

Leaving money on the table: Why public benefits go unclaimed



By promoting a better understanding of the public benefits system, we can help Ohioans confidently navigate the process and get the benefits they need.

By Terri Underwood, paralegal advocate

Public benefits are government-sponsored programs and services designed to enhance the well-being of citizens, particularly those facing economic challenges, by ensuring access to essential resources and services needed to live healthy and stable lives. Examples of these benefits include social security, retirement, disability, survivor and family benefits, Medicare, Medicaid, unemployment, cash assistance, food assistance, medical assistance, and child care assistance.

While millions of Ohioans access these benefits every year, some are missing out. Many of the eligible Ohioans who need these safety nets do not access them at all or are not receiving the full amount and array of benefits to which they are entitled.

[Nationwide data](#) shows around 13 million people living in poverty did not receive

public benefits. This means vital, potentially life-stabilizing and life-changing assistance stays on the table.

There are two key barriers standing between the households who need this help the most and the benefits intended to help them:

A lack of knowledge

As the saying goes, you don't know what you don't know. Many low-income, senior, and disabled Ohioans simply don't understand the basic array of benefits available to them, let alone how to start the application process. This may especially be true for benefits available via the [Ohio Department of Job & Family Services](#) for food, cash, medical, and child care assistance. Others may have a basic understanding, but don't have the resources to unpack nuances and dig into special rules. For example, did you know there are around 25 different types of Medicaid programming? That there is a special Medicaid benefit that pays for Medicare part B? That every county has [Prevention, Retention and Contingency \(PRC\)](#) funding that could pay for barriers that prevent you from getting to work?

Even our advocates work hard to keep on top of these special programs. To expect the public to understand them is unrealistic. Consider a working single parent with a low income, carrying a heavy load every day. Imagine this individual has a disability or speaks English as a second language. How could she discover and fully utilize available benefits without the assistance of an advocate who understands her unique situation? Information may be available online. But first she needs to know to look for it. Then she needs to find it. Finally, she needs to have the time, the focus, and the language skills to read and understand it. Many Ohioans in need simply can't make their way through these steps and/or do not possess the necessary devices or technology needed to access online benefits.

A cumbersome and complicated system

The harsh reality is that in 2024 - most public benefits offices are underfunded and understaffed. Employees are overworked and difficult to reach. Even trained legal

advocates who've done this work for decades are experiencing unprecedented levels of frustration. What hopes do unassisted Ohioans have to successfully navigate such an inefficient system? With reduced hours and many agency employees working from home, it's difficult to walk into a physical office to talk to a real person. Using the phone isn't a great option either, as many agency phone systems are unreliable. On one recent call, the recording told our advocate the wait time was "300 minutes." Another time, the caller experienced three disconnections in a row. Finally, while there may be online information, many Ohioans have trouble accessing and understanding it. And those who speak English as a second language are often not receiving communications in their native language.

This complicated system can be especially difficult to navigate when there are deadlines or conflicts. Timely requests for hearings end up lost or processed so slowly they are considered late. Notices going out in the wrong language, to the wrong address, or not at all can mean missed renewal periods and benefit lapses. You may remember our [previous Big Ideas article](#) on the terrifying overpayment notices many Americans have recently been receiving from the Social Security Administration. Some recipients are being told they owe \$50,000+ received over years, and often the [mistake was on the part of the agency](#). When difficulties like this compound, it may feel impossible for the average recipient to unwind all the problems, especially in the face of the stress they cause.

The solution

It's a sad truth that many Ohioans just don't know what's out there to help them. And those who do may give up because the system is too hard to navigate. Many households who struggle to get or maintain benefits are under immense stress. Rent is overdue, family members are ill, and bills are piling up.

Resolving these inefficiencies at benefits offices is a long game. It will require a multifaceted approach involving increased staffing and funding levels and enhanced collaboration.

In the shorter term, community education can help. The broader the better - with legal aid offices, community partners like domestic violence shelters and employment services entities, and the agencies themselves ideally all playing a role. Establishing an array of outreach programs to educate the community about available benefits and how to interact with agencies effectively is essential. This might look like organizing informational sessions, training social workers or peer outreach workers, or distributing materials. By promoting a better understanding of available benefits, eligibility criteria, application procedures, and documentation requirements, individuals can navigate the process more confidently and get the benefits they need. Furthermore, community education can foster a collaborative relationship between the benefits agencies and their intended beneficiaries, promoting a smoother and more informed process that ultimately improves the wellbeing of low-income people across the state.

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