



# CHANGES BIG AND SMALL: WHAT’S NEEDED IN THE FIGHT AGAINST POVERTY

APRIL 2020

By Robert Gordon, Director of the Michigan Department of Health and Human Services  
First given as a Keynote Address for the Susan B. Meister Child Health Evaluation and Research Center (CHEAR)

## INTRODUCTION

Jeff Cook, the district manager for the Michigan Department of Health & Human Services’ office on Union Street in Flint, Michigan, recently shared with me a note from a caseworker, Trisha Kirby. While most of our staff work in offices, Ms. Kirby works out of a homeless shelter called My Brother’s Keeper.

She wrote to Mr. Cook about a client, let’s call him Leonard Davis. Mr. Davis came into the office hungry.

He told her, “I had two jobs, I love to work. One night I was walking home from work and the police stopped me. They said I needed to walk on the sidewalk and not in the road. I didn’t know that I had an old warrant for arrest. They ran my information and I went to jail. I lost both of my jobs.”

Mr. Davis was at the shelter to get a meal and some help. He already had health care through MDHHS, and also hoped to get food assistance through SNAP (formerly Food Stamps). He’d lost his account information, so Ms. Kirby looked him up and shared it with him. To get food benefits, though, Ms. Kirby told Mr. Davis about the rules regarding assets—what someone can have in a bank account or other savings. Mr. Davis reported that he had a bank account with the minimum to keep it open, around \$5. But the rules meant that Ms. Kirby needed proof, and so she asked him to come back with an account statement.




Unlike many of our clients, Mr. Davis came back in 45 minutes with his bank statement. He had a balance of \$5.57. Now that she had that, Ms. Kirby signed him up for benefits, and she referred him to MichiganWorks!, our state’s workforce agency, for help finding a new job. “You are a godsend!” Mr. Davis told her. Then he left. He and Ms. Kirby have kept in touch, and last we heard, he was headed to orientation for a new job that pays \$16 an hour.

End of story.

Let’s be honest. This is not a story of transformation. It is not about “big structural change.” It falls well short of what many hope for America’s future: Medicare for All, Universal Basic Income, guaranteed jobs. Even so, this story is also about fundamental goods: how two human beings connected; how one enabled the other to find food and employment; how government, so often maligned, made the world better.

We need more of these kinds of stories. Along with those important conversations about big transformational changes, we need to ask—in a divided state, in a divided nation, how can we reform government *now* to be more effective in honoring human dignity and meeting basic human needs?

Today in Michigan, we’re working to answer that question. We are answering it based on three principles:

-  **POLICY:** OFFER INDIVIDUALS IN POVERTY MORE RESOURCES.
-  **PROCESS:** REDUCE THE TIME WE TAKE FROM POOR FAMILIES AND THE STRESS WE IMPOSE ON THEM.
-  **PEOPLE:** TREAT THE INDIVIDUALS WE SERVE AND THE INDIVIDUALS WE EMPLOY WITH DIGNITY.

All of this will sound Hallmark simple. And it is. We have gone astray by making things too complicated. If we stay anchored in these simple ideas, we can activate a compelling agenda to fight poverty. Effective government will be necessary for Washington to deliver on transformative change. And it will also serve us well if that delivery is delayed.

## POLICY

About one in seven Michiganders, and one in five Michigan children, live in poverty. A far greater fraction fall into the “ALICE” population, meaning they struggle to make ends meet. Recent estimates find that by the time they reach 5th grade, nearly 8 percent of our public school students will have experienced a spell of homelessness, meaning they are without a fixed and stable place to live.<sup>1</sup>

MDHHS serves individuals through public assistance, child welfare, Medicaid, and public health programs. At the agency level, our resources and reach are large: a \$25 billion budget, 14,000 employees, more than 100 offices serving more than two million residents each year. Yet the help for any given individual is usually modest. For the average family of four receiving food assistance through SNAP, the program delivers \$500 a month for food. That’s \$4 per person per day.

While Michigan has a high SNAP enrollment compared to most states, our cash assistance program, the Family Independence Program funded by TANF, has shrunk dramatically. In 1996, when welfare reform was enacted, there were more than half a million enrollees from 178,000 families. By 2012, that number was down to 80,000 families. Because of further barriers to aid imposed in 2012, today the caseload sits at just 15,000. This 80 percent decline since 2012 isn’t just because the economy has improved either. Michigan has the unfortunate distinction of having the nation’s highest rate of denying TANF in the nation.

There was a time when Americans saw the expansion of programs like FIP as steps on the path to a Great Society. Then came decades of books with titles like *Losing Ground* and the *Tragedy of American Compassion*.<sup>2</sup> They said that offering financial assistance to poor people discouraged work and broke down families. Public assistance programs turned temporary, the “T” in TANF, yet also more ambitious, like the “I” in FIP. These programs now aimed not only to sustain the poor, but also to get them jobs, even get them married.

In my 20s I proudly worked for President Clinton. And while I did not support welfare reform, I believed then, as I do now, in the values of hard work, strong families, and strong communities. I hoped welfare reform would work.

Nearly three decades later, we can speak to this question with evidence. When cash assistance went away, those with the strength to climb the ladder did so, and participation in the workforce increased. But, as Professor Shaefer has shown, those with more profound challenges fell further from the ladder because a piece of the safety net was now gone. Extreme poverty rose. Studies using administrative data, randomized experiments, and those examining the impacts of the loss of

benefits on direct measures of well-being like housing, homelessness, and even food insecurity all conclude that some of our very poorest families have suffered since welfare reform.<sup>3</sup>

In terms of our politics, this may sound like a liberal criticism of a conservative policy. But if you think about it, welfare reform represented ambitious social engineering. To believe that imposing conditions on benefits that were never generous to begin with would radically improve the lives of the poor, you had to have a lot of faith in public policy.

Recent evidence teaches us to have less confidence in the state’s power, and more confidence in the capability of the poor to use the resources we give them effectively. Recently, the new Nobel Prize winners Esther Duflo and Abhijit Banerjee wrote in the *New York Times* that, “Notwithstanding talk about ‘welfare queens,’ 40 years of evidence shows that the poor do not stop working when welfare becomes more generous.”

In fact, there is good evidence that poor families use modest resources in ways that advance their well-being across generations. A recent consensus report by the National Academies of Sciences strongly supports the conclusion that income support to families with children in poverty has positive impacts on child and family well-being.<sup>4</sup> My favorite research here focuses on Food Stamps. When the program began in the 1960s, it was rolled out at different times in different counties. Researchers have studied the impacts with advanced statistical methods. Children who received Food Stamps had a lower incidence of high blood pressure, obesity, and diabetes decades later, as adults. The girls were 18 percentage points likelier to graduate high school. Just from getting Food Stamps as kids!<sup>5</sup>

The lessons here are simple but powerful. People with low incomes have a lot of challenges. Among those challenges is that they do not have enough money. By helping families access modest resources, we can help them lead better lives.

This insight—simple as it is—drives a major part of our policy agenda. Frankly it’s the easiest part. For years Michigan has tightened access to programs aimed at helping low-income families. We’re taking a different approach, making our programs more valuable and accessible to people in need. Here are just a few examples.

## CHILD SUPPORT PASS-THROUGH

You may have heard about the budget battle between Governor Whitmer and the leadership of our State Legislature. Some were upset with her for using an entity called the State Administrative Board to move money around the administration. One

place she moved money was to what's called a "pass-through" of child support to custodial parents receiving public assistance. Under the old policy in Michigan, if a child support payer made a payment for their child in a family receiving cash assistance, the government usually kept that money, and the custodial parent got nothing. But about half of all states allow as much as \$200 per payment to go directly to the parent receiving support. Research shows that a child support pass-through increases compliance with the child support system, and incentivizes fathers to work. Non-custodial parents are more likely to pay if they know the dollars are going to their families.<sup>6</sup> In fact, one study showed that, after the implementation of a pass-through in DC, households receiving TANF who had a "current support order paid 5.6% more child support and were 1.8 percentage points more likely to pay any child support." These effects grew over time, to 10.8% more child support and 3.2 percentage points more likely to pay.<sup>7</sup> Because of Governor Whitmer's action, and with the leadership of our chief deputy for opportunity and long-time child support chief Erin Frisch, Michigan now has a pass-through too. In addition to helping parents who are extremely poor, the policy encourages child support payments and may help sustain family relationships. We estimate this will lead to \$2.5 million more in the pockets of families living well below the poverty line.<sup>8</sup>

## ASSET TESTS

Many states have moved away from stringent asset tests on public benefits because they create red tape and discourage low-income families from saving<sup>9</sup>. Additionally, asset limits often increase administrative costs because families cycle on and off benefit programs as their assets cross over the eligibility threshold, triggering additional re-applications when this occurs.<sup>10</sup> When States eliminate asset tests on public benefits, they encourage saving and economic independence; enhance access to education, training, and jobs; and lower administrative costs.<sup>11</sup>

In the SNAP program, 34 states now take advantage of flexibility to have no asset test at all.<sup>12</sup> Among the states remaining, Michigan's asset test of \$5,000 was among the most stringent. In addition to what happened to Mr. Davis, our asset test meant that a waitress who saved \$25 a week for years and then was laid off would need to spend down what she had saved before she could get help.

When Governor Whitmer took office, Michigan policies dictated that in order to get help with a high heating bill, a family had to spend down to just \$50 in the bank. This meant that if a parent had just lost a job and had no income, had a \$100 bill, and had \$150 in the bank, the state would offer no help. We would say, you need to use that \$150 to pay the energy bill—even if you also need that money to pay for food or a broken window or a child's winter coat.

Michigan is still bound by law to have an asset test, but under Governor Whitmer, we have said that across food, cash, and emergency assistance, there will be one asset limit, and it will be \$15,000. For families currently required to spend into destitution, that means relief.

## PROCESS

There is another critical aspect of the asset test change. Currently, Michigan requires families not only to report their asset levels, but also to share evidence of them, like bank statements. That's why Mr. Davis had to go dig up his bank statement. Under the new rule, we changed that. We let people like Mr. Davis "self-attest." That means unless there's some reason to suspect error or fraud, we take their word for it.

In my prior life as a policy wonk, I would have regarded this kind of change as uninteresting plumbing—as though operations was less important than policy. But the shift to self-attestation is probably more important to families than the change in asset limits.

Thus our second principle: simplifying our processes and making life easier for members of the public and caseworkers alike. Too often, our rules have been designed to minimize audit findings; to keep out every last person deemed undeserving; and, sometimes, to optimize the good policy ideas of a good policy wonk, someone like me. As a result, Michigan has made it exceptionally complicated for people to get the benefits they're entitled to.

To return to the asset test: Even under the old test, what were the chances that a jobless man in a homeless shelter had \$3,000 in the bank? They were not high. The average SNAP recipient has assets under \$1,000. Most people were not anywhere near the asset limit even under the old rules. Even so, we sent people like Mr. Davis away to get their bank statements. While he brought back his statement, many people didn't or couldn't. They did not receive the assistance they needed.

It is hard being poor, and government should not make it harder. Yet too often we do. Added document requirements that might not burden a middle-class person can become debilitating for someone struggling with poverty. If someone lives in Metro Detroit and takes two buses to get to our offices and then we send them away, they may not come back. The same is true for a person in the Upper Peninsula driving a car that is barely hanging together. If I am driven mad by my Comcast bill and I bark at my assistant, I get away with it. If a person working the night shift at McDonald's is driven mad by our verification requirements and she barks at her boss, that can be the end of her job, and then everything can spiral downward.



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## EXHIBIT A 2

BRIDGES

History

Case info

Navigation

Organizer

BRIDGES Home

Reception Log

EDM

Application Registration

Scheduling

Data Collection

Initiate

Interview

Case Comments

Individual

Information

Non Financial

Absent Parent

Sanctions

Unknown

Information

Assets

Questions

Vehicle

Liquid Asset

Real Property

Lump Sum / Accumulated Benefits

Trust Asset

Burial Asset

Miscellaneous

Government Payments

Livestock

Summary

Details

Sales

Homestead

Transfer

Joint Owner

Income

Payments

Search By

APPLICATION

Go

26 October 201

Visited 92 of 112 F

Real Property - Details

Case Name:

Case #:

Case Action: Redetermination

Case Status: Approved

Reset

Cancel

Previous

Next

Individual Information

\* Name:

Individual #:

Real Property Dates

\* Circumstances Start / Change Date:

mm/dd/yyyy

End Date:

mm/dd/yyyy

\* Reported On:

mm/dd/yyyy

\* Date Client Became Aware:

mm/dd/yyyy

\* Verification Received On:

mm/dd/yyyy

Real Property Information

\* Real Property Type:

Did the owner previously occupy the home?

\* Is property individual's principal place of residence?

Property's Intended Use:

\* Is property currently occupied?

\* Is property undivided?

\* Can individual legally dispose of property?

If not, reason not accessible?

\* Verification:

Does the individual own the property?

Individual makes one of the following income decisions:

Is this asset a part of a signed freedom account?

Is Real property asset non-salable due to specific condition?

Up for sale for required time with no reasonable offer?

Has individual lived in life estate for at least one continuous year following purchase?

Purchase Date:

mm/dd/yyyy

Occupied by whom?

\* Is Land Contiguous?

\* Is property accessible?

Did individual purchase life estate in another individual's home?

Verification:

Verification:

Purchase price:

\$0.00

Real Property Value Information

\* Fair Market Value:

\$0.00

- Amount Owed:

\$0.00

= \$ 0.00 in Equity

Appraised Value:

\$0.00

Size of property:

Real Property Address

Street #:

Str. Name/ Rural Addr:

Address Line 2/ PO Box:

State:

Fraction:

Street Type:

City:

Zip Code:

Pre-Direction:

Dwelling Type:

#:

Reset

Cancel

Previous

Next

A simpler form will help us speed up our processing. We generally hold ourselves accountable for delivering benefits within 30 days. Even so, we still miss the deadline in about 5% of cases. Many people know the anxiety of waiting for a college acceptance or a mortgage approval. Think how much greater the anxiety, and the potential for harm, when someone is waiting for benefits to put food on the table. We should let people know as quickly as possible about their benefits decisions. A caseworker in Saginaw, Karl Hipaaka told me he spends about a quarter of his time on the asset tests screen. This change enables him to do his work more quickly.

There is so much more we can do to simplify. The last administration showed great leadership in simplifying business processes. My predecessor Nick Lyon, and our head of public assistance programs, Terry Beurer, brought significant change. Unlike in many states, Michigan has an online portal, the MiBridges system I mentioned, where a person can apply for benefits and get referrals for services they need. It's a good system, with a nice interface. Michigan also formerly had the longest public assistance application in the nation, 42 pages. Because of a partnership with the Detroit nonprofit Civilla, we cut that application down to 18 pages.



## EXHIBIT A 3

[Help](#) [Tip](#)  
[Logout](#) [Bridges Information Network](#)

Search By APPLICATION  Go 1 25 October 2019

Summary
Details
**Liquid Asset - Details**
Savings/Retirement
Transfer
Joint Ownership
Income
Visited 76 of 94 Pages

Case Name:

Case #:

Case Action: Redetermination

Case Status: Approved

**TAX SENSITIVE INFORMATION**

**Individual Information**

Name:

Individual #:

**Liquid Asset Dates**

\* Circumstances Start / Change Date:  
 \* Reported On:  
 \* Verification Received On:

08 / 20 / 2018  
 08 / 20 / 2018  
 08 / 20 / 2018

End Date:  
 \* Date Client Became Aware:

mm / dd / yyyy  
 08 / 20 / 2018

**Liquid Asset Details**

\* Liquid Asset Type:  
 \* Is Liquid Asset accessible?  
 \* Has Liquid Asset been used for personal use?  
 \* Asset verification?

Checking Account  
 YES  
 YES  
 Current statement from bank or financial institution

If not, reason not accessible:  
 Is this asset a part of a signed freedom account?

mm / dd / yyyy  
 YES  
 YES  
 YES

Bank/Institution Name:  
 \* Has Liquid Asset been commingled with other funds?  
 Commingled Date:  
 \* Is this asset income producing?  
 Have all unusual deposits and withdrawals been verified?  
 Individual must quit job to withdraw funds?  
 \* Is the liquid asset intended for education of owner?  
 Is liquid asset directly related to education or job related training?  
 Is Liquid Asset non-salable due to specific condition?

Chase  
 NO  
 mm / dd / yyyy  
 NO  
 YES  
 NO  
 YES  
 YES  
 YES  
 YES

Account Number:  
 Maturity Date:  
 Asset is directly related to current education or job related training?  
 \* Has the fund been time deposited?  
 Are liquid asset funds used for business expenses?  
 Does the LLC produce goods and/or services?

YES  
 YES  
 YES  
 YES  
 YES  
 YES  
 YES  
 YES

Verification:  
 \* Asset Amount:  
 \* Lowest Asset Balance:  
 Amount intended as income in the month of receipt:

YES  
 \$5.09  
 \$5.09  
 \$0.00

\* Has Liquid Asset resulted from child's earnings?  
 Lowest asset balance date:  
 Deposits into retirement account while active FTW:

YES  
 NO  
 09 / 01 / 2016  
 \$0.00

**Transfer / Joint Ownership**

\* Was Liquid Asset transferred?

NO

\* Is Liquid Asset jointly owned?

NO

**Sale of Homestead**

Date of Homestead Sale:  
 Date Received:

mm / dd / yyyy  
 mm / dd / yyyy

Is there a written agreement to purchase another homestead?

YES

**Burial Information**

Is Burial Clearly Designated?  
 Cash Value at Time of Designation:

NO  
 \$0.00

Funds Misused?  
 Client Contribution Amount:

YES  
 \$0.00

Building on that work, Civilla is now nearly done working with us to revise the next most used set of forms: our forms for benefits renewals. Some hot-off-the-presses results from the pilot: with the simplified forms—just with a change in forms, nothing else—the share of people applying for renewals rose by 9 percentage points; the share of on-time resubmissions rose by 20 points; the share of renewal forms that were complete rose by 23 points; the percentage of errors dropped by 60 percent; and the percentage of visits to our lobbies dropped by 50 percent. Even as the number of renewal filings increased, the success rate on renewals rose by 8 points.

To make it real, those numbers, when scaled, should translate into thousands more people keeping their health care or food assistance, and thousands fewer hours filling out forms or traveling to our offices.

Something less tangible about simplification is the way it honors the dignity of the individuals we serve. To do their work right, Civilla spent thousands of hours with residents and our staff. Here's what people told them about the old forms:

■ ■ I DON'T EVEN READ THESE LETTERS ANYMORE."

## EXHIBIT A-4

<u>Summary</u>	<u>Details</u>	<u>Transfer</u>	<u>Joint Ownership</u>	<u>Income</u>	<u>Payments</u>	<u>Expenses</u>	<u>Value</u>
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**Vehicle - Details** ? ★ 📄 👤 Q 📱 ECP S IG R SQ

Case Name: [REDACTED] Case #: [REDACTED] Case Action: Redetermination Case Status: Approved









### Individual Information

Name: [REDACTED] Individual #: [REDACTED] Updated Date : 10/25

### Vehicle Dates

\* Circumstances Start / Change Date: 05/10/2012 End Date: 07/31/2015

\* Reported On: 05 10 2012 \* Date Client Became Aware: 05 10 2012

\* Verification Received On: 05/29/2012

### Vehicle Information

\* Is Vehicle owned or leased? Owned ▼ \* Verification: Title, Registration, or Proof of Insurance

\* Vehicle Type:   Make:

Model: **Taurus** Model Year: **2002**

VIN:  License Plate #: 

\* Is Vehicle accessible?   Reason Not Accessible:

\* Is Vehicle registered?   Is this asset a part of a signed freedom

Is Vehicle non-salable due to	_____	account?	_____
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**Verification:**

### Vehicle Use

Is this primary household vehicle? ☐ YES ☒ NO

Vehicle's Primary Use:  

\* Is this asset income producing??  ☒

Is this vehicle driven by tribal members or a Native American? ☐

## Vehicle Value

\* Fair Market Value: \$1700.00 = Amount Owed: \$0.00 = \$ 1700.0 in E

Appraised Value: \$0.00 \* Verification: Blue Book or NADA trade-in value

### Transferred Use

\* Has Vehicle been transferred? NO ☒

\* Is Vehicle jointly owned?

\* Does the individual have possession of the vehicle? ☒ YES ☐ NO









IT FEELS LIKE I'M GETTING CUT OFF EVERY OTHER TIME. ALL OF A SUDDEN THE BENEFITS GET TURNED BACK ON, AND THE NEXT MINUTE I'M STARTING OVER."

WHAT DO YOU WANT FROM ME? THERE'S SO MUCH HERE THAT ISN'T ABOUT ME."

Quotes again with the new form.

■ ■ SIMPLE. QUICK. EASY TO DO. NOT WASTING MY TIME."

■ ■ I LIKE THIS FORM. IT'S BOLD, MODERN AND STRAIGHT TO THE POINT."

The last quotation features the client as design critic. As well they should be. Most of us care about how things look. Government should also care about how things look for the people we serve. Good design is one way we treat people as equals.

Replicating Civilla's work in other domains is tough, but we're working on it. Governor Whitmer opposes the work requirements in Medicaid, but we are forced by law to implement them. Our goal, while following the law, is to minimize coverage losses. We know that individuals often fail to comply with work requirements simply because they don't know what they're supposed to do. Historically, most of our letters looked like this exhibit C. Now we're working with the Maximus Center for

## EXHIBIT B

History Case info  
Navigation Organizer

BRIDGES Home  
Reception Log  
EDM  
Application Registration  
Front Desk  
Scheduling  
Data Collection  
Initiate  
Interview  
Case Comments  
Individual  
Information  
Non Financial  
Absent Parent  
Sanctions  
Unknown  
Information  
Assets  
Questions  
Liquid Asset  
Questions  
Vehicle  
Liquid Asset  
Real Property  
Lump Sum /  
Accumulated  
Benefits  
Trust Asset  
Burial Asset  
Miscellaneous  
Government  
Payments  
Livestock  
Other Personal

Liquid Asset Visited 82 of 157 Pages

Questions - Liquid Asset

Case Name: Case #: Case Action: Case change Case Status:

Reset Cancel + Previous + Continue

Liquid Asset Questions - FAP / SER / Cash Programs Only

\* Circumstances start / Change Date: mm dd yyyy End Date: mm dd yyyy

\* Reported On: mm dd yyyy

\* Does the total of the reported countable liquid assets exceed \$15,000 (Cash/FAP/SER Programs)? YES

Does this FAP group meet expedited FAP criteria?

\* Is the attestation questionable or do the assets require additional action (Cash/FAP/SER Programs)? NO

\* Comments:

Reset Cancel + Previous + Continue

Health Literacy to use a human-centered design on our notices. You can see what they look like now in exhibit D. Advocates report it is the nicest letter they have ever seen from MDHHS. Beyond the commentary, residents responded at higher rates than we expected. So this letter for some people will be the difference between keeping and losing their health care.

We can do more to let people know what programs they're eligible for and encourage them to apply. There are big gaps. For example, our data show that 54% of children under six who receive food assistance under SNAP are not enrolled in WIC, even though they are automatically eligible. Even in our SNAP program, where Michigan performs well at enrolling eligible families, more than 25,000 working poor individuals are eligible remain unenrolled.

Working with expert partners like Ideas42 and Benefits Data Trust, we plan a dedicated enrollment effort, to better understand why those we serve do and do not apply for benefits. The places where people meet or hear about our services are varied—in the doctor's office, through an afterschool program, in a church or in a shelter. We must get to all those places. We will work with community partners to understand how our work is lived.

## PEOPLE

In all of our work, we will not fully succeed unless we fully engage our staff.

The first reason is that those closest to the work most often have the answers. If I want to know the specifics of our public assistance policies—what's the rule and how it's really implemented, say, pertaining to income from a significant other in-or-out of the house—the person who best knows the answer won't be on my senior leadership team. It's not going to be a professor. It will be someone who works in the field. They understand the difference between policy as written and policy as it's lived.

Over the past several months, we launched a project called "Simple Gifts," in which we asked field staff to come forward with ideas around how to simplify our eligibility processes. We received 331 ideas from staff across our state. We can't implement every good one—but over time we will take on 30, and they will make our work better. The process has also told our staff what we know to be true—their voices matter.

When our staff are fully engaged, when they believe in their work, they are public servants in the deepest sense of the word. But over the years, they have been told that their work often



**EXHIBIT C**

OAKLAND CO DHS MADISON HGTS DIST  
30755 MONTPELIER DR  
MADISON HEIGHTS MI 48071

Save time - go online!  
Go to [www.michigan.gov/mibridges/](http://www.michigan.gov/mibridges/) to  
renew your benefits and access your case.

Case Name: [REDACTED]  
Case Number: [REDACTED]  
Date: [REDACTED]  
MDHHS Office: [REDACTED]  
Specialist: [REDACTED]  
Phone: [REDACTED]  
Fax: [REDACTED]  
Specialist ID: [REDACTED]

**STATE OF MICHIGAN**  
**Department of Health and Human Services**

If you do not understand this, call an MDHHS office in your area.  
MDHHS employees are prohibited by law from providing legal advice.  
Si usted no entiende esto, llame a una oficina de MDHHS en su área.  
La ley prohíbe a los empleados de MDHHS proporcionar asesoría legal.  
إذا واجهت صعوبة في فهم هذا الطلب، فتصل بمكتب MDHHS الموجود في منطقتك.  
يحرم القانون على موظفي MDHHS إعطاء النصيحة القانونية.

OAKLAND CO DHS MADISON HGTS DIST  
PO BOX 8123  
ROYAL OAK MI 48068-9985



**REDETERMINATION**

**Why Are You Getting This Notice?** It is time to review your eligibility for the following program(s):

Medicaid

(In person or phone appointments are not required for health care coverage.)

Due Date	Appointment Date	Appointment Time	Interview Type	Appointment Location
6/3/2019	None Required	None Required		

- Call your specialist **before** your appointment date and time if you cannot keep the appointment.
- You now have the option to renew your benefits and upload required proofs online at [www.mibridges.michigan.gov/access](http://www.mibridges.michigan.gov/access). If you renew your benefits online, you **DO NOT** need to return this form. If you upload required proofs online, you do not need to send them in the mail.
- **What steps should you take?**
  - To renew online, you may create an account or log on to your existing MI Bridges account and select the Renew My Benefits option by the due date listed above. Once you have submitted your redetermination, you will be given the option to upload required proofs.
  - To renew by mail, you must complete **all pages**, sign, and date this form, and return it with copies of all proofs. Proofs can be taken to your local MDHHS office, returned by mail or uploaded online by the date listed above. Please make sure your name is on all proofs. Original documents received as proof may not be returned.
- **What happens if you do not keep your appointment (not required for health care coverage), return the completed form/renew online and submit all required proofs by the due date?** Your benefits may be expired, be cancelled or reduced. If you do not understand this form and need help completing it, contact your specialist before the due date.
- Complete this form to verify the accuracy of our records and report changes for active programs. Cross out incorrect information and write the correct information in the space provided. **If you need additional space, use Client Comments Section on page 8.**
- To apply for additional programs, you must complete a new MDHHS-1171, Assistance Application, DCH-1426, Application for Health Care Coverage or apply online at [www.mibridges.michigan.gov/access](http://www.mibridges.michigan.gov/access). Contact your specialist if you are interested in applying for other programs.
- Call your specialist if you have questions or problems getting the proofs. Your specialist may help you get the proofs if you ask for help.

**Food Assistance Program Authorized Representative:**

**Address Where You Live:**



\* Health care coverage-only programs do not need to complete columns marked with an asterisk (\*).  
DHS-1010 (Rev. 9-18) Bridges

over

## EXHIBIT D 1



Starting **January 1, 2020**, Michigan law requires some people with Medicaid health care coverage through the Healthy Michigan Plan (HMP) to work or do other activities, like job search, for at least **80 hours** each month. **If they do not meet this requirement, HMP members may lose coverage.**

## Do you need to report?

The Michigan Department of Health and Human Services (MDHHS) will send you information about work requirements. You will get a letter if MDHHS has information that you are exempt (excused). If you are exempt, you will not have to tell MDHHS each month about work or activities to keep your HMP coverage. If you do **not** get a letter saying that you are exempt (excused), you will need to report work or activities each month.



## You must report work or other activities if you:

- Are between ages 19 and 62
- Have Medicaid health care coverage through the Healthy Michigan Plan
- Don't have a reason to be exempt (excused) from the new requirements

## You are exempt (excused) from reporting if you:

- Are pregnant or were pregnant within the last 2 months
- Are the main caretaker for a family member under 6
- Are a full-time student
- Are under age 21 and were in Michigan foster care
- Have been in prison or jail in the last 6 months
- Are medically frail, such as being disabled, living in a nursing home, or having a complex medical condition—this includes people who are homeless and survivors of domestic violence
- Have good cause, such as having a serious illness or being hospitalized
- Get State of Michigan unemployment benefits
- Get temporary or permanent disability payments
- Have a medical condition that limits work, with a note from a medical provider
- Care for a dependent with a disability, with a note from a medical provider
- Care for a person who cannot make decisions for themselves
- Receive food or cash assistance from MDHHS

To learn more about these requirements, go to [HealthyMichiganPlan.org](https://HealthyMichiganPlan.org).

See the other side for ways to report work and other activities or to tell us about your exemptions.



**EXHIBIT D 2**

## Type of work or activities that qualify:

Unless you are exempt, you must complete 80 hours of work or other activities, like job search, each month. You may use any combination of these work or other activities to meet the requirement:

- Job or income
- Job search
- Student
- Job training
- Tribal employment program
- Rehab (substance use disorder treatment)
- Volunteering or internship



## Tell us about work or activities or an exemption

To keep HMP health care coverage, people who are required to work or complete other activities must tell MDHHS about their hours. You also must tell MDHHS about most exemptions (reasons to be excused). You can tell us in 1 of 3 ways:



### Online

If you have a MI Bridges account, use the MI Bridges Portal by visiting [michigan.gov/mibridges](https://michigan.gov/mibridges).



### By phone

Call the HMP Work Requirements and Exemption Reporting Line at 1-833-895-4355 (TTY 1-866-501-5656).



### In person

You can get help telling us about work, activities, or exemptions at your local MDHHS office.



## Beneficiary Help Line

For questions or problems, or help to translate, call the Beneficiary Help Line at 1-800-642-3195 (TTY 1-866-501-5656).

Si tiene preguntas o problemas o necesita ayuda para traducir, llame a la Línea de ayuda al beneficiario al 1-800-642-3195 (Número de TTY 1-866-501-5656).

للاستفسارات أو عند حدوث مشاكل أو للمساعدة في الترجمة، اتصل بخط مساعدة المستفيدين على الرقم 1-800-642-3195 (الهاتف النصي 1-866-501-5656).



hurts families rather than helps them. They have been told that their main job is to guard against fraud, not to help families in need. At an agency that faced indictments because of the Flint water crisis, they feel blamed and beaten down. Feelings of being disrespected lead to burnout, churn, and public service that is less than it should be.

I try always to lift up the countless everyday stories like Ms. Kirby's. But just as important as my words about honoring the dignity of those we serve are DHHS's actions to honor the dignity of the people we employ. That is something the system too seldom does. We force our staff to spend hours each day in clunky computer systems that none of us would tolerate for a second in our personal lives. Staff trying to get work done find themselves brought to a halt by system errors. It can take so long to fix white screens, they break open a novel or play cards. When someone has to travel for work, we make them front the money and then complete an astonishingly painful reimbursement process.

My colleagues and I spend a lot of time trying to fix systems around technology and travel. It is about increasing efficiency and lowering processing times, but it is also about telling our staff that their experiences matter, just as the experiences of our clients matter to me. So just as we stopped demanding checking statements from the public, we've cut the number of receipts we demand from staff to verify their travel. Glad as I am that we have changed the rules governing asset tests, it's also essential that we cut the number of errors in our technology. Let me be clear: We're far short of delivering for our staff as we should. But we will keep pushing.

Civilla's Michael Brennan has a simple formula that describes our ambition—that of our staff and our agency: not just to process benefits, but also to solve problems. One key may be staying close to the human beings we serve. Decades ago, when caseloads were smaller, personal stories like that of Ms. Kirby and Mr. Davis were more common. But as the average number of cases per worker has risen, the time per case has dropped. Smart uses of technology, like the online application, mean that a worker can deliver benefits without ever meeting the person she serves. In some counties, the last administration began piloting a system that eliminates individual caseloads entirely and moves to a shared services model, like when you call an airline, where any staffer can serve any client. Implementation has fallen short, but even at its best, the approach can mean faster processing yet even less meaningful engagement. So the personal dimension of our work recedes.

### THERE ARE SEVERAL WAYS WE MIGHT BRING IT BACK:

- Perhaps we can leverage technology to get more of our staff out of the office the way that Ms. Kirby is out, into community centers, housing courts, and domestic violence shelters where life is lived. The last administration started down that path effectively with a school-based program. We could go further.
- Even if individuals remain in their offices, we can speed up our business processes so workers can spend at least a part of their time in individualized engagement with the people who most need help.
- We can also make better use of social media and video technology to share moments of inspiration and accomplishment in our work.

Recently I spent a day with our county directors in Mount Pleasant, Michigan. At the end of the day the mood was good. When I asked Terry Beurer why, he said they were excited, because I was excited.

In a public sector which is often demonized, part of my job is to remind all of us at MDHHS that our work is among the most important work that there is. It is not from my own faith, but I cite the Book of Matthew: what you do for the least of my brothers and sisters, you also do for me. And I cite a quotation from the dedication of the federal agency with the same name as ours, by Hubert Humphrey: "The ultimate moral test of any government is the way it treats those in the dawn of life... those in the shadows of life... and those in the twilight of life." Because of our staff, our government scores a little better on that test.



### ABOUT THE AUTHOR

Robert Gordon serves as director of the Michigan Department of Health and Human Services. Leading a team of 14,000 employees, he oversees several of the state's most critical programs for residents, including Medicaid, Children's Protective Services, food assistance, public health and many others. Appointed to his role by Governor Gretchen Whitmer in January 2019, Director Gordon continues a career in public service that spans many areas of government, including the White House and the U.S. Supreme Court.

## ENDNOTES

- 1 See [poverty.umich.edu/data-tools/data-tools-poverty-and-well-being-map-2018/](https://poverty.umich.edu/data-tools/data-tools-poverty-and-well-being-map-2018/); Erb-Downward, J. & Evangelist, M. (2018). A Snapshot of homelessness and housing instability in Michigan schools. Poverty Solutions Policy brief, [poverty.umich.edu/research-publications/policy-briefs/homelessness-michigan-schools](https://poverty.umich.edu/research-publications/policy-briefs/homelessness-michigan-schools)
- 2 Murray, C. (1984). *Losing Ground: American Social Policy, 1950-1980*. New York: Basic Books.; Olasky, M. (1992). *The Tragedy of American Compassion*. Wheaton, IL: Crossway Books.
- 3 Edin, K. & Shaefer, H.L. (2015). *\$2 a Day: Living on Almost Nothing in America*. Boston, MA: Houghton Mifflin Harcourt; Freedman, Friedlander, S.D., Hamilton, G., Rock, J. Mitchell, M., Nudelman, J. Schweder, A. & Storto, L. (2000). Evaluating Alternative Welfare-to-Work Approaches. MDRC research report, see Exhibit ES-10; Hoynes, H.W. & Schanzenbach, D.W. (2018); Safety net investments in children. Brookings Papers on Economic Activity Article, [www.brookings.edu/bpea-articles/safety-net-investments-in-children/](https://www.brookings.edu/bpea-articles/safety-net-investments-in-children/); Moffitt, R.A. (2015). The Deserving Poor, the Family, and the U.S. Welfare System. *Demography* 52, 729-749; Shaefer, H.L., Fusaro, V., Wu, P. & Edin, K. (in press). Has the Decline of Cash Assistance Impacted the Well-Being of Poor Households with Children? Social Forces; Paxson, C. & Waldfogel, J. (2003). Welfare Reforms, Family Resources, and Child Maltreatment. *Journal of Policy Analysis and Management* 22(1), 85-113. New evidence further finds that imposing work requirements on health coverage yields similar results—a lot of people lose help they depend on, often simply because of confusion. See Sommers, B.D. et al. (2019). Medicaid Work Requirements—Results from the First Year in Arkansas. *New England Journal of Medicine*, 381, 1073-1082.
- 4 Consensus Study Report. (2019). *A Roadmap to Reducing Child Poverty*. The National Academies of Sciences, [www.nap.edu/catalog/25246/a-road-map-to-reducing-child-poverty](https://www.nap.edu/catalog/25246/a-road-map-to-reducing-child-poverty)
- 5 H.W. Hoynes, D.W. Schanzenbach & D. Almond (2016). Long-Run Impacts of Childhood Access to the Safety Net. *American Economic Review*, 106(4), 903-34. Another recent randomized experiment tested a number of ways to help homeless families with children get back on their feet. The only thing that had positive impacts was helping to pay their rent, which “sharply reduced homelessness and increased housing stability along with radiating benefits in other domains of family well-being” such as declines in intimate partner violence and parent-child separation and absenteeism. Gubits, D., Shinn, M., Wood, M., Brown, S.R., Datrup, S.R. & Bell, S.H. (2018). What Interventions Work Best for Families Who Experience Homelessness? Impact Estimates from the Family Options Study. *Journal of Policy Analysis and Management*, 37(4), 835-866.
- 6 Legler, P. & Turetsky, V. (2006). Policy brief: More child support dollars to kids: Using new state flexibility in child support pass-through and distribution rules to benefit government and families. Center for Law and Social Policy, <https://www.clasp.org/sites/default/files/public/resource-es-and-publications/files/0305.pdf>
- 7 Lippold, K., Nichols, A. & Sorensen, E. (2010). Evaluation of the \$150 Child Support Pass-Through and Disregard Policy in the District of Columbia. The Urban Institute, [www.urban.org/sites/default/files/publication/23436/412779-Evaluation-of-the-Child-Support-Pass-Through-and-Disregard-Policy-in-the-District-of-Columbia.PDF](https://www.urban.org/sites/default/files/publication/23436/412779-Evaluation-of-the-Child-Support-Pass-Through-and-Disregard-Policy-in-the-District-of-Columbia.PDF)
- 8 <https://www.michiganadvance.com/2019/12/20/new-little-noticed-whitmer-admin-change-restores-child-support-for-some-low-income-families/>
- 9 Ratcliffe, C., McKernan, S., Wheaton, L., Cancian Kalish, E., Ruggles, C., Armstrong, S., & Oberlin, C. (2016). “Asset Limits, SNAP Participation, and Financial Stability.” Urban Institute, <https://www.urban.org/sites/default/files/publication/81966/2000843-Asset-Limits-SNAP-Participation-and-Financial-Stability.pdf>
- 10 Pew Charitable Trusts. (2016). “Do Limits on Family Assets Affect Participation in, Costs of TANF?” <https://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2016/07/do-limits-on-family-assets-affect-participation-in-costs-of-tanf>
- 11 Gehr, J. (2018). “Eliminating Asset Limits: Creating Savings for Families and State Governments.” CLASP, [https://www.clasp.org/sites/default/files/publications/2018/04/2018\\_eliminatingassetlimits.pdf](https://www.clasp.org/sites/default/files/publications/2018/04/2018_eliminatingassetlimits.pdf)
- 12 See “Broad Based Eligibility Chart.” USDA, Food and Nutrition Service, July 2019.
- 13 <https://www.mlive.com/news/2019/10/it-will-be-easier-to-get-welfare-assistance-in-michigan-starting-nov-1.html>
- 14 See, for example a rule about EBT card replacement. Currently Michigan charges all households to replace their benefits card for fear that those requesting a new card are fraudulent. But FNS proposes a different rule involving a targeted investigation for households requesting their fourth card in a year because research “found that shopping behavior appeared consistent when compared to the average until a household requested its fourth replacement card. Transaction activity indicates that, after the fourth replacement card, a household’s shopping behavior is three times more likely to be flagged as potential trafficking by FNS’ fraud detection system.” We can be more targeted and do better at detecting fraud at the same time.