”

Program Manager at a Denver-area user site

Although the *BenefitsCheckUp*® of Colorado project achieved the objectives established for the first two years of its operation, the Project Director and user sites reported they had learned lessons and implemented strategies for success that could make the project even stronger as it moves forward.

Lesson learned: Because of varying literacy levels and language barriers, many older adults need one-on-one assistance during the screening process.

Observations

- Many older adults have lower literacy levels than the general population, and the wording on the questionnaire and benefits reports confused them.
- Older adults who spoke only Spanish needed translation to use and understand the first versions of the questionnaire and benefit reports.

Possible Solutions

- Staff and volunteers at user sites walked older adults through the process, explaining the questionnaire and benefits reports.
- User sites at first translated the questionnaire and reports from English to Spanish and later used the Spanish version of the Organizational Edition to serve Spanish-speaking clients.

“We underestimated the amount of personal hand-holding involved.”

Executive Director at a Southern Colorado user site

One Executive Director of a rural user site reported that many of her older adult clients had no more than an eighth grade education and were confused by the wording on the questionnaire and the benefits reports. She and her staff spent much of their time walking older adults through the questionnaire, explaining the questions and helping them interpret the benefits reports.

In the Denver area, sites reported that some older adults had unique language and cultural backgrounds. For example, older adults who spoke only Spanish could not read the English-language screening tool, and thus user sites had to provide an interpreter to assist them.

While the Spanish-language version of the website was being developed, one Denver-area site that serves Latino elders improvised a solution for its Spanish-speaking clients. Staff at the site created a hard-copy, Spanish-language version of the questionnaire for clients to fill in with pen or pencil. Screeners then translated the responses, entered them onto the Organizational Edition website, and ran the screening as usual. When the website issued the final benefits eligibility report, screeners translated it back into Spanish for the client. To provide this service, the site found that it needed bilingual staff or volunteers.

Lesson learned: The benefits listed on reports are limited in scope, so user sites help older adults interpret the reports and provide them with information about programs not listed on the reports.

Observations

- The questionnaire’s depth was limited, and as a result, benefits reports often included programs for which older adults were not actually eligible.
- The screening tool did not include a comprehensive list of local services.

Solutions

- Staff with comprehensive knowledge of benefit programs helped older adults interpret and prioritize the benefits on their reports.
- Nearly all the user sites added to the benefits reports the local programs with which they were familiar.

“One of the important things to do with older adults after they have been screened is to sit down and go over the reports with them to help them determine their top priorities and the programs for which they have the best chance of being eligible.”

Marketing Director at a Denver user site

Even when older adults understood it, the questionnaire was limited in the depth to which it could screen for specific benefits programs. To make older adults more comfortable with the screening process, the program’s designers limited the number of questions on the questionnaire. However, with such limited information, the screening tool could report only those programs for which a client was likely eligible. For example, one Denver user site screener reported that one

client’s report indicated she was eligible for in-home care assistance. The screener knew, however, that the program providing in-home care assistance had more stringent eligibility requirements than the *BenefitsCheckUp*® questionnaire, so he advised his client to prioritize some of the other benefits listed on the report over the in-home care assistance program.

Despite the problems created by over-generous benefits reports, the screener noted that it was better for the screening tool to be “too soft” in judging older adults’ abilities to qualify for certain benefits. Even if older adults applied for but did not receive the benefits listed on their final *BenefitsCheckUp*® report, he said, at least they would have a better idea of what was available to them in the event their financial or health situations changed.

Additionally, user sites reported that they wanted the screening tool to include a comprehensive list of local services, such as those offered by county agencies or local nonprofit organizations. For older adults who did not qualify for public benefits, local programs were often the only new assistance they could find. While it would be virtually impossible to include every program offered for older adults nationwide in the screening tool, user sites did have the option of customizing the Organizational Edition of the website to include the programs they offered. Those programs were then included on the clients’ benefits reports. In addition, nearly all the sites reported that their screeners tried to fill in gaps in the reports by adding local programs with which they were familiar.

Lesson learned: Most older adults are not comfortable with the technology used in *BenefitsCheckUp*® and thus require someone to help walk them through the screenings.

Observations

- Most older adults have little experience with computers or the Internet and were too uncomfortable or unknowledgeable to screen themselves.

Solutions

- Sites provided screeners (either volunteers or members of their own staffs) to walk older adults through the screening process.

“The Internet and the report can be overwhelming. There is a lot of information, and it can be confusing.”

Executive Director of a Colorado Springs user site

The Advisory Council and the Project Director wanted to deliver *BenefitsCheckUp® of Colorado* through organizations that served older adults because they knew most older adults have few opportunities to access computers or the Internet and thus have little knowledge about using a computer or access the Internet. The screening tool’s online format might scare some older adults away from screening themselves.

To overcome technology obstacles, nearly all the sites surveyed employed the same solution: They made available paid or unpaid staff to walk older adults through the screening process. Most sites had a screener walk each client through the screening process by going through the questionnaire verbally and then entering the responses onto the website. A handful of sites encouraged clients to fill in the online questionnaires themselves with the help of a screener.

Lesson learned: Older adults want assurances that using *BenefitsCheckUp®* will not make them vulnerable to invasions of their medical and financial privacy.

Observations	Solutions
<ul style="list-style-type: none"> • Some older adults did not trust the program because it asked some personal questions and was delivered via an unfamiliar medium. • Some older adults reported that the screening spaces at user sites were not private enough. • Some older adults’ existing opinions of government programs made them distrust the benefits reports. • User sites had to find ways to maintain older adults’ beliefs that the program was non-identifying while still collecting contact information to provide follow-up and tracking. 	<ul style="list-style-type: none"> • Having a screener go through the process with an older adult and explain the program’s technology and security eased some older adults’ fears. • Some sites printed the questionnaire so older adults could fill it out in the privacy of their own homes. • User sites tried to circumvent existing opinions by providing explanations of government benefits programs. • Rather than ask all older adults for their contact information, one site created a way for older adults to opt in or opt out of follow-up and tracking services, which reassured them they controlled with whom they shared identifying information.

“People are hesitant to put personal information in a computer because they do not want to be victims of identity theft.”

Marketing Director, Denver-area user site

The *BenefitsCheckUp*® screening questionnaire did not ask for identifying information such as name, address, social security number or specific medical history. However, the questionnaire does ask questions about an older adult’s age, veteran status, financial situation and disability status. The combination of personal questions and an unfamiliar medium (Internet website) created a sense of distrust of the program among some older adults.



A Community Navigator working with the *BenefitsCheckUp*® CareVan fills out a printed copy of the online questionnaire. The Navigator later entered information from the paper copy onto the website and ran the screening as usual. *Photo © by Chris Tagaki*

Aside from the screening tool itself, some older adults did not feel the screening spaces or facilities at user sites were private enough. Some older adults also did not trust the reports generated by the website; many had pre-existing opinions of certain government programs or had heard conflicting rumors about benefits requirements and thus were reluctant to believe the reports.

“The other challenge is the tracking. We’re telling people we don’t need their addresses or phone numbers to screen them, but then we ask for that information so we can follow up,” said one Denver-area user site staff member.

User sites developed numerous ways to ease older adults’ minds about the confidentiality of the program and the security of their personal information. The most common strategy for building trust was to have a paid or unpaid staff member available to assure older adults during the screening process that the information required by the screening tool was not sufficient to identify an individual and that they

could not be victims of information or identity theft. This strategy was especially effective when the assurances came from Community Navigators, who were usually older adults themselves.

The Executive Director of one Southern Colorado user site said the older adults she spoke with felt most comfortable when they were screened in a place in which they already had a sense of trust, such as a church or senior center. A few user sites had laptop computers and could provide screenings in those locations. Several sites printed out the online questionnaire so older adults could fill them out at home and bring them back for screening.

To foster trust while still providing follow-up service, one Denver site asked older adults after the screening was completed if staff could call to follow up. If clients said no, the site staff suggested that the client call after applying for or receiving benefits. Staff made sure older adults had the site’s contact information and showed them where it was printed on the benefits report. “This way,” said the site’s Marketing Director, “people who want their privacy can secure it, and people who might need help can still get it.”

Lesson learned: To provide screenings and additional related services, organizations found they needed increased capacity in the form of paid or unpaid staff, more knowledgeable staff, better technology, and the funds to pay for hidden program costs.

Observations	Solutions
<ul style="list-style-type: none"> Few sites had sufficient paid or unpaid staff to help older adults apply for their benefits or follow up with them. 	<ul style="list-style-type: none"> Sites used Community Navigators to supplement their own staff, found ways to speed up the screening process, and worked with other organizations to provide follow-up assistance.
<ul style="list-style-type: none"> Screeners needed to be proficient with the Internet and benefits programs. 	<ul style="list-style-type: none"> <i>BenefitsCheckUp® of Colorado</i> provided a free teleconference training.
<ul style="list-style-type: none"> A few sites did not have the technology they needed to operate the program. 	<ul style="list-style-type: none"> Sites had the opportunity to apply for a mini-grant to purchase technology.
<ul style="list-style-type: none"> The program carried with it hidden office supplies expenses. 	<ul style="list-style-type: none"> Sites tightened their budgets to supply ink and paper for the program.

“Even though it doesn’t take long to screen, it is still a burden on staff. Even another five or 10 minutes is a ton when staff are swamped.”

Executive Director of a Denver user site

Because the solutions to many of the barriers addressed previously in this report involved one-on-one paid or unpaid staff assistance, user sites placed tremendous emphasis on the need to recruit and train people to perform a variety of services, such as performing screenings, reviewing the benefits reports generated by the screenings, assisting older adults when they applied for benefits, and following up to find out if older adults received the benefits for which they were eligible.

The staffing obstacles faced by user sites fell into two major categories: having enough paid or unpaid staff to administer the program and getting paid or unpaid staff with the right knowledge to administer the program effectively.

Every user site surveyed reported that it used paid or unpaid staff to perform or assist older adults during screenings, but very few sites had sufficient paid or unpaid staff to implement the program fully by providing application assistance and follow-up. None of the sites surveyed said they could afford to hire additional staff to perform screenings, provide application assistance or do follow-up.

“The ongoing challenge is the follow-up piece,” said the marketing director of a Denver user site. “We do as many as we can, but there are only two of us... we can’t call every person to make sure they applied for their benefits or to see if they received benefits.”

To provide sufficient paid or unpaid staff to operate the program, many user sites turned to the Community Navigators. Because these volunteers could screen older adults, they eased the additional workload the program created at user sites.

Not all sites had access to Community Navigators, either because there were no volunteer Navigators in their communities or because they were in too remote a region for existing Navigators to visit regularly. These sites developed measures to make the screening process go faster, thus alleviating the workload on existing paid or unpaid staff. One site in Southern Colorado gave older adults a list of things to bring with them to a screening, such as financial or medical information, which eliminated the need to stop screenings and start again later when older adults had found the necessary information.

Some user sites did not need specially trained paid or unpaid staff because they had the benefit of existing programs that could help older adults access benefits programs. For example, one user

site in Pueblo was an information and referral service, so after older adults were screened for benefits, organization staff were able to connect them with appropriate government agencies.

To truly help older adults utilize *BenefitsCheckUp*®, many user sites reported they had to provide screeners with information about the program's medium (the Internet) and its subject (public benefits programs). Many user sites noted that paid or unpaid staff had to be trained to use a computer, access the Internet and/or use the *BenefitsCheckUp*® Organizational Edition website. Several sites also said screeners could not provide adequate application assistance or follow-up because they did not know enough about benefits eligibility requirements.

“I've got about 20 people working as Community Navigators that can help us screen individuals, but none is comfortable enough with paperwork or knows enough about benefits programs to really help older adults access the items on their printouts,” said a Program Director at a North Denver-metropolitan user site. Although the Community Navigators have been a vital part of the program's success in screening so many older adults, he said, the Community Navigators are rarely able to help older adults beyond the screening itself.

To increase paid or unpaid staff knowledge about the technology used in *BenefitsCheckUp*® of Colorado, many user sites turned to the Community Navigators to train screeners. A handful of sites took advantage of a training teleconference provided by the *BenefitsCheckUp*® of Colorado Project Director. The teleconference covered the basics of running the website and the program and was free of charge to participating user sites.

Although a few sites had staff with backgrounds in government or who knew about public benefits programs, most user sites could only point older adults in the right direction. However, the Program Manager of one user site suggested that *BenefitsCheckUp*® of Colorado recruit Community Navigators with backgrounds in social services, government or hospitals. The key, the Program Manager said, was to find people, such as former government or hospital employees, with experience with paperwork and with confidence in their ability to navigate health systems. Those individuals, he said, would have the requisite understanding of how government agencies operate. “What needs to then be available,” he added, “is a cadre of these volunteers that can accept referrals coming in from any user site. The volunteers can then help older adults move to the next step as far as accessing those programs.”

Aside from people-related resources, a few user sites did not have the technology they needed to operate the program, including reliable computers, printers and Internet access.

While the technology mini-grants program helped seven organizations purchase the computers or Internet access they would need to provide the service, there were not enough funds available to help every user site. Most user sites made do with slow or unreliable technology, but a few sites established cooperative relationships with organizations in their communities, such as libraries or community centers, that had appropriate technology.

In addition to staff time and technology, most user sites found that providing the program carried with it hidden office-supplies expenses. Each *BenefitsCheckUp® of Colorado* screening yields a report with an average of 30 printed pages. Sites operating on small budgets reported that the expense of additional paper was significant. Paper was not the only office supply expense noted by user sites—one site’s Executive Director reported spending an extra \$297 each month on ink cartridges to print the *BenefitsCheckUp® of Colorado* reports.

User sites absorbed the cost of ink and paper by modifying their budgets to meet the program’s supplies needs. None of the user sites surveyed reported that they had stopped providing *BenefitsCheckUp®* because of the increased cost of office supplies. To help resolve this problem for sites, NCOA developed a new feature of the Organizational Edition website to reduce the amount of ink and paper used per report. The new feature allowed screeners or older adults to customize the reports before printing.

Lesson learned: Word-of-mouth is the cheapest and most effective method of promotion and outreach.	
Observations	Solutions
<ul style="list-style-type: none">• Sites could not afford to pay for promotional and marketing campaigns.• Most sites did not have staff with expertise in marketing and promotions.	<ul style="list-style-type: none">• Sites used word-of-mouth with great success and utilized downloadable promotional materials NCOA added to the Organizational Edition website.• The <i>BenefitsCheckUp®</i> CareVan and other statewide outreach and promotional tools helped user sites reach older adults in their areas.

“Word-of-mouth is by far the most effective marketing tool at our disposal. People are kind of fearful in the beginning, but if their neighbor or friend has tried it and has a good experience, they are more likely to try it themselves.”

Program Director at a Denver user site

The most commonly cited barriers to effective promotion were expense and a lack of knowledge. Participating sites did not receive promotional funds from NCOA or from local funding partners, and some sites did not have staff with promotion or marketing experience. Sites had the flexibility to promote and provide the service in ways that best fit their organizations, but without resources to do so, promotion and outreach sometimes fell by the wayside.

The Executive Director from one user site reported she was reluctant to promote *BenefitsCheckUp*® because her organization could not assist older adults with benefit applications or follow up with older adults to see if they received benefits. She feared that promotion would bring in clients it would be unable to serve.

One of the cheapest and most efficient ways user sites promoted the *BenefitsCheckUp*® of Colorado program was through word-of-mouth. Some user sites made presentations to older adults groups in community centers, churches and assisted-living or nursing facilities. Staff from some sites also attended local events, such as county fairs or other community events, to provide *BenefitsCheckUp*® information. Other sites included *BenefitsCheckUp*® information in their own promotional materials, particularly those produced in-house, such as fliers and newsletters. Sites with an Internet presence promoted the *BenefitsCheckUp*® program or offered links to the national *BenefitsCheckUp*® questionnaire from their web pages. Sites also benefited from the *BenefitsCheckUp*® CareVan, which served as a screening site and a promotional tool.

“A volunteer screener for us, a woman in her 80s, actually did a screening for herself,” reported the Program Director of a senior center in the Denver area. “She found ways to save \$150 a month, which was a lot because she was on a fixed income. She was so excited about it that she asked us to come and talk to her neighbors in her subsidized housing development.”

From that gathering, the Program Director said, several more individuals came in for screenings.

A staff member at one Southern Colorado user site suggested that *BenefitsCheckUp*® of Colorado develop a directory of all the user sites in the state. Knowing who else was working

with the project and how to contact them would have helped her, she said, because no one at her user site knew how to best promote the program. “All the way through, we could have used that knowledge; we could have asked questions of other sites to see how they were doing things,” she said. A directory of Colorado user sites involved in the project by the end of 2003 follows this report in Appendix B.

Lesson learned: Unique transportation and technology issues were among the hardest obstacles for rural user sites to overcome.

Observations

- Older adults had to travel long distances to get to user sites in rural areas.
- Some rural user sites did not have reliable Internet access.

Solutions

- Sites partnered with other community organization to provide transportation for older adults or to use their superior Internet connections.

“We do have public transportation, but it’s limited to just the main strip through town. The capabilities of our older adult bus are also limited. If there had been better transportation, it might have helped us to help more people.”

Executive Director of a rural, mountain user site

One of the biggest obstacles for rural communities was connecting older adults with user sites. Because community services are often spread out in rural areas, transportation to and from user sites was especially difficult. “We can’t reach the real rural folks. We have a lot of dirt roads and come winter and the snow they are shut off,” said the Executive Director of a user site in a mountain community.

The government agencies at which older adults needed to apply for benefits were often miles away from screening sites, which created an additional barrier for older adults who lacked transportation.

A few user sites in rural communities could not get reliable Internet access from local service providers because the necessary Internet infrastructure does not exist in all rural areas. Said one screener at a rural site: “We can’t stay online long enough to complete a screening.”

Rural user sites had a difficult time overcoming the obstacles presented by their geographic isolation. Some sites were able to build cooperative partnerships with other community organizations that did have transportation or technology to lend to the program, but most sites found their ability to implement the program was limited to what they could provide with existing resources. Nearly every user site surveyed said it could have screened more older adults if its community had better transportation and technology.

Conclusion

The focus of the *BenefitsCheckUp® of Colorado* project has been and continues to be connecting older adults with public benefits programs that can help them maintain their health and financial stability as they age. The project was able to screen a large number of Colorado's older adults, educate them about the benefits for which they may be eligible and generate substantial public interest in the screening tool. However, there were significant gaps in the program's ability to ensure older adults were actually applying for and receiving the benefits for which they were eligible. User sites need more resources in order to continue implementing the program or to increase the services they offer their clients; most importantly, user sites need more staff or volunteers to provide follow-up services to clients.

On a broader scale, as *BenefitsCheckUp® of Colorado* continues to expand in size and scope, new management and funding challenges will likely arise. Challenges may include the need for more Community Navigators and user sites, more *BenefitsCheckUp® of Colorado* staff to oversee the program's various elements, and new and effective resources to support the program.

As the Colorado model community continues to grow and as new model communities launch nationwide, this report can serve as a valuable resource for organizers, project directors and user site staff to achieve success.

***BenefitsCheckUp*® organizational user site self-assessment**

This assessment tool was developed to help nonprofit organizations implement *BenefitsCheckUp*® at their own sites. For-profit organizations, government agencies or organizations planning to operate *BenefitsCheckUp*® with government support should contact the National Council on the Aging (www.ncoa.org or 202.479.1200) for information about appropriate assessments and strategies for success.

The assessment, which is in the form of a checklist, incorporates lessons learned during the *BenefitsCheckUp*® of Colorado project and critical elements of JVA's research-based capacity assessment tools. The checklist divides organizations into two levels. Level One organizations have the minimum infrastructure and readiness needed to screen older adults using the *BenefitsCheckUp*® Organizational User Edition software. Level Two organizations are ready to move beyond screening and may have the capacity to fully implement the program by assisting older adults as they apply for benefits or by following up to ensure they receive the benefits for which they are eligible.

Note: This assessment is a guide to help you determine how close your organization is to the ideal *BenefitsCheckUp*® site. **Even if you cannot check off every item on the list, you can still provide *BenefitsCheckUp*® at the scale appropriate to your organization's capacity.**

How to use the checklist

The checklist asks if your organization has documentation of certain capacities, such as written job descriptions of paid or unpaid staff screeners. It is critical that such documentation be available for two reasons. First, documentation will ensure that your organization really does have the capacity to provide *BenefitsCheckUp*®. Second, implementation of the *BenefitsCheckUp*® program may require additional funding resources, such as grants, and the evidence you put together while finishing the checklist likely can be used again in grant applications.

LEVEL ONE

Because providing *BenefitsCheckUp*® requires additional staff and financial resources and typically will increase the number of clients an organization serves, a nonprofit organization should be financially and organizationally sound before launching the program. Additionally, in order to effectively provide the *BenefitsCheckUp*® service, an organization and its staff should meet certain technology baselines.

Organization governance

- Organization has a Board of Directors that oversees organization operation
- Organization has a written mission statement adopted by the Board of Directors
- Organization has clearly written bylaws that delineate organizational structure, operating procedures and financial responsibility
- BenefitsCheckUp*® fits the organization's mission statement
- Each member of the Board has a specific role documented in writing
- Board committees' responsibilities are written into bylaws
- The Board has adopted a written strategic plan to ensure the organization's goals and objectives are being met

Financial management and fundraising

- Organization has a 501 (c)(3) letter of determination from the IRS
- Organization has a written current operating budget and balance sheets
- Organization has a written operating budget and financial statements from the previous fiscal year
- Organization has a written fundraising plan that includes funding from more than one source
- Organization has secured funding from more than one source
- An experienced manager has direct responsibility for coordinating fundraising activities, as reflected by a written job description
- An experienced manager has direct responsibility for coordinating organization's financial management program, as reflected by a written job description
- Organization is in compliance with all federal, state and local tax and licensing requirements
- The organization has written, generally-accepted accounting practices

Information technology

- Organization has an assigned staff member to maintain the organization's information technology
- Assigned staff person is capable of managing and troubleshooting information technology
- Organization has at least one computer with reliable Internet access available to perform *BenefitsCheckUp*® screenings
- Organization has an Organizational User Edition subscription to *BenefitsCheckUp*®
- Organization has a printer to print *BenefitsCheckUp*® results sheets for older adults to take with them
- Relevant paid and unpaid staff have received training on how to use the *BenefitsCheckUp*® Organizational User Edition program
- Relevant paid and unpaid staff have received written *BenefitsCheckUp*® screening instructions
- Assigned information technology manager has received *BenefitsCheckUp*® training materials and has contact information for technical assistance staff at *BenefitsCheckUp*® of Colorado

Program Development

- The organization has a written *BenefitsCheckUp*® program development plan adopted by the Board of Directors
- Organization's written program development plan for *BenefitsCheckUp*® includes clearly-defined goals and measurable objectives
- Organization's written program development plan for *BenefitsCheckUp*® includes regular communication with *BenefitsCheckUp*® of Colorado staff
- The organization has an experienced program manager overseeing implementation of the *BenefitsCheckUp*® program
- Program manager and organization leadership have read the *BenefitsCheckUp*® of Colorado: *Lessons Learned* evaluation report

Personnel

- Organization has enough staff to operate its current programs
- Relevant paid and unpaid staff have written job descriptions that include *BenefitsCheckUp*® screening
- Relevant paid and unpaid staff can communicate information effectively with older adults

- Relevant paid and unpaid staff working with Spanish-speaking populations speak fluent Spanish
- Relevant paid and unpaid staff are physically able to fill out forms for older adults where necessary
- Relevant paid and unpaid staff have received written client confidentiality procedures and have received training in the procedures
- Organization has capacity to add, train and supervise paid or unpaid staff if needed to operate *BenefitsCheckUp*®

Promotion and Outreach

- Organization has a written promotion plan for *BenefitsCheckUp*® that has been approved by the Board of Directors
- Organization has at least one staff member designated as a point person for *BenefitsCheckUp*® communications, promotion and PR efforts
- Organization has a list of media contacts that can be utilized to promote its site as a *BenefitsCheckUp*® site
- Organization has at least two written materials (such as press releases, brochures, websites, flyers, etc.) that can be used to promote *BenefitsCheckUp*®

LEVEL TWO

If your organization wants to do more than provide screenings, it can and should examine its readiness to become a Level Two organization by providing benefits application assistance and follow-up services to older adults. Before beginning the assessment for Level Two, ensure that your organization meets the goals outlined in Level One of this assessment and that your organization has a committed, collective desire to provide more *BenefitsCheckUp*® services.

Personnel

- Relevant paid and unpaid staff can answer general questions about federal and state benefits programs, including the offices under which they are offered and the type benefits available
- Relevant paid and unpaid staff can answer general questions about the eligibility requirements for federal and state benefits programs and how to apply for benefits
- Organization has at least one staff person or has a recognized partnership with outside agencies or organizations with staff who can and will assist older adults in applying for benefits by physically filling out application forms for them

- Organization has at least one staff person or has a recognized partnership with outside agencies or organizations with staff who can and will follow up with clients to find out if they received benefits for which they are eligible
- Organization has notified local community organizations that serve older adults that it is offering *BenefitsCheckUp*® and may be referring older adults to those organizations for additional assistance

Application assistance and follow-up

- Organization has notified relevant local government agencies that it is offering *BenefitsCheckUp*® and may be referring older adults to those agencies to apply for benefits or receive additional assistance
- Organization has written application assistance procedures for relevant paid and unpaid staff to follow when assisting older adults
- Organization has written follow-up procedures for relevant paid and unpaid staff to follow when following up with older adults
- Organization can provide or arrange appropriate transportation to local government offices so older adults can apply for benefits
- Organization can store client contact information
- Organization has a formal, HIPAA-compliant system for storing client contact information for providing follow-up assistance
- Organization has a HIPAA-compliant, secure location or method for storage of all *BenefitsCheckUp*® records
- Organization has a written plan adopted by the board for compiling and disseminating follow-up data

Evaluation

- Organization has a written plan adopted by the board for getting client feedback on the effectiveness or usefulness of the *BenefitsCheckUp*® program
- Organization has written procedures for obtaining client feedback (through phone interviews, surveys, etc.)
- Organization's *BenefitsCheckUp*® program manager has a written job description that includes reviewing client feedback, reporting feedback to organization's leadership, and planning and implementing changes where necessary and appropriate

*BenefitsCheckUp® of Colorado Organizational Edition User Sites**

Pikes Peak Workforce Center

2306 E. Pikes Peak Avenue
Colorado Springs, CO 80909
Phone: (719) 667-3700

Metro Denver Black Church Initiative

3601 Martin Luther King Boulevard
Denver, CO 80205
Phone: (303) 355-3423

St. Anthony Hospital Health Passport

4231 W. 16th Avenue
Denver, CO 80204
Phone: (303) 899-5581

Jewish Family Service of Colorado

3201 S. Tamarac Drive
Denver, CO 80231
Phone: (303) 597-5000

AARP Colorado

1301 Pennsylvania, Suite 200
Denver, CO 80203
Phone: (303) 830-2277

Salud Family Health Centers

1115 2nd Street
Ft. Lupton, CO 80120
Phone: (303) 892-0004

Catholic Charities of Denver

2525 W. Alameda Avenue
Denver, CO 80219
Phone: (303) 742-0826

ACS Community L.I.F.T.

5045 W. 1st Avenue
Denver, CO 80219
Phone: (303) 935-7392

LaPlata County Senior Services

2424 Main Avenue
Durango, CO 81301
Phone: (970) 247-9136

**Upper Arkansas Valley Area Agency
on Aging**

139 E. 3rd Street
Salida, CO 81201
Phone: (719) 539-3341
TTY/TDD: (800) 659-2656

Centro Bienestar San Jose

623 Fox Street
Denver, CO 80204
Phone: (720) 904-2099

**Volunteers of America-Colorado
Branch**

2660 Larimer Street
Denver, CO 80205
Phone: (303) 297-0408

Seniors' Resource Center

3227 Chase Street
Denver, CO 80212
Phone: (303) 238-8151

Seniors' Resource Center-Evergreen

5120 Highway 73
Evergreen, CO 80439
Phone: (303) 674-2843

Christian Living Campus

2480 S. Clermont Street
Denver, CO 80222
Phone: (303) 758-4528

**Denver Department of Human
Services**

1200 Federal Boulevard
Denver, CO 80204
Phone: (720) 944-2809

Eben Ezer Lutheran Care Center

122 Hospital Road
Brush, CO 80723
Phone: (970) 872-6610

*BenefitsCheckUp® of Colorado Organizational Edition User Sites**

Senior Resource Development Agency, Inc.

230 N. Union Avenue
Pueblo, CO 81003
Phone: (719) 583-6611
TTY/TDD: (719) 545-8900

Evans Senior Center

1100 37th Street
Evans, CO 80620
Phone: (970) 339-5344 x131

Denver Regional Council of Governments

2480 W 26th Avenue, Suite 200 B
Denver, CO 80211-5580
Phone: (303) 480-6733
TTY/TDD: (800) 659-3656

Health S.E.T.

4200 W Conejos Place, Suite 436
Denver, CO 80204
Phone: (303) 595-6633

Metro Manor

1523 Quitman Street
Denver, CO 80204
Phone: (303) 572-7716

Senior Insurance Assistance, Inc.

1444 N. Hancock Street
Colorado Springs, CO 80903
Phone: (719) 635-4891

Denver Health Managed Care Division

660 Bannock Street
Denver, CO 80204
Phone: (303) 436-5105

Colorado Division of Aging and Adult Services

1575 Sherman Street, 10th Floor
Denver, CO 80203
Phone: (303) 866-5700
TTY/TDD: (303) 866-2800

Catholic Charities of Pueblo

429 W. 10th Street, Suite 101
Pueblo, CO 81003
Phone: (719) 544-4233

Seniors! Inc.

5840 E. Evans Avenue
Denver, CO 80222
Phone: (303) 300-6935

Pikes Peak Area Agency on Aging

15 South 7th Street
Colorado Springs, CO 80905
Phone: (719) 471-7080

Association for Senior Citizens

2839 W. 44th Avenue
Denver, CO 80211
Phone: (303) 455-9642

Senior Hub - Adams County TRIAD

2360 W. 90th Avenue
Federal Heights, CO 80260
Phone: (303) 426-4408

Servicios de la Raza, Inc.

4055 Tejon Street
Denver, CO 80211
Phone: (303) 458-5851

Lower Arkansas Valley Area Agency on Aging

13 W. 3rd Street
La Junta, CO 81050
Phone: (719) 383-3166

BenefitsCheckUp® of Colorado Organizational Edition User Sites*

Columbine Senior Services, Inc.

247 Meeker Street
Delta, CO 81416
Phone: (970) 874-7661

**Boulder County Aging Services
Division**

Post Office Box 471
Boulder, CO 80306
Phone: (303) 441-3945

Connections Unlimited, LLC

2403 Newland Street
Denver, CO 80214
Phone: (303) 232-3359

Seniors! Inc of Fremont County

3055 Hwy 50 East, #F
Cañon City, CO 81212
Phone: (719) 269-1531 x101

Seniors! Inc of Southern Colorado

160 E. 1st Street
Trinidad, CO 81082
Phone: (719) 846-4414 x12

Poudre Valley Health System

1024 S. Lemay Avenue
Ft. Collins, CO 80524-3998
Phone: (970) 495-8560

ACS Community L.I.F.T.

5045 W. 1st Avenue
Denver, CO 80219
Phone: (303) 935-7386

**Colorado State Veterans Home -
Fitzsimmons**

1919 Quentin Street
Aurora, CO 80010
Phone: (720) 857-6400

AARP Foundation - SCSEP

777 Grant Street, Suite 301
Denver, CO 80203
Phone: (720) 946-2901

Silver Foxes Den Senior Center

P.O. Box 1532
Pagosa Springs, CO 81147
Phone: (970) 264-2167

* User sites on this list have been in the past, currently are, or have indicated interest in being user sites for *BenefitsCheckUp® of Colorado*; contact information supplied by *BenefitsCheckUp® of Colorado* project staff.

Assignment Title: Community Navigator

Objective: To assist older adults in using *BenefitsCheckUp*® to discover what federal, state or local benefits programs they may be eligible for and to assist them as they secure those benefits.

Host Agency: *BenefitsCheckUp*® of Colorado provides a free, confidential and easy-to-use web-based service to screen people age 55 and older for public benefits programs. Information is provided on federal, state and local public benefits programs for which an individual is most likely to be eligible, where they need to apply for the benefit and what they will need to bring to apply. The service provides, in a matter of minutes, information that might otherwise take individuals weeks or months to discover on their own.

Location: *BenefitsCheckUp*® of Colorado
623 Fox Street, Room 205
Denver, CO 80204
(720) 932-0824

Hours: Flexible

Supervisor: State Project Director

Duties and Responsibilities:

- Help older adults determine their eligibility for public benefits and provide additional assistance as they apply for those benefits.
- Serve older adults, caregivers and families by conducting screenings or engaging in program outreach activities at permanent or targeted locations, including places of worship, older-adult housing facilities, community centers, libraries, nutrition or wellness sites and senior centers.
- Tracking older adults' progress through their application processes by making phone calls or visits to document results of assistance provided.
- Assist other Community Navigators when needed to provide additional assistance.
- Train other Community Navigators on how to use the screening tool and how to help clients further after completing a screening.

Requirements:

- Interest in helping others, particularly older adults
- Outgoing and enjoys working with people
- Willingness to learn new skills
- Experience with computers and the Internet a plus but not required
- Experience with public benefits programs or filling out health- or government-related paperwork a plus but not required
- Fluency in another language helpful but not required

Training: Computer knowledge helpful, but will train.



Have you heard? Hundreds of programs exist to help seniors today.

www.BenefitsCheckUp.org

The easy way to find the ones that can help you.

This could make life much better for you.

You want to learn about all the help that might be out there for senior citizens, right? Often there are so many different programs you don't know how to go after them. Some help with health care and prescription costs. Others may offer financial assistance or property tax relief. Still others might help you find part time work, a social worker, daily hot meals, or places you can volunteer.

Sample of included programs...

- Financial Assistance
- Health Care Programs
- Prescription Drug Assistance
- Housing Assistance
- Property Tax Programs
- Home Energy Assistance
- In-home Services
- Legal Services
- Nutrition Programs
- Training Opportunities
- Volunteer Opportunities

Who can use BenefitsCheckUp and how often?

Anyone can use BenefitsCheckUp. You can use it yourself or you can ask a relative, a trusted friend, or someone in your local community to help you.

BenefitsCheckUp is free no matter how many times you use it. This means you can fill in the zip code of another town or state—somewhere an elder friend or relative lives for instance—and find out what benefits that location might offer.

The service is confidential and free.

You do not give your name, address or Social Security number. You do have to give your zip code because where you live can help decide the closest location to apply for certain programs.

You will be asked your age, whether or not you served in the military, if you are disabled, what your monthly income is. Questions like that.

Help is here.

The National Council on the Aging has come up with one place to learn about state and federal programs you might be eligible for. It's simple, fast. And it's free. You do need a computer to get the information, but organizations in your community can help you connect to the Internet. Your senior center. A friend or relative. Your neighborhood library. Your church. Once you are connected to the Internet, you simply go to www.BenefitsCheckUp.org/Lucent.

When you get to the web site, you'll answer about 30 simple, easy to understand questions that will help figure out what programs you are likely to be eligible for.

It only takes about 10 –15 minutes to complete.

www.BenefitsCheckUp.org



FREE SCREENINGS

AGE 55 OR OLDER???

YOU MAY BE MISSING OUT ON HELPFUL PUBLIC BENEFITS

- **Financial Assistance**
- **Health Care Programs**
- **Prescription Drug Assistance**
- **Housing Assistance**
- **Property Tax Programs**
- **Home Energy Assistance**
- **In-Home Services**
- **Legal Services**
- **Nutrition Programs**
- **Volunteer Opportunities**
- **And more**

**IT TAKES JUST MINUTES TO FIND
OUT**

LET US SHOW YOU HOW

FREE SCREENINGS

IS YOUR MOM OR DAD MISSING OUT ON PUBLIC BENEFITS?

- **Financial Assistance**
- **Health Care Programs**
- **Prescription Drug Assistance**
- **Housing Assistance**
- **Property Tax Programs**
- **Home Energy Assistance**
- **In-Home Services**
- **Legal Services**
- **Nutrition Programs**
- **Volunteer Opportunities**
- **And more**

**IT TAKES JUST MINUTES TO
FIND OUT**

LET US SHOW YOU HOW

Press release: *BenefitsCheckUp*® and the BenefitsCheckUp CareVan Project

BenefitsCheckUp® is a free, nationwide service that identifies the federal and state assistance and private prescription drug programs available to help seniors. Accessible through the World Wide Web, **BenefitsCheckUp**® is a public service of The National Council on the Aging. Launched in 2001, the program is supported by several corporations and foundations, including AOL Time Warner Foundation, New York Life Insurance Co., Lucent Technologies Family Care Development Fund, FJC - A Donor Advised Fund, Merck Company Foundation, AARP and the Archstone Foundation. It is hosted by AOL's Government Guide.com.

BenefitsCheckUp® includes a database of approximately 1,100 federal and state programs available to help older persons. The service provides individuals with a comprehensive list of programs for which they qualify including financial assistance, educational opportunities, employment programs, health care, home energy assistance, housing assistance; in-home services, legal services, nutrition programs, prescription drug assistance, and volunteer opportunities. It also includes BenefitsCheckUpRx the first and only web based service that offers seniors a personalized report of prescription savings that they otherwise may not have known about. The results are customized based on the visitor's responses to a confidential questionnaire. **BenefitsCheckUp**® then produces a report that provides a specific list of programs for which the visitor most likely qualifies, as well as telephone numbers, address information, and, when available, Web site addresses of the local offices to contact. Applications for many programs can also be downloaded.

The **BenefitsCheckUp CareVan Project** began in August 2002 as a pilot mobile initiative to reach out to, educate, and assist seniors, caregivers, and underserved populations wherever they might live within the State of Colorado. Lending itself to broad based collaboration, the project has attracted the support and involvement of a number of Federal, State, and Local non-profit and Social service organizations.

Our intent is to be seen as a “one-stop shop” to promote consumer protection, provide education on Health and Wellness issues, screen seniors for Federal and State Public Benefits, provide prescription drug assistance and raise the level of community awareness regarding senior issues, opportunities and services.

Primary coordination for the project is shared between Michael Bright, Executive Director of Adventist Services Community L.I.F.T. and Jeff Rubin, State Project Director for BenefitsCheckUp of Colorado.

Community L.I.F.T. has been serving the needs of our targeted population for over 50 years both in the Denver metro area and throughout Colorado.

BenefitsCheckUp of Colorado and the BenefitCheckUp CareVan Project is supported in part through the generosity of the Bucks Family Foundation, Colorado Trust, Caring for Colorado, the Adolph Coors Foundation, El Pomar, First Data Western Union Foundation, HealthONE Alliance, Herman and Ethel Horwich Charitable Trust, the Women's Foundation, the Jay and Rose Phillips Family Foundation, the Rose Community Foundation, AARP of Colorado, and the Colorado Division of Aging and Adult Services. Further support is being provided by Albertson's/Jewel-Osco, AARP ElderWatch, Eagle Computers LLC, Intel Corporation, St. Anthony Hospitals, Porter and Littleton Adventist Hospitals, and Pro-signs.com. With special thanks to the BenefitsCheckUp advisory Council of Colorado.

BenefitsCheckUp® of Colorado Advisory Council Membership List

Revised February 2004

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Co-Chair: Joseph A. Dawson, Attorney At Law

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Executive Committee: Bob Epstein

Governor's Advisory Council for Persons with Disabilities
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Board Member, Seniors' Resource Center
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Robert Pierce

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BenefitsCheckUp® of Colorado Advisory Council Membership List

Revised February 2004

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720-488-1729 (fax)
www.familymatters.cc

BenefitsCheckUp® of Colorado **Advisory Council Bylaws**

Mission

1. The mission of *BenefitsCheckUp® of Colorado* is to assist Colorado elders in accessing federal, state and local public benefits, and to do so in a way that promotes education, advocacy and assistance.

Roles and Responsibilities

2. The roles and responsibilities of the *BenefitsCheckUp® of Colorado* Advisory Council are to advise and support the *BenefitsCheckUp®* staff in achieving program goals in accordance with the *BenefitsCheckUp® of Colorado* mission. The Advisory Council will serve at least five purposes:
 - a. Be a “brain trust” to project staff – bringing issues and ideas to its attention, mobilizing support for its agenda, and providing input and feedback about project activities.
 - b. Oversee the Project work plan – assuring effective and timely program processes and accomplishments.
 - c. Assist in developing funding for program start-up and continuation.
 - d. Oversee the transition of *BenefitsCheckUp® of Colorado* from a pilot project.
 - e. Review and make recommendations of approval or disapproval to the Colorado State Project Director of all mini-grants submitted to *BenefitsCheckUp® of Colorado*.

Advisory Council Membership and Guidelines

3. The Advisory Council shall consist of not less than ten (10), not more than twenty (20) voting members, and not more than thirty (30) total members, which include voting, honorary and consulting. A voting member is one who has been elected to the Advisory Council for a two (2) year term and who is not on the Council in an honorary or consulting role.
4. The *BenefitsCheckUp®* Project Director shall elect the initial members of the Advisory Council. Any additional members shall be selected by the Advisory Council from a slate of candidates. Selection of new Advisory Council members shall be made by a majority vote of the current Advisory Council members.
5. *BenefitsCheckUp® of Colorado* Advisory Council Member Qualification
 - a. Prospective *BenefitsCheckUp®* Council members must show that they are interested and committed to the mission of the Colorado *BenefitsCheckUp®* Project and the Advisory Council, and possess appropriate expertise for meeting the needs of the senior community.
6. Nomination and election of new Advisory Council members
 - a. Any *BenefitsCheckUp®* Advisory Council member, voting or non-voting may nominate individuals to serve on the Advisory Council.
 - b. The nomination may be in writing or given orally to the Project Manager.

- c. The nomination will be discussed at the next regular Advisory Council meeting. The individual will be invited to the subsequent meeting, and the Council will vote at that time.
7. The *BenefitsCheckUp® of Colorado* Advisory Council shall be representative of the diversity of the community and should wherever possible include representation from public, private, for-profit business, government and non-profit agencies and be representative of ethnically diverse communities.
8. New members on the Advisory Council shall begin their term at the first meeting after the nomination and election by the Advisory Council for a period of two (2) years. The term of membership may be extended for a longer period of time if so desired by the members and with the consent of the Advisory Council.
9. Only a voting member may vote on Advisory Council agenda items.
10. A quorum shall consist of one (1) more than half (1/2) of the voting Advisory Council membership (6 to 11 members present, dependent on the Advisory Council size).
11. Absence from two (2) consecutive meetings *without prior notification* to the Project Director shall be deemed as the retirement of such member and the position shall be declared vacant and turned over to the executive committee for follow-up.
12. Organizations/Agencies/Businesses represented by Advisory Council members shall not be excluded from participating as a Community Service Organization or bidding on contract services. Advisory Council members shall excuse themselves from discussion and voting on any issues that would pose as a conflict of interest.

Leadership

13. Leadership within the Advisory Council shall consist of: Project Manager, Facilitator, Secretary, Fiscal Sponsor and or NCOA.
14. Duties of Leadership
 - a. The Project Manager shall preside at all meetings of the Advisory Council. Appoint Facilitator, Secretary and Chair of the Development Committee. Serve on the Executive Committee and as an ex-officio member on all working groups/teams. Review, obtain input and recommendations from the Advisory Council and make final decision on the approval or disapproval of Mini-grants submitted to *BenefitsCheckUp® of Colorado*.
 - b. The Council Facilitator shall preside at Advisory Council meetings in the event of a temporary absence of the Project Manager. The Facilitator shall serve on the Executive Committee.
 - c. The Fiscal Sponsor and or NCOA shall keep accurate records of any money raised or spent on behalf of *BenefitsCheckUp® of Colorado*.
 - d. The Council Secretary shall record and keep the minutes of meetings of the *BenefitsCheckUp®* Advisory Council, maintain the Advisory Council roster, and meeting schedule.

- e. Each *BenefitsCheckUp®* Advisory Council member shall be familiar with the mission, goals, and current projects, attend all meetings of the Advisory Council unless excused, and serve on at least one (1) working group/team.

Permanent Committees

15. There is hereby established by these bylaws the Executive Committee and the Development Committee. These committees have the authority described below; however, under no circumstances are these committees authorized to establish formal policies of the *BenefitsCheckUp®* Advisory Council, or to otherwise act in place of the Advisory Council.
16. The Executive Committee shall be comprised of at least three (3) and no more than five (5) members, two (2) of which shall be the Project Manager and the Council Facilitator. Members of this committee shall be appointed by the Project Manager and must themselves be members of the *BenefitsCheckUp®* Advisory Council.
 - a. The Executive Committee shall have the authority to conduct non-fiscal business of the *BenefitsCheckUp®* Advisory Council between meetings and fill, by appointment, any vacancy pending the approval of a majority of the Advisory Council.
 - b. To expedite the mini-grant process the Executive Committee and or a separate “mini-grant” committee may be empowered to meet prior to the Advisory Council meeting to review and make recommendations to the Advisory Council at large regarding mini-grants.
17. The Development Committee shall be comprised of at least three (3) and no more than five (5) members. Members of this committee shall be appointed by the Project Manager and must themselves be members of the Advisory Council.
 - a. The Project Manager shall appoint the chairperson of the Development Committee. The duties of the Development Committee shall be, but are not limited to, assisting the Project Director, Fiscal Sponsor and or NCOA create and implementing a transitional plan and a plan for the long-term financial support of *BenefitsCheckUp® of Colorado*.

Working Groups/Teams

18. The *BenefitsCheckUp® of Colorado* Project Manager may establish working groups/teams as the need arises to carry out the business of the Project. Membership on such teams shall not be limited to Advisory Council members, although the chairperson of any such group/team must be a *BenefitsCheckUp®* Advisory Council member.
19. No Working Groups/Teams shall have the power or authority to set or establish policies for *BenefitsCheckUp® of Colorado* or the Advisory Council.

Meetings

20. The *BenefitsCheckUp® of Colorado* Advisory Council shall conduct its regular meetings on the Second Wednesday of each month, unless otherwise agreed upon by a majority vote of the Advisory Council.

21. Special meetings of the Advisory Council may be called at the request of the Project Manager with 48 hours notice.
22. A quorum at either a regular or special meeting of the *BenefitsCheckUp®* Advisory Council shall consist of one-third (1/3) of the current *BenefitsCheckUp®* Advisory Council membership.

Voting

23. Unless otherwise provided by these bylaws, a simple majority of the members present at any regular or special meeting shall be the voting rule.

Amendments

24. Amendments to the bylaws of *BenefitsCheckUp® of Colorado* shall be accomplished in accordance with Colorado law and must be approved by a majority of the *BenefitsCheckUp® of Colorado* Advisory Council members present at a regular or special meeting.

For Staff Use Only
Start: _____
End: _____
Special

**BENEFITSCHECKUP® OF COLORADO
ADVISORY COUNCIL**

MEMBER PROFILE

NAME _____ DATE _____

ADDRESS _____ DATE OF BIRTH _____

CITY _____ ZIP CODE _____ PHONE(____) _____

OCCUPATION _____

EMPLOYER _____ WORK PHONE(____) _____

1. Please state briefly why you are interested in serving on this Advisory Council?

2. What are the skills, abilities and unique experiences you feel you can bring to this Advisory Council?

3. Do you currently serve on any other Advisory/Policy Councils, Boards or Commissions? If yes, please list:

4. Can you commit to regular monthly meeting attendance?

5. I have read and understand the bylaws and accept *BenefitsCheckUp® of Colorado* Advisory Council Membership.

Printed

Name _____ Signature _____

Thank you for your interest and support!

**Jeff Rubin, State Project Director, 720-981-9099
10732 West Berry Avenue
Littleton, CO 80127**



JOHN W. HICKENLOOPER
MAYOR

CITY AND COUNTY OF DENVER

MAYOR'S OFFICE

CITY AND COUNTY BUILDING
1437 BANNOCK STREET
ROOM 350
DENVER, COLORADO 80202
PHONE: (720) 865-9000
FAX: (720) 865-9040

Jeff Rubin, State Project Director
BenefitsCheckUp of Colorado
1575 Sherman Street 10th Floor
Denver, CO 80203-1702

Dear Mr. Rubin,

I am writing to you to express my support for BenefitsCheckUp[®], an exciting new initiative from the National Council on the Aging that I believe can provide a much needed service for seniors, caregivers, and those dealing with older adult or aging parent issues within the city and county of Denver.

What I like about BenefitsCheckUp[®] is how quickly and easily this web-based service can screen for federal and state public benefit and prescription assistance programs that anyone 55 or older are potentially eligible to receive. Equally beneficial is its ability to identify where the nearest office is to apply for each benefit and what an individual would need to bring with them before they can apply. Given current economic times, such a service is not only warranted, it is essential for any Denver senior contemplating where to turn for assistance.

In addition to helping seniors live better, there are a number of additional features that makes BenefitsCheckUp[®] so compelling. Its ability to identify eligibility for programs such as Medicare, Medicaid, SSI, Food Stamps, as well as, numerous pharmaceutical assistance programs offers the potential of bringing additional federal and other value added dollars into the local economy. Add to that your program's ability to "pre screen" potential applicants and it is easy to see how this service could help to make local government and local service agencies more efficient.

BenefitsCheckUp[®] can be a tremendous resource for our hospitals, our housing authority, human service agencies, recreation centers and even our city council in providing assistance for our constituents, families, customers and anyone else who may be in need of such assistance.

I applaud you, the National Council on the Aging, and the Rose Community Foundation for your efforts in bringing BenefitsCheckUp[®] to Colorado and will encourage everyone dealing with aging service issues within the city and county of Denver to work with you in using and promoting such a valuable and essential service.

Sincerely,

A handwritten signature in blue ink that reads "John W. Hickenlooper".

John W. Hickenlooper
Mayor City and County of Denver

www.denvergov.org