



Report

Online Application for LIHEAP

SEPTEMBER 2014
Report #4

Online application is becoming a common and convenient way to apply for a variety of social service benefits. This report will provide an overview of online application for multiple benefits, discuss the benefits and barriers to clients, and grantees and provide examples of states that have online application for LIHEAP. It will cover the following topics:

- [1. Overview of Online Application](#)
- [2. Online LIHEAP Application](#)
 - [Examples of LIHEAP Online Systems](#)
- [3. Online Application Benefits and Barriers](#)
 - [Benefits and Barriers to Clients](#)
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1. Overview of Online Application

According to a 2014 publication, [Online Services for Key Low-Income Benefit Programs](#), the Center on Budget and Policy Priorities reported that all but nine states have online application for one or more programs that provide food, health care or cash assistance. The LIHEAP Clearinghouse has added three additional states to the list for a total of 45 states providing online application for at least one program. Thirty-two states provide online application for SNAP, TANF and Medicaid. Online application means that a person can fill out the application online and may be able to electronically submit documentation and sign the application. It differs from merely having a down-loadable applica-

tion on a program website that may be mailed or faxed.

Most states prescreen for multiple benefits, providing a one-stop shop for eligibility determination and application. The prescreening process typically asks the applicant to provide information about all household members including age, income, medical expenses, medical and life insurance, assets, child care and disabilities. Then the system informs applicants for which services they may qualify.

Benefit calculators are similar to prescreeners but may ask additional questions in order to estimate benefit levels. Both benefit prescreeners and

Online Application Resources

- [Online Services for Key Low-Income Benefit Programs: What States Provide Online With Respect to SNAP, TANF, Child Care Assistance, Medicaid, CHIP, and General Assistance](#), Center on Budget and Policy Priorities, revised May 6, 2014
- [An Advocate's Guide to Online Multi-Benefit Applications](#), webinar presented by the Coalition on Access and Opportunity, May 21, 2014
- [Computer and Internet Use: 2012](#), U.S. Census Bureau
- [Addressing Barriers to Online Applications: Can Public Enrollment Stations Increase Access to Health Coverage?](#), Consumers Union, November 2011
- [Online Applications Review Guide](#), Center on Budget and Policy Priorities
- [Applying Online: Using Technology to Enroll Low-Wage Workers in Public Benefits](#), Northwestern Journal of Law and Policy, by Liz Schott, Volume 4, Issue 1, Winter 2009

calculators are useful tools for individuals who do not know if they qualify for public benefits. An effective prescreener or calculator limits the number of questions so as not to discourage users.

Most online application systems have some type of electronic signature in place. How an electronic signature is executed varies among different state systems. An applicant may type his or her name to sign the application electronically or some states have more elaborate security in place, such as requiring a user to type a series of symbols or letters similar to what is used in commercial online transactions.

After submitting an application, most online systems allow clients to view the current status of their application, check benefits and notices, and see a benefit history.

2. Online LIHEAP Application

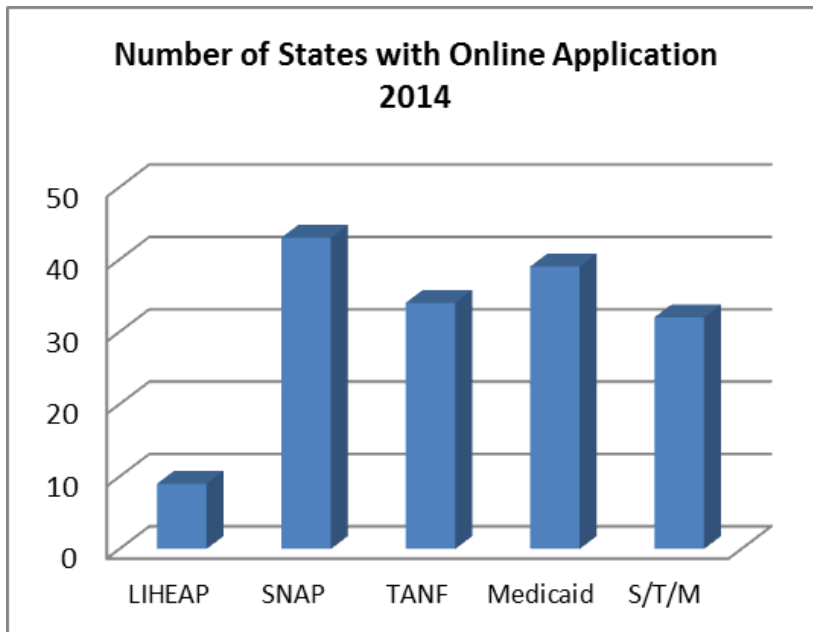
Even though online application for programs such as SNAP and TANF has been in use in a majority of states for many years, only nine states have online application for LIHEAP – Kansas, Maryland, Nebraska, New Mexico, New York, Pennsylvania, Vermont, Virginia and West Virginia. In New York, online LIHEAP application is available outside New York City and only for regular benefits, not crisis.

All of these states have online application for multiple benefits that includes SNAP and most include TANF and Medicaid.

Most of the nine states also have a printable LIHEAP application available on their website that gives applicants the opportunity to fill out and submit the application by mail, fax or in person or to better understand what information is expected when filling out the application online.

Most states provide applications in English and Spanish; others provide applications in multiple languages. In New York, online application is available in eight languages, while Vermont goes a step further by providing interpreter services.

Many of the states have community partners, or-



organizations that volunteer to assist applicants by making available computers and printers, helping with log on, helping to complete an application and providing information about programs.

Public enrollment stations or kiosks located in libraries, county offices or other public places may be available for persons who don't have computers or Internet at home. For example, the community partners in Nebraska provide computers and printers in their offices along with application assistance.

Examples of LIHEAP Online Application Systems

Following are examples of prescreening for eligibility and online application from the following three states: Nebraska, New Mexico and West Virginia.

Nebraska has an online assessment and application system called [ACCESSNebraska](#). The assessment determines if the household is eligible for programs such as: Aid to Dependent Children, SNAP, Health Care, Energy Assistance, Child Care and Services for the Developmentally Disabled.

Completing the online assessment is optional; an applicant may choose to submit an application without the assessment. Both the assessment and

application are available in English and Spanish.

Setting up a user account is also optional but, if an account is set up, information on the application will be saved, and the applicant can return within 30 days to complete the application.

ACCESSNebraska provides several opportunities for getting help with the assessment and application. The website has several detailed online video tutorials that provide guidance on how to: apply, find out eligibility status; find help; set up and prepare for an interview; find out benefit levels; or how to create an account and submit documents.

The ACCESSNebraska website has a search function that provides the location of community partners by county and the type of services that are available. Most community partners provide enrollment stations and offer assistance with logging onto the website and completing the application.

If an applicant requires assistance from home, a customer service toll-free phone number is available during week days and working hours.

In Nebraska, even though the application is submitted online, most applicants will need to have an interview. The interview is generally conducted by phone but a face-to-face interview can be requested. After the interview, the applicant receives a letter detailing any needed documents or follow-up.

Applicants scan income and identity documents and submit them electronically. Documents that can be submitted electronically may include: pay stubs or income statements; bank statements; household expenses such as utility statements, rent, and/or mortgage; health insurance premiums; birth certificate and drivers license. There is a 30-minute timeframe to complete the "Submit Documents" feature. The system will time out if the process is taking longer.

It is necessary to create an account to view payment history and benefit amounts for all programs.

New Mexico's online system, [YesNewMexico](#), is an online application system similar to ACCESSNebraska that was created to make the application process easier for clients. In addition to SNAP, TANF, Medicaid, CHIP, and child care assistance, New Mexico's system also prescreens eligibility for energy assistance and WIC.

YesNew Mexico has a benefit calculator for SNAP that asks for needed information using graphics and

simple language to help users understand the process. The final results include an estimated SNAP benefit and links to online applications for other benefit programs.

The LIHEAP application can be completed in multiple sessions and is saved for 60 days while in the process of being completed. Documents can be scanned and submitted online. The system also allows an applicant to check benefits, report changes and renew benefits for food and cash assistance.

YesNew Mexico asks if an applicant has any physical or mental disability, limited English proficiency or transportation needs. Community partners, online help, a 24/7 information line, and a customer service center can provide assistance to the applicant.

West Virginia's [inROADs](#) system allows eligibility screening for a variety of programs including cash, food, energy and medical assistance. Once the screening process is complete, the applicant must set up an account to submit an online application. With the account, the applicant can view all benefits and see if a benefit is due for review. The primary applicant will have the ability to see all information associated with that case and can give other adult household members access to view benefit information.

Requested documents are sent by mail, fax, email, or dropped off at a local Department of Health and Human Resources (DHHR) office.

Online help is available during the application process or from a selection of community partners in each county. An applicant with limited computer skills has the opportunity to take a tutorial and practice before starting the application.

Public enrollment stations are not available in West Virginia and some areas have limited Internet access, but LIHEAP applications are available at local DHHR offices, community action agencies, or senior centers operated by an Area Agency on Aging and can be requested by phone, email, or mail.

A client can choose to apply for regular LIHEAP online or at their local DHHR or through a community partner, however, a crisis assistance application must be made in person.

Pennsylvania's online system, [COMPASS](#), is available in six languages. Online documents for COMPASS include information on website security

and confidentiality, in addition to the applicant's rights and responsibilities. The website also has an extensive "Frequently Asked Questions" section and a "Quick Reference Guide." Applicants in a crisis situation are advised to contact the local county assistance office or crisis contractor in their area.

In Maryland, applicants using the online system, [SAIL](#), must read a "Rights and Responsibilities" section and sign the application form either manually or electronically. Maryland also requires a face-to-face interview.

3. Online Application Benefits and Barriers

Benefits and Barriers to Clients

A webinar, [An Advocate's Guide to Online Multi-Benefit Applications](#), presented by the Coalition on Access and Opportunity provided an overview of some of the benefits and barriers of online application to clients and intake workers.

What are the benefits to clients applying online?

- Convenience due to 24-hour access
- Privacy (if applying from home)
- Eliminates having to leave work
- Prescreen and apply for multiple benefits with one application
- Submit documents once for multiple benefits
- Check status of application
- Streamlined and efficient process
- Faster and more consistent eligibility determination

What are the barriers to clients applying online?

If an applicant doesn't have a case worker or a face-to-face interview isn't available, the applicant may encounter barriers with language, illiteracy or mental and physical disabilities. Other barriers may include computer issues and providing documentation.

Some common computer issues are:

- No computer or Internet access at home
- According to the [U.S. Census Bureau in 2012](#), 45.3 percent of households with income under \$25,000 didn't have In-

ternet access at home. In the same year, 37.9 percent of households with seniors 65 years of age or older didn't have home Internet.

- Client may lack computer literacy
- May need to set up an account before starting an application or to be able to check the status of an application
- Households with computers may not have a printer or have the ability to scan documents
- Rural areas may have inconsistent Internet access that can interrupt the application process
- Libraries may have time limits for computer use
- Online system may have a time out
- Problems with documentation can include:
 - Identity verification may require a credit check
 - Lack of an opt-out option prior to requesting identity documents for household members that are ineligible
 - Fear of submitting personal information online. Even though data encryption with electronic systems affords tighter security than paper documents, some people are reluctant to submit personal data online.

Benefits and Concerns for Grantees

What are some of the benefits for grantees?

- Faster and more consistent to check eligibility through other systems
- Reduced administrative burden
- More cost effective

What are some concerns or needs for grantees?

Online application may reduce the administrative burden on grantees and sub-grantees: however, some concerns may arise. Dedicated staff and time may be needed for online applications. If staff is also providing office intake, what are the priorities? Do the clients with office appointments take priority or

is there staff that only do intake for online applications? An office must assure there is enough staff to keep up with processing all applications in a timely manner.

Other things grantees may wish to consider:

- Staff may need training
- Need a process in place to expedite crisis benefits
- How are verification and supporting documents received?
- May need to link existing and developing IT systems

What is needed:

- Real-time help for clients applying online
- Online system evaluation

4. Online System Evaluation

A November 2011 report from the Consumers Union, [*Addressing Barriers to Online Applications: Can Public Enrollment Stations Increase Access to Health Coverage?*](#), discusses how an evaluation can help the grantee understand the population and demographics of online applicants.

Washington does not have online application for LIHEAP but through its “Washington Connections” clients can apply for TANF, Medicaid and other public assistance programs. The Department of Social and Health Services designed the system and has implemented data tracking measures to evaluate the system over time. Through its partnership with community-based organizations, the Department tracks applications, looks at client demographics, and conducts customer surveys.

Things to consider when it comes to demographics:

- How was the application submitted – from a home computer or public enrollment station, in-person at a local agency or during a home visit?
- What is the client’s age, race, gender and primary language?
- Are there clients that have language barriers?

- Are there clients with disabilities or seniors that have a hard time getting to a computer?
- Are there weak Internet connections in a rural community?
- Did the client ask for help? If so, was the help provided in-person by phone, by web chat or online text?
- What was the outcome of the case – did the client receive benefits or were they denied? If denied, what was the reason?
- How many applications are abandoned or incomplete? (There may be eligible applicants that give up on the online process.)

5. Designing an Online System

In designing an online application system, grantees should be aware of concerns that may arise around the following issues:

Requests for Social Security Numbers (SSNs):

Requests for SSNs are governed by individual program statutes and the Privacy Act. The LIHEAP Statute does not provide guidance on use of SSN, however, the Department of Health and Human Services strongly encourages grantees to request applicants to provide SSNs for all household members when applying for LIHEAP (for more on SSNs in LIHEAP, see this [report](#)). Since this is not mandatory, an online application must provide the option to skip the request and continue with the application.

The Privacy Act requires that individuals be given notice when asked to provide SSNs. This enables them to make informed decisions regarding whether or not to provide that information. The application should provide the applicant with information about how SSNs will be used.

Citizenship and immigration information:

Many states do not deny benefits to an applicant because a non-applicant family or household member has not disclosed his or her citizenship or immigration status. Requiring non-applicant household members to provide sensitive information may discourage certain citizens from applying for benefits.

Online applications may provide household members the ability to opt-out of applying for benefits before being asked for sensitive information.

Proof of Identity: Many online systems rely on credit checks as a method of proving identity. This can create a hardship for an applicant that doesn't have a credit history, or has a poor credit score. There should be an alternative method for households with no credit history or a poor score.

Expedited or emergency benefits: SNAP and LIHEAP have federal rules for expedited benefits in cases of emergency situations. Some systems that provide online application for SNAP describe expedited provisions early in the process and the applicant may be able to submit an application after filling in the expedited screen. For LIHEAP, intervention in a crisis situation must occur within 48 hours or within 18 hours if the crisis is life-threatening.

New York and West Virginia require clients in an emergency situation to apply for LIHEAP at a local office. Clients in New Mexico and Nebraska can apply online for crisis benefits. Expedited benefits are processed in the same manner for online applicants and those that apply at an office.

Other Things to Consider:

- How quickly are applications reviewed and processed?
- Is there dedicated staff for online applications?
- How does the timeliness of processing online, in-person, and mail-in applications compare?
- Mobile phone applications for benefit application.
- Is there a lower rate of approval for online applications?

According to a [2009 article](#) in *Northwestern Journal of Law & Social Policy*, online applications in some states (Massachusetts, Florida and Wisconsin) had a lower rate of approval compared to paper applications. There are many possible reasons: house-

holds may start an online application but may not follow-up with verification or an interview; households applying online may be less likely to be eligible; if interviews are needed, scheduling may be more challenging. To address this last issue, Utah successfully uses a call center where SNAP applicants can request interviews at their convenience. The call center is able to retrieve an electronic application and conduct the phone interview on demand.

Another reason that online application approvals may be lower is that applicants may have difficulty providing documentation. The applicant may be alerted to the types of documents needed before the start of the online application – pay stubs, award letters or identity documents – but a personalized list is not available until an interview. Increased use of technology to cross-check documents between programs may alleviate some of this burden on applicants.

Evaluation of an online system could track reasons for denial and look for differences between online and paper applications.

6. Lessons Learned from Florida¹

In 2005, Florida started online applications for food, medical and cash assistance. Local county offices that conducted personal interviews closed and were replaced with call centers. This created barriers for some senior families and families with language difficulties.

Lessons Learned:

- Keep local offices and phone lines – it's hard to get infrastructure back after it is gone
- Absence of personal interview doesn't work for some
- Protect civil rights of applicants by providing access to public computers for persons with physical or mental disabilities
- Language barriers and seniors – there

¹The information for this "Lessons Learned from Florida" section comes from the Coalition on Access and Opportunity's webinar [An Advocate's Guide to Online Multi-Benefit Applications](#)

- were not enough resources for those who needed help with applications
- Expand the hours and days that call centers are available – the state didn't realize the number of calls that occurred
 - Keep evaluating and changing applications to meet all needs
 - Provide a list serve or discussion forum

7. Summary of Best Practices for Online Applications

If applying from a home computer is not available to an applicant, enrollment stations or kiosks can provide a convenient place to apply. The Consumers Union [report](#) has a review of kiosks that were set up for a pilot study of health care enrollment in seven states. Even though this study was directed towards health care enrollment, its description of the facilities and services provided may help agencies and others establish more effective online stations. Most kiosks provided:

- Several public locations
- Computer, printer, fax/scanner
- Data encryption and off-site data storage
- English and Spanish languages
- Help with application

Setting up an account can allow the applicant to save and return to finish an application and check the status of an application. Checking application status and viewing account information are convenient tools offered on most websites. This allows applicants to see if the office received their application and whether it was approved or denied, including a

reason for denial. Applicants may also be able to review benefits, what verification is needed, and other household information. Having these tools available also reduces the time that caseworkers spend handling questions about the status of submitted applications.

It's essential to provide applicants with several means to obtain help while filling out applications. Examples of assistance include:

- Community partners that provide in-person help
- Call centers with extended hours of service
- Online live chat
- Online tutorials and FAQs

An applicant should have several ways to submit documents including: electronically, by fax, email, mail, or in-person at a local office.

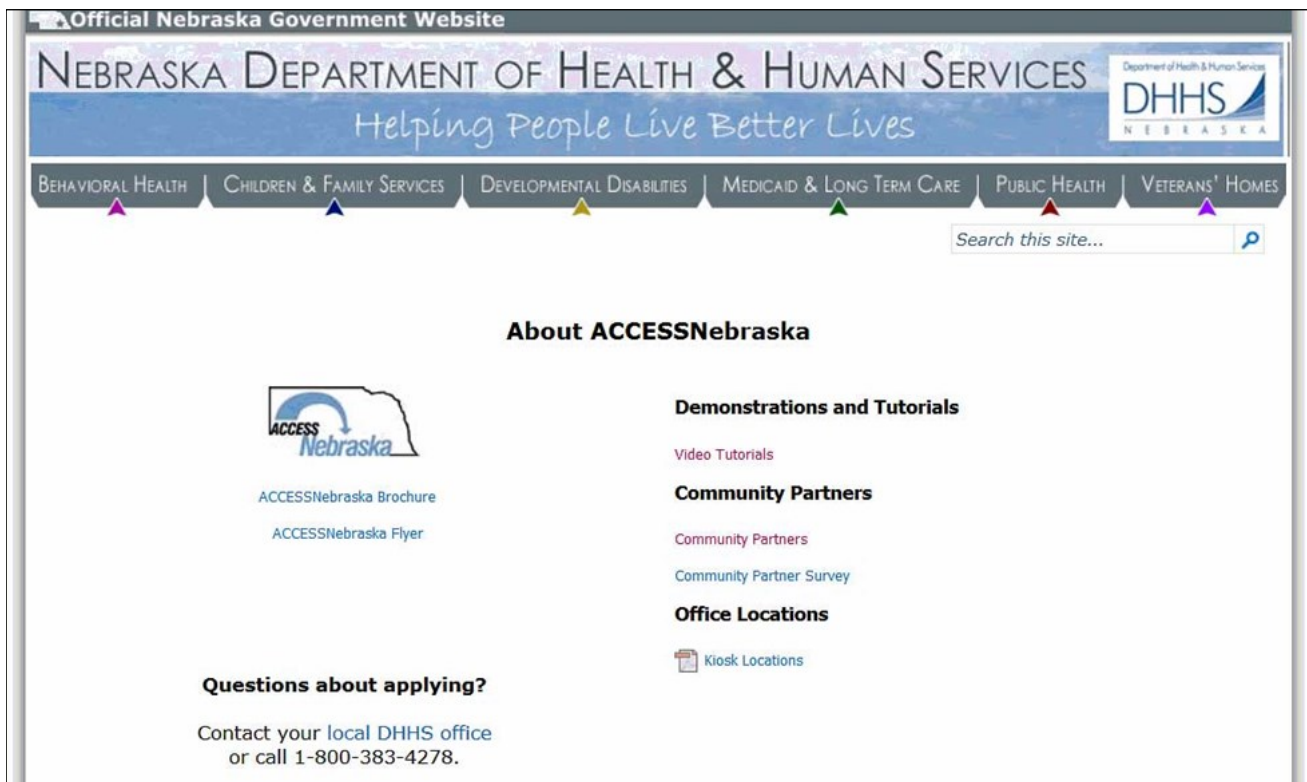
Online application should provide an opt-out option for household members who don't wish to supply documentation. Also, agencies should provide an alternative for household members that don't want to supply a Social Security Number.

Using data matches across multiple programs for eligibility and income verifications lessens the burden on caseworkers and applicants. It may also strengthen program integrity.

And lastly, evaluating an online system will provide information to improve the experience for applicants and grantees. It will also allow the agency to see if applicants are being deterred and to identify the reason if that happens.

This is the last of four reports that the LIHEAP Clearinghouse will prepare under its contract with the U.S. Department of Health and Human Services, Division of Energy Assistance. The content of this publication does not necessarily reflect the views or policies of the Department of Health and Human Services, nor does mention of trade names, commercial products, organizations or program activities imply endorsement by the U.S. Government or compliance with HHS regulations.

Appendix: Screenshot of Nebraska's ACCESSNebraska



Appendix: Screenshot of Pennsylvania's COMPASS

COMPASS
CLICK. APPLY. BENEFIT.

PA STATE AGENCIES PA ONLINE SERVICES

Other Benefits Contact Us FAQ Help Site Map

Language Selection: [En Español](#) | [но-русскa](#) | [用汉语](#) | [Bảng Tiếng Việt](#) | [ភាសាខ្មែរ](#)

Welcome to COMPASS
The fast and easy way to apply for benefits - anytime and anywhere. COMPASS is an online application for Pennsylvanians to apply for many health and human service programs. Click on the Apply Now button below to begin or use the links on the right side for further assistance.

[Apply Now](#)

GET STARTED NOW

- [Do I Qualify?](#)
- [Apply for Health Care Only](#)
- [Apply for Any Benefits](#)

RETURNING USERS

- [Renew your Benefits](#)
- [My COMPASS Account](#)
- [Finish your Application/Renewal](#)
- [Check Application Status](#)

Interested in Health Care?
The Affordable Care Act provides you and your family with many health care options. Click on the Apply Now button below to quickly see what options may be available to you.

[Apply Now](#)

[Learn More About the Health Insurance Marketplace](#)

About COMPASS	Learn About Benefits	Community Partner Information
<p>If you want to find out if you qualify for Pennsylvania health and human services, apply for new benefits, finish your application or check your status, you're in the right place.</p> <p>By using COMPASS you can apply at any time during the day or night from home, a library or any location with Internet access.</p>	<p>For complete information on the specific health and human service programs or benefits available through COMPASS, click on the links below.</p> <p>Health Care</p> <ul style="list-style-type: none"> Medical Assistance CHIP 	<p>Community Partner Log In</p> <p>Keystone ID <input type="text"/></p> <p>Keystone Key For Business Users </p> <p>Password <input type="password"/></p> <p>Sign In</p>

Appendix: Screenshot of West Virginia's inROADS


Welcome to inROADS!

inROADS evaluates you for possible eligibility and allows you to apply / review for benefits offered by the state of West Virginia. inROADS also provides the ability for you to check your benefits information online.

To avoid errors when using inROADS, please do not use the Forward, Back or Stop buttons on your browser. Instead, click on the inROADS pictures and links to move from page to page.


[Click here for browser compatibility and a list of commonly asked questions about the new inROADS.](#)

Am I Eligible?



Click on the picture to evaluate for possible eligibility. The self-service screening process can tell you if one or more members of the household are potentially eligible for benefits.

Partners/Providers



Click on the picture to log on as a Community Partner or Hospital Based Presumptive Eligibility Worker.

My inROADS Account

You will need to create a My inROADS Account to:

- Apply for Benefits Online
- Review Benefits Online
- Check Your Benefits
- Manage Your Benefits

Login to your My inROADS Account

User ID

Password

WV DHHR Worker :

No Yes

LOGIN

Forgot your password? Is your account locked? Please enter your User ID and [click here](#)

Forgot your User ID? [Click here](#)

[Click here to create a My inROADS Account](#)