

Elder Benefit Specialist Program Funding Support

STATE ISSUE BRIEF

Ensure Access to Benefit Advocacy Services for Wisconsin’s Fastest Growing Population



- Elder benefit specialists (EBSs) provide trusted and confidential advice to adults ages 60+ about income, healthcare, and programs that could save them money.



- The state has not increased funding for the EBS program in nearly three decades (since 1997) despite:
 - **Rapid increase in the number of people age 60+ (74%)¹**
 - **Greater demand** for EBS services (33,000 people a year)²
 - **Increasing complexities** in benefit programs



- State funding for the EBS program has not been updated since 1997. Adjusting Wis. Stat. 46.81 for **inflation** would increase support by **100% (\$2.5 million)³**.

WAAN’s position and budget ask:

Increase state funding for the Elder Benefit Specialist Program in each year of the budget to:

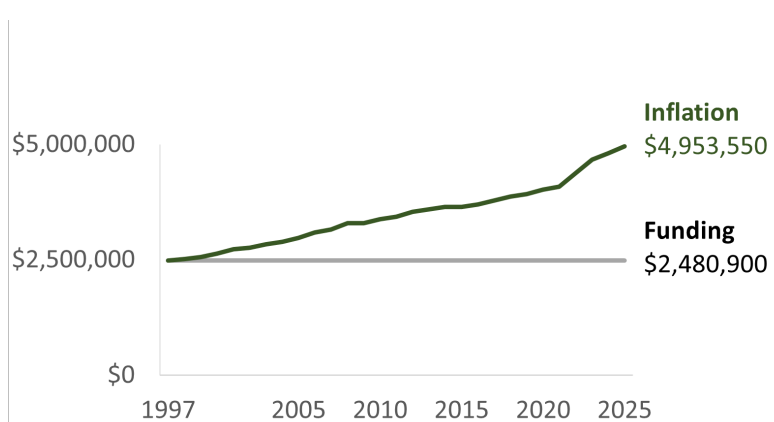
- **Account for the significant increase in demand (74%) and inflation (100%): \$2.5 million for § 46.81(2)**
- **Replace a lost, critical funding source: \$400k for § 46.81(5)**

The EBS program is losing essential funding for training and support.

In 2024, federal guidance changed for Older Americans Act Title III-B funding, previously used for both legal representation of EBS clients and local EBS support, can only be used for legal representation. This leaves a **need for nearly \$400,000 to fund the essential training and casework support for local EBSs.**

Area agencies on aging have a **statutory obligation** to provide training, supervision, and

legal back-up to EBSs, yet **§ 46.81(5)** only provides \$182,500 to fund the team of nine experts who support 100 EBSs across the state (\$20,300 per staff member).



Elder benefit specialists help resolve complex benefits issues.



- An elder benefit specialist helped a couple understand that because they retired recently and their income changed, they could ask for each of their Medicare premium amounts to be reconsidered. They **saved \$8,000**.



- An elder benefit specialist helped a person **successfully appeal** coverage for removal of a potentially cancerous cyst denied as cosmetic. The EBS helped gather records and submit the appeal. Medicare fully covered the \$12,000 surgery.



- An elder benefit specialist helped a homeowner **avoid foreclosure**. The person was behind in property tax and mortgage payments. The EBS connected them to programs that provided more than \$1,500 to cover property taxes and a forgivable loan of more than \$24,000 to pay off the remainder of his mortgage.



The EBS program is a worthwhile investment of public funding.

The EBS program has an incredibly high monetary impact, which is the value of services and benefits that clients receive as a result of successful advocacy from benefit specialists. **Eight-five percent of benefit specialists' advocacy cases are successful².**

\$20,000

Wis. Stat. funding per
EBS position

\$2,256,000

EBS monetary impact
each year³

References:

1. U.S. Census, Population and Housing Unit Estimates Program, State Intercensal Tables: 1980-1990, 1990-2000, Retrieved May 2025; Table SC-EST2023-ALLDATA6, Retrieved May 2025.
2. WellSky
3. [Bureau of Labor Statistics CPI Inflation Calculator](https://data.bls.gov/cgi-bin/cpicalc.pl), adjusting 1997 dollars to 2023 dollars. <https://data.bls.gov/cgi-bin/cpicalc.pl>

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Mission

The Wisconsin Aging Advocacy Network (WAAN) works with and for all older adults by educating community members and policy makers on priority issues while advocating for meaningful change. Learn more at gwaar.org/waan.