

SB846_FUELFUND_FAVORABLE.pdf

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Finance Committee
SB 846 - Favorable Response

Debbie Brown, Director, Fuel Fund of Maryland

Thank you, Chairman Kelley and members of the Finance Committee. My name is Debbie Brown. I am honored to be the Director at the Fuel Fund of Maryland.

I am here today testifying **in support of SB 846** which a Critical Medical Needs Program – Power to the People Pilot Program to help provide home energy assistance to critical medically ill individuals.

Since 1981, the Fuel Fund has been a lifeline for our vulnerable Maryland neighbors struggling with a home utility hardship during a financial crisis.

The consequences of an unpaid utility bill for people with **critical health issues can be disastrous**. Health may decline further in an unpowered home where refrigerated medications can't be stored safely, or special medical equipment requires electricity to function.

The Critical Medical Needs Program (CMNP), HB1189/SB 425, passed by the Maryland General Assembly in 2019 partners with the Office of Peoples Counsel, Office of Home Energy Programs, BGE, the Fuel Fund of Maryland, and the Cancer Support Foundation. The program utilizes 350 trained volunteer “Navigators,” housed at the medical facilities and community assistance agencies statewide.

While CMNP has generated significant impacts, individuals with critical medical needs must have a Navigator to receive support. But, if there is no Navigator at their medical facility, then the patient becomes “lost” in the tumultuous waters of the energy assistance process.

When a CMNP client is referred to the Fuel Fund from OHEP, they still have a balance due on their BGE bill. An important component of the Fuel Fund is the distribution of energy credits from BGE to the Fuel Fund. **SB 846** will allow the designated Fuel Fund staffer to “pound the pavement” for additional funding resources, along with the BGE credits, to pay the utility bill in full for the critical medically ill client.

SB 846 will increase the footprint of the Critical Medical Needs Program, filling an important service gap in the community by utilizing the Fuel Fund of Maryland’s 40 years of established and unprecedented experience in the energy assistance field.

As a result of COVID-19, the Fuel Fund has assisted ___ critical medical needs patients with their utility bills. We have spent over \$_____ to date with an average grant size of \$_____ per household. The need for SB 846 has never been greater!

On behalf of the Fuel Fund of Maryland, I respectfully urge a favorable report for **SB 846**. Thank you for the opportunity to testify. I would be happy to answer any questions.

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Uploaded by: Carter, Cindy

Position: FAV



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Financial Matters

SB846

Support Bill

Cancer Support Foundation
Cindy Carter Executive Director

I am Cindy Carter the co-founder of the Critical Medical Needs Program and Executive Director of Cancer Support Foundation. I am here in support of SB846.

The Critical Medical Needs Program was passed into law in 2019. This program is a successful partnership between state agencies, utility companies and non-profits. Navigators are at the core of this success since they are the people who work with those in need of assistance in this program.

This program was created because those who are ill were not able to manage the application process to get the grants available through Office of Home Energy Programs (OHEP). Many of our clients were not able to apply for the necessary grants. They called us when the power was about to go off or was off in their homes. This program has made a real difference for these families. However, there are limits since people must work with a trained and certified Navigator that works in CMNP. At the present the program does not have a list of Navigators to choose from. A client must be working with a organization or medical facility that has a VOLUNTEER Navigator.

SB846 establishes a program for a paid Navigator through 211 and one-half position in the Fuel Fund to handle additional grant needs. To have 211 as the paid Navigators for CMNP and their partnership with the Fuel Fund just makes sense. CMNP solves a major issue for the most vulnerable. A core of Navigators who are always there is vital to CMNP continued success.



Cancer Support Foundation

For many years 211 has sent us cancer patients for extra assistance. They have all of the qualifications that one would look for when choosing a partner to strengthen a program:

- Established
- Known in the Community
- Good Advertisement about CMNP
- Process already in place
- System that has a proven track record of providing assistance
- Already work with several of the CMNP partners
- Work closely with Fuel Fund so increase of cases and extra funding for Fuel Fund in this bill has been addressed
- Home visits for those who are home bound with follow up through a Navigator.

Sixteen years ago, Cancer Support Foundation started working with Department of Human Services (DHS) which includes the Office of Home Energy Program (OHEP) We have assisted over sixteen thousand cancer families most requiring assistance from these agencies. Our referrals come from the local health departments, hospitals, American Cancer Society, and multiple local organizations and cancer groups.

I think that it is important to understand why there is even a need for Navigators to be available to work with those who have medical challenges. The state has over 20 OHEP offices across the state and Baltimore City that offer in person, mail in or online avenues to get assistance. Cancer Support Foundation has worked with them all over our sixteen years.

DHS states that they do have a home visit policy. We have tried to work with OHEP office to get help for our homebound clients through that policy. Each OHEP office has its own interpretation of the home visit policy even some denying the existence such a policy.

In an effort to help our clients, we tried to work within the system that a local office provides. We found out very soon that most of the local offices did not have a triage system for those who are very ill and cannot wait for hours to be seen. Our clients had to leave without getting any assistance.



Cancer Support Foundation, Inc.

We then went to a system where we would make an appointment for our most medically challenged clients to meet one on one with an agent at a specific time at the local OHEP office. Appointments were not honored and clients unable to wait and had to leave without assistance.

Then we started requesting a phone call interview since we could not keep resending clients to local offices to be turned away. Sometimes that worked but was a real challenge to set up and we still had issues with getting the call to be successful.

I found out that DHS had a policy that they would do home visits for those who are home bound. Well, we had offices that said there was no such policy and those who said that there was a policy for that but that they did not perform home visits.

In 2016 the Director of OHEP at that time started getting directors in many of the OHEP offices trained in the program that would get passed into law in 2019 as the Critical Medical Needs Program. Even with this partnership getting appointments, and home visits were impossible. Because of lack of cooperation with the local offices we would ask the state level OHEP office to intervene to get home visits.

We had one client on oxygen bedridden and in hospice situation. She had a relative caring for her who had tried several times to work with the local office to get the grants to keep their power on. We were called and requested a home visit. Well weeks went by and we were forced to get a 30 day medical hold to protect this family from termination of service. Meanwhile we worked with the local and state level OHEP offices to get the visit done. The home visit never did happen and the client passed just days before the medical hold ended.

DHS/OHEP policy of home visits for those who are ill is not the answer. A client would have to find an advocate that can fight for weeks to get it done. This situation has been one of the reasons that the CMNP was created.

Getting the application done is just one of the issues in working with the OHEP offices. Getting the process completed to the issuing of the grant is for many a major stumbling block. A core of Navigators working one on one with clients to get both the application and done make sure the process is complete is what makes the difference for these clients. That one-on-one attention is at the core of the CMNP being so successful.



Cancer Support Foundation, Inc.

A core of Navigators through 211 and Fuel Fund makes sense since we are working with companies that have a proven track record for assisting people in need. Power to the People plan has a provision for home visits that may be needed through 211.

Cancer Support Foundation is asking for favorable action on SB846. My sixteen years of working with the state agencies and thousands of clients has proven to me that we need a system that takes care of the most vulnerable in the state. CMNP was created to do just that. We need to make sure that it stays strong and continue to meet the needs of more people who qualify.

A handwritten signature in blue ink that reads "Cindy Carter".

Cindy Carter
Executive Director
Cancer Support Foundation

SB846 - Testimony in SUPPORT - Karen Marc Testimon

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Position: FAV

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211 Maryland/ United Way Helpline

Oral Testimony in Support of SB 846

Home Energy Assistance – Critical Medical Needs Program – Power to the People Pilot Program

Senate Finance Committee

March 9, 2021

Thank you, Chair Kelley, and members of the Senate Finance Committee. My name is Karen Marc. I am the Director of Operations with 211 Maryland United Way Helpline.

211 Maryland/ United Way Helpline strongly supports SB 846, which allows the Power to the People Pilot program to reduce barriers for critical medically ill individuals. This bill will expand the reach for those seeking assistance for home energy programs.

211 is a number people can call 24 hours a day, seven days a week, 365 days in the year, in over 150 languages, and speak to a live person when facing a crisis and need help. There are four 211 call centers in Maryland. The largest call center is operated by United Way and serves the Central Maryland region, including Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, and Howard Counties. Last year we fielded over 132,590 calls from Maryland residents in need. Between last year and this year, our callers requesting medically related assistance such as COVID test sites, and public health information increased 95%. The governor dedicated 211 as the number to call statewide on Covid-19 resources and the governor's declarations. With that, we saw the most significant increase in need surrounding medical, food, housing, and utilities for Marylanders.

In the many years that I have worked with 211 Maryland, I have received thousands of calls in which this bill would have been beneficial. Like the grandmother who contacted 211 because she had fallen behind on rent and utilities. She has been working from home as her office building had closed due to COVID-19. Her son is incarcerated, and his two children were now living with her. They arrived without any change of clothing, and she has been caring for their needs out of her pocket. She has a medical disability and is doing her best to care for her needs and the children. Her food and utilities have gone up, including making unexpected purchases like a computer to help with remote learning for the children. She was no longer able to meet her expenses due to these additional expenses. She contacted programs for help, but no assistance was found. Some were not open due to COVID-19. Without help, she faced eviction once the courts reopened and a BGE shut off. If she could get help, she would be able to meet expenses in the future.

All of our staff at 211 have a background in social work or counseling. We are also certified by the

Alliance for Information and Referral Services (AIRS), which is the highest certification available for information and referral providers in the human services industry. We are primed to take on the role of default navigator for those with critical medical needs.

SB 846 will allow 211 Maryland United Way Helpline to expand their role when speaking to callers like this grandmother to get help now. We can help reduce the stress that many people face while dealing with a crisis. 211 Maryland United Way Helpline will not only help close the gap of those in need over the phone and in-person but connect them to other resources that your constituents faced, such as food and housing stabilization that has increased due to COVID-19.

On behalf of 211 Maryland United Way Helpline, I strongly encourage the committee to issue a favorable report on SB 846. Thank you for your time and consideration.

SB846 and SB907 SUPPORT UWCM_Power_To_People_Propo

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Power to People with Critical Medical Needs

Proposed Partnership Between 211 MD United Way Helpline and the Fuel Fund of Maryland

Please Note:

SB846 Power to the People was passed last year for technical reasons did not make it to be signed. This bill allows for 211 MD United Way Helpline and the Fuel Fund of Maryland to become default Navigators for the Critical Medical Needs Program (CMNP).

SB907 60 Plus. This bill is new and allows for those who are 60 years and older to be able to work with a Navigator in the CMNP without having to have a Physicians Certification. Especially now in the pandemic this requirement has become harder and harder for our seniors. This is an addition to the CMNP.

1. Statement of Need

The consequences of an unpaid utility bill for people with critical health problems can be dire. Their health may decline further in an unpowered home, and they may no longer be able to store or safely take refrigerated medication(s). When the utilities are turned off, critically ill people face an increased risk of eviction and the loss of their housing assistance.

To remedy this situation, in 2015 a utilities pilot program was launched to help people with critical medical needs. This partnership, the *Critical Medical Needs Program (CMNP)*, includes the Office of Peoples Counsel, Office of Home Energy Programs, BGE, the Fuel Fund of Maryland, and the Cancer Support Foundation. The program utilizes 350 trained volunteer "Navigators," housed at the medical facilities and community assistance agencies statewide. As a result, the Cancer Support Foundation has seen a 70%



reduction in termination of power for its clients. Following these impressive results, the Maryland General Assembly passed Bill HB1189/SB425 in 2019, which secures continued funding for the CMNP program.

While the pilot has generated significant impacts, Navigators are only accessible to patients at a limited number of hospitals and medical centers. Furthermore, many patients visit treatment centers that do not currently participate in the CMNP and are beyond the reach of navigators. Therefore, without the assistance of paid professional navigators, most individuals with critical medical needs are unlikely to complete the application process on their own and are literally “left out in the cold.”

The proposed new partnership between 211 MD United Way Helpline and the Fuel Fund of Maryland will close this gap and significantly expand the project’s reach and impact. In 2019, the United Way of Central Maryland tracked more than 24,000 callers who were seeking energy assistance. Helpline case managers funded through the “Power to People” project will serve as Navigators, helping critically ill people obtain energy assistance, over the phone and in-person. This new partnership will further expand the *Critical Medical Needs Program*, filling an important service gap and increasing reach, health, and livelihood impacts.

2. Background of Partnering Organizations

United Way of Central Maryland

The 211 Maryland United Way Helpline receives more than 100,000 calls each year from Central Maryland residents in need (and thousands of calls from outside of Central Maryland). 211 is a number people can call when they are in crisis and aren’t sure where to turn for help with food, shelter, healthcare, childcare and other critical services. 211 is available 23/7 in 150 languages, assisting people in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Harford County, and Carroll County.

The Fuel Fund of Maryland



The Fuel Fund of Maryland aims to be a lifeline for vulnerable Maryland neighbors struggling with a home utility hardship. It provides navigation through an array of financial, educational, and community resources that empower, engage, and safely connect a household in times of crisis. The Fuel Fund refers applicants to government funded programs that operate out of the Office of Home Energy. Often a family receives adequate assistance from these programs. If they are still in need, the Fuel Fund helps. *The Fuel Fund's geographic reach overlaps with the United Way of Central Maryland's service area.*

3. Project Description & Deliverables

211 MD United Way Helpline case managers funded through this project will serve as Critical Medical Needs Program (CMNP) navigators, helping eligible individuals in need obtain energy assistance over the phone and in-person through home visits. This project builds on good work relationship with the Fuel Fund of Maryland. More than 25% of the calls 211 MD United Way Helpline receives are related to energy assistance, and 211 information and referral specialists are trained to refer such callers to the Fuel Fund.

This "Power to People" project fills a significant service gap as many critically ill people are beyond the reach of the 350 statewide volunteer navigators. With this new project design, we intend to significantly increase the CMNP's project's reach and impact by utilizing the statewide name recognition of the 211 name brand, and its referral and information power combined with the Fuel Fund of Maryland's forty years of unprecedented experience in the energy assistance field.

According to the Fuel Fund of Maryland, 72 Marylanders with critically ill needs received energy assistance in FY 18/19. (Note: From July 1, 2019 through November 30, 2019, the Fuel Fund has provided financial assistance to 61 critically ill individuals **OR** a 100% monthly increase from FY 18/19). It is this project's intention to significantly expand the reach of services to people with severe health problems, providing energy assistance services to many more ill Marylanders. Considering that 23,961 callers requested utility assistance and 8,743 callers asked for healthcare assistance, in 2018, United Way's 211 case managers are in an excellent position to increase their impact among the most vulnerable.



With funding for the “Power to People” project, the following services will be provided:

2-1-1 MD United Way Helpline Case Manager (1 FTE)

- **Screening for Eligibility:** 211 MD United Way Helpline establishes a new screening intake process to identify callers with CMNP.
- **Signed Doctor’s Note:** Project staff work with eligible callers to obtain the necessary physician certification to obtain a 30-day hold to prevent a utility shut-off.
- **Energy Assistance Application:** As designated CMNP Navigators, 211 project staff submit completed application forms to Office of Home Energy Programs.
- **Referral to Fuel Fund for Additional Financial Assistance:** Clients who still owe money on their BGE bill will be referred to the Fuel Fund of Maryland for additional cash assistance and community resources.
- **Screening for Other Needs:** Helpline staff are trained to screen for other needs. All staff have at least a B.A. degree in a human services field, and 211 has several licensed social workers on staff. The Helpline’s database contains more than 5,000 resources that are updated continuously.
- **Home Visits and Case Management Support:** Project staff offer holistic case management support, conduct home visits and connect clients to other services, including food, safe housing, health and mental health.

Fuel Fund of Maryland, Project Coordinator (0.5 FTE)

- **Fuel Fund Project Coordination:** An additional staff person coordinates the partnership with 211.
- **Additional Financial Assistance:** Clients who still owe money on their BGE bill will be referred to the Fuel Fund of Maryland for additional cash assistance and community resources.

4.0 Logical Frameworks 4.1 Budget

211 NAVIGATORS: COST



Item	Full-Time Equivalent	Annual Salary
2-1-1 MD United Way Helpline Case Manager	1.0 FTE	\$60,000
Fuel Fund of Maryland Project Coordinator	0.5 FTE	\$20,000
Sub-Total (Salary)	1.5 FTE	\$80,000
TOTAL		\$80,000

4.2 Impact

211 NAVIGATORS: PROGRAM IMPACT					
Issue	Indicator	Outcome	# of Clients	Average Savings or Assistance (Per Client)	Projected Impact/ Annual Savings
HEALTH & HOUSING	People with critical medical needs identified to receive services	# number of people with critical medical needs receiving energy assistance	150	\$400.00	\$60,000.00
ADDITIONAL FUEL ASSISTANCE	People with critical medical needs identified to receive services	# number of people with critical medical needs receiving additional cash assistance from the Fuel Fund of Maryland	150	\$500.00	\$75,000.00
OTHER NEEDS	People with critical medical needs identified to receive services	# number of people with critical medical needs receiving case management support, food, health, and transportation assistance	125	\$500.00	\$62,500.00
IN KIND VALUE	People with critical medical needs identified to receive services	# number of people with critical medical needs receiving United Way in-kind volunteer support (valued at \$25.43 per service hour)	125	\$1,271.50	\$158,937.50
TOTAL					\$356,437.50
Program Multiplier: 4.2					



5. Project Contacts

<p>211 MD United Way Helpline</p> <p>Suzanne Poandl, Associated Vice President</p> <p>Email: suzanne.poandl@uwcm.org</p> <p>Phone: 410-895-1395</p>	<p>Fuel Fund of Maryland</p> <p>Debbie Brown, Chief Development Officer</p> <p>Email: dbrown@fuelfundmaryland.org</p> <p>Phone: 410-844-3834</p>
<p>United Way of Central Maryland</p> <p>Daniel Sturm, Director of Research & Impact Analysis</p> <p>Phone: 410-895-1583</p> <p>Daniel.Sturm@uwcm.org</p>	<p>United Way of Central Maryland</p> <p>Robert Clark, Associate Vice President, Grant Development and Foundation Relations</p> <p>Phone: (410) 895-1589 rob.clark@uwcm.org</p>

SB846 SUPPORT_UnitedWay_Baker (FB Signed).pdf

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Please Note:

SB846 Power to the People was passed last year for technical reasons did not make it to be signed. This bill allows for 2-1-1 MD United Way Helpline and the Fuel Fund of Maryland to become default Navigators for the Critical Medical Needs Program (CMNP).

SB907 60 Plus. This bill is new and allows for those who are 60 years and older to be able to work with a Navigator in the CMNP without having to have a Physicians Certification. Especially now in the pandemic this requirement has become harder and harder for our seniors. This is an addition to the CMNP.

Economic Matters Committee
SB846—Support Bill
SB907 60 Plus—Support Bill
United Way of Central Maryland
Franklyn Baker, President and Chief Executive Officer

The Honorable Delores Kelley
Senate Finance Committee
Miller Senate Office Building, 3 East
Annapolis, Maryland 21401

March 9, 2021

Dear Chair Kelley and members of the Committee,

On behalf of United Way of Central Maryland, I am pleased to support Senate Bill 846, which establishes the Power to the People Pilot Program to provide home energy assistance to critical medically vulnerable individuals.

2-1-1 is a number people can call when they are in crisis—24 hours a day, 365 days a year in over 150 languages—and aren't sure where to turn for help with food, shelter, healthcare, childcare and other critical services. The 2-1-1 Maryland United Way

Helpline is one of four 2-1-1 call centers in the state and the largest by call volume. We receive more than 100,000 calls each year from residents in Anne Arundel, Baltimore, Carroll, Harford and Howard Counties and Baltimore City. Help paying utility bills is one of our top three requests each year. Last year nearly a quarter of our calls (23,961) were from residents who needed help paying a utility bill.

The consequences of an unpaid utility bill for people with critical health problems can be dire. Their health may decline further in an unpowered home, and they may no longer be able to store or safely take refrigerated medication(s). When the utilities are turned off, critically ill people face an increased risk of eviction and the loss of their housing assistance.

To remedy this situation, in 2015 a utilities pilot program was launched to help people with critical medical needs. This partnership, the Critical Medical Needs Program (CMNP), includes the Office of Peoples Counsel, Office of Home Energy Programs, BGE, the Fuel Fund of Maryland, and the Cancer Support Foundation. The program utilizes 350 trained volunteer “Navigators” housed at medical facilities and community assistance agencies statewide. As a result, the Cancer Support Foundation has seen a 70% reduction in termination of power for its clients. Following these impressive results, the Maryland General Assembly passed Bill HB1189/SB425 in 2019, which secures continued funding for the CMNP.

While the previous pilot has generated significant impacts, we believe there are a significant number of medically vulnerable individuals in Maryland who are unaware of the program and may be in desperate need of its services. Currently, Navigators are only accessible to patients at a limited number of hospitals and medical centers. Patients cared for at facilities that do not participate in the CMNP may be unaware of the program. The volunteer Navigators are also not trained to meet patients’ other needs such as helping them access healthy food, secure stable housing, or enroll in other benefit programs.

The proposed new pilot program – established by Senate Bill HB 846 and accompanied by SB 907 60 Plus – administered by the 2-1-1 MD United Way Helpline and the Fuel Fund of Maryland, will close this gap and significantly expand the CMNP’s reach and impact. 2-1-1 MD United Way Helpline case managers funded through SB 846 will serve as full-time Navigators, helping critically ill people obtain energy assistance, over the phone and in-person. These case managers are trained in social work and counseling and will be able to use 2-1-1’s database of more than 5,000 resources to connect individuals to other services they need.

SB 846 will significantly increase CMNP’s reach and impact by utilizing the statewide name recognition of the 2-1-1 name, and its referral and information power combined with the Fuel Fund of Maryland’s forty years of unprecedented experience in the energy assistance field. The Fuel Fund’s geographic reach overlaps with the United Way of

Central Maryland's service area—and we will serve clients across Central Maryland during the 3-year pilot period. At the conclusion of the pilot we will work with our partner call centers throughout Maryland to expand the program statewide.

SB 846 is supported by the introduction of SB 907 60 Plus. This bill is new and allows for those who are 60 years and older to be able to work with a Navigator in the CMNP without having to have a Physicians Certification. Especially now in the pandemic this requirement has become harder and harder for our seniors. This is an addition to the CMNP.

SB 846 will enable us to significantly increase the positive impact of the Critical Medical Needs Program at a very low cost. For every dollar spent on 2-1-1 Navigators and other costs the program generates 4.6 dollars in assistance for medically vulnerable Marylanders in need. On behalf of the 2-1-1 Maryland United Way Helpline and United Way of Central Maryland, I respectfully urge you to support Senate Bill 846 and House Bill 907 60 Plus.

Sincerely,



Franklyn Baker,
President and CEO, United Way of Central Maryland

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Position: FAV

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Mohit Narang, M.D.
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Finance Committee

SB846 - SUPPORT

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RE: Testimony in Support of SB846

Dear Esteemed Members of the Senate Finance Committee:

I am Eileen O'Connor-Liebman, Patient Advocate for Maryland Oncology Hematology in Columbia Maryland here today in favor of SB846.

The Critical Medical Needs Program (CMNP) started as a Pilot Program in our office in Spring of 2015. We were beyond excited and honored to be a part of the process when it was passed into law in Spring of 2019. This program is a successful partnership between state agencies, utility companies, trained navigators and non-profits. The Navigators are truly at the core of the success as they are on the front lines working with those in need of assistance in this program.

The Power to the People Pilot Program - SB846 would allow and set up a solid base of paid Navigators to assure that everyone would benefit from their services and no one would be turned away. It would also help support the influx of volume that would affect the fuel fund. 211 has proven themselves to be a great and reliable resource for the community. To have 211 as the paid Navigators for CMNP and their partnership with the Fuel Fund would be logical and just makes sense.

The Power to the People Pilot Program - SB846 is a necessary and vital component to ensure the strength of the CMNP that helps our most vulnerable, our seniors. We are in support and are asking for a favorable report on SB846.

Sincerely,

Eileen O'Connor-Liebman, Patient Advocate
Maryland Oncology Hematology – Columbia, Maryland