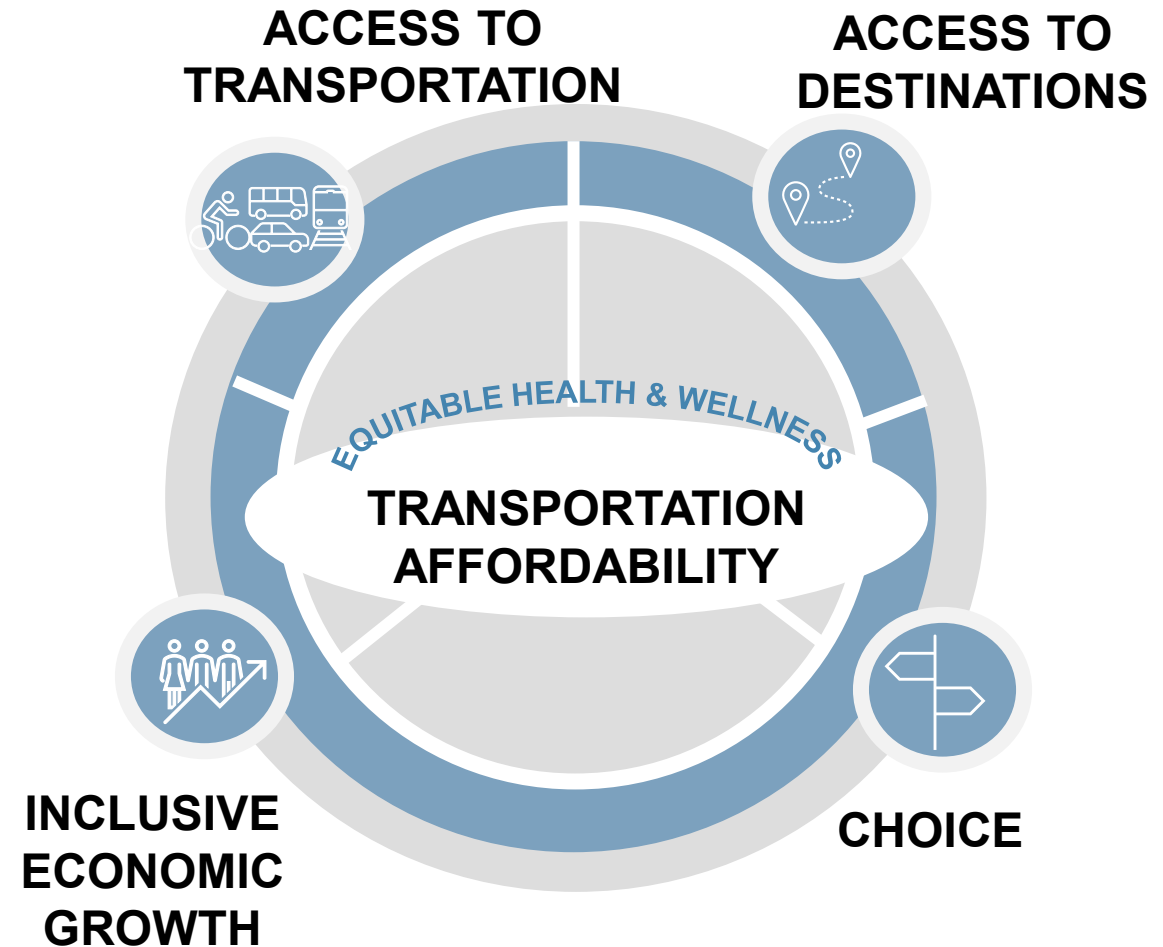# Means-Based Eligibility and Enrollment Model

METROPOLITAN

TRANSPORTATION

COMMISSION

Regional Network Management Committee
January 10, 2025

ACCESS TO TRANSPORTATION

ACCESS TO DESTINATIONS

EQUITABLE HEALTH & WELLNESS

TRANSPORTATION AFFORDABILITY

INCLUSIVE ECONOMIC GROWTH

CHOICE

Question

- What can strengthen MTC's transportation affordability initiatives to make them more **comprehensive** in **eligibility and services** as well as more flexible for customers in how they can be **accessed and used** while still being **feasible at scale**?

Means-Based Collaborative's Guiding Principles

- Current program structure should not inhibit bold thinking

- Program design should be driven by customer experience

- More than one program may be necessary to achieve project goals

- Majority of program expenses should go toward the benefit, not administration

- Alignment with partners should extend and expand reach

- Eligibility recommendation should be data-informed

Peer/Partner Program Research Scope

- How do MTC's START programs compare with other peers/partner programs in the areas of **eligibility criteria** and **qualification process**?
- Reviewed over 50 national means-based programs:
  - Transit
  - Micromobility
  - Tolling
  - Utilities
  - Other public benefits
- Detailed eligibility requirements, qualification methods, enrollment processes, benefit type

START Current Eligibility Model

Eligibility	EL START	Clipper START
Income Eligibility Threshold	**200% Federal Poverty Level (FPL)**	
Income Verification Options	CalFresh/EBT card, Medi-Cal card, Muni Lifeline card, County benefit eligibility letter, or most recent tax return	
Most Common Verification Method	Medi-Cal Card and CalFresh/EBT Card	
Least Common Verification Method	Muni Lifeline Card	
Age Requirement	None	19-64
Eligibility for Individuals with Disabilities	Same as general population	Encouraged to apply for Regional Transit Connection (RTC) Discount ID Card instead
Program	I-880 Express Lanes Only	22 Transit Operators

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Peer Program Eligibility Thresholds

Income Eligibility Requirements for 35 Peer Programs
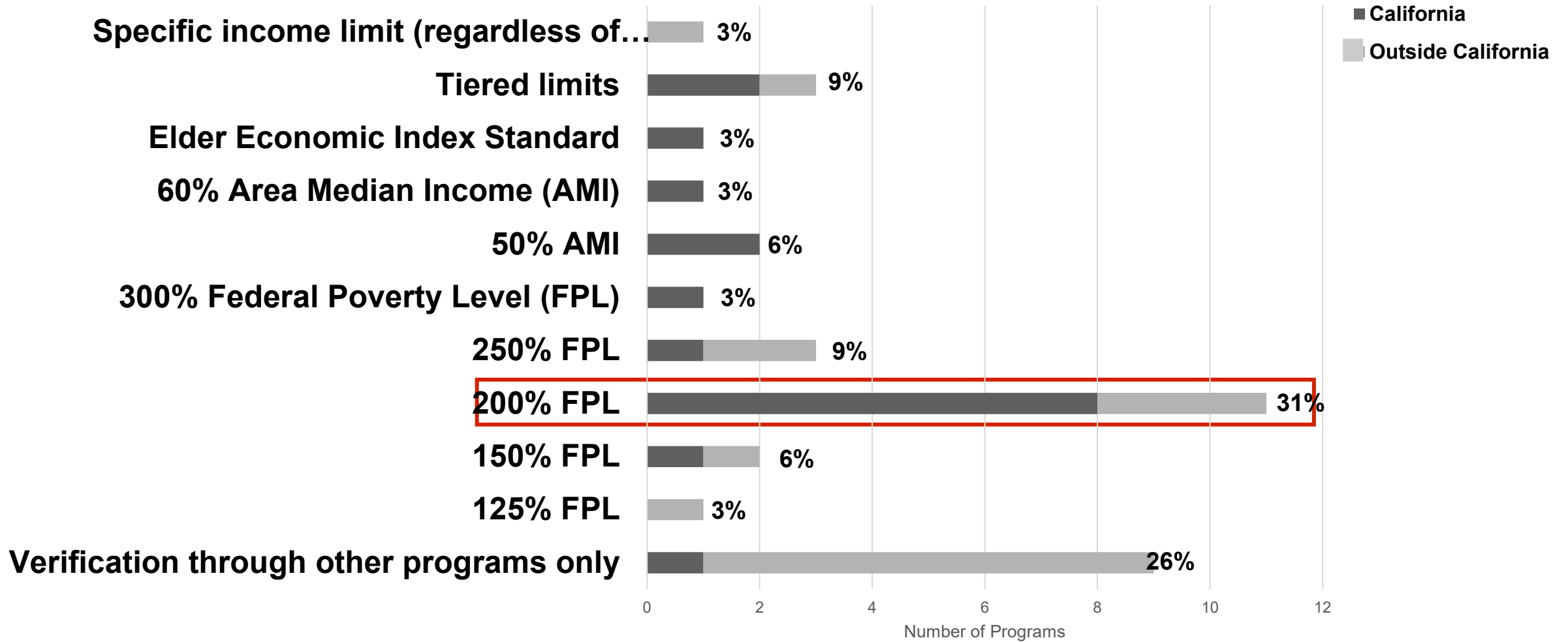
Qualification Findings

- In California, the most common means-based programs used to qualify applicants at or below 200% FPL are below. The numbers indicate Bay Area Enrollment broadly and **not** START targets as programs have different age requirements and eligibility categories (i.e. disability, health status):
  - **CalFresh** (400,695 households)
  - **Medi-Cal** (over 2 million individuals as of March 2024) This number includes all Bay Area enrollees, regardless of age (children and adults over 64), and different eligibility categories that are higher than 200%FPL (i.e. pregnant women up to 213% FPL)
  - **CalWORKS** (530,000 households - different eligibility group, includes children)

- Most programs accept documentation from other low-income programs to qualify applicants
- Using proof of enrollment for applicant qualification = **cross-qualification**
- On-going California Department of Technology eligibility verification efforts

START Programs' Eligibility and Enrollment

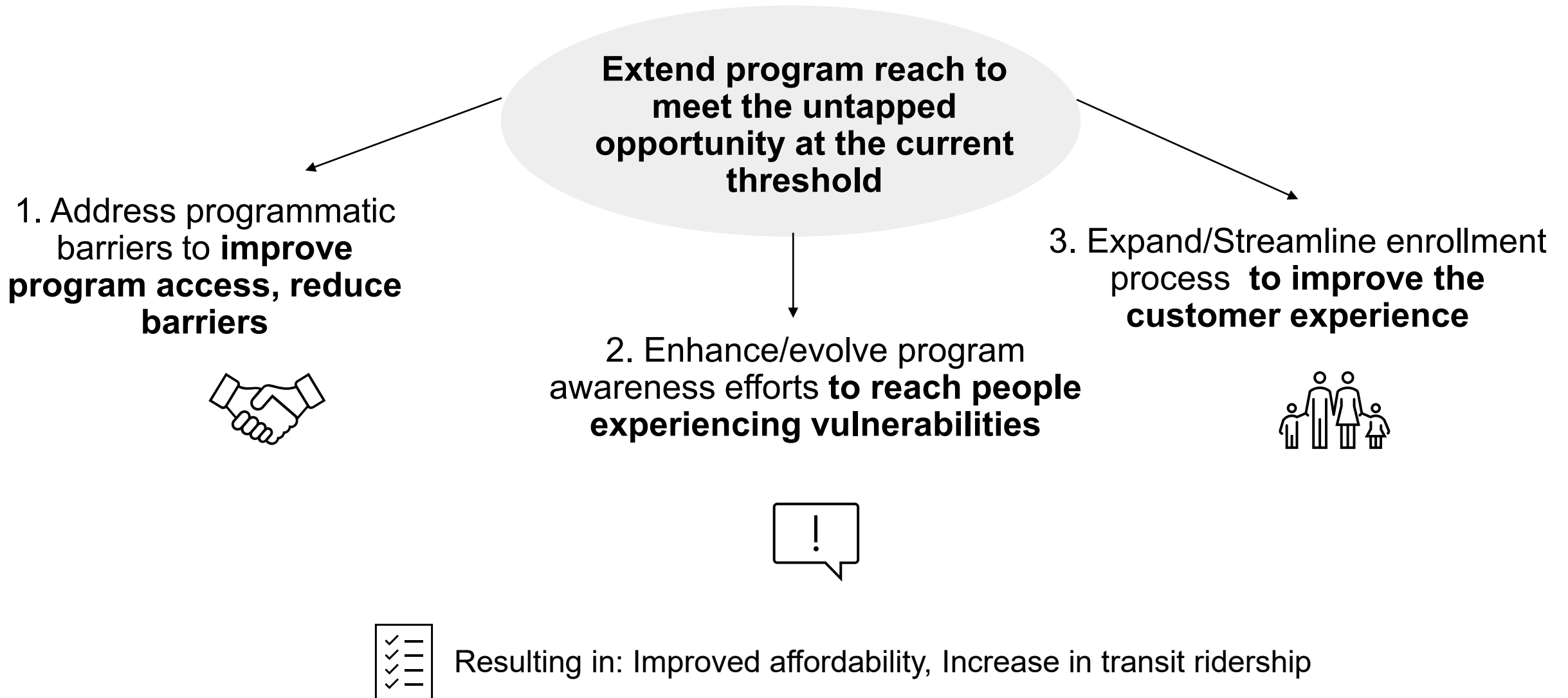| Program	Eligibility	Approved Applications (December 8, 2024)
Clipper START	• Resident of nine-county Bay Area • **Household income of 200% FPL** • 19-64 years old • Not have a Regional Transit Connection (RTC) Discount ID Card (available to persons with qualifying disabilities)	46,207
EL START	• Resident of nine-county Bay Area • **Household income of 200% FPL** • Have a FasTrak® account or the ability to open one	4,445*

* = this number includes all approved EL START applications, regardless of FasTrak® activation status.

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Eligibility Threshold Assessment Findings

- **Significant opportunities exist to capture an untapped market even at the current 200% FPL threshold.**

- Even small changes in the threshold would substantially increase the START programs' eligible population.

- Changing the income eligibility threshold alone does not necessarily result in increased program uptake.

Framework for Draft Recommendations

Extend program reach to meet the untapped opportunity at the current threshold

1. Address programmatic barriers to **improve program access, reduce barriers**

2. Enhance/evolve program awareness efforts **to reach people experiencing vulnerabilities**

3. Expand/Streamline enrollment process **to improve the customer experience**

Resulting in: Improved affordability, Increase in transit ridership

Approach to Enhance the START Programs
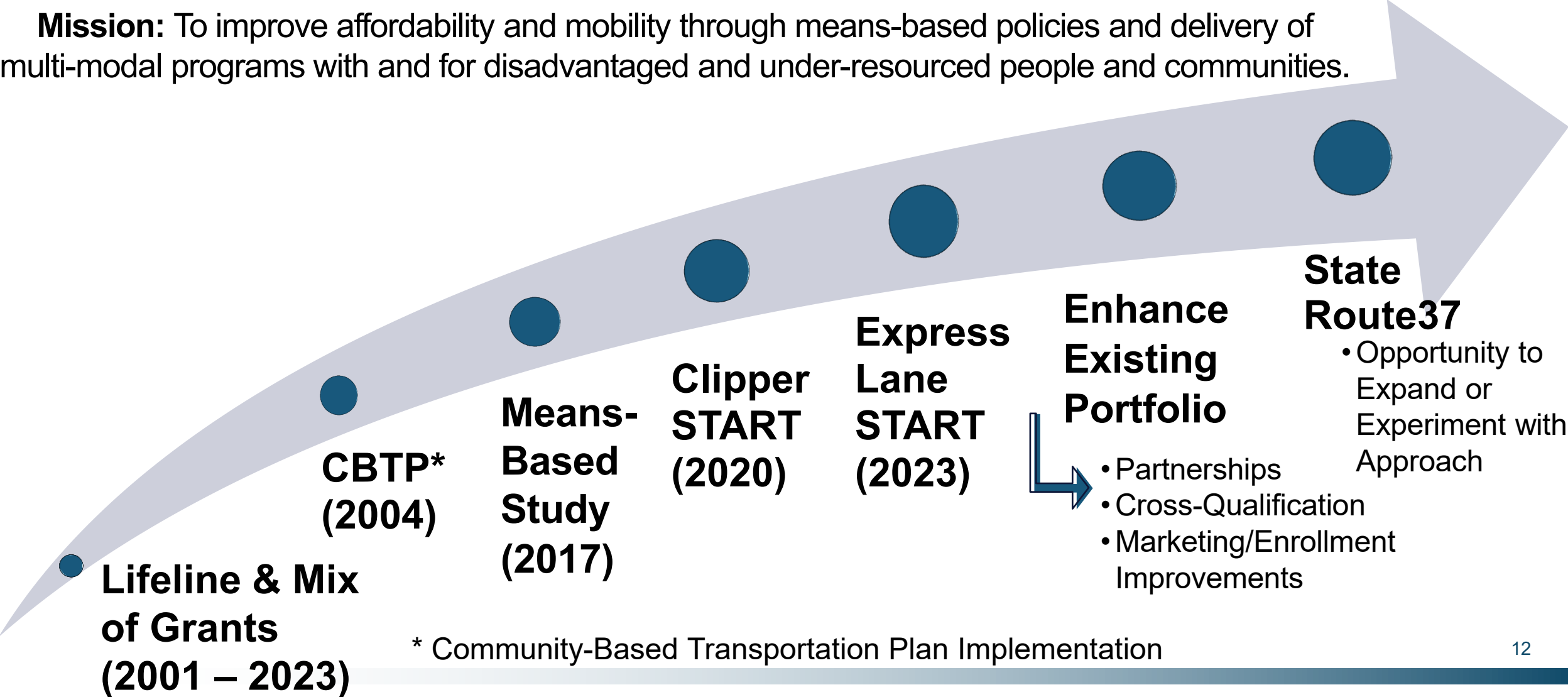
- **Cross Qualification**
  - Cost-effective way to reach more customers
  - Cross-Connect: Leverage programs like Medi-Cal, CalFresh and partners
  - Responsive: Potential to reach customers with income above 200% Federal Poverty Level
- **Increased Awareness**
  - Proven Methods & Partners: Partner with counties, other benefit providers and community-based organizations
  - Alignment: Promote alignment with STARTs and other programs

The portfolio to support means-based individuals has developed during last 20 years, expanded the last 5 years

Mission: To improve affordability and mobility through means-based policies and delivery of multi-modal programs with and for disadvantaged and under-resourced people and communities.

State Route37
- Opportunity to Expand or Experiment with Approach

Enhance Existing Portfolio
- Partnerships
- Cross-Qualification
- Marketing/Enrollment Improvements

Express Lane START (2023)

Clipper START (2020)

Means-Based Study (2017)

CBTP* (2004)

Lifeline & Mix of Grants (2001 – 2023)

* Community-Based Transportation Plan Implementation

For Discussion:

- What are important considerations in pursuing **cross-qualification** for STARTs?

- What other areas can we build "flexibility and ease" in STARTs to better serve customers?

- What specific **partners** or **network organizations** are important to engage to support getting the benefit into the hands of people that need it?