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# Life Experience Portfolio Name: Increasing Access to Decision-Making Support for Older Adults

March 29, 2024

## PART ONE: Summary

The project will build and test an information and outreach model to help older adults make informed retirement and healthcare decisions through connections to trusted community-based resources.

### Project Objectives

The project aims to increase the accessibility and availability of holistic resources at existing touchpoints (such as community-based organizations); raise awareness about local resources; and reduce the burden on older adults as they are making retirement and healthcare decisions. As a result, individuals will more easily determine the correct steps for their situations.

### December 2023 update

The team led the project through a complete design phase, which included designing two concepts to support older adults, their caregivers, and frontline staff: an integrated Federal Decision Support Guide and a Federal Forum on Serving Older Adults. The team developed the concepts from sketches to prototypes throughout nine co-design sessions with national and community-based organizations and 11 cross-agency workshops. The prototypes create a foundation for agencies to transcend separate functions or departments and collaborate in new ways, which should lead to more systemic and customer-centered interventions.

- **The Federal Decision Support Guide** consolidates information on resources and benefits from seven agencies to help older adults, caregivers, and frontline staff make informed decisions about healthcare, finances, housing, and nutrition. It consists of modules including Federal benefits and services available, rules and considerations for eligibility, how and where to apply, and where to turn for personalized assistance. The project team developed the content collaboratively with input from HHS (both ACL and CMS), CFPB, HUD, SSA, and USDA. The team completed usability testing with six frontline staff and six members of the public.
- **The Federal Forum on Serving Older Adults (Federal Forum)** is a community of staff who support older adults to connect with Federal staff who work in senior-



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focused programs. It will center around learning through engagement, with topics that strengthen Federal understanding of how programs can better connect to on-the-ground needs, and will focus solutions on specific outreach challenges or communities that are hard to reach. The project team created a prototype of the Federal Forum and tested it through a desirability survey.

In FY 2024, the Administration for Community Living (ACL) at HHS will lead the pilot phase for both concepts. ACL will launch digital and translated versions of the Federal Decision Support Guide and pilot its use with select community-based-organizations. Additionally, ACL will pilot a year of quarterly Federal Forum sessions, hosted collaboratively by Federal agency partners across Government.



## **PART TWO: Evaluation Planning**

### **Project Hypotheses**

#### **What problem does the project aim to address?**

Many older people in the United States struggle to understand when or if they can retire. Difficult decisions and sometimes overwhelming complexities accessing retirement programs make for a stressful transition.

Nearly nine out of ten people aged 65 and older receive Social Security retirement benefits, and Medicare covers nearly 64 million people.<sup>1</sup> Yet—irrespective of income, education level, and race—navigating the process to claim retirement benefits and enroll in Medicare can be time-consuming, confusing, and complex for new enrollees. For example, people may have to share the same information with several government agencies, while navigating differing age-based eligibility thresholds. If the process feels too overwhelming, individuals may miss out on critical supports for which they are eligible, including financial, housing, and nutrition.

The project will facilitate a community stakeholder-centered design process to build and test an information and outreach model to help older adults make informed retirement and healthcare decisions through connections to trusted community-based resources.

Many older adults, particularly those with lower incomes or who continue to work into older age to cover their expenses, have difficulty finding objective decision-making support resources to help them understand and navigate the interconnections between retirement benefits options, their financial situations, and their health outlooks.

We built assumptions around this intervention during the 2023 design phase of the Approaching Retirement Life Experience, in which the project team started the *Increasing Access to Decision-Making Support for Older Adults* pilot project. The design stage work was primarily through direct research and co-design with our stakeholders, including Community-Based Organizations and national organizations, who have validated the need for more accessible information.

#### **What does the project aim to achieve?**

The project aims to increase the accessibility and availability of holistic resources at existing touchpoints (such as community-based organizations); raise awareness about local resources; and reduce the burden on older adults as they are making retirement and healthcare

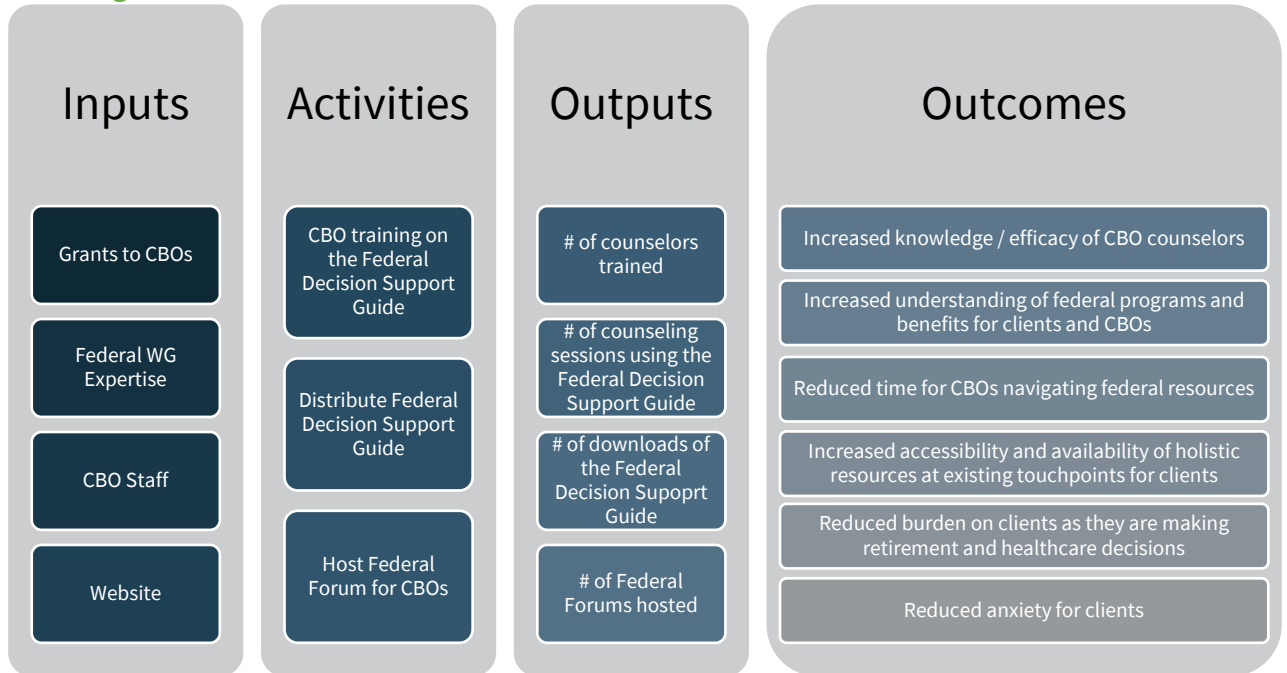
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<sup>1</sup> Source: [CMS Releases Latest Enrollment Figures for Medicare, Medicaid, and Children’s Health Insurance Program \(CHIP\)](#)



decisions. As a result, individuals will more easily determine the correct steps for their situations.

**In a logic model, describe how the program or intervention is expected to achieve the desired goals.**



**In narrative form, explain the thinking that connects the planned activities to the anticipated outcomes, or theory of change.**

By distributing a comprehensive Federal Decision Support Guide to CBOs and providing training to counselors, the expectation is that counseling sessions will be more effective. When trained counselors provide support to older adults in CBOs where the guide is also made available, the older adults served will have greater awareness of and access to a broader range of information needed to make timely decisions about their financial and healthcare choices than they would otherwise. The resource and training are expected to improve the ability of counselors to supply information in a way that older adults will understand and apply in their decision-making. By providing the Guide to older adults, they will have a resource that they refer back to and rely on to understand the benefits and services available to them, improve their understanding of the process by which they can access these benefits and services, and provide them with information that will make it more likely that they will make decisions and apply for benefits in a timely manner.

In addition, when the Federal Decision Support Guide and related training is coupled with the Federal Forum sessions, CBO staff will have information that 1) improves their knowledge of relevant benefits and services, and 2) helps them feel better prepared to counsel older adults.



The forum will give CBO staff the opportunity to ask questions about the federal resources available, learn about federal resources, and share information about resources. If effective, CBO staff who participate in these forum sessions will be better equipped to provide support to clients in a way that reduces their anxiety and total holistic burden.

CBOs vary in the frequency and type of training provided to their counselors, and counselors may independently seek out additional information about the benefits and services available to their clients. Therefore, it may be difficult to isolate the contribution of the Guide, associated trainings, and Federal Forum sessions on participating counselors' knowledge, self-efficacy, and counseling skills. CBOs also serve people who are different ages; some clients may not yet be eligible for some of the resources shared, and some may have already made decisions about the benefits share (like when to start claiming Social Security). Therefore, the effectiveness of exposure to counselors trained through this project and equipped with the Guide may not be observable through subsequent client actions or decisions.

**Drawing on the logic model and the theory of change, provide in bullet points, the project hypotheses that the evaluation will examine. If your evaluation will not be able to conduct an actual hypothesis test, be explicit about the (empirical, answerable) evaluation questions you will be able to answer for this project.**

- If counselors at CBOs are equipped with a comprehensive guide describing the full suite of benefits and services available to older adults, training to support their use of the Guide, and a forum to seek additional information about these benefits and services, they will 1) be more knowledgeable about the range of benefits and services, their eligibility criteria, and application process, 2) have improved confidence in their ability to convey this information to clients in a clear and actionable way, and 3) be more likely to share information with clients about relevant financial and healthcare choices in a clear and actionable way.
- Providing clients with the Guide (or relevant module of a guide) describing the suite of benefits and services available to older adults will 1) increase awareness of relevant benefits and services, 2) reduce anxiety clients experience with respect to decisions about those benefits and services, 3) increase the likelihood that they make timely decisions about their financial and healthcare choices, and 4) reduce the overall burden experienced by clients in accessing the relevant benefits and services (for which they are eligible).

**Evaluation questions:**

- To what extent do CBO counselors (staff and volunteers) find the guide helpful, informative, and easy to use?



- What additional tools (guides, trainings, ongoing technical assistance) support CBOs in using the Guide?
- How do CBO counselors who have been trained on the Guide draw on that information when counseling clients?
- To what extent is availability of the Guide effective in:
  - increasing client awareness of relevant benefits and services?
  - reducing anxiety among clients with respect to decisions about those benefits and services?
  - increasing the likelihood that clients make timely decisions about their financial and healthcare choices?
  - reducing the overall burden experienced by clients in accessing the relevant benefits and services (for which they are eligible)?
- What topics and questions are discussed in the forums? What aspects of the forum do participants find most helpful? To what extent do participants view forum participation as helpful?

**Evaluation Design Considerations**

**Which outputs and outcomes included in the logic model will be measured throughout project implementation? How will they be measured (include approach, methods, data sources, frequency, etc.)?**

The outcomes described above will be measured using multiple data collection methods as outlined in the table below.

	<b>Pre and Post Focus Groups with CBO staff</b>	<b>Observations of Counseling Sessions</b>	<b>Client Questionnaires</b>	<b>Client Interviews</b>	<b>Federal Forum Session Questionnaires</b>
<b>Time for CBOs navigating federal resources</b>	X				X
<b>Accessibility and availability of holistic resources at existing touchpoints for clients</b>	X	X	X	X	X
<b>Knowledge / efficacy of CBO counselors</b>	X	X			X
<b>Understanding of federal programs and benefits for clients and CBOs</b>	X	X	X	X	X
<b>Burden on clients as they are making retirement and healthcare decisions</b>	X	X	X	X	
<b>Anxiety for clients</b>	X		X	X	

The following outputs will be measured using the following data collection methods:

- Number of counselors trained: Tracking the number of attendees at the training session in January 2024.



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- Number of counseling sessions using the Federal Decision Support Guide: Tracking the number of sessions conducted with the Federal Decision Support Guide as a resource during the pilot period.
- Number of downloads of the Federal Decision Support Guide from performance.gov: Digital tracking of the number of downloads.
- Number of Federal Forum sessions: Tracking of number of Federal Forum sessions held.

**Are/were baseline measures available? Is comparable data available for non-participants?**

We will collect information from CBO staff in focus groups that are held after the CBO trainings, but before the counseling sessions begin, about anticipated use and usefulness of the guide. We will collect information about which benefits programs each pilot site provides resources or training on (outside of the pilot), and what those resources or training look like. We will not collect feedback from CBOs that are not participating in the pilot.



## **PART THREE: Evaluation Implementation**

### **Evaluation Goals**

The evaluation is both an implementation evaluation that will assess how the Federal Decision Support Guide and Federal Forums can be improved, as well as an outcome evaluation that will explore how the Federal Decision Support Guide and Federal Forums affect the target population.

### **Evaluation Design**

The data collection will employ the following methods:

- Focus Groups with CBO staff:
  - Pre-Focus Groups: One focus group will be held with CBO staff participating in the pilot before each pilot period. The focus group participants will be asked questions serially to understand their anticipated use of the Federal Decision Support Guide and how they anticipate it may impact their clients.
  - Post-Focus Group: One focus group will be held with CBO staff participating in the pilot after each pilot period. The focus group participants will be asked questions serially to understand, from the staffs' perspective, how the Federal Decision Support Guide was used in counseling sessions, how it can be improved, what modules were most/least useful, and how their clients reacted.
- Observations of Counseling Sessions: During the pilot period, CBO staff will be asked to observe each other's counseling sessions. The observer will use the observation checklist to document how the guide was used, where it could have been used for additional topics, and how the client responded to the guide.
- Client Questionnaires: Following each counseling session in which the Federal Decision Support Guide is used, a questionnaire will be provided to the client to collect their feedback on the guide. The questionnaire will be distributed via paper for in-person sessions and via electronic link for virtual sessions. The questionnaire will be submitted to the counselor (in-person) or electronically (virtual). The questionnaire will ask nine questions about the guide and experiencing of using it., using a 5-point Likert scale with responses ranging from "Completely Agree" (5) to "Completely Disagree" (1). There will be one open-ended question asking about general opportunities for improvement to the guide.
- Client Interviews: The questionnaire (described above) will ask clients if they are willing to make themselves available for a follow-up interview. These interviews will be conducted virtually with those who volunteer. The interviews will further explore areas for improvement for the Federal Decision Support Guide.





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- Federal Forum Session Questionnaires: Following each Federal Forum session, a questionnaire will be distributed electronically to participants to collect feedback on the effectiveness of the Federal Forum session in increasing knowledge of Federal programs and benefits, and helping the participant navigate resources for their clients.

### **Documented Limitations**

The major limitation of this evaluation is the difficulty in isolating the feedback on the Federal Decision Support Guide from the broader counseling intervention. Clients will likely be inclined to bundle their feedback of the Federal Decision Support Guide with the service they receive from the CBO and their specific counselor.

Another limitation of this evaluation is the limited timeframe available to pilot test the Federal Decision Support Guide and the Federal Forum. During the one-year evaluation, we will be able to learn about implementation, make some improvements to implementation, and start to learn about program effects in the target population by assessing the progress in the outcomes or outcome objectives that the program is to achieve. The timeframe does not allow for evaluation of long-term outcomes which limits the ability to understand the long-term impacts of the intervention.

Other limitations include encouraging responses to the clients' questionnaires, managing observations and focus groups to reduce bias, and minimizing the Hawthorne effect amongst counselors and clients.