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## **Benefits Data Trust, BenePhilly guide seniors through government programs**

By Paul Jablow

For The Inquirer

Warren Kantor remembers the seed being planted sometime in the 1970s.

His widowed mother was struggling financially as a salesperson at Gimbels department store, and Kantor helped her fill out a lengthy application to get lower-cost prescriptions through Pennsylvania's PACE program.

He did this for the next 15 years as he was making his fortune, literally, in the credit card industry.

Then, his finances assured and seeking opportunities to give back, he found a way to help thousands of people just as he had helped his mother.

Using marketing techniques he learned as vice chairman of the credit card company Advanta, Kantor founded Benefits Data Trust in 2005 to find seniors eligible for government benefits and sign them up.

"The model in the credit card industry is to use all these technologies and resources to find rich people to give credit cards to," he said. "I figured why not use the same technologies to find poor people to give benefits to."

The trust now has filled out more than 200,000 applications to help low- and moderate-income seniors enroll in state and federal aid programs including prescription assistance, Medicare, food stamps, and property tax relief.

In Philadelphia alone, the nonprofit, which runs a program called BenePhilly, has completed 13,452 benefit applications for low-income city residents and helped them get \$35.8 million in benefits.

The trust, based in Center City near Logan Square, has grown to 40 employees and \$3 million in annual revenues, and was cited in December as a model of "efficient and effective philanthropy" by Penn's Center for High Impact Philanthropy.

Kantor gets occasional criticism from friends and business associates who say he is just driving up the cost of government.

His response: "They can pay all these people who are entitled to government benefits or they can build bridges to nowhere."

Kantor says his model is needed because government programs tend to be complicated and poorly marketed, and each uses a unique and often complex application. Many are administered by states, so they can't be standardized.

For their part, his poor and elderly clients are stressed and overwhelmed by making ends meet, Kantor says, and may be suspicious of help.

The net result, he says, is that fewer than "half of all low-income seniors who are eligible are enrolled in any public benefits."

"The government says they can't find them," Kantor says. "I can find them. Because I'm a businessperson, I do things in a logical way. I'm too ignorant not to."

He is a compactly built man of 68 with a shock of white hair, and there is only the hint of a smile when he refers to himself as "ignorant."

After a start-up period when Kantor supported the trust with his own funds, it now operates by signing contracts with government agencies or other groups including health plans, to find prospective beneficiaries and walk them through what is often a painstaking application process.

Frequently the trust's staff find that someone who is eligible for one program is likely to qualify for several others.

Contacts are made by letter or telephone in the name of the agency that the trust represents: the U.S. Department of Agriculture, PACE (the Pharmaceutical Assistance Contract for the Elderly), the Pennsylvania Department of Aging, and Medicare. The trust has also been hired by AARP to help low-income members and by PhRMA, the drug industry's lobbying group, to get deserving people onto the Medicare Low Income Subsidy (LIS).

Clients have no idea they are dealing with the trust. "We did try using our name at first," Kantor says. "People thought it was a scam."

Calls are made from a call center staffed by 25 people, many of them former AmeriCorps volunteers, political campaign canvassers, welfare caseworkers, or others with a public service interest.

"It's a culture with a public-sector mission and private-sector efficiency," said trust vice president Ginger Zielinskie. "We have technology to track every phone call for the past seven years. We've developed our own database that allows us to keep track of every piece of mail that goes out into the universe." Wharton graduates designed some systems in the trust's early days, swapping work space for consulting.

Kantor uses the phrase "return on investment" to describe the trust's work, and proudly cites a federal government report showing that of 25 agencies enrolling clients in Medicare's Low Income Supplement program, it had the lowest cost per beneficiary enrolled, \$24. Most were more than \$100.

"We go the last mile getting the application in," Kantor says. "We actually fill it out. It's expensive and time-consuming."

It's also rewarding for those who do it. "I know I'm having an impact," said Gennefer Hall, 24, a former AmeriCorps volunteer from Drexel Hill who has worked in the call center for about a year. "It's devastating to hear people having to make a choice between food and medication."

One person she helped is Christine, a 72-year-old retired cook for the School District of Philadelphia.

About a year and a half ago, Christine - who didn't want her last name used for fear of being stigmatized - received a letter over Mayor Nutter's signature saying she might be eligible for various assistance programs. The letter was part of the BenePhilly initiative, a joint venture involving the city, the state Department of Aging, and the trust to enroll seniors in programs.

Christine was skeptical at first and put the letter aside. "I always thought, 'Who's going to help me?' " she says. But when she eventually called and Gennefer Hall picked up, she found she was eligible for the PACE program, food stamps, and property tax rebates on her West Philadelphia home. Hall walked her through each application.

"That young lady had so much patience with me," Christine said. "That's what old folks need. Technology has swept us away."

It's a common experience. "Lots of seniors were brought up in the Depression," Kantor says. "They may have a fifth- or sixth-grade education. The average age of [people in] benefit programs is 78. A lot of times they don't understand the application. They don't know what 'assets' are. They don't have a copying machine. And if the government agency finds one thing wrong, you have to correct it in two weeks."

Kantor's modest West Philadelphia roots give him empathy for the trust's clients. His father, a welder at the Navy Yard, was frequently laid off and ran a luncheonette with his mother. Kantor went to Temple University, getting both an undergraduate degree and a master's in business administration.

But colleagues say that what sets him apart is not empathy but the ways he channels it.

"He has built up a network of relationships in government that I never could have," says Nora Dowd Eisenhower, who was state secretary of aging when the trust began. "He's not soft and cuddly and he's not going to schmooze you. But he's brilliant at creating something that serves the population."

Tom Snedden, director of the PACE program, marvels at Kantor's hands-on involvement and willingness to sit through two- and three-hour meetings at trust headquarters and remain totally involved throughout, unusual for someone at his level.

"He thinks large-scale," adds Nancy Henkin, executive director of Temple University's Center for Intergenerational Learning. "He's not someone who sets up a pilot for two or three years. He has a sense of urgency about righting wrongs."

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## **Benefits Data Trust**

Philadelphia Enrollment Center: 1-800-236-2194 or [www.bdtrust.org](http://www.bdtrust.org).

Through BenePhilly, the trust helps Philadelphians 60 and older who make less than \$40,000 a year.

Outside Philadelphia, BenePhilly can help with prescription assistance needs if you are 65 or older and a Pennsylvania resident and make less than \$23,500 (single) or \$31,500 (married couple). Call the PACE application center at 1-866-712-2060.

BenePhilly does not assist people in New Jersey at this time.

- Paul Jablow

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