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WEB-BASED SCREENERS AND APPLICATIONS: POTENTIAL TOOLS FOR IMPROVING BENEFIT ACCESS AND PROGRAM EFFICIENCY

The rising demand for social services presents a challenge for public and private organizations that connect low-income households to public benefits. Tight budgets require public agencies to administer benefits with increasing efficiency, while economic pressures expand the pool of clients served by public agencies and private organizations. Web-based tools that facilitate access to benefits and increase administrative efficiencies have captured the attention of public and private entities in search of ways to address these issues. Some are available to the public, while others are "assisted" models that require help from a trained counselor at organizations such as workforce centers, community- and faith-based organizations, child care centers, and correctional or health facilities.

This brief provides a framework for thinking about the design and operation of web-based tools. It is not a prescription for implementing a new tool. Rather, it outlines some common functions of web-based tools, describes their potential advantages for stakeholders, and presents considerations in designing, implementing, and maintaining such tools. The brief is based on in-depth case studies of eight initiatives (Table 1). Examples from the case studies throughout the brief illustrate how certain tools operate. More information on these and other tools is available in an earlier report from the Department of Health and Human Services. [1]

ABOUT THIS ISSUE BRIEF

This brief draws on findings from eight case studies of web-based benefit access tools. The tools were purposefully selected from among those identified in a national scan of the field. Results from that scan are available at ASPE's website: http://aspe.hhs.gov/hsp/11/BenefitsAccess/index.shtml

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[1] Kauff, Jacqueline, Emily Sama-Miller, and Elizabeth Makowsky. "Promoting Public Benefits Through Web-Based Tools and Outreach: A National Scan of Efforts." Washington, DC: Mathematica Policy Research, April 2011.

Table 1. Selected Benefit Access Initiatives Involving Web-Based Tools

Initiative	Case Study Site	Tool Description
ACCESS NYC	NYC	City of New York's public screener for 35 programs and application portal for 5 programs.
Benefits CalWIN	CA	Public screener and application portal for the Supplemental Nutrition Assistance Program (SNAP), Medicaid, and Temporary Assistance for Needy Families (TANF) in a consortium of 18 California counties.
Benefits Enrollment Network (BEN)	NM	Assisted screener, operated by Single Stop USA, for a variety of federal programs (9 in New Mexico) in select areas in 5 states.
Delaware ASSIST	DE	Statewide public screening and application portal for TANF, SNAP, Medicaid, General Assistance, and child care assistance.
*Earn*Benefits Online (EBO)	NYC	Assisted screener, developed and operated by Seedco, for a variety of federal, state, and city programs (at least 20 in New York City) in select areas in 8 states.
Health-e-Arizona (One-e-App)	AZ	Statewide screener and application portal (both public and assisted versions available) for 7 programs including SNAP, TANF, and Medicaid.
The Benefit Bank (Ohio Benefit Bank – OBB)	OH	Assisted screener for a variety of programs (22 in Ohio) in 10 states. In some locations (including Ohio), applications and a public screener are also available online.
Utah Helps/myCase	UT	Statewide public screener and application portal for 13 programs including TANF, child care assistance, SNAP, and medical programs.

What Do Web-Based Tools Do?

Web-based tools can provide clients with convenient and comprehensive access to program information and applications for program services. Some tools help clients find out whether they qualify for new benefits (screener). Others allow clients to obtain, complete, and even submit an application online (application submission). Still others transfer information from an online form to the eligibility and benefit determination system used by caseworkers (systems integration). Table 1 summarizes the functions of the tools in the case studies; they are described more fully below.

Table 2. Core Functions of Web-Based Tools in Selected Benefits Access Initiatives

Initiative	Screener[a]	Electronic Application Submission[a]	Systems Integration[a]
ACCESS NYC	X	X	X
Benefits CalWIN	X	X	X
BEN[b]	X		
Delaware ASSIST	X	X	X
EBO[b]	X		
Health-e-Arizona	X	X	X
OBB	X	X	X
Utah Helps/myCase[c]	X	X	

[a] This function is available for at least one (but not necessarily all) programs included in the tool.

[b] BEN and EBO are capable of allowing electronic application submission, but this feature is not currently available in any of the sites. Rather, online applications can be pre-populated and printed for submission by the client, and EBO and BEN counselors can assist clients with using external online application submission tools (such as ACCESS NYC).

[c] An enhancement currently in development will automatically transfer application and case change data into the electronic Resource and Eligibility Product (eREP), the state's eligibility system.

Screener

Screeners tell clients what benefits they may qualify for based on information clients enter online about their income, assets, family composition, and other circumstances; computer code compares program eligibility rules to the data entered. Different screeners require different amounts of information and therefore may produce different results. Some very accurately predict program eligibility by asking clients to input a lot of detailed information, but they take a lot of time to complete. Others ask clients to answer a few simple questions and take less time to complete, but the results may be less accurate. In addition to predicting eligibility, some screeners predict the amount of benefits for which clients may qualify.

Screeners in Practice

ACCESS NYC: *The goal of ACCESS NYC was to create a centralized repository of information on public benefit programs that are administered by 15 different agencies. A mayoral directive called for quickly streamlining public access to information, so the tool was developed as a simple screener that would be easy for the general public to use. It asks a few basic questions that help determine potential eligibility for numerous programs. Administrators decided against an approach that would more precisely predict eligibility because they worried that clients might abandon the process if it took too long to complete the screener. They also wanted to avoid duplicating the effort of programs' actual eligibility determination processes.*

EBO: *Seedco facilitates the welfare-to-work transition by contracting with local organizations that work with clients whose transitional employment benefits are expiring. These organizations noticed that many clients returned to the rolls because they lacked critical work supports. Seedco developed EBO for service providers to use as a component of a broader array of retention services, so the tool uses an assisted model; staff enter very detailed client information during an interview and the system determines potential eligibility and benefit amounts for multiple programs, pre-populating some online applications for interested clients. Administrators and staff believe detailed questions help accurately assess potential eligibility and benefit levels and that without this level of accuracy screeners waste clients' time. Because staff help clients use the tool, there is little worry that clients will abandon the process, despite the time it takes.*

Application Submission

Application tools vary widely in sophistication. Some are simple forms that are printed out and filled in by hand, while others can be filled in online and then printed (neither of these types was the focus of our study). Both must be submitted by fax, mail, or in person.

More advanced web technology allows individuals to submit applications online. In this model, users answer questions on a web page or web form and the tool conveys the information to the local office electronically. Some tools can store a client's information so that the application need not be completed in one sitting; these tools might also pre-populate an application with information from a screener or previous online application. Some application tools also accept an electronic signature, but obtaining legal approval to accept an electronic signature can take time for program administrators. A signature tablet (similar to that used in retail credit card transactions) that electronically applies an image of a client's signature may offer a short-term solution while an agency awaits approval. Tools that do not have an electronic signature feature require clients to mail, fax, or deliver a separate signature page to the local benefits office.

Systems Integration

The most advanced tools automatically transfer application data into program eligibility and benefit determination systems (see box). Developing this feature can be a resource-intensive effort, particularly if the systems rely on older technology. The alternative, however, requires caseworkers to key in some or all of the information from a hard-copy application or a digital image; this may be burdensome if the online tool results in more applications being submitted at a time when staff resources are already strained.

What Are Potential Advantages of Web-Based Tools?

Web-based tools offer potential advantages for clients as well as public and private agencies (Table 3). Clients may have increased access and customer service, while agencies may realize administrative efficiencies and cost savings. The extent to which the tools will produce these results, however, is still unclear and depends largely on how a tool is designed and the context in which it operates. To realize potential advantages, it may be necessary to pair web-based tools with other innovations such as

document imaging, business-process reengineering (modifying how staff and clients approach phases of the eligibility process, especially shifting workers to manage tasks rather than caseloads), and client and staff education.

Table 3. Potential Advantages of Web-Based Tools

	Potential Advantages to…		
	Clients	Private Organizations	Public Agencies
Increased Access	- Get screening information outside of local office - More locations to apply, including from home - More times to apply	- More holistically serve clients	- Reach new clients in need - Bring more federal dollars to states
Efficiencies	- Shorter wait times for interview - Shorter wait times for benefit determination and redetermination	- Reduced cycling in and out of program services	- Reduced phone calls and lobby traffic - Reduced cycling in and out of program services - More complete and legible application information - Verification may come with application - Streamlined data entry
Cost Savings	- Reduced number of trips required to program office (especially helpful for clients with limited mobility or transportation access)	- Reduced demands on private organizations if clients are served elsewhere	- Resources available for other priorities, or to process more applications - Lower program administrative cost for taxpayers

Increased Access

For clients, web-based tools have the obvious advantage of increasing access to benefits. People using these tools can find out whether they may be eligible for benefits and submit applications from more locations, at any time of day, and on more days of the week than ever before. In some cases, the privacy of applying from an off-site location such as home or a library may address the stigma some feel when applying for benefits in a program office. For program administrators, web-based tools may be seen as an opportunity to reach previously underserved clients or new populations, and private organizations may also appreciate the opportunity to serve their existing clients in new ways.

Efficiencies

Web-based tools offer programs several business-process efficiencies. For example, tools that help clients resolve questions about eligibility and how to apply for benefits may lift the burden on program staff (and, perhaps also on partner organization staff) by reducing the number of calls and visits to the program office. For partner organizations, these tools may eventually reduce demands for staff time if they help clients who are eligible for public programs connect to those benefits. Applications that can be submitted and signed electronically can save clients a trip to the office and save program staff the time they spend opening mailed-in applications, struggling to read poor handwriting, and dealing with incomplete applications. Tools that automatically transfer application data to the eligibility and benefit determination system may give staff more time to serve a larger caseload even during a hiring freeze. If

program offices successfully redesign their business processes to accommodate new tools, clients may also begin to see their applications processed more quickly.

Cost Savings

Some benefit access tools may result in costs savings for benefit programs and partner organizations. For example, online applications may make staffing increases unnecessary and reduce the need for physical storage space. Partner organizations may offset some demand for their services (for example, if food banks can help connect eligible clients with SNAP benefits, they may be able to serve more clients with resources from their pantries). These savings will be offset to some extent by the costs associated with creating and maintaining an online tool, and potential increases in caseloads. Any savings that are in fact realized may allow programs to divert resources to other priorities.

What Are Some Key Considerations in Designing Web-Based Tools?

When designing or purchasing web-based benefit access tools, public agencies and private organizations must consider how clients will access the tools, which programs the tools will include, and how data will be used and stored. The case studies provide examples of how and when some administrators made these decisions.

Self-Service or Assisted Access?

Self-service model. In a self-service model, anyone with an internet connection can access the tool at any time from any location, although trained staff at community organizations may support clients throughout the process. The advantages of this model include convenience, the potential to reach a large segment of the population, and the opportunity to eliminate the stigma of applying for benefits by offering clients more privacy. The disadvantages include lack of internet access and/or low literacy or computer skills among many vulnerable individuals and families.

Assisted model. Not all web-based tools offer unrestricted access. In an assisted model, trained staff at public or private organizations input and retrieve information on a client's behalf or work with clients who use a specially designated kiosk. Administrators of such tools reported that assistance with navigation, interpreting questions, and entering data can be essential, so they enlist the help of trained counselors (some of whom are volunteers). Some self-service models also have an assisted option for clients who want help. Partnerships between assisting organizations and public agencies may be formalized in writing, and public agencies may offer assisting organizations support and oversight— including ongoing training and technical assistance. Performance measures that carry incentives and consequences can help assisting organizations make the most of the tool. Although this model may address low literacy and lack of internet access, it limits the use of a tool to applicants who are, or are willing to become, engaged with an assisting organization.

What Benefit Programs Will Be Included?

The following factors, among others, can influence decisions about which programs are included in web-based tools and in what order.

- **Community needs.** Many communities are experiencing a need for benefits among populations that have not needed them in the past. Including programs like the Earned

Income Tax Credit or child care assistance may be a way to target these populations that might not apply for other programs they associate more with public assistance (such as TANF or SNAP). A broadly accessible tool may address the needs of new populations (for example, a system already collecting household and income information may also help clients file for tax refunds), or may provide an opportunity for additional outreach to traditionally underserved populations.

- **Resources.** Funding streams that administrators employ to support these tools--such as Children's Health Insurance Program Reauthorization Act (CHIPRA) or SNAP outreach grants–may dictate which programs are included.

- **Program complexity and compatibility.** Tools built to accommodate programs with complex rules may be able to include programs with simpler rules for little extra effort. Or, to deliver a tool more quickly, administrators may begin with programs that have simpler rules and then add programs with more complex rules.

To illustrate how these factors may affect program choices, we describe how three of the eight case study initiatives made decisions about program inclusion (see box).

Program Selection Drivers in Practice

Community needs: *Including Medicaid and SNAP was the priority for ACCESS NYC stakeholders, but they did not want a tool just geared toward the low-income community, so they also included tax benefits, child care programs, and veterans' benefits. When including additional programs, administrators seek those with eligibility criteria that are 80 percent similar to that of already-included programs to minimize the marginal burden on users for data entry. The tool excludes some programs that require specific referrals or that target small populations.*

Resource availability: *Benefits San Francisco began as a screener and online application for SNAP and Medicaid. Funded by a USDA grant, the tool focused on SNAP eligibility questions, but staff reported that the information they requested in the SNAP application offered much of what they needed to process a Medicaid application, so they included both. Later, when resources were available to expand the tool to create Benefits CalWIN, other programs (TANF and disaster SNAP) were added.*

Program complexity: *Utah added one program at a time, starting with the programs with the simplest rules and progressing to programs with more complicated rules (first TANF and child care, then SNAP and other financial programs, and finally Medicaid and CHIP).*

Where Should Data Be Stored, for How Long, and for Whom?

Web-based tools can store clients' data and make it accessible to agencies and partner organizations, to clients, or to both. Storing data where staff and other stakeholders can access it may reduce workload by eliminating redundant uploads or keystrokes (for example, a client entering all of his or her application information, a caseworker retyping it, and then both of them reentering much of that information when the client recertifies for benefits). Electronic data storage may allow client information to be backed up more easily than would be possible with paper files (that is, electronic application data may be stored in several secure places in an agency, while paper applications are more easily misplaced or inadvertently destroyed). Storing data where clients can access it would make it easier for them when they interact with the system in the future (for example, by pre-populating fields),

but the secure user accounts and user identification numbers required may increase burden on program staff and clients using the tool. Administrators also face decisions about where and how data are stored, and for how long. In making these decisions, they typically consider the following:

- **Client experience.** Clients may expect an online experience that is similar to purchasing a product online, where they have an account from which their name, address, and other data pre-populates an order form and can be updated. Organizations that host tools intended to reduce client burden may strive to offer online accounts.

- **Data security.** User accounts, pre-populated forms, and transfer of data force administrators to weigh security and data quality against efficiency. Because clients' data must be secure, more resources are involved in developing tools that store data.

- **Regulatory requirements**. Some benefit programs may have requirements about data storage or confidentiality that are not consistent with rules for other programs. For example, ACCESS NYC staff reported that school meal regulations require them to purge data within 14 days of benefit determination; they reported that these regulations were written before the conceptualization of electronic applications.

How Are Web-Based Tools Built?

Successful web-based tools are typically developed with the benefit of input from all sides: policy, program, and technology staff. Policy and program staff contribute critical information on eligibility rules and regulations, and technology staff must put in place systems and computer programs that operate on that information. There are several options for putting the technology in place: designing and building software from scratch, purchasing a commercial off-the-shelf (COTS) product, and transferring public domain systems built elsewhere (Table 4).

From scratch. An agency or organization may design and implement the technology by relying on its own staff or contracted experts to develop and configure the code. The main advantage to this approach is that the tool's layout and functions can be customized to agency, partner organization, or applicant needs from the start.

Commercial Off-the-Shelf. COTS products are typically developed by businesses and are later configured or customized by the vendor, the purchaser, or a third party. COTS products are often purchased via license agreements. Two common options for COTS products are software products and software as a service (SaaS). The former are applications that reside on the purchaser's hardware in much the same way as word processing software resides on a home computer. The latter are applications that reside on the vendor's hardware or systems and are available to users by subscription, in much the same way as people log in to tax-preparation software that is not installed on their computers.

Public Transfer. Public agencies may transfer public domain systems—technology that was developed by another public agency with government funds and therefore is available to the public at no cost to their own agency. Transfer systems must be reconfigured to meet the needs of the new agency; internal staff or contractors, particularly those familiar with the system being transferred, can assist with the reconfiguration.

Table 4. Software Decisions for Select Web-Based Tools

Effort	Software Type	Comments
ACCESS NYC	COTS product	Cúram product installed with systems integration (including addition of city-specific features) by Accenture in partnership with City Department of Information Technology and Telecommunications (DoITT). The partnership with Accenture ran from 2005 to 2010, and DoITT has overseen maintenance and upgrades since 2010.
Benefits CalWIN	From scratch	Developed by Nets to Ladders (a benefits software company) and NWN Corporation (a private IT firm) specifically for the needs of San Francisco County (before expansion to other counties in the state). HP developed and now maintains the expanded version. Before building a tool from scratch counties originally explored COTS systems but abandoned these options because they wanted an interface that staff would see as more client friendly.
BEN	From scratch to COTS	Originally developed by Nets to Ladders as their own product to distribute to customers and license to organizations (including Single Stop) working with low-income populations. In 2009, Single Stop purchased the exclusive rights to use, develop, and distribute BEN when Nets to Ladders went out of business.
Delaware ASSIST	Public transfer	Originally developed in Pennsylvania as the state's online tool (called COMPASS) by Deloitte, and since transferred to other states to own and operate without ongoing licensing costs. Integration services are available from Deloitte for a fee and were used to develop ASSIST.
EBO	From scratch	Seedco began by purchasing HelpWorks, a COTS product, but learned it could not be customized to the degree they wished. After seeking an alternative COTS product and being deterred by the cost of installation and customization, Seedco contracted with a private technology consultant to custom design and build EBO.
Health-e-Arizona	COTS, SaaS	Health-e-Arizona is an implementation of the One-e-App technology originally developed in California by Deloitte, now owned by the California Healthcare Foundation and managed by nonprofit firm Social Interest Solutions (SIS). SIS licenses the tool to states or localities and provides customization and integration services. Users log in to the web-based system, hosted by SIS using cloud computing technology.
The Benefit Bank	COTS, SaaS	Developed and operated by the private policy and technology firm Solutions for Progress, this tool is available to be customized for states or communities as subscription-based software for online benefit screening and, where supported by public agencies, applications.
Utah Helps/myCase	COTS product	Cúram product, installed with systems integration first by IBM and then by independent contractors in partnership with state IT staff.

What Are Some Considerations for Implementation?

Once the functions, programs, and technological setup of a web-based tool are determined, the next step is to install and disseminate it. This involves deploying the system (with some pilot testing) and conducting marketing and outreach so that applicants, assisting organizations, and agency staff know the tool is available. Maintenance is then necessary to ensure the tool stays current. If public agencies

do not host the tool themselves, they may be important partners throughout this process by providing support for implementation and timely information on policy changes for tool maintenance. Public agencies can also provide feedback on outcomes useful for evaluating the tool's implementation and ongoing utility (for instance, the number of applications submitted through the tool and how many of them are approved).

Implementation Story: Benefits CalWIN

Deployment: *As the Benefits San Francisco tool that was a precursor to Benefits CalWIN expanded to other counties in the 18-county CalWIN consortium, staff found it difficult to manage by consensus (across staff from parallel agencies in multiple counties), particularly due to the fast-paced nature of the tool's ongoing development and implementation. In hindsight, they suggest having a small group of key decision makers, with input at various times from larger groups.*

Outreach: *When the online tool was first launched in San Francisco County, program administrators struggled to balance marketing the tool to reach more clients with recognizing how increased volume would strain staff. Thus, they held back on marketing and outreach so as not to overwhelm their limited staff. Some of the 18 counties in the consortium did market the tool and did experience a substantial increase in applications. San Francisco and other county staff believe they could reach many more people with marketing but are concerned they do not have the staff to handle an increased volume of applications and process them timely.*

Deployment

The benefit access tools in the case study initiatives were deployed in a variety of ways. Some tools (Benefits CalWIN, Delaware ASSIST, EBO, BEN) were made available only in select locations before they were distributed to other communities or counties. Other tools were widely introduced (ACCESS NYC, Utah Helps) but were used with only a small subset of programs at first, with others added later. Still other tools were launched as an assisted model and were later made available more widely online (OBB, Health-e-Arizona). Regardless of the approach, implementation and operations were facilitated by starting small and then building up programs, functions, or locations.

Implementation Story: OBB

Deployment: *OBB began in 2006 as a benefit screener and application tool for 12 programs, initially requiring submission of paper applications. By 2008 it expanded to include more than 20 programs, and electronic submission of applications was possible. Originally an assisted-only tool, OBB is now widely available online for any user.*

Outreach: *The Ohio Association of Second Harvest Food Banks (OASHF), the Governor's office, and the Ohio Department of Jobs and Family Services (ODJFS) administer the tool in partnership. Together, they are able to reach special populations through innovative approaches. For example, Volunteers in Service to America (VISTA) staff and Volunteer Income Tax Assistance Program (VITA) volunteers coordinated by OASHF offer services in communities across the state. Specially trained staff offer assistance with Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) applications in select locations. The Governor's office has helped build relationships with correctional facilities to serve prisoners' families and the prisoners themselves as they are released. Since 2009, OBB Express, a customized van with trained counselors, has been offering benefit application and tax filing services throughout the state to reach rural areas.*

Marketing and Outreach

A web-based tool will not improve access to public benefits unless low-income individuals and families know about it and use it. But no single message or method of outreach will reach all populations equally, so different messages or delivery methods may be necessary. There may be drawbacks to doing too much marketing too soon, such as increased volume of new applications before staff and the tool are ready to receive them (see box).

Implementation Story: Single Stop/BEN

Deployment: *In the beginning, Single Stop chose sites based primarily on the interests and goals of their funders (who had connections in New York City and New Mexico). It began in New York City as an effort for trained counselors to link clients with benefits by working with locations that already served them (such as One-Stop centers, correctional facilities, and food pantries). Single Stop purchased BEN as a tool to assist their counselors with linking clients to multiple benefits and to support them through the application process. Single Stop trains new counselors on the BEN software and program rules both virtually and in person, and offers a support hotline for counselors. (Single Stop funds one counselor at each site, but individual sites may also chose to employ additional staff as counselors.)*

Outreach: *Single Stop's strategic plan now focuses on expanding into community colleges, aiming to provide benefits and supports to students who are struggling to stay in school. This involves opening sites in community college networks and identifying new locations through their partnership with the Association of Community College Trustees. When Single Stop identifies a potential site, they begin by brokering a relationship with the community college network's chancellor. They assess the network's interest, capacity, and level of need, also checking to see whether they are duplicating existing services in the community. The national office supports the new site's publicity efforts with materials and technical assistance.*

What Are the Cost Considerations and Potential Funding Sources?

The resources required to build and maintain a web-based benefits access tool vary according to function, size of population served, number of benefit programs included, complexity of program rules, and how the technology is developed. Although some categories of costs are common to all tools, the context in which a tool is implemented will greatly affect the cost. Funding sources will likely vary.

Startup Costs

Startup costs include the cost of hardware (servers, network equipment, or computers) and software (for development, debugging, databases, and operations). Also included is the cost to put these items in place. Software developers or integrators that are involved must be paid to design, code or build, document, test (both internally and externally), and support the new tool. For tools that serve a linguistically diverse population, translation costs may apply. Finally, some tools may necessitate the hiring of new staff, and staff training will be required for all tools.

Ongoing Costs

Ongoing costs include the cost to maintain a tool and the systems associated with it. Business analysts, program managers, developers, and database administrators may be involved in this work. They may be

internal staff or staff from a service purchased by an agency. There is also the cost of ongoing operations. Resources are needed to host the tool and to provide ongoing training and expansion, marketing, and staff management and support. Initiatives can control these costs to some extent. For example, Access NYC calculates net present value to determine the costs and benefits of adding new programs to the tool.

Funding Sources

The case study initiatives used a combination of public and private funds to support tool development and maintenance (Table 5). Public funding streams included TANF, CHIP, and Medicaid operational funds; SNAP and CHIPRA outreach dollars; child care and refugee-assistance funding; and resources from state or local general funds. For half of the case study initiatives, private-sector and foundation resources also supported the development, dissemination, or maintenance of tools. Some initiatives (such as Health-e-Arizona) also create self-sustaining revenue streams through licensing or other user fees. Both public and private funds have challenges associated with them. Public funding streams often support access to a single program (such as CHIP or SNAP) rather than the full array that may be part of an effort, and single program funding may constrain the effort from reaching its full potential. Foundation and private dollars may be more flexible, but availability can waver with the economy and with foundation priorities. One creative way to support an initiative by combining private resources and public dollars is to use AmeriCorps, VISTA, or VITA volunteers as trainers, outreach workers, or benefits counselors, thus increasing staff while minimizing labor costs.

Table 5. Sources of Funding by Case Study Tools

Effort	Federal Program Operational Funds	State Funds	City/ County Funds	Federal Grants	Foundation/ Nonprofit Grants	Private Investment	Licensing/ User Fees
ACCESS NYC			X		X		
Benefits CalWIN			X	X			
BEN[a]					X	X	
Delaware ASSIST	X	X					
EBO	X	X	X	X	X		
Health-e-Arizona[b]		X		X	X		X
OBB[a]	X	X			X	X	
Utah Helps/myCase	X	X		X			

Note: For tools that operate in multiple locations, these funding sources may only apply to the case study location.

[a] Both BEN and The Benefit Bank began through the private efforts of technology and public policy firms, but their dissemination and replication depend on funding from other sources.

[b] Foundation funding supported original development of One-e-App, while federal and state dollars supported implementation of the tool in Arizona.

Conclusion

Web-based tools offer the potential to expand access to new clients or traditionally underserved clients, and may reduce the time or cost for clients, staff, or both to complete the application process. Measuring the extent to which the tools described here improve access or reduce time or costs is beyond the scope of this project, but the brief offers an overview of choices program administrators

may face in designing web-based tools if they have already determined to pursue that option. These choices are often driven by the context in which a tool will be used. Financial resources, existing infrastructure and technology, political will, and other factors vary by location, so what may be sensible and successful for one community may not work in another. Thus, there is no simple prescription for how to design and implement a web-based tool well. In addition, very little data exist to assess the relative success that various web-based tools are having. In many public agencies, web-based tools are just one component of a larger initiative to streamline access that may include restructuring of business process, policy changes, and technological enhancements (such as document imaging, call centers, and/or updated eligibility determination systems). In private organizations, the tools are often part of a larger strategy to increase access to benefits, which may also include outreach along with financial and employment counseling. Particularly in these cases, teasing out the specific effects that web-based tools have on benefits access is a formidable challenge.