

Findings from the CalFresh Application Experience Survey

A project in collaboration with San Francisco State University

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Executive Summary

Background: CalFresh is underutilized in San Francisco and statewide.

CalFresh (known nationally as SNAP, or food stamps) is underutilized in San Francisco. At best, only about half of eligible San Franciscans receive CalFresh benefits, making San Francisco among the lowest 10 performing counties in California. Unfortunately, San Francisco is not alone – despite some improvement in recent years, California stubbornly remains near the bottom of all the states in the U.S. But these performance measures are more than mere metrics: low CalFresh participation means that statewide over *three million people* lose out on a combined *\$3.5 billion dollars* in critical CalFresh resources that, if utilized, could promote household stability and reduce food insecurity.¹

CalFresh application assistance is a critical resource, but has limited capacity.

Recognizing the importance of these benefits to our food pantry clients, five years ago the SF-Marin Food Bank launched a program to assist clients with the CalFresh application process. Every year, highly trained staff work one-on-one to help clients surmount the many obstacles they encounter as they fill out the lengthy application, gather necessary verification documents, and fulfill other requirements to complete the application process. Assistors provide a critical service for clients, with great results for those households. But hands-on assistance is labor-intensive. It can only reach a fraction of the people who should be receiving CalFresh. Last year, Food Bank assistors helped to submit CalFresh applications for 1,130 households, while an estimated 50,000 people² remain eligible but unenrolled. What about everyone else? In order to achieve a significant uptick in participation, it has to be easy enough for *most people* to apply without the assistance of an expert *most of the time*.

So what is it like to apply for CalFresh without an expert guide?

The Project: Observe the unassisted application experience.

In the spring of 2015, the SF-Marin Food Bank collaborated with the San Francisco State University School of Nursing in an effort to better understand the CalFresh application experience for unassisted applicants. The objective was to use the observations to identify obstacles that have policy or process solutions, and then propose recommendations to the administrative agencies at the local, state and federal levels that are responsible for the CalFresh program.

Over the course of three months, nursing students followed the application experience of fifteen pre-screened individuals, documenting their process, reactions, and treatment by the San Francisco Human Services Agency CalFresh program. Participants in the project were asked to complete a pre-project food security survey, submit a CalFresh application (either on paper, on-line, or in-person), report their

¹ *Lost Dollars, Empty Plates: The Impact of CalFresh Participation on State and Local Economies*. California Food Policy Advocates. February, 2014. <http://cfpa.net/CalFresh/CFPAPublications/LDEP-FullReport-2014.pdf>

² *CalFresh County Data Dashboard*. California Department of Social Services. January – March 2015. <http://www.cdss.ca.gov/research/P3575.htm>

experience to a nursing student on a weekly basis, and complete a post-project food security survey. At each phase participants were given incentives, for a total of \$80 in grocery store gift cards if they completed all the components of the project.

Outcomes: Very few participants succeeded in applying for CalFresh despite likely eligibility; and those who received benefits showed improved food security.

- Of the 15 pre-screened individuals who participated, 5 never submitted a CalFresh application.
- Of the 10 people who did submit an application, 5 ended up receiving benefits.
- Only one person who completed the application process was denied due to income ineligibility.
- The average benefit amount for the people who did end up receiving CalFresh was \$100. Benefits ranged from the minimum \$16 per month to the maximum of \$198 per month.
- Food security status improved for most of the people who received CalFresh.

Our analysis revealed seven key observations:

1. Finding applicants was not difficult. Among potential applicants, awareness and interest were not obstacles to participation.
2. Most project participants were already receiving Medi-Cal – but not CalFresh. Even though the same agency oversees both programs, poorly integrated enrollment processes means that most people have to apply separately for CalFresh.
3. A surprising number of participants (33%) became discouraged before ever submitting the application, despite likely eligibility and a financial incentive to do so.
4. Almost every single applicant encountered one or more discouraging obstacle, including:
 - Difficulty getting accurate (or any) information – one participant almost didn't apply because the state's website had confusing information that made him believe he was ineligible; he ended up receiving \$194 in benefits;
 - Being turned away at the office because the CalFresh staff person was on vacation;
 - Challenges making contact – relying exclusively on the phone (not email or text) for communication, applicants and workers frequently had difficulty contacting each other, which led to incomplete – or dropped – applications; and
 - Unpleasant treatment at the office.With nowhere to turn for guidance or assistance, at a minimum these obstacles caused frustration and often delays but in some cases thwarted the process entirely.
5. The CalFresh application itself – both paper and on-line – is long, seemingly self-contradictory, and full of “terms of art.” Add to that the application's stern warnings about dire consequences for answering incorrectly, and many applicants were simply daunted.
6. Once applicants reached the interview stage, they typically completed the process easily and quickly.
7. CalFresh improves public health by supporting households to meet their food needs, but connecting people to this critical resource is not a standard part of health training or curriculum.

From these observations, we suggest seven key recommendations, which have implications for the San Francisco Human Services Agency (SF-HSA), the California Department of Social Services (CDSS),

the CalWIN consortia (computer system that administers CalFresh), and the United States Department of Agriculture (USDA). While our recommendations are many, there are two priorities that should stand out as needing immediate and critical attention:

Connect CalFresh to Medi-Cal at every turn: *Maximize dual enrollment between programs.*

The single biggest opportunity for enrolling eligible people in San Francisco is through enrolling Medi-Cal recipients. This research study highlighted the large number of people in San Francisco who are enrolled in Medi-Cal, yet remain unenrolled in CalFresh. In our study, close to 75% of our participants who were not on CalFresh were already on Medi-Cal. This observation is supported by CDSS data from the June 2015 indicating that only about half of people who are enrolled in Medi-Cal and are likely eligible for CalFresh are successfully enrolled in the program.

Ask, Improve, Repeat: *Create a system for making improvements by soliciting, reviewing and analyzing feedback on the enrollment experience.*

This project revealed numerous areas for improvement, big and small, at the local and state level. But there is no existing system at either level for soliciting, reviewing, and responding to feedback on the CalFresh application process from individual applicants and application assistors. Developing a data-driven system for capturing this type of feedback and reviewing it in a transparent way on a regular basis would demonstrate the county and state's commitment to improving the CalFresh experience and would allow for prioritization and implementation of those improvements.

In addition to these two overarching recommendations, a complete list of seven recommendations is detailed in this report:

1. Develop and implement strategic in-reach and outreach efforts based on demographic and program data.
2. Make dual enrollment between CalFresh and Medi-Cal the default.
3. Improve the process for applying by addressing known information gaps, re-tooling application materials with the consumers' needs in mind, and piloting process improvement innovations.
4. Create a system for making improvements by soliciting, reviewing and analyzing feedback on the enrollment experience.
5. Improve the CalFresh application – both paper and on-line versions.
6. Continue to improve the experience of visiting the CalFresh office so that it is welcoming and efficient.
7. Create connections and understanding about CalFresh with public health leaders and health care professionals.

The obstacles we observed are not unique to San Francisco; these recommendations are applicable to other counties. The project tracked 15 individual people in one particular county, which is a small data set. However, dismal performance and outcomes data from around the state suggest that unassisted applicants face the same *kinds* of obstacles in many other counties. As a result, the recommendations we propose are broadly applicable.

Project Overview

The SF-Marin Food Bank worked with the San Francisco State School of Nursing in order to better understand the experience of applying for CalFresh benefits in San Francisco. The Food Bank's objective was to learn what parts of the process were easy or hard for applicants, how applicants were treated, and what the bottlenecks were in the process. In order to do this, we asked nursing students to document the process of someone applying to CalFresh without the special assistance of a CalFresh outreach worker. This helped us to identify obstacles that may have policy or process solutions for the San Francisco Human Services Agency, the California Department of Social Services, the CalWIN Consortia, or the USDA.

Specifically, the Food Bank partnered with faculty and students from the **San Francisco State School of Nursing's *Community Health and Global Perspectives Theory and Practicum*** course. The course was divided into four groups of about 10 students each, and each group based their semester's work in a particular neighborhood. Those neighborhoods were the Tenderloin, Visitacion Valley, and the Bayview.

Project Design:

These nursing students, supported by Food Bank staff, recruited participants for the project and followed the CalFresh application process for each participant. Recruitment of participants was done over the course of three weeks starting during the last week of February, and was done at four weekly food pantries – two in the Tenderloin, one in Visitacion Valley, and one in the Bayview. Students attempted to follow up with participants on a weekly basis, either by phone, email, or in person, and recorded their findings in a survey tool that Food Bank staff designed. The table below includes exactly what was expected of each participant.³

Importantly, although the students were given an orientation about CalFresh, the students were by no means eligibility experts, and thus were not expected to provide any application assistance to the project participants – their role was strictly to observe. The project wrapped up in the last week of April 2015, though some participants' applications were still in progress.

Each participant was given the project description as follows:

- 1. Pre-Project Interview:** Participants are asked to answer a short set of questions in-person (10-15 minutes) with an SFSU nursing student, providing basic information about their household, their household's experience getting food, and their expectations for applying for CalFresh.
- 2. Application for CalFresh:** Participants initiate and submit an application for CalFresh. Participants are asked to be attentive to the experience of applying – make note of what parts of the process were clear and easy, and what steps of the process were difficult or frustrating. Participants are encouraged to keep notes about their experience and, if possible, document the

³ See Appendix A for a more detailed description of the project design.

details of the process that work well or not well.

3. **Application Process Feedback:** Participants are asked to answer follow-up questions (10-15 minutes) on approximately a weekly basis about the process and experience of applying to CalFresh from the SFSU nursing student or a SF-Marin Food Bank staff person. This may be conducted either in person or over the phone. Weekly follow-up will continue until the participant's CalFresh eligibility is determined and/or their CalFresh benefits begin.
4. **Post-Project Interview:** Participants are asked to complete a follow-up questionnaire (10-15 minutes) with an SFSU nursing student or SF-Marin Food Bank staff member either by phone or in person several weeks after the CalFresh application process is completed.

A total of 15 people participated in the project, and notes from each of these application experiences are reflected in these findings.⁴ Additionally, one of the nursing students chose to apply for CalFresh for her own family instead of recruit a participant. She provided feedback on her experience, which is included in these findings.⁵ It is important to note that although this report reflects the application experience of only 15 San Franciscans, their experiences echo those of applicants all over San Francisco that the Food Bank's outreach staff encounter daily.

Incentives:

Recognizing the busy lives of many of our participants, we offered incentives for completing each critical step of this project in the form of grocery store gift cards, for a total of \$80 if the participant completed all the steps. Gift cards were given for grocery stores that were convenient and practical for each neighborhood in which we recruited participants: Safeway, Grocery Outlet, and Foods, Co. Gift cards were given following each of these steps:

- **Initial \$20:** After the participant agreed to participate in the project, filled in the consent forms, and answered the USDA pre-project food security questions.
- **Next \$20:** After the participant submitted their CalFresh application, either on-line, by mail, by fax, or in person.
- **Final \$40:** After the participant received their eligibility determination, and answered the USDA post-project food security questions.

⁴ One additional individual participated in the interviews and process. Later, Food Bank staff discovered that she had already been receiving CalFresh benefits. The information she reported is not included in this analysis as it was unclear whether it was accurate.

⁵ The student is not considered a formal "participant," as she did not complete the food security questionnaires nor did she provide formal weekly feedback.

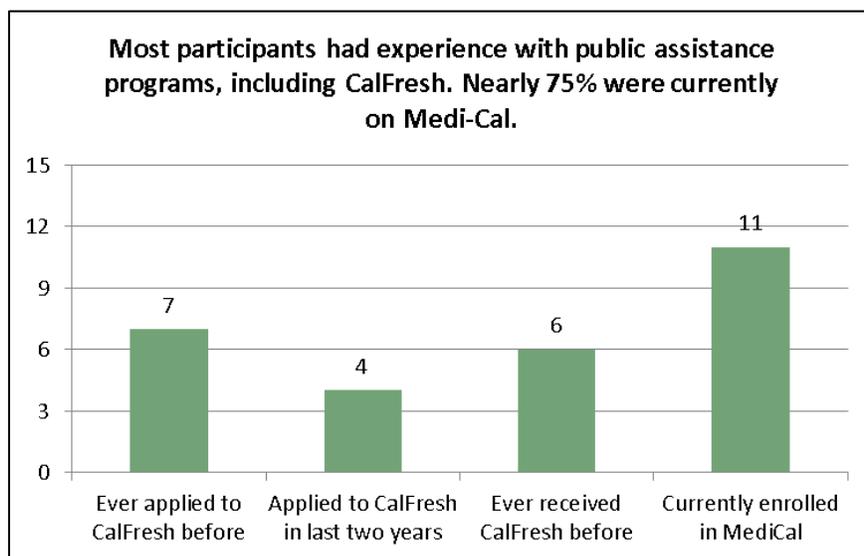
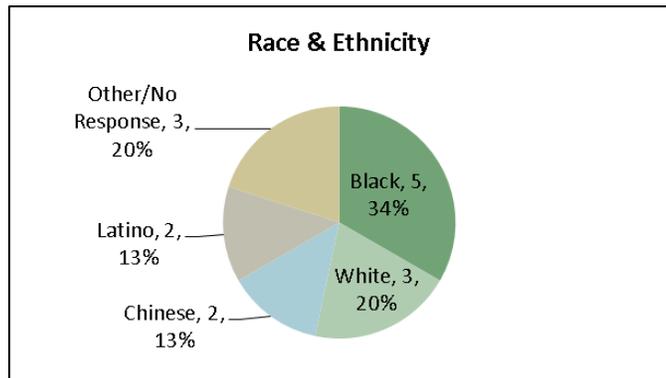
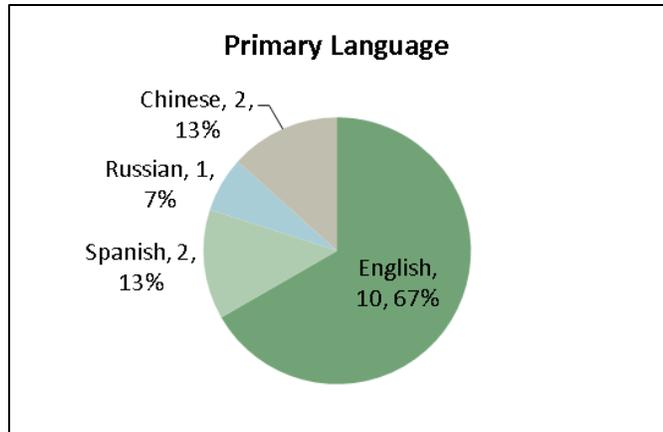
Summary of Participant Characteristics

Fifteen people participated in the project.

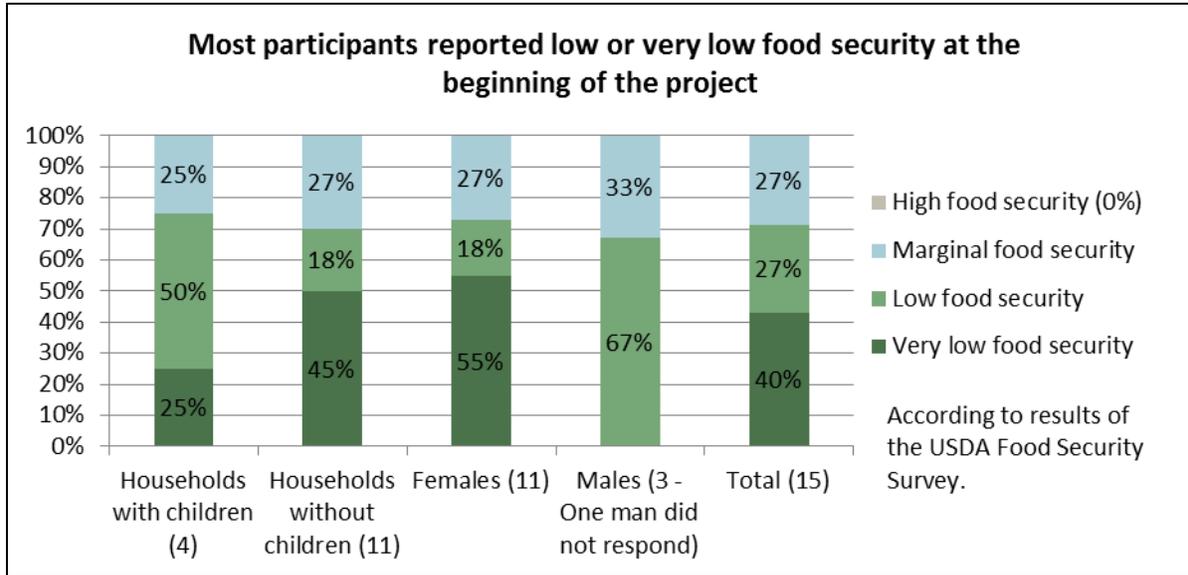
Most participants (11) were from households without children. The average household size was 2.3 people. Of the fifteen applicants, most (11) were women, and four were men.

Two-thirds of the participants were English speakers, reflecting the language capacity of the nursing students. Of those who primarily spoke a language other than English, two spoke Spanish, two spoke Chinese, and one spoke Russian. The race and ethnicity was majority either White or Black. Two participants were Latino, and another two were Chinese.

Most participants reported experience with public assistance program. Nearly half (7) had applied to CalFresh before, and more than a quarter (4) had applied within the last two years. Almost three-quarters (11) were already enrolled in Medi-Cal.

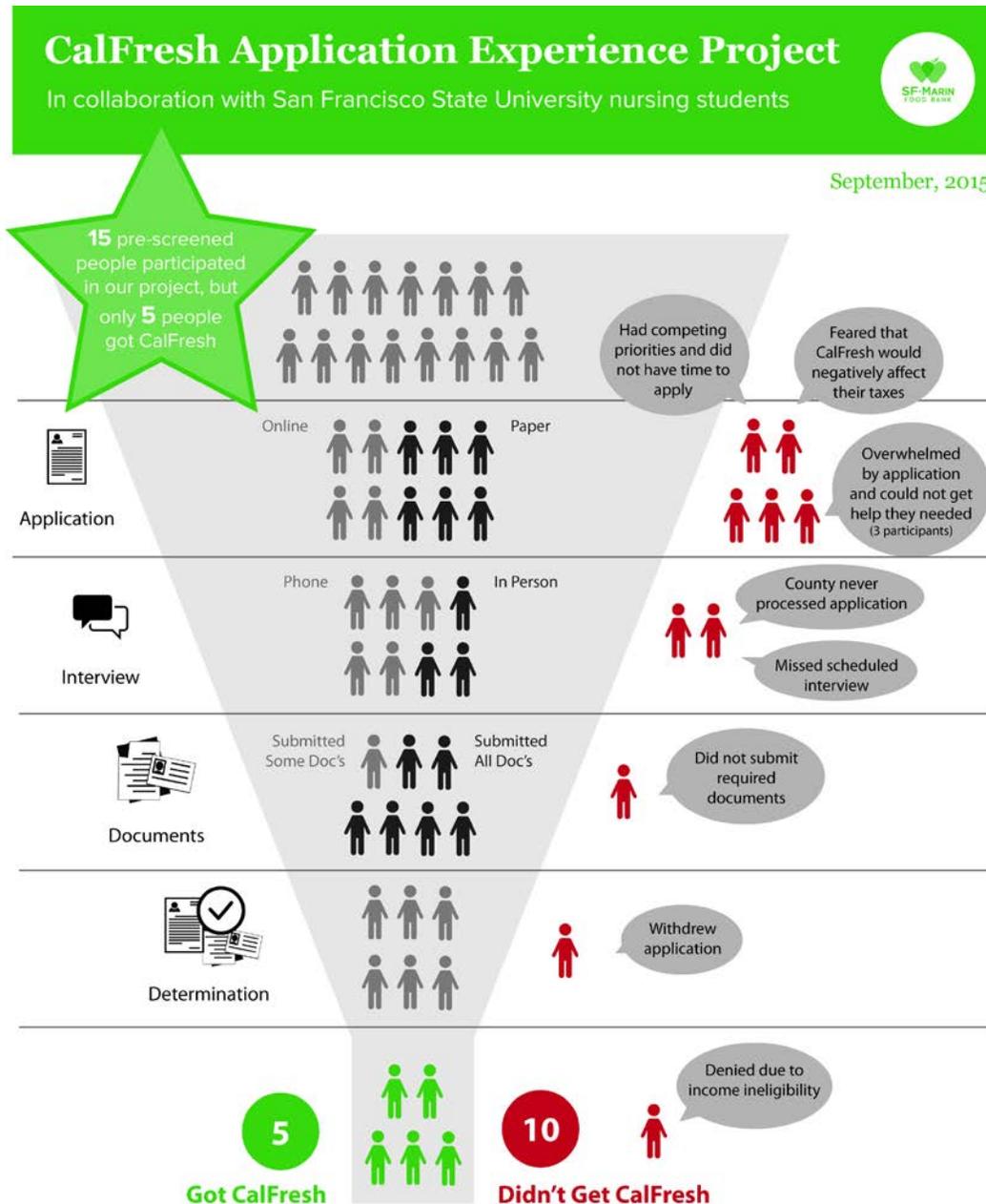


Most participants started the project with low or very low food security based on responses to the USDA Food Security Survey. Very low food security was more common among households without children. No participating household reported high food security.



Participant Outcomes

Fifteen people participated in our project in total. Two thirds of these participants did not end up receiving CalFresh benefits, in most cases because they were unable to complete the entire application process. For the participants who did not end up receiving benefits, we identified steps or processes that could be improved that would make the application process easier to navigate. These observations are discussed in the 'Key Observations' section of this report.

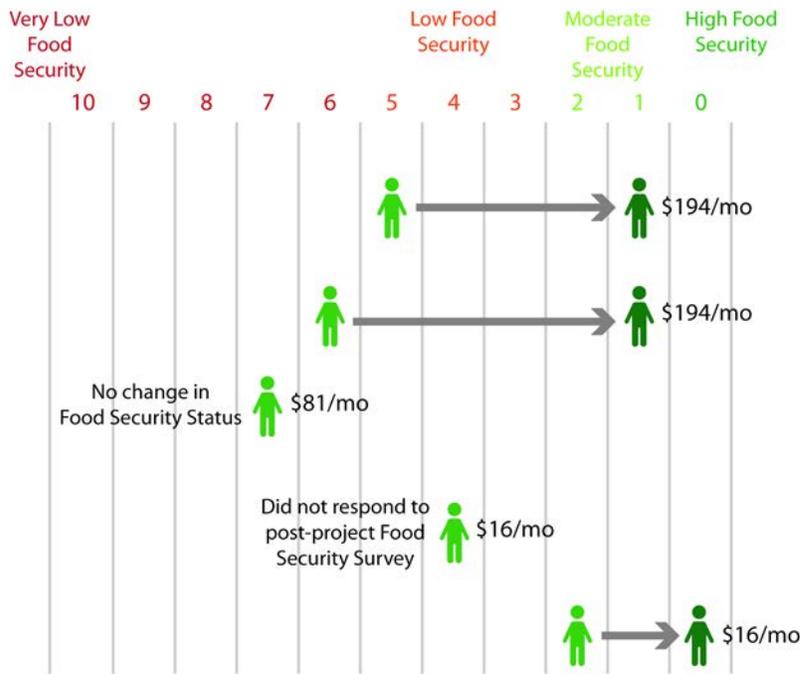


Icons from the Noun Project: Profile by Ryan Beck, Papers by Gilad Sotil, Credit Card by Brian Oppenlander, Computer by Edward Boatman, Conversation by Rob Gill

Food security improved for most participants who qualified for CalFresh benefits. As well as tracking the application process for these participants, we also measured the food security status for participants before and after they received their eligibility determination. We used USDA’s ‘U.S. Household Food Security Survey Module,’⁶ which asks 10 questions for a household without children, and 18 questions for a household with children. In our case, all but one of our participants who ended up receiving CalFresh were adult-only households.

For three applicants, food security status improved after they started receiving CalFresh. Of these, two participants improved to ‘moderate food security’ and one participant improved to ‘high food security.’ Only one participant still had ‘very low food security’ after they started receiving CalFresh, and one participant did not respond to the post-project Food Security Survey. Even with CalFresh benefits and food from a weekly pantry, only one participant had very high food security, an indication that these supports are all supplementary in nature.

Food Security Status improved for most of the five applicants who started receiving CalFresh



Note: Food Security Status calculated using the USDA U.S. Household Food Security Survey Module

⁶ U.S. Household Food Security Survey Module: Three-Stage Design, With Screeners. Economic Research Service, USDA. September, 2012. Participants were asked about the prior year and then the prior 30-days to reflect the time during which benefits would have been in effect.

Key Observations

Observation 1: Finding participants was not difficult.

Among potential applicants, awareness and interest were not obstacles to participation. They did not need to be “talked into” participating in the project, and they were typically very interested in enrolling in CalFresh once they knew that their incomes made them likely eligible.

There were several participants who were previously on CalFresh, but had been dropped from the program. In most of these cases, the participant was unaware of why they were no longer receiving CalFresh benefits on their EBT card, and was not sure what to do to get back on the program.

Observation 2: Most project participants were already receiving Medi-Cal – but not CalFresh.

Even though the same agency oversees both programs, poorly integrated enrollment processes means that most people have to apply separately for CalFresh. **Eleven participants (73%) were already receiving Medi-Cal at the time of enrolling in the project.** These participants, and likely many other San Francisco residents, have engaged with SF-HSA to apply for public benefits but haven’t been adequately encouraged to enroll in CalFresh. With the expansion of Medi-Cal through the Affordable Care Act, the Medi-Cal program at SF-HSA has been incredibly successful in enrolling eligible low-income San Franciscans, but has not taken this opportunity to simultaneously enroll eligible people in CalFresh.

The nursing student who applied for her own family tried to apply for Medi-Cal at the same time. The labyrinthine application process on-line left her with a completed CalFresh application but an incomplete Medi-Cal application. Food Bank staff had to advise her to request that SF-HSA complete the Medi-Cal application at the time of her interview; it had not been clear to her that they would be able to do that.

Observation 3: A surprising number of participants (33%) became discouraged before ever submitting the application, despite a financial incentive to do so.

A third of participants (5) never submitted a CalFresh application, despite weekly encouragement from nursing students and up to \$60 in outstanding financial incentives from the research project. The most common causes for not submitting an application, or delays in submitting applications were as follows:

- **The lack of geographically accessible CalFresh offices** created a major barrier to initiating applications. Most participants did not want to or were unable to complete on-line applications – mostly because they did not have a computer to do the application on, or because they felt that a paper application would be easier. Several participants expressed concerns that mailed or faxed paper applications would be lost or not processed in a timely way (this turned out to be

correct in several cases). Only a few participants completed on-line applications, and most of them found it cumbersome.

- **Misleading information.** One applicant almost did not submit an application because he checked the CDSS website for information about whether he would be eligible, and found very misleading information about the asset test. He found re-worded and seemingly contradictory information on San Francisco's website. (In fact, he *was* eligible – and received \$194 in benefits.)
- **Participants needed assistance.** Some applicants were ultimately unable or unwilling to embark on the application process without assistance, but the application materials do not include suggestions of where to seek help. This was common among elderly participants.
- Several participants expressed **anxiety or fear** about how applying for CalFresh might impact their other benefits (e.g., Medi-Cal), or their tax burden. There is no mechanism for applicants to get advice from the Human Services Agency or an informed outside party regarding these issues.

Observation 4: Almost every single applicant encountered one or more discouraging obstacle.

Participants encountered numerous problems with very basic parts of submitting the application. Even for those participants who were approved for benefits, **the vast majority (4 out of 5) encountered at least one issue that could easily have been sufficient to discourage them from completing the process.**

The application process was hindered by a lack of basic information/inaccurate information. In particular:

- **Paper applications available at 1235 Mission Street (the main county office for applying to CalFresh) did not include information about how to return them to the office, nor did they include a local CalFresh phone number.** While the San Francisco CalFresh website provides a PO Box for a mailing address, it is unclear what happens to applications that are mailed to the street address at 1235 Mission Street. Food Bank outreach staff has expressed concerns that those applications do not reliably get processed.
- **State on-line eligibility information was confusing with respect to asset disclosure and limits.** As described previously, one participant found this information and nearly abandoned his application, thinking that he would not be eligible for benefits (he ended up being eligible for \$194/month).

Basic protocols at the San Francisco CalFresh program were weak in certain areas:

- **Several participants did not hear back from the CalFresh office or waited several weeks to hear back** after mailing applications to the appropriate CalFresh PO Box address. Several participants were told that a worker would call them back, but then they did not receive a call.
- **The 3120 Mission office (the Career Link Center at the Human Services Agency) employees did not have a protocol in place to accept a CalFresh application in the absence of the designated staff person.** The applicant was provided with an envelope to send it to 1235

Mission Street rather than the SF-HSA representative offering to fax it or send it through inter-office mail.

- **At the time of this project beginning in January 2015, an outdated CalFresh application was available at the CalFresh office.** When the project began, the paper application that was available at the 1235 Mission Street office was the SAWS-1, so that is what was provided to participants. We later learned that some workers considered this version of the application to be insufficient, which caused delays in processing the CalFresh application.⁷ However, the information provided in the SAWS-1 is all that is legally required to initiate the CalFresh application. It appears that there may not be quality control to ensure that the materials provided in the office are always the most up to date or best tools for applying. In fact, there may be disagreements about which tools are best. There were several consequences of this:
 - The limited information requested on the SAWS-1 made it more difficult for the CalFresh office to clear the case (the step in which someone from the record keeping unit essentially creates an ‘account’ for the applicant) in order to start the application process.
 - The SAWS-1 clearly states that applicants have the right to submit an application that includes only their name, address and signature. As such, some applicants chose to exclude their social security number from their initial application which resulted in several applicants receiving a phone call requesting that information. This made applicants feel uncomfortable and concerned about potential identity theft. At least one person who was asked to provide their SSN over the phone was already on Medi-Cal. In that circumstance, it would be prudent to use less sensitive data points to confirm that the participant is the same person and clear the case.
- **Systems for checking on the status of an application are slow and not entirely reliable.** Many participants expressed frustration in not having a method for checking on an application status on-line. Many had moments when they were unsure about their status and whether the CalFresh office had received their application; but calling the CalFresh office to ask about their application was not always successful. In one case, a client called the CalFresh office and was told that there was no record of his application, even though he had received a phone call several days earlier from the CalFresh office directly about his application.
- **Requests for verification were overly cumbersome,** beyond what is legally required. One student noted that 10 days is not enough time for gathering verification documents – especially for proving housing costs if signatures or notes are needed from a landlord, and particularly if the applicant lives in public housing. There was also some confusion over whether verification documents should be submitted within 10 days or 30 days. Achieving the appropriate balance for verifications is challenging; in one case an applicant was granted benefits and an EBT card while income verifications were still pending, even though it was a non-expedited service case, only to be denied once she provided them.

⁷ The SAWS-1 form is the “Initial Application for CalFresh, Cash Aid, and/or Medi-Cal/Health Care Programs,” which SF-HSA uses for screening purposes. The SAWS-2 PLUS form includes all additional possible application questions for each of those programs. There is also a separate CalFresh-only application, the CF 285.

CalFresh applicants and workers often had difficulty contacting each other, which led to incomplete – or dropped – applications:

- Phone communication is the primary mechanism for workers to reach CalFresh applicants. Breakdowns in this area can easily lead to an incomplete application. **Some applicants described playing “phone tag” with CalFresh workers.** For applicants who use pre-paid phones due to unstable income, phone availability is sometimes unreliable.
- **The CalFresh office does not use alternative methods for contacting applicants, even if they indicate a preference on the on-line application.** One applicant noted that the CalFresh office never contacted her by email despite her indicating that this was her preferred method of communication.

Some negative experiences with the lobby wait and the CalFresh staff made participants feel that the process was demeaning:

- One participant found the level of security at the office to be “overkill.” He noted that he couldn’t understand why the security was necessary, as the benefits are not cash (i.e., there’s nothing to steal).
- Several participants found individual CalFresh workers to be condescending and/or disrespectful of the participant’s time: she felt “talked down to,” and described that “the staff in the office did not seem to mind that I had to take off work and take buses to get here to drop off the application.” She reported that her interviewer was apologetic that she had been treated that way, which she appreciated.

Participant reflections on visiting the CalFresh office:

"I would like not to be searched. It is insulting - people are just there to get food stamps. We are the working poor, not criminals."

Observation 5: The CalFresh application itself – both paper and on-line – is long, seemingly self-contradictory, and full of “terms of art.”

Many participants found the language on the application to be confusing or discouraging. This, combined with warnings about dire consequences for answering incorrectly, caused many applicants to find the application intimidating.

For example, on the paper application:

- Questions intended to screen for expedited service on the paper application do not provide clear context for their purpose. **Several applicants worried aloud that they would not be eligible for CalFresh benefits because they needed to answer “No” to those expedited service questions.** Several applicants nearly abandoned the application process upon reading those questions, thinking that they were ineligible, but were encouraged to continue by Food Bank staff or nursing students.

- **The list of possible benefits was vague and confusing** (CalFresh, Cash Aid, Health Coverage) to several participants. There was no clarifying description of each benefit. Some asked, “Should I say Cash Aid?”
- Several students working with elderly participants found that they needed assistance, as the **questions were confusing to someone with even minor cognitive impairments, but there was no guidance for how to get help if needed.** The student suggested that it would be useful to have a phone number listed on the application for applicants to call to receive help.
- Some students noted that the **translated application document in Spanish was not very clear** – and that it required further explaining.

Only four participants chose to apply on-line using MyBenefits CalWIN, as did the nursing student who applied for her own family. Experiences with the website were very mixed: some found it easy, others were overwhelmed by difficulties.

For those who found the [on-line application](#) difficult, the issues they encountered were largely related to the following:

There are too many steps when creating an application on-line, and the way the website communicates with an applicant is confusing:

- Some applicants were discouraged by the **many unclear steps it took to submit an application on-line.** For example, the process for creating a username included several layers of security which seemed unnecessary to some applicants. One applicant remarked, “Why do I need to pick a picture if I have a password?” Another applicant was surprised that the website required three security questions - it seemed unnecessary.
- Several applicants were confused by **how to sign up to receive e-notices**, and were unclear about what they were supposed to do next to continue the application process.

Misleading information:

- There were several places on the website that listed **inaccurate or outdated information.** For example, in one place on MyBenefits CalWIN, it indicates that the applicant must submit verification documents in order to file the application, while another page indicates that the applicant has the right to submit an application with just their name, address, and signature to establish their filing date for benefits.

The wording of questions is complicated and often doesn’t allow for further explanation:

- Many questions on the application are **jargon heavy.** For example, one applicant did not know how to interpret the term ‘liquid assets’ when she was answering questions about her income.
- Many questions also require an answer to be chosen

Participant reflections on MyBenefits CalWIN:

“The amount of reading of paragraphs of instruction to do what should be a simple process makes the whole process very frustrating and unnecessarily complex and requires that one has to search around different links that seem to be correct only to find I was taken down a wrong path and then had to backtrack without having accomplished my goal so I can start over using a different path of links.”

“All the steps are confusing – going in circles... circles to nowhere... like an English garden maze.”

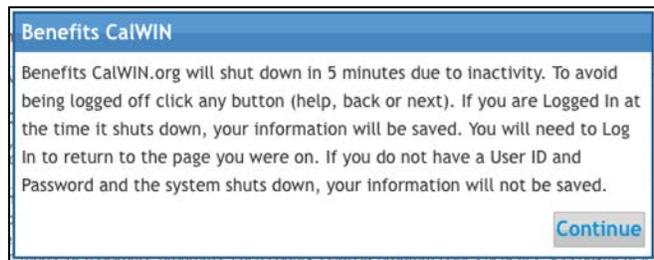
from a drop-down menu, and sometimes participants had **answers that did not fit into those categories**. For example, one applicant when looking at the verification list said, “What if you don’t drive? Can I use my city ID? It’s not listed.”

Design of the website is not user friendly:

- Several participants commented that the overall **website design seemed haphazard and disorganized**. The website does not give the impression that it was made with the user in mind. One applicant noted, “It’s incredible that professional web people were paid to make this site.”
- There seems to be no effort to reduce the amount of information an applicant needs to read in order to move on to each next step. Pages felt **too dense** for many applicants.

Technology feels cumbersome:

- Many applicants had experiences with the **website logging them out** after a seemingly short amount of time. One applicant was logged out while she was in the middle of reading the lengthy fine print on one page.
- In the initial step when the website asks you to check boxes for what you want to apply for, it was surprising to an applicant that **checking the boxes for both CalFresh and Medi-Cal didn’t actually initiate both applications simultaneously**. If you have to fill out both applications separately, why does it ask you to check boxes?



Observation 6: Once applicants reached the interview stage, they frequently completed the process easily and quickly.

Most applicants had a positive interview experience with an eligibility worker at the office:

- Participants typically **found their interview process to be respectful and not overly time consuming**.
- Impressions of the 1235 Mission Street lobby were generally that **the office felt safe and not terribly difficult to navigate**, especially because staff was available to get folks started. Translation was provided for all who needed it.
- **All participants who interviewed in the office received their EBT cards that day**, which allowed them to start using benefits as soon as possible (in some cases the next day). All participants who received EBT cards said that they easily understood how and where to use them.
- Those with scheduled face-to-face interviews found that they **did not have to wait long to get started at the scheduled time**.
- **Interviews were of reasonable length**: the average time for the interviewing, including waiting to get started, was 40 minutes.

Observation 7: CalFresh improves public health by supporting households to meet their food needs, but connecting people to this critical resource is not a standard part of public health training or curriculum.

Of the participants who were approved for CalFresh benefits, three out of five reported improvements in their food security status using the USDA food security screening. Those who were approved for benefits were very grateful for the benefits, even when the amount was not very high. One participant remarked that, “CalFresh is great,” though even with almost \$200 a month in CalFresh benefits for groceries, he was glad he could also continue to attend his neighborhood’s weekly food pantry to meet the needs of his family

The idea of considering CalFresh as an important public health resource was welcome, but a very new concept, to the faculty of the nursing program. Most if not all of the faculty came into the project with very limited knowledge of the program. There are opportunities to work with health care leaders to develop mechanisms for “prescribing” CalFresh and/or providing a formal referral to a benefits counselor in much the way that they would refer to a medical specialist for other needs.

After the project ended, one instructor expressed how glad they were to have been exposed to CalFresh, so that they can recommend it to low-income clients in the future.

Instructor reflects on the connection between health care and CalFresh:

“I think all too often as nurses we tend to instruct clients about their dietary needs as it relates to their health issues, but I think we fall short in realizing that our clients may have problems affording and accessing the types of food that they need. CalFresh provides a wonderful option to get our clients the nutritious food that they need.”

Key Recommendations

We have included recommendations that stem from each of our seven key observations, organized into actions that can be taken at the county, state, national, and consortia levels. While our recommendations are many, there are a few priorities that should stand out as needing immediate and critical attention:

Connect CalFresh to Medi-Cal at every turn: *Maximize dual enrollment.*

The single biggest opportunity for enrolling eligible people in San Francisco is through enrolling Medi-Cal recipients. This research study highlighted the large number of people in San Francisco who are enrolled in Medi-Cal, yet remain unenrolled in CalFresh. In our study, close to 75% of our participants who were not on CalFresh were already on Medi-Cal. This observation is supported by CDSS data from the June 2015 indicating that only about half of people who are enrolled in Medi-Cal and are likely eligible for CalFresh are successfully enrolled in the program.

Ask, Improve, Repeat: *Create a system for making improvements by soliciting, reviewing and analyzing feedback on the enrollment experience.*

This project revealed numerous areas for improvement at the local and state level, but there is no existing system⁸ at either level for soliciting, reviewing, and responding to feedback on the CalFresh application process from individual applicants and application assistors. Developing a data driven system for capturing this type of feedback and reviewing it in a transparent way on a regular basis would demonstrate the county and state's commitment to improving the CalFresh experience and would allow for prioritization and implementation of those improvements.

Recommendation 1: Develop and implement strategic in-reach and outreach efforts based on demographic and program data.

Given the ease with which we were able to identify participants for this study, and the large number of potential applicants that are known to be already enrolled in Medi-Cal and other SF-HSA programs, what remains lacking is a concrete public commitment to a strategic outreach and in-reach effort.

San Francisco Human Services Agency:

- Create a detailed plan for the newly formed outreach unit that focuses on outreach in areas with the biggest potential for enrolling people. Identify numeric targets for each strategy and track progress toward those objectives.
- Continue to identify likely eligible individuals that already receive services through SF-HSA and other CCSF departments. Develop protocols for engaging them through trusted communication

⁸ The CalFresh program does have a system for receiving feedback on Civil Rights violations, but not for other types of feedback. We have heard anecdotally that there is a general complaint form available at the 1235 Mission Street office, but that it is not specific to CalFresh.

channels and promoting easy enrollment that leverages information and/or verifications they may have already provided.

California Department of Social Services:

- Continue to work with advocates on designing the geocoding tool to identify where enrollment in CalFresh is low. Additionally, refocus the tool on finding geographies with low enrollment that correlate with various application processes or protocols – for example, geographies with high enrollment in other benefit programs but not in CalFresh, geographies that do not have an enrollment office nearby, etc.

Recommendation 2: Make dual-enrollment between CalFresh and Medi-Cal the default.

San Francisco Human Services Agency:

- Make an internal CalFresh/Medi-Cal plan for addressing lack of dual enrollment. Such a plan should include:
 - Documentation of baselines dual enrollment rates for likely eligible Medi-Cal aid codes in order to track improvements.
 - Pilot and evaluate strategies for increasing dual enrollment at initial Medi-Cal application and at renewal, including (a) scripts to encourage dual enrollment, (b) marketing materials at the Medi-Cal office and in materials that go out to Medi-Cal participants.
- Assess the process for dual enrollment from the consumer perspective and remove all unnecessary steps for completing a CalFresh application (e.g., do not make people wait in line again, allow for applicants to attest that income for Medi-Cal reflects past month’s income, ensure that default timing for follow-up tasks that matter for CalFresh applications reflects 30-day CalFresh requirements).
- Consider making collection of CalFresh application information the default for all applying for certain types of Medi-Cal (e.g., all aid codes for incomes up to 200% FPL and non-SSI).

California Department of Social Services:

- Provide guidance on the legalities, policies, and requirements for creating a “reverse express lane,” which would allow Medi-Cal recipients to be enrolled in CalFresh with minimal or no extra verification documents.
- Use data to identify efforts that have worked to improve enrollment of Medi-Cal participants on CalFresh, provide technical assistance based on those strategies for both CalWIN and C-IV counties.

United States Department of Agriculture:

- Support CDSS in exploring implementing a “reverse express lane” for Medi-Cal recipients.

CalWIN:

- Assess the process for dual enrollment from the consumer perspective and remove all unnecessary steps from completing a CalFresh application from a technological perspective (e.g., make it so the worker does not have to do it all twice, if they currently do).
- Fix the on-line application so that people who say they want to apply to both programs actually end up doing that.

Recommendation 3: Improve the process for applying by addressing known information gaps, re-tooling application materials with the consumers' needs in mind, and piloting process improvement innovations.

San Francisco Human Services Agency:

- Make it easy for potential applicants to find information about CalFresh:
 - Ensure that SF-HSA's website has accurate, up-to-date and understandable information about CalFresh eligibility and the application process.
 - Create a "hotline" (either phone or live chat) for would-be applicants to ask questions without a case number and/or consider referring would-be applicants to certain community partners if applicant is uncomfortable asking SF-HSA.
 - Include a cover sheet on all paper applications with SF-HSA contact information, mailing address, information about how to get assistance from SF-HSA and/or from community partners if applicant has sensitive questions that they do not want to ask SF-HSA. Make clear that all can be done over the phone in most cases.
- Make it easy for applicants to submit and track their application:
 - Explore partnering with community partners to be application hubs – a place where applicants can drop off documents, access a computer, etc.
 - Review and tighten protocols that allow applicants to drop off an application at the CalFresh office – do not turn people away or refuse to accept their applications at SF-HSA offices; use interoffice mail systems as needed; encourage use of My Benefits CalWIN or getcalfresh.org at the office to kick off on-line applications.
 - Make it easy for people to check on the status of their application. This may include the ability to get automated information through the phone system or on-line account update.
- Simplify and strengthen protocols for processing applications:
 - Strengthen protocols to ensure that applicants are not asked for sensitive identifying information (e.g., SSN) over the phone unless absolutely necessary.
 - Improve protocols for processing all types of CalFresh applications (SAWS-1, SAWS-2, CF 285) to ensure that all applications that include the minimum required information (name, address, signature) receive timely processing.
 - Circulate regular reminders about the simplest verifications that can be accepted, and when verifications are not necessary. Spot check to confirm that workers are not over verifying.
- Make the CalFresh office experience user-friendly and welcoming:
 - Develop a more robust system to ensure that CalFresh-appropriate applications are always available at SF-HSA locations.
 - Solicit ideas from community partners on simple ways to make the atmosphere of the CalFresh office more welcoming and less criminalizing and bureaucratic. Look at other county CalFresh offices and other county administration offices in San Francisco where security and privacy is also important (e.g., City Hall, libraries, health clinics) as examples.
 - Require all eligibility workers to participate in cultural competency training (or similar) so that applicants do not have to interact with disrespectful/biased eligibility workers.
 - Implement mechanisms that reflect respectfulness of consumers' time:
 - Display prominently information about minimum or likely wait times.

- Create a “fast track” mechanism for applicants to drop off necessary application materials and schedule a phone interview for a specific later time.

California Department of Social Services:

- Make it easy for potential applicants to find information about CalFresh:
 - Ensure that state’s website *and all county websites* have consistent, accurate, up-to-date and understandable information about eligibility and application.
 - Create a plan and system to ensure that eligibility criteria, program information, and forms on the state’s website is always up-to-date (e.g. identifying a responsible party and back-up, including such updates as a part of any release of information about policy changes, review of website material on some regular basis). Mandate counties to link to the state website for that information or include a review of all county websites whenever guidance changes.
 - Explore creation of a statewide hotline (and live chat) for would-be applicants to ask questions without a case number.
 - Require counties to add a simple cover sheet to the paper application with contact information – phone number, address for mailing application, etc. Provide a template for the cover sheet.
- Make it easy for applicants to submit and track their application:
 - Improve and minimize the paper application to make it less intimidating. Highlight minimum information requirements (name, address, signature), and perhaps those additional items that are most helpful for timely processing.
 - Allow county eligibility workers to communicate with applicants through email or text if they indicate that is the best method. Provide guidance on the best and simplest ways to do this while protecting consumer privacy.
- Simplify and strengthen protocols for processing applications:
 - Set guidelines for how interviews should be scheduled, such as requiring all counties to offer on-demand phone interviews to avoid unnecessary scheduling.
 - Make it clear and set guidelines about what verifications documents are required, and do not allow counties to over-verify through requesting unnecessary documentation that is difficult for applicants to submit.

Recommendation 4: Create a system for making improvements by soliciting, reviewing and analyzing feedback on the enrollment experience.

All of the recommendations in #3 above were discovered as a result of soliciting feedback from a small number of would-be applicants, applicants attempting to enroll and the nursing students who were observing them. With this in mind, we recommend the development of an on-going, iterative process to identify and remedy process barriers systematically.

San Francisco Human Services Agency in collaboration with the California Department of Social Services and CalWIN:

- In partnership with local community based organizations, develop and implement a transparent system for soliciting, reviewing, and responding to feedback on the application process from individual applicants and application assistors.

United States Department of Agriculture:

- Monitor the proposed feedback loop on an ongoing basis, and create a system for monitoring counties in addressing issues.

Recommendation 5: Improve the CalFresh application – both paper and on-line versions.

Recommendation 5A: Improve the paper application

San Francisco Human Services Agency:

- Although the San Francisco Human Services Agency cannot change the application itself (see below for recommendations to the state), SF-HSA can take steps to improve the experience of using the existing forms.
- Include a cover sheet with paper applications with contact information, mailing address, information about how to get assistance from SF-HSA and from community partners if applicant has sensitive questions that they do not want to ask SF-HSA. Make clear that all can be done over the phone in most cases.

California Department of Social Services:

- Improve and minimize the paper application – making it less intimidating and dense. Explore the possibility of hiring experts on the design of questions and layout. Highlight minimum information requirements (name, address, signature), and perhaps those additional items that are most helpful for timely processing. Move dense fine print to the end of the application.
- Require counties to add a simple cover sheet to the paper application with contact information – phone number, address for mailing application, etc. Provide a template for the cover sheet.

Recommendation 5B: Improve the CalWIN on-line application

The SF-HSA is unable to alter the CalWIN application alone, but it can take advantage of new user-friendly options and advocate to the CalWIN consortia and the state for the following improvements.

San Francisco Human Services Agency:

- Promote Code for America's getcalfresh.org as the simplest, most user-friendly on-line method of application.
- Advocate for a consumer-informed overhaul of the MyBenefits CalWIN website.

California Department of Social Services:

- Clarify what security measures are required for on-line applications: (1) communicate with the three consortia about what is required; and (2) do not allow unnecessary security measures that add cumbersome layers/steps.
- Clarify the questions for Expedited Service so that it does not deter people from applying.
- Enlist bi-lingual assistants to work with translators to improve the translated applications to add clarity and fluency.

CalWIN:

- Minimize the number of answers that must be given using a drop-down menu so as to allow for more answers or allow additional space for clarifying comments or “other” responses.

- Increase the amount of time it takes for the system to log an applicant out.
- Decrease the amount of information that an applicant has to read in order to complete each step.
- Modernize the application design so that it is more intuitive.

Recommendation 6: Continue to improve the customer service experience of visiting the CalFresh office based on client feedback and on-going monitoring.

Since most applicants that reached the office reported having a satisfactory experience, SF-HSA should leverage its success to further improve the client experience.

San Francisco Human Services Agency:

- Track performance on key customer service metrics – timely service for appointments, drop-ins, interviews, etc. – for a robust sample of clients to identify areas of excellence and opportunity.
- Ask clients for feedback on how they are treated during their application process, actively, immediately and at every point of contact. Consider a texting platform for easy capture and tracking.
- Continue to foster a welcoming and efficient office experience for clients with on-going training and goal-setting.
- Celebrate success by recognizing staff and units for exceeding goals.

California Department of Social Services:

- Support counties by establishing the model for an excellent office experience and support counties to implement a shift to the model.

Recommendation 7: Create connections and understanding about CalFresh with public health leaders and health care professionals.

San Francisco Human Services Agency:

- Find a way to work with health care leaders to develop a way to initiate applications for CalFresh from the health care setting or social service settings. For example, CalFresh ‘prescriptions’ or deepening relationship between eligibility workers and in-house staff at San Francisco General Hospital and others.

California Department of Social Services:

- Create links between CDSS and the California Medical Association, public health departments, and other statewide medical professional groups.

Appendix

Appendix A: Project Methodology

Recruiting participants for the project

Participants in the project were recruited at four food pantry sites, in three neighborhoods:

- Bayview: TLC Family Resource Center (1601 Lane St.)
- Tenderloin: Polk Senior Apartments (1315 Polk St.)
- Tenderloin: Mercy Housing (111 Jones St.)
- Visitation Valley: Family Resource Center (1652 Sunnydale Ave.)

Release of information and consent forms

Participants were asked to sign two forms at the beginning of the project:

- 'Consent to Participate in the CalFresh Application Experience Survey': This form describes the project to the participant and sets the expectations for what is required.
- 'City and County of San Francisco – Authorization to Release Information': This form allows the outreach staff at the Food Bank to receive information about a particular applicant's application status and case file from the County CalFresh office.

Incentives in the form of gift cards

Participants in the project were given grocery store gift cards at 3 points during the project, totaling \$80 if they completed all the steps in the project:

- Initial \$20: After the participant agreed to participate in the project, filled in the consent forms, and answered the USDA pre-project food security questions.
- Next \$20: After the participant submitted their CalFresh application, either on-line, by mail, by fax, or in person.
- Final \$40: After the participant received their eligibility determination, and answered the USDA post-project food security questions.

Follow up with participants weekly

Students were asked to follow up with participants on a weekly basis, to ask questions generally falling within these themes, below. Some questions were multiple choice, some were on a scale of 1-5, and many asked for narrative responses. All information was aggregated in an excel document.

- Where they are in the process of applying
- How they are feeling in the process
- Whether they have had any contact with the CalFresh office and what that contact was like
- How confident and clear they felt about the process
- A reflection of every major step of the application, including filling in and submitting an application, submitting verification documents, and having an interview
- In addition, students were encouraged to give their own feedback about observing someone who is applying

De-brief meetings

At the end of the project, we held three de-brief meetings with students at the three project sites. At these meetings, we asked students to reflect and share on the following:

- What were some of the easiest or most frustrating things about filling in the application, doing the interview, and submitting verification documents?
- Memorable moments in the project, or moments that left students wondering, "Why can't I just..."
- Reflections on the project and CalFresh overall as future nurses.

Appendix B: Feedback on MyBenefits CalWIN

1. There are too many steps when creating an application on-line, and the way the website communicates with an applicant is confusing.

- Process for creating username and initiating application is confusing and overly complicated:
 - i. "I put in my user name, now what?"
 - ii. "Why do I need to pick a picture if I have a password?"
 - iii. Making an account requires 3 security questions – feels unnecessary
 - iv. Participant is confused about case sensitivity of user name.
 - v. Website doesn't make clear the difference between having a CalWIN account and having filed an application.
 - vi. The email you get once you create an account is too wordy and not clear as to what you have to do next.
 - vii. To a person who does not know that there are 3 websites serving different counties, it is very confusing to click on a county name and be told that your county is not served by 'MyBenefits CalWIN.' Also – one client in SF did not know the county that she lived in. Can't you just type in your zip code and have it direct you where you need to go?
 - viii. It is possible to start multiple CalFresh applications within your username account – why doesn't it tell you that you have a half-finished application before letting you start one from scratch? It also doesn't appear to let you delete applications that are half-finished.
- Information about e-notices is confusing.
 - i. A link to this shows up very early in the process – distracting.
 - ii. "It's basically a mailbox within a website. They make it sound more complicated than it needs to be."
 - iii. "All the steps are confusing, going in circles... circles to nowhere—like an English garden maze." "I don't know where to go now."
- It is unclear what needs to be done and what doesn't throughout the on-line application:
 - i. Do I need to print the coversheet? <Note that this button is has the same design as the button that you click to go to the next page.>
 - ii. What to put down for alternative phone/alternative email if you don't have more than one.
 - iii. "Is the confirmation page my signature?"

2. Inaccurate information:

- Statement says that if not ES eligible, need to provide documents with initial application
- in one place it indicates that the applicant must submit verification documents in order to file the application, while another page indicates that the applicant has the right to submit an application with just your name, address, and signature to establish your filing date for benefits

3. The wording of questions is complicated and confusing

- Question about 'Job Income' is confusing – what counts as 'expected' income, especially if you are looking for work?
- Lack of plain language:
 - i. Liquid resources—"what does that mean? How many bottles of Dom I have??"
 - ii. authorized representative language was confusing
- Lack of clarity of what counts for expenses, and how to provide verifications if rent is taken directly from social security check. Maybe language regarding verifications could say something like, "Most applicants are able to provide one of these verifications. If these are unavailable to you for some reason, you may discuss alternatives with the CalFresh eligibility worker during your interview."

- Verification list is incomplete
 - i. Looking at verification list: asks for driver's license, "what if you don't drive? Can I use my city ID? It's not listed"
 - ii. Questions about the date that you received benefits— "if I'm wrong am I lying?" Could add something about what to say if unsure of exact date.
- There are typos:
 - i. in the ES sentence " 'to' should be 'for' "
 - ii. What language prefer "if not English" ... "why is English in the drop down then?"

4. Design of the website is not user friendly

- Print is small – no mechanism to show with large font. Is it ADA accessible?
- Overall website design seems haphazard:
 - i. "I'm getting the impression that the website was not done by one person, this was at least 10 people all assigned to separate pages and they put them together haphazardly"
 - ii. "It's incredible that professional web people were paid to make this site"
 - iii. There are too many drop-down menus – especially on the address page.
- Some links do not go where they should or are not obvious links. For instance:
 - i. Link results in error pages (e.g., links from the e-notice information), "this is a dead end, like someone forgot to add the necessary page."
 - ii. The document link goes back to initial page, not a list of what verifications are necessary
 - iii. If right click to open a new window, get blank page (vs just double click to open info page) - "you shouldn't be limited to how you choose to open these links"
 - iv. Clicked "I understand" and went back to sign in page (this happened 3 times)
 - v. Clicked next and took back to initial page (this happened twice)
 - vi. The above two
 - vii. "This tiny box looks like a symbol vs an obvious link"

5. Technology feels cumbersome

- Scanning and submitting verifications on-line is difficult unless applicant has a wide variety of working technology (e.g., scanner, internet, etc.).
- Website logs out due to inactivity, which is common as people collect information that is requested. Time to log out should be extended, considering the circular logic of the information and all of the pages need to read. (Participant was logged out while reading the rights and responsibilities page, for example.)
- Attempt to integrate applications for multiple benefits doesn't work well.
 - i. Doesn't make clear why: "If this is for food, then why are they asking me about Medi-Cal?" (Note that participant already had Medi-Cal.)
 - ii. In the initial step when the website asks you to check boxes for what you want to apply for, it was surprising to an applicant that filling in the boxes for CalFresh and Medi-Cal didn't actually initiate both applications simultaneously. If you have to fill out both applications separately, why does it ask you to check boxes?