

Means-Based Collaborative Assessments: Eligibility and Enrollment

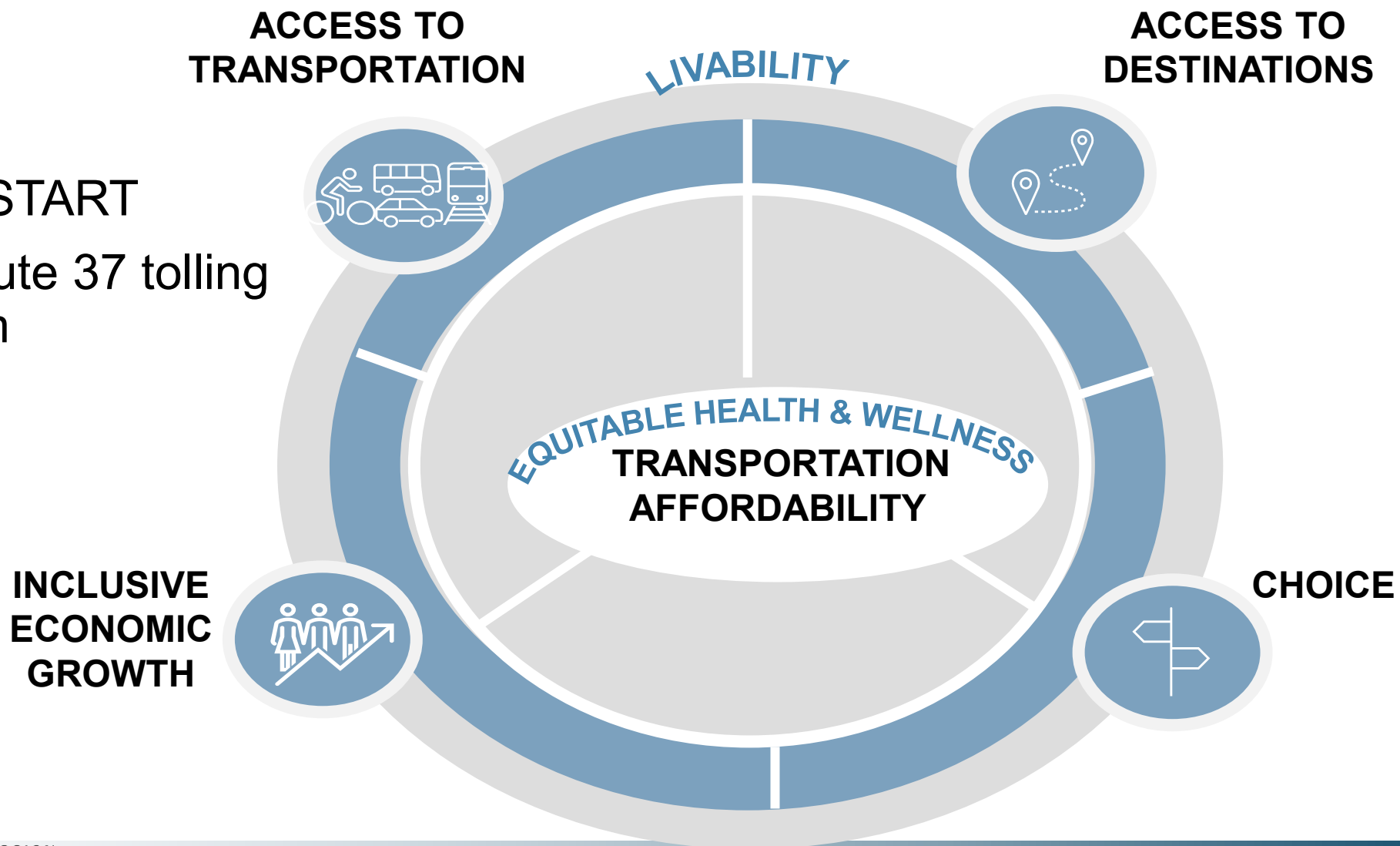


**METROPOLITAN
TRANSPORTATION
COMMISSION**

Policy Advisory Council
October 22, 2024

Evolving and Growing Affordability Pilots

- Clipper START
- Express Lanes START
- Future State Route 37 tolling discount program

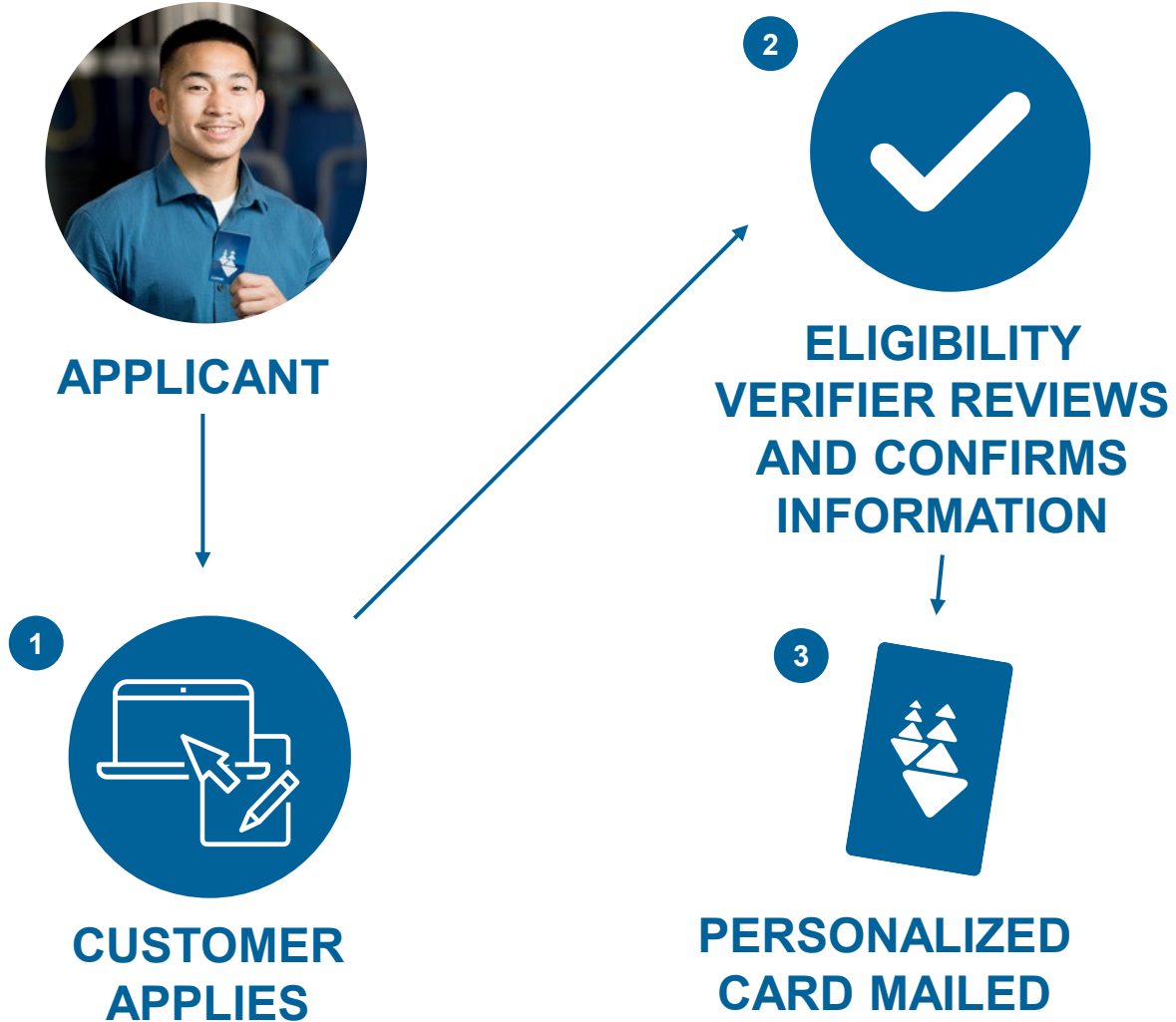


Question

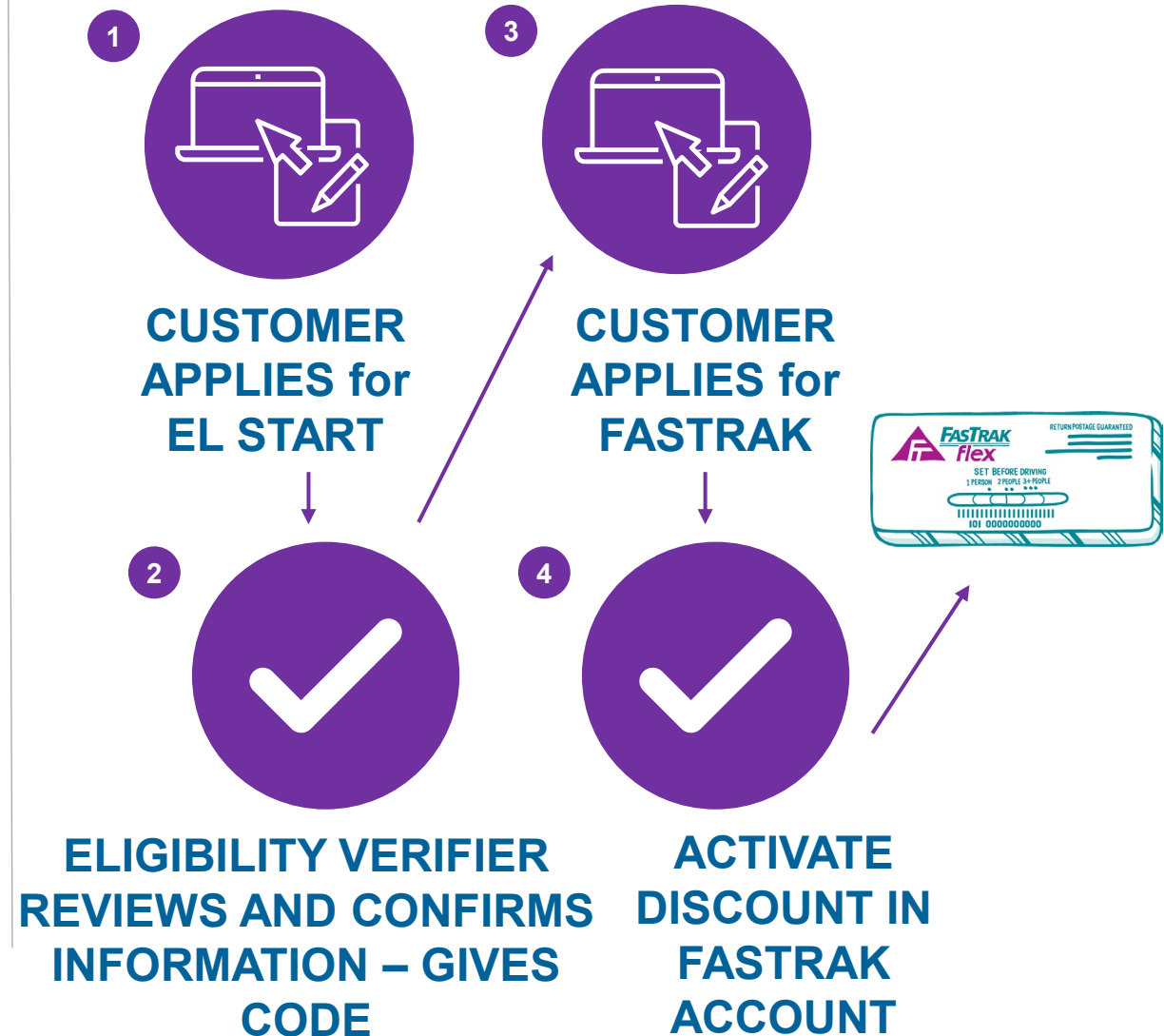
- What can strengthen MTC's transportation affordability initiatives to make them more **comprehensive** in **eligibility and services** as well as more flexible in how they can be **accessed and used**?

Enrollment Process

CLIPPER START



EXPRESS LANES START



Means-Based Collaborative's Guiding Principles



Current program structure should not inhibit bold thinking



Program design should be driven by user 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

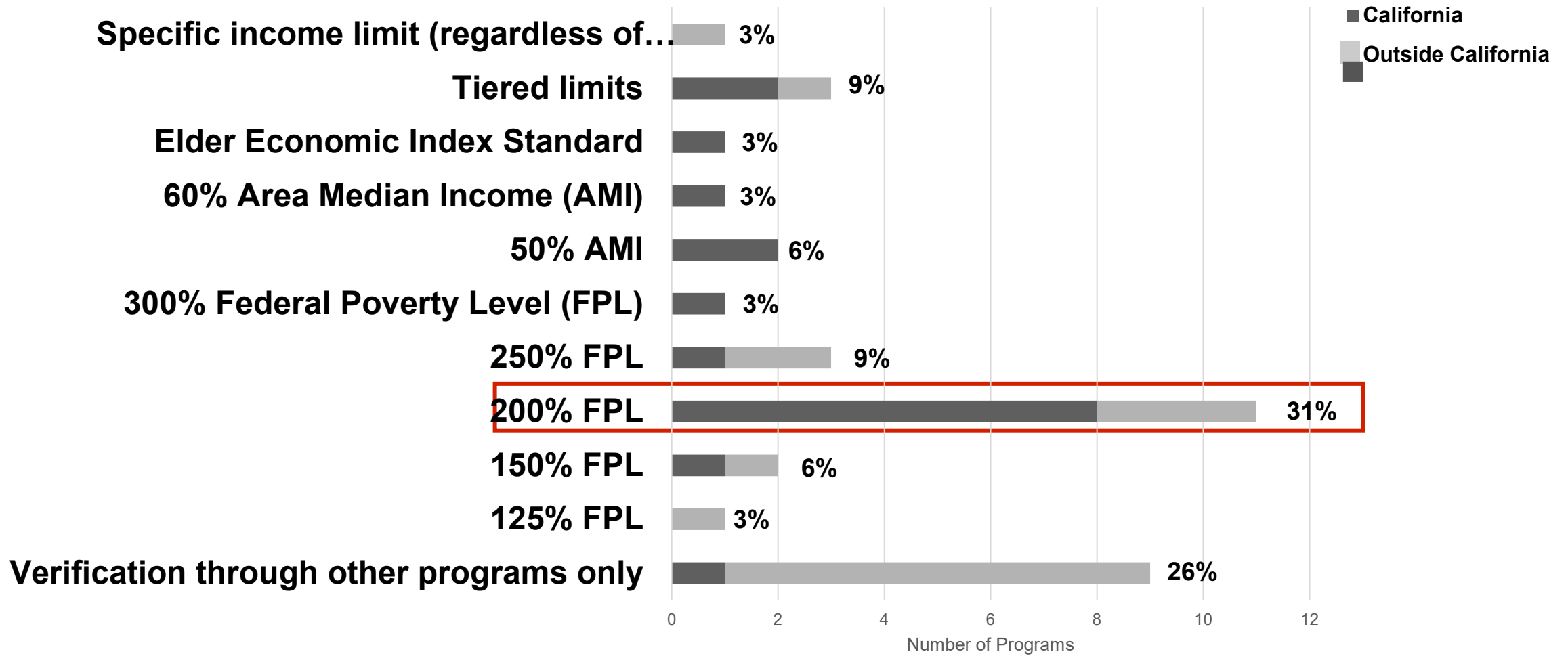
MTC Current Eligibility Model

| 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 |



Peer Program Eligibility Thresholds

*Income Eligibility Requirements for 35 Peer Programs**



Program Qualification

- In California, the most common means-based programs used to qualify applicants are:
 - **CalFresh**
 - **Medi-Cal**
 - **CaWORKS**
- Most programs accept documentation from other low-income programs to qualify applicants
- Using proof of enrollment for applicant qualification = **cross-qualification**

Public Benefit Enrollment Opportunities

| Program | Bay Area Enrollment | Considerations |
|-------------------|--|--|
| CalFresh | 400,695 New enrollment annually | <ul style="list-style-type: none"> Integration with state agency (Department of Social Services) could present regulatory challenges Deployment at county level could prove to make this nimble |
| Medi-Cal | 2,089,665 Current enrollment as of March 2024 | <ul style="list-style-type: none"> Income eligibility is lower than 200% FPL (138% FPL) Significant potential increase in uptake; MTC ability to absorb new participants while maintaining timely review/approval processes Labyrinth of state agency players and regulatory barriers |
| PG&E CARE Program | 534,502 New enrollment annually | <ul style="list-style-type: none"> Private sector; willingness to partner with regional government unknown Utilizes other benefit programs to qualify participants, not the other way around |

Public Benefit Enrollment

- In most cases, applicants have the choice to apply in person, online, or by mail.
- Best practices = immediate eligibility verification and enrollment → increased benefit usage
- MTC currently provides the option for applicants to apply online or by mail.

Eligibility and Enrollment for START Programs

| Program | Eligibility | Approved Applications (September 2024) |
|------------------------------------|---|---|
| Clipper START | <ul style="list-style-type: none"> • Resident of nine-county Bay Area • Household income up to 200% FPL • 19-64 years old • Not have a Regional Transit Connection (RTC) Discount ID Card (available to persons with qualifying disabilities) | 42,167 |
| Express Lanes START | <ul style="list-style-type: none"> • Resident of nine-county Bay Area • Household income up to 200% FPL • Have a FasTrak® account or the ability to open one | 4,067* |

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



Eligibility Threshold Assessment

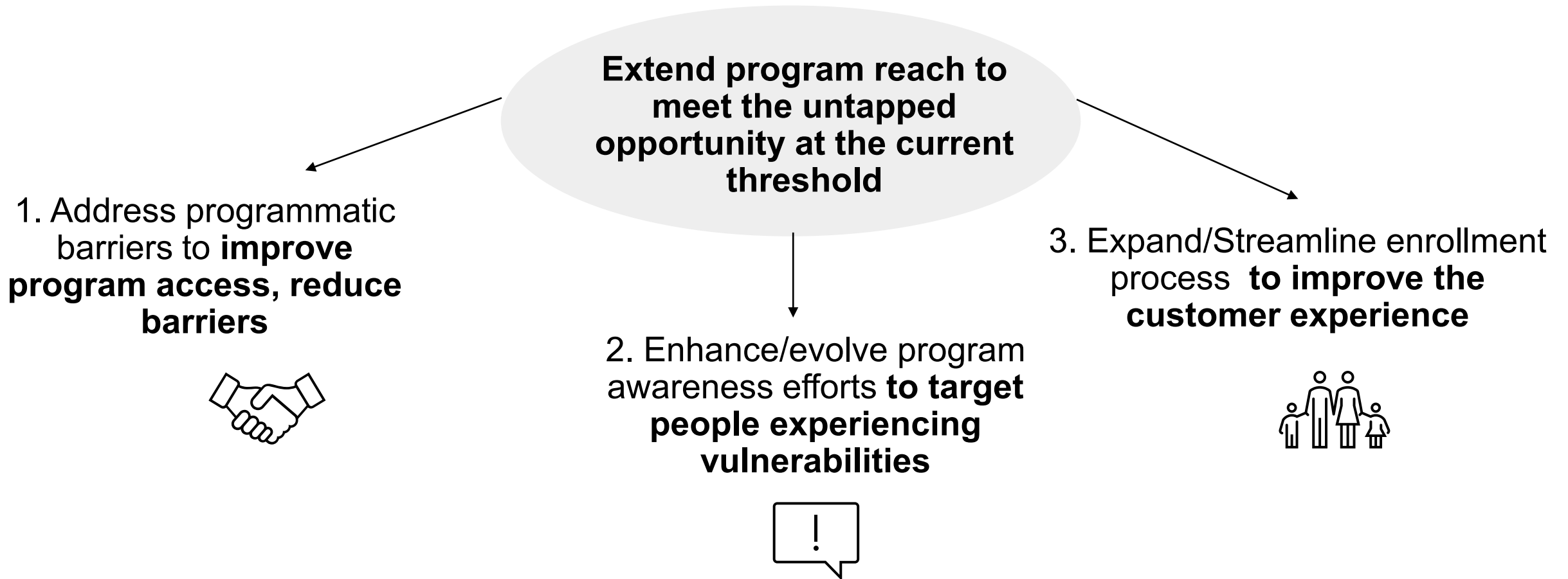
Primary goals:

- Explore the impact of an augmented eligibility threshold on the START programs
- Provide a data-informed approach for the eligibility recommendations
- Analyzed changes in program eligibility and potential uptake for 10 different income thresholds

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



Resulting in: Improved affordability, Increase in transit ridership

For Discussion:

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



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

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



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



- What are your reactions to **expanding proof of enrollment for applicant qualification** (i.e. cross-qualification)? Prioritize untapped market?
- Reactions to approaching MTC's means-based programs through a "systems" or project-specific lens?
- What other areas can we build "flexibility and ease" into the program?