Agenda Item 5a Attachment B

Preliminary Assumptions: Strategy Concepts in Development

Strategy Concepts Auto-Enrollment	What it is	Uptake	mpacts Equity and Access	Implementation Considerations MTC / Agency Financial Implications
Auto-Enrollment A1 - County Partnerships (example used: CalFresh / EBT)	Upon successful application for CalFresh or electronic benefits transfer card, a Clipper START card will also be provided as part of the benefit package without need for additional application to MTC. There were no existing examples of direct auto- enrollment for means based programs based on initial review of peer programs.	Uptake can expect to increase if Clipper START is added to the CalFresh package upon application. This will likely be achieved through including messaging about Clipper START to CalFresh outreach and communications.	There is significant overlap between the demographics who would be eligible for CalFresh and EBTs, and those who are most dependent on public transit. Given the wider awareness and popularity of CalFresh, auto- enrolling recipients with Clipper START can improve both uptake and uptake rates within the existing pool of eligible applicants.	5
A2 - Transit Agency Partnerships (example used: Peer Agency Programs)	automatically receive a Clipper START card	Uptake can be expected to marginally increase in the localized peer program area (i.e. San Francisco for LifeLine), but systemwide uptake improvements would not manifest unless MTC establishes auto-enrollment with all local agency programs across the nine counties.	Pairing Clipper START to a local transit agency program can be beneficial in simplifying the various Clipper programs and products available across the Bay Area. There is likely a sizeable overlap (clearly so with LifeLine) between populations eligible for a local means based transit benefit and Clipper START.	Cost impacts may be limited, with inter-program coordination and fraud monitoring being drivers of additional cost. Cost savings would likely also be limited as the pool of auto-enrolled applicant would be small relative to the overall eligible population. Overall the cost impact would likely be neutral .
A3 - State Partnerships (example ssed: Medi-Cal)	Upon successful application and receipt of Medi-Cal, a Clipper START card will also be provided as part of a benefit package without need for additional application to MTC. There were no existing examples of direct auto- enrollment for means based programs based on initial review of peer programs.		There is significant overlap between the demographics who would be eligible for Medi-Cal, and those who are most dependent on public transit. Given the wider awareness and popularity of Medi-Cal, auto-enrolling Clipper START can improve both uptake and uptake rates within the existing pool of eligible applicants.	
Self-Verification	Use of financial services technologies to verify	This strategy can make application processes	Digital verification services, by definition, would require	Reducing the amount of manual verifications can
51 - Automatic Digital Verification	an applicant's eligibility, such as income. This alleviates the need for manual verification of documents, instead relying on automated processes to connect to external databases	easier and less time consuming for those who can use the digital process, however on its own it does not widen the eligibility pool or significantly improve outreach. Coordinated marketing with the CaI-ITP project may help uptake, but overall the expected impact is more aligned to neutral	access to an electronic device whether by phone,	significantly reduce administrative costs for MTC in operating the program, and defend against fraud. Digital verification services can be costly depending on the approach taken. Private companies that provide for banking institutions are likely to charge a premium for their background check services, but partnering with
52 - CBO Peer Verification	"vouched for" by identified third party community based organizations (CBO), reducing the burden on MTC to conduct verification.	Uptake is likely to increase especially where CBOs can serve as local community liaisons to raise awareness and help applicants complete applications. The San Mateo 101 Express Lanes program leveraged the County's Core Service Agencies Network of local nonprofits and community organizations to reach individuals in need. In Q4 of FV2023, 24,26 benefits were issued where 81% (1,964) were Clipper cards containing \$100.	CBOs typically have a deep understanding of their local communities, and have relationships and trust with community members that government agencies may not typically have. CBOs are important stakeholders in reaching those that may not be adequately engaged by agency outreach efforts, have language barriers, disabilities; or may simply be hexistant to engage with government. For equitable and effective implementation, this effort should be a true partnership with CBOs rather than using them as a vehicle for engagement, they should be involved in policy and planning conversations to co-create accessibility improvements and provide feedback on the program.	Coordination between MTC and CBOs would be extensive; the precedent set by San Mateo 101 Express Lanes demonstrates that. Over 20 workshops and working sessions with a range of regional partners and CBOs were conducted, to build capacity and develop program administration protocols. These measures would likely be the main drivers of agency cost increases , with some savings from reduced eligibility verification responsibilities on MTC's part. CBOs were part of Clipper START program promotion and application assistance in the pilot phase, so some level of CBO network exists. However, could be leveraged more extensively.
53 - Open Self-Verification (Honor System)	Applicants would self-declare on the application that their income falls below the eligibility threshold without any external review and verification.	Over time, self-verification has the potential to drastically increase uptake , depending on how marketing and outreach is conducted. This strategy could be the most high risk but also potentially highest reward approach in increasing uptake.	Self-verification removes many application barriers for those who need the benefit, particularly those who do not have access to income eligibility documents.	
Change Income Eligibility				
C1 - Universally at 400% of FPL	The eligibility threshold to participate in Clipper START would be universally increased to 400% of the Federal Poverty Level.	substantially, however the <i>rate</i> of uptake may stay the same. Because this strategy widens the pool of eligible recipients as a source of increasing uptake, the uptake <i>rate</i> may not increase without commensurate marketing and outreach efforts.	More people would have access to Clipper START, but the eligibility verification processes would not change and many existing barriers to uptake would remain. From an equity standpoint, the implications are not too different from existing conditions. 400% of FPL is a common threshold for subsidised health insurance and federal tax credits, and there may be opportunities to collaborate on benefits outside of transportation.	income verification would fall on MTC staff and budget.
C2 - Area Median Individual Income Threshold (County- Specifc)		Uptake would likely increase as the AMI in the Bay Area is likely to be higher than the nationally determined FPL, but this would depend on what percentage of AMI is set to be the threshold.	The cost of living across the nine counties in the Bay Area differ, and adopting a county-specific income threshold would demonstrate sensitivity to the varied contexts and definitions of poverty. Especially in counties where the cost of living is much higher than the national average, this approach can be more equitable than a blanket federal poverty threshold.	Beyond the cost of subsidising more passes, administrative costs in manually verifying a larger number of applications would increase. Especially if the newly eligible applicants would not be eligible to apply through CalFresh or othe benefits, the administrative burden of manual income verification would fall on MTC staff and budget.

Working Program Examples: Preliminary List Below is a running list of program examples from preliminary research, some general information about the program, the relevance to Clipper START, and links to relevant websites. Staff anticipates additions to

this list. Program	Agency	General Information / Eligibility	Relevance to MTC Clipper START	Links	Strategy
Live		x. Be between the ages of 20 and 64 x. Be at or below 185% Federal Poverty Level x. Provide a valid address for your eligibility card x. Live in the RTD service area x. Supply gross household income verification	x. Regional Program x. Adopts the Federal income poverty levels x. wide range of residents	<u>https://www.rtd-</u> denver.com/LiVE#qualify	Concept A1 - County Partnerships, A3 - State Partnerships
RTC (Regional Transit Connection) - 511 Bay Area	мтс	 x. Provide a recent photo Applicants to the RTC program can choose to apply using either Basic or Medical eligibility. xx. Basic Eligibility: x. Applicants under 65 years of age must have a Medicare card (the federally-issued red, white, and blue card). Note: Medi-Cal is not accepted. x. Possession of a California DMV Placard Registration parking placard receipt. x. Possession of another transit agency card within the U.S. that is equivalent to the RTC card or ADA Paratransit certification outside of a Bay Area transit agency. x. Proof Veterans Disability A copy of your Service Connected Disability ID card and your VA Certification letter demonstrating a disability rating for aid and attendance, or for a service-connected disability with a rating level of 50% or higher. x. For ADA Paratransit, please provide the name of the Bay Area transit agency ADA-paratransit eligibility was established. xxx. Medical Eligibility. To apply under "Medical Eligibility" there must be a licensed professional certify their disability 	x. Participation of multiple agencies x. Auto-verification if "Other Transit Agency card equivalent to RTC or ADA Paratransit certification outside of a Bay Area transit agency."		A1 - County Partnerships, C1 - Universally at 400% of FPL
Cal-ITP (California- Integrated Travel Project)	Transit	x. older adults (65 and up) to tap to pay a discounted bus fare at participating transit agencies.	x. State wide effort x. Cost effective x. Minimizes Admin efforts x. Digitally administered x. State ID verification	https://www.calitp.org/press/ cal-itp-benefits-launch	S1 - Automatic Digital Verification
Lifeline	SFMTA	The Lifeline Pass is a Muni-only monthly pass for qualified San Francisco residents on a limited income. The pass is offered at a 50% discount off the standard adult monthly pass price.	x. Medi-cal or SNAP/EBT as a verification method x. Requires residential verification x. City and County wide	www.sfmta.com/sites/default /files/reports-and- documents/2019/09/lifeline app with benefit cards hsa 09192019.pdf	
LIFE (Low Income Fare is Easy)	LA Metro	 Income needs to fall under the \$44,150 or less for a single-family household Applicants must be 18 years or older. X. there is an option to self certify income if an applicant does not have access to proof of income documents. 	x. Regional Program x. Fosters a large number of agencies x. Self- verification option x. Extensive list of income verification options from CalFresh to bank state	https://www.metro.net/ridin g/fares/life/#frequently_ asked-questions	S3 - Open Self- Verification
ORCA LIFT	King County	x. Gross household income (before taxes are taken out) must be no more than 200 percent of the Federal Poverty Level x. Those receiving Apple Health Medicaid, WIC, and Basic Food are also eligible for the negotiary for the second sec	x. Works with Human Services Agency for eligibility process x. Includes a number of transit agencies	https://kingcounty.gov/en/d ept/metro/fares-and- payment/discounted- fares/orca- lift#:text=Apply%20for%20 %20card&text=Apply%20o ver%20the%20phone%20by. our%20the%20phone%20by.	A1 - County Partnerships
101 Express Lanes - Community Transportation Benefits Program		for the program x. A resident of San Mateo County x. Age 18 or older x. Earning an Individual Income at or below \$78,300 for 2022 (60% of area median income). x. Automatically eligible if qualified for at least one benefit provided through San mateo County Core Service Agencies Network.	x. Self- verification x. great CBO example x. Low administrative burden	20cost. https://101expresslanes.org/f ags	S2 - CBO Peer Verification, S3 - Open Self- Verification
Hong Kong Senior Citizen Concessionary Transport Scheme	Hong Kong Government Transport Department	x. Age 60 and above. X. Permanent resident of Hong Kong.	x. example of an honor system that transitioned to a verification based system x. urban example with a plethora of rail and bus options	https://www.td.gov.hk/en/go v_public_transport_fare_conc ession/index.html	S3 - Open Self- Verification