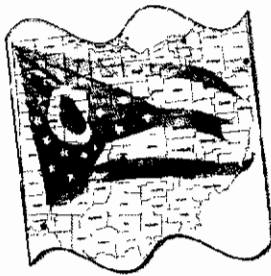


THE *Ohio* BENEFIT BANK

neighbors helping neighbors



An Introduction

Who We Are

The Ohio Benefit Bank is implemented through a public-private partnership between the Ohio Association of Second Harvest Foodbanks, The Governor's Office of Faith Based and Community Initiatives, The Corporation for National and Community Service, The Ohio Community Service Council and over 1000 faith-based and community organizations across Ohio.





Ohio At A Glance



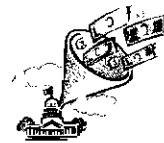
- *Over 500,000 Ohioans are eligible for but do not receive Food Assistance*
- *Currently, more than 1.2 million people access the Food Assistance Program in Ohio.*
- *A recent survey conducted by the Health Policy Institute of Ohio estimates that over 1 million adults and over 100,000 children are currently without health insurance.*
- *Additionally, the survey reported that over 150,000 Seniors say they cannot afford their health care costs due to other living expenses and in some cases, must choose between the two.*

Food Assistance Program Myths

- ❖ *Resources and Assets count against you:*
Resources and Assets are not used in determining eligibility. Only household size and income.
- ❖ *Food Stamps are welfare.*
Its a work support program intended to bring relief to families struggling with high food costs.
- ❖ *Shopping with Food Stamps is not simple and inconspicuous.*
They're distributed on an Electronic Benefits Card (EBT) which is used just a like credit card.
- ❖ *The amount of Food Stamps a person qualifies for isn't worth the time to apply*
Depending on household size, household income, a person might be eligible for more or less.

Ohio's Unclaimed Funds

- Nationwide, billions of dollars in Federal funds go unclaimed each year.
- In Ohio, more than \$1.6 billion dollars in tax credits and work support programs are unclaimed by Ohio citizens.
- Nearly 95% of those benefits and credits are Federal dollars.
- Unclaimed Federal dollars must be returned each year for re-allocation to other states or other Federal programs.
- The Ohio Benefit Bank strives to assist Ohioans in accessing these dollars, as these funds are revenue for our local economies.



The Solution



- The Ohio Benefit Bank software is offered free of charge to any organization seeking to better serve the citizens of Ohio.
- The program is Web-based and accessible from any computer with internet access and a printer.
- The OBB serves as a tool for economic stimulation, income enhancement, application completion, and potential eligibility calculation for various benefits and programs.

What We Offer



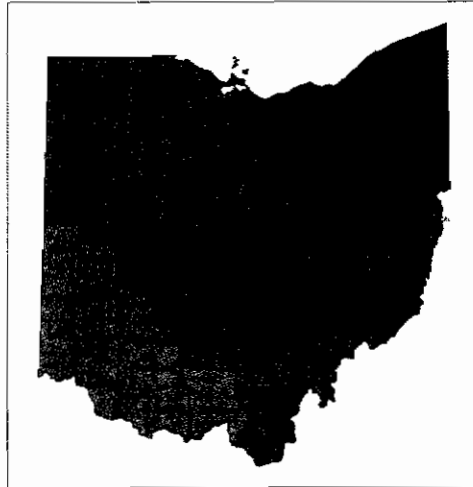
- 1) A potential eligibility indicator
- 2) An application completion tool
- 3) A free income tax assistance program
- 4) An educational outreach program that helps raise awareness of available tax credits and work support programs

Here's How It Works

- New Counselors attend training.
- Trainings are offered on a fixed schedule within 5 different regions of Ohio.
- Once trained, the counselor can then assist clients in preparing their application packages for Job and Family Services, as well as educating them on the process they will need to complete. (Note: *Applications can take from 1 to 2 hours per client, depending on what the client is applying for*)
- The software is multi-lingual, providing access for both English and Spanish speakers.
- The software is question guided and composed in simple, easy to understand language.
- The software serves as the expert. It's programmed to calculate and evaluate with each answer you provide. The more accurate the responses are, the more precise the eligibility screening.

OBB's Regional Breakdown

The Ohio Benefit Bank Regional Service Areas



Legend

- Northeast Region: Maryjo Woodburn
- Northwest Region: Gayle Loyola
- Central Region: Zach Reat
- Southwest Region: Meredith Hill
- Southeast Region: Jessica May



Created by the Ohio Association of Second Harvest Foodbanks, August 2009

Regional Coordinators

Northwest Ohio
Gayle Loyola
614-221-4336
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Northeast Ohio
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Central Ohio
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Southeast Ohio
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614-221-4336
jessica@oashf.org



Southwest Ohio
Meredith Hill
614-237-5817
meredith@oashf.org

Programs Supported By The OBB

Eligibility screening AND application completion ability:

- > Food Assistance Program (FAP) – *electronic submission*
- > Health Care Programs for Families and Children - *electronic submission*
- > Ohio's Best Rx – *electronic submission*
- > The Golden Buckeye program – *electronic submission*
- > Extra Help for Medicare Part D – *electronic submission*
- > The Home Energy Assistance Program (HEAP)
- > Child care assistance
- > USDA Child Nutrition Programs
- > Big Brothers Big Sisters – Amachi Ohio
- > Free Application For Student Aid (FAFSA) – *electronic submission*



Application completion only:

- > The Ohio Senior Community Service Employment Program (SCEP)
- > Ohio cash assistance (OWF) – *electronic submission*
- > Women Infants and Children (WIC)
- > Child and Family Health Services (CFHS)
- > Bureau for Children with Medical Handicaps (BCMh)

OBB's Potential Impact For One Family

One adult with 2 children and earned income of \$15,600 a year (gross)
This represents an individual earning \$10 an hour for 30 hours a week

\$ 4,820 in Earned Income Tax Credit

\$ 6,445 per year in potential Food Assistance

\$ 175 per year in Home Energy Assistance

\$11,307 *potential* income enhancement

**Adding healthcare such as Healthy Families or Healthy Start
or Child Care Assistance would drastically increase this amount as well**



All together, a potential increase of more than 70% in yearly income!

Electronic Submission and Signature of Benefits Applications

OASHF, ODJFS and GOFBCI have developed a software bridge from The Benefit Bank to the ODJFS eligibility system. Electronic submission and signature are currently available for Food Assistance and Medicaid applications as well as applications for The Medicare Savings Program.

How it works:

- Data is submitted electronically to the Eligibility Gateway
- Data is sent to the relevant County JFS office for review and processing
- JFS caseworkers make all eligibility determinations
- Clients electronically sign their applications using their OBB password

OBB's FREE Tax Services

➤ The OBB trains willing volunteers on how to assist clients with filing income tax returns.

➤ Income tax training covers the basics of what is required to complete an income tax return and how to utilize The Benefit Bank as a question guided tool to screen for various tax credits as well as simplify completing a return.

➤ Once complete, the software provides the option to E-File directly to the IRS system as well as the Ohio Department of Taxation's system.

Here are the tax credits that often go unclaimed but are screened for by the software:

- Earned Income Tax Credit (EITC)
- Child Tax Credit
- Additional Child Tax Credit
- Child and Dependent Care Credit
- HOPE Education Credit
- Lifetime Learning Credit
- State AND Federal Back Taxes

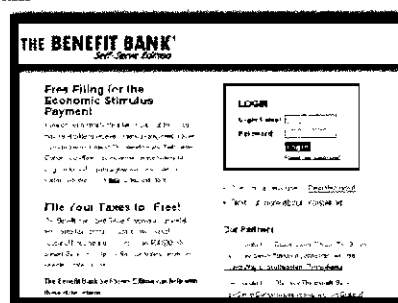


OBB's FREE Tax Self-Serve

Anyone in Ohio with a household income of \$56,000 or less can file their income taxes for free, right from home!

Here's How:

- 1) Visit www.obb.ohio.gov
- 2) Click, "Use the self-serve income tax program"
- 3) Click, "Register now!".
- 4) File your taxes!



Statewide Assessment

➤ In July 2008, OASHF, in partnership with The Columbus Foundation and The Office Of Governor Ted Strickland, commissioned the Ohio University Voinovich School of Leadership to perform a third party, independent assessment of The Ohio Benefit Bank.

➤ The assessment examined the state-wide economic impact of four of The OBB's programs to include, Food Assistance, Medical Benefits, The Earned Income Tax Credit (EITC), and Stimulus Payments, since the program was implemented in Fall 2006.

➤ The study found that The Ohio Benefit Bank:

- 1) Helps stabilize families
- 2) Infuses resources into the State economy that translate into economic stimulus
- 3) Builds successful and innovative Public-Private Partnerships
- 4) Promotes modernization of Ohio's Social Service System



Statewide Assessment: Results

Below are the estimated state-wide economic impact results of The Ohio Benefit Bank from its inception in 2006 – October of 2008

OBB Program	Benefits	Income Generated	State & Local Taxes	Total
Medical Benefits	\$23,803,819	\$18,070,887	\$1,607,962	\$43,482,668
Food Assistance	\$7,024,728	\$3,566,342	\$470,207	\$11,061,277
EITC	\$4,243,014	\$2,055,947	\$267,173	\$6,566,134
Stimulus Payments	\$3,026,119	\$1,471,114	\$193,243	\$4,690,476
Total	\$38,997,680	\$25,164,290	\$2,538,585	\$66,100,555

Complete results can be found at: www.oashf.org

Statewide Assessment: Results

The Ohio Benefit Program creates jobs through its tax and benefits returns

- In 2006, 21 jobs were created
- In 2007, 109 jobs were created
- In 2008, between Jan. 1 and Oct 31, 453 jobs were created
- In 2009, the creation of 625 jobs is projected

Statewide Assessment: Results

to date, The OBB has returned *more than*
\$175 MILLION to Ohioans.
This money goes directly to local
economies through medical expenditures,
food purchases, and a variety of areas
through income tax refunds.



Currently, The OBB has:

- > Over 4,400 trained counselors
- > Over 1000 Sites, state wide
- > Assisted over 92,000 individuals
within all house holds served

The OBB Express!



For information on scheduling the OBB Express, contact Nora Nees at
1-800-648-1176 or Nora@oashf.org

Tools You Can Use

The Quick Check Calculator is a tool that you can use to determine someone's potential eligibility for various benefits and work support programs, within a few minutes. To use the quick check, go to www.obb.ohio.gov

It's based on the following information:

- 1) Household size. Each person that lives there must be entered.
- 2) Household income. How much earned and unearned income is coming?
- 3) Household expenses. How much is the person's cost of living? What are their expenses?

Quick Check!

THE BENEFIT BANK

Quick Check
GETTING STARTED
 QUICK CHECK IS A TOOL THAT YOU CAN USE TO DETERMINE SOMEONE'S POTENTIAL ELIGIBILITY FOR VARIOUS BENEFITS AND WORK SUPPORT PROGRAMS, WITHIN A FEW MINUTES. TO USE THE QUICK CHECK, GO TO WWW.OBB.OHIO.GOV

By answering a few simple questions, you can determine your family's eligibility for:

For help, which state do you live in?
 Ohio Accept

Answer 2 questions on the Quick Check calculator to get started. A detailed message explaining the benefits and work support programs is sent to you via email. You can also call 1-800-368-6868 for help.

THE BENEFIT BANK

Quick Check
YOUR DETAILS

Your first name?	How old are you?	Are you...
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> a child? <input type="checkbox"/> a parent? <input type="checkbox"/> a student? <input type="checkbox"/> pregnant? <input type="checkbox"/> none
Earned income?	Unearned income?	
<input type="text"/>	<input type="text"/>	
Child care cost?	Medical expenses?	
<input type="text"/>	<input type="text"/>	

Quick Check!

THE BENEFIT BANK

Don't let money issues keep you from getting the help you need.

Jack & Check
YOUR DETAILS

First Name: Jack

DOB: 1/1/1950

Address: 123 Main St, Anytown, NY 12345

Phone: (555) 123-4567

Income: \$1,200/month

Medical: \$100/month

Other: None

Are they a U.S. citizen? Yes

Are they a student? No

Are they pregnant? No

THE BENEFIT BANK

Don't let money issues keep you from getting the help you need.

Jack & Check
RESIDENT EDITOR

First Name: Jack

DOB: 1/1/1950

Address: 123 Main St, Anytown, NY 12345

Phone: (555) 123-4567

Income: \$1,200/month

Medical: \$100/month

Other: None

Are they a U.S. citizen? Yes

Are they a student? No

Are they pregnant? No

Quick Check!

THE BENEFIT BANK

Don't let money issues keep you from getting the help you need.

Jack & Check
HOUSEHOLD DETAILS

First Name: Jack

DOB: 1/1/1950

Address: 123 Main St, Anytown, NY 12345

Phone: (555) 123-4567

Income: \$1,200/month

Medical: \$100/month

Other: None

Are they a U.S. citizen? Yes

Are they a student? No

Are they pregnant? No

The number of stars indicate whether a person might want to complete a more detailed eligibility screening. Two or more stars generally indicate a good possibility that a person would qualify for a program or tax credit.

THE BENEFIT BANK

Don't let money issues keep you from getting the help you need.

Jack & Check
ELIGIBILITY EVALUATION

First Name: Jack

DOB: 1/1/1950

Address: 123 Main St, Anytown, NY 12345

Phone: (555) 123-4567

Income: \$1,200/month

Medical: \$100/month

Other: None

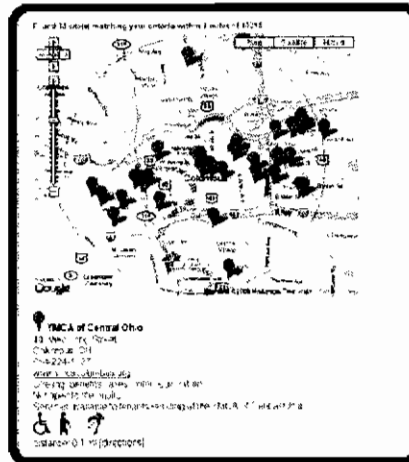
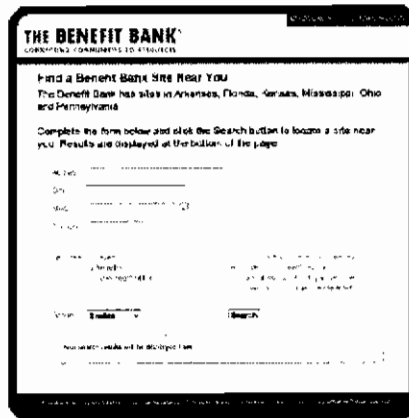
Are they a U.S. citizen? Yes

Are they a student? No

Are they pregnant? No

Site Finder!

To use, go to www.obb.ohio.gov



Get Involved

Become an OBB Site:

- 1) Sign an Organizational Agreement
- 2) Have staff or volunteers trained

Volunteer!

If you don't currently have a site to work with, we can set you up with a site that could use your help!

Get Trained:

Pick one or both!

- 1) Benefits Training (6-7 hours)
- 2) Tax Training (6-7 hours)

Counselors need to have basic computer knowledge and be comfortable using a mouse and the Internet.



Thanks For Your Time!



1-800-648-1176

www.obb.ohio.gov