



Bill Payer Program

Peace of mind for older adults who need help organizing paperwork and paying bills

The Bill Payer Program is a **free** service that enables low-income seniors to remain in the community with independence and dignity. Compassionate, trained volunteers meet one-on-one with seniors in their own homes to help with the tasks of monthly bill-paying. The older adult makes all financial decisions and signs all checks.

Council of Senior Centers and Services of New York City, Inc. (CSCS) coordinates the Bill Payer Program in conjunction with AARP Foundation, which has been offering the service nationwide for over 25 years. Volunteers help:

- ✓ Organize paperwork
 - ✓ Create a monthly budget
 - ✓ Write checks for the client's signature
 - ✓ Balance the checkbook

Eligibility

- Age 60 or older (younger clients by exception)
- Liquid assets of \$35,000 or less
- Income up to \$49,611 single / \$70,200 couple
- Reside in a neighborhood currently being served
- Capable of making financial decisions and signing checks
- Willing to designate a low-balance checking account and allow monitoring

Bill Payer clients continue to receive social services from the referring agency. Volunteers report unmet client needs for social work follow-up. Referral contact:

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Council of Senior Centers & Services of NYC, Inc.

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Elders Aging in Place: Who's Paying the Bills?

The Practical Value of a Bill Payer Program for Older New Yorkers

September 9, 2009

New York State's population over age 65 is projected to jump from 13% to 20% by the year 2030. According to an AARP poll, over 80% of these seniors will prefer to "age in place" in their homes and communities. Policy-makers have long recognized that remaining at home is both desirable and cost-effective for all but the sickest.

Older adults needing assistance with monthly Bill Paying are vulnerable to premature nursing home placement, fraud and financial abuse. Bill Paying is a cost-effective service that can enable them to age safely in place. Overseen nationally by AARP Foundation, the Bill Payer Program is being piloted by Council of Senior Centers and Services (CSCS) in New York City. Caring volunteers are screened, trained and supervised to provide hands-on help with monthly bills. Client bank accounts are monitored monthly by a third party to ensure accuracy and prevent fraud.

As a national leader in home and community-based care, NY State has funded a gamut of services designed to assist older New Yorkers to age in place even with increasing frailty. This includes case management, home care, home-delivered meals, transportation, NORCs and other services. The time has come for New York to include Bill Paying as an integral component of home-based services. Initially funded privately by foundations, without continued funding, the Bill Payer program will end June 30, 2010.

For seniors who live alone and may have no family nearby, Bill Paying:

- Preserves independent living
- Can help prevent eviction and utility shut-offs
- Deters financial abuse and fraud
- Helps seniors "stretch a dollar" by identifying potential cost savings
- Diminishes anxiety and reduces isolation

Many of us have helped an aging family member at one time or another with their monthly paperwork and bills. The Bill Payer Program does just that. Following stringent protocols and using a system of checks and balances, the program oversees a corps of volunteer Bill Payers who:

- Organize bills and related paperwork
- Write out checks for the client to sign
- Reconcile bank statements

Who are the elders receiving Bill Payer services? Bill Payer clients come from all walks of life and range in age from 55 to 102. Reasons for joining the program include impaired vision, anxiety about paperwork, threatened eviction or utility cutoff and financial exploitation. Clients may be referred after the death of a spouse who handled the bills, or because an adult child or relative lives too far away to help. Every effort is made to match Bill Payer clients with culturally compatible volunteers. With additional funding, the Bill Payer Program will be able to serve all five boroughs, increasing the number of seniors served and the number of volunteers participating.

Volunteers are the foundation of the Bill Payer Program. Volunteers are the reason the Bill Payer Program works. They gain a meaningful opportunity for civic engagement, greater financial literacy and learn about services for seniors in their communities. Volunteers enjoy using their every day life skills to help seniors, and many also report that the relationship with their client is the most rewarding part of the program. Bill Payers range in age from 23 to 85. Most are in their 60's and 70's. Many are retirees looking for a way to give back, while half still work full or part-time. Stipended volunteers from ReServe help to administer the program at CSCS.

Sustaining the Bill Payer Program depends upon NY State funding and regulatory change:

- **Cost-effective and practical:** The Bill Payer Program is an investment in prevention. When seniors fall behind on bills, the result can range from inconvenience and anxiety, to finding yourself in housing court. Without assistance, some seniors will require costly protective services, guardianship and institutionalization. Mobilizing volunteers to help them before a crisis occurs just makes sense.
- **Funding commitment needed:** CSCS is seeking to sustain and grow the Bill Payer Program in New York City. After three years of foundation support, a public-private funding partnership is needed to maintain the Bill Payer Program's current activities and enable expansion to all five boroughs. **Without continued funding, the CSCS Bill Payer program will end June 30, 2010.**
- **Regulatory change to the EISEP (Expanded In-Home Services for the Elderly Program) case management program** administered by the NY State Office for the Aging should include Bill Paying as a contracted service. This would make Bill Paying an integral part of case management services.

For further information, please contact Bobbie Sackman, Director of Public Policy, Council of Senior Centers and Services of NYC, Inc. (212) 398-6565 x226 or bsackman@cscs-ny.org

Stories of older New Yorkers already helped by the Bill Payer Program:

Eviction Prevention

A Bronx resident, veteran and colon cancer survivor, David G went to legal services as a last resort after falling \$3000 behind in rent. Prospects were dim for saving his apartment since he had received a city grant toward rent arrears just a year ago, and had fallen behind again. The housing attorney called the Bill Payer Program at CSCS. The Bill Payer Program quickly referred Mr. G to a social service agency in his area. Described by his new social worker as “beaten down by life,” it was learned that Mr. G had given up the Food Stamps that once enabled him to break even every month. She helped him reapply, while the housing attorney went to court on Mr. G’s behalf. The Bill Payer Program matched Mr. G with a compassionate, knowledgeable volunteer, enabling him to get a grant toward arrears and avoid eviction. The Bill Payer is teaching Mr. G how to manage his checking account. Together, they make sure bills are paid and Mr. G has enough to live on each month. The volunteer describes his work with Mr. G as “incredibly rewarding.”

Preventing Financial Abuse

Margarita C is a tiny, frail and fearful woman who is almost completely blind. She has Medicaid home care twelve hours a day, and receives social services from a case management agency in Manhattan. The Bill Payer Program was brought in to help with organizing, check-writing and budgeting. Almost every month, Ms. C ran out of money. This puzzled the volunteer Bill Payer, Richard, since Ms. C appeared to have enough income to cover her expenses. Richard studied Ms. C’s bank statements and noted too many ATM withdrawals. Repeated requests to the home care worker for receipts were ignored. This led to so much friction that the home care worker was replaced. Unexplained withdrawals from the account stopped. The Bill Payer Program can provide support and backup for the majority of home care workers who handle their clients’ cash responsibly. In instances like Ms. C’s, it can identify misuse of funds and protect seniors’ resources.



Council of Senior Centers and Services of NYC, Inc.

BILL PAYER PROGRAM
FREQUENTLY ASKED QUESTIONS

Q. How does the AARP Foundation Bill Payer Program assist seniors?

A. Volunteers assist low-income older adults to organize paperwork and pay monthly bills. With their help, seniors stay independent longer.

Q. How is the program administered?

A. AARP Foundation administers the program on the national level. Council of Senior Centers and Services of NYC, Inc. (CSCS) coordinates it in NYC.

Q. Does a senior have to be an AARP member to obtain services?

A. Anyone 60 or older who meets income and asset guidelines, lives in a service area and can benefit from the program is eligible.

Q. Do volunteers make home visits?

A. Volunteers usually go to the senior's home where paperwork is easily available. Some clients prefer to meet at a mutually agreeable location (e.g. senior center).

Q. What is the cost of the Bill Payer service?

A. It is completely FREE!

Q. Where do volunteers come from?

A. Most volunteers are recruited through AARP membership mailings. Others hear about the program from the AARP or CSCS websites, or through citywide volunteer matching programs.

Q. How often do volunteers visit?

A. Once or twice a month, for an average commitment of 4 – 6 hours a month.

Q. How are the client's privacy and security protected?

A. Volunteers are screened via reference, criminal background and credit checks. Clients sign all their own checks and remain in complete control of all financial decisions. Records are kept confidential.

Q. Are volunteers supervised and monitored?

A. Volunteers are trained and supervised. Bank statements and volunteer visit reports are compared for accuracy by a third-party "monitor" every month.

Q. Are there additional safeguards for the client's funds?

A. Volunteers only have access to one checking account with a maximum monthly balance of \$3,500. If a mistake is made, each client is covered by AARP Foundation up to \$35,000 for loss of funds.

Q. What are the financial qualifications for the Bill Payer Program?

A. Income for individuals: \$49,611 and couples: \$70, 200. The maximum liquid assets allowable are \$35,000 (does not include home or car).

Q. Are there any other requirements for the program?

A. Clients must be able to make their own financial decisions, sign their own checks, and agree to provide monthly bank statements for monitoring. They must have a case worker to provide back-up when social service issues come up.

Q. How can I refer a senior to the Bill Payer Program?

A. Request referral form by contacting:

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