Addressing the Digital Divide: Affordable Connectivity Program for Low-Income Families

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ITUP Mission & Vision



Mission

ITUP's mission is to promote innovative and workable policy solutions that expand health care access and improve the health of all Californians. ITUP implements its mission through policy-focused research and broad-based stakeholder engagement.

Vision

ITUP believes that all Californians should have a fair opportunity to live their healthiest lives.

ITUP Values



ITUP Seeks a Health Care System that is:

Universal – All Californians are eligible for comprehensive health coverage and services, including primary, specialty, behavioral, oral, and vision health services, as well as services that address the social determinants of health.

Equitable – All Californians receive health care coverage, treatment, and services that address the social determinants of health regardless of health status, age, ability, income, language, race, ethnicity, gender identity, sexual orientation, immigration status, and geographic region.

Accessible – All Californians have access to coverage options and services that are available, timely, and appropriate.

Effective – Health, health care, and related services that address the social determinants of health are person-centered, value-based, coordinated, and high-quality.

Affordable – Coverage and services are affordable for consumers at the point of purchase and care; and, at the health system level for public and private purchasers

Policy Priority Areas



Coverage and Access



Delivery System Transformation

The Future of Health





Why Focus on Broadband?



- **Our Goal:** Achieve an Equitable and Accessible Health System by Closing the Digital Divide
- Connectivity and Access to Devices
 - Needed to Fulfill the Potential of:
 - Telehealth and Virtual Care
 - Health Information Exchange
 - Health Access and Equity
 - Future Health Innovations
- Address the Social Determinants of Health, including economic mobility and education

Digital Divide Consumer Impacts



- Slow Broadband Speed
 - As of December 2019, 96.5% of Californian households reach the 25/3 Mbps broadband access
 - However, only 73.8% of Californian households in rural regions of the state have access to this broadband availability
- Lack of Affordability
 - In 2019, 30% of Californians don't have access to low-cost broadband
- Lack of Access to Devices
 - More than 1 in 10 Californians don't have a computer
- Lack of Access to Internet
 - 889,000 CA residents do not have internet providers where they live, including 365,000 in LA County

Figure 1. Historical Redlining Perpetuates Digital and Health Inequities











Asthma Related ER Visits

Statewide Commitment to Closing the Digital Divide



• California's '<u>Broadband for All Initiative</u>' aims to address broadband access, affordability, and device and digital literacy needs.

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• The Biden Administration provided over \$45 billion dollars in the Infrastructure, Investment and Jobs Act of 2021 (IIJA) for states to access in their efforts to close the digital divide.

Roles for the Health Organizations



- There are many roles and places for health organizations to engage in the effort to close the digital divide at the local, state, and national level.
 - Becoming 'anchor institutions' to serve as a community hub for broadband expansion in communities
 - Outreach and education about programs and services available to communities:
 - Affordable Connectivity Program (ACP) outreach and enrollment
 - Getting appropriate, useful devices to individuals and families
 - Connecting individuals to digital literacy training and services

How to Engage?



- California Public Utilities Commission
 - <u>Regional Broadband Consortia</u>
 - <u>Funding Opportunities</u>
 - Broadband Adoption Account
 - <u>California Teleconnect Fund</u>
 - Broadband Public Housing Account (Implementation Rulemaking Underway)
- California Department of Technology, <u>Broadband for All Initiative</u>
 - <u>Middle-Mile Advisory Committee</u> (Meets Monthly, Next Meeting: June 17th 10-11:30 a.m.)
 - California Broadband Council (Meets Ad Hoc, Next Meeting: July 27th 9:30-11:30 a.m.)
 - Broadband for All Roundtables (Meets Ad Hoc and By Sector)
 - State Digital Equity Plan (forthcoming)
- Legislature
 - <u>AB 2751</u> (E. Garcia): Affordable Internet Net Equality Act of 2022
- Budget
 - Additional \$1.1B in May Revision
 - SB 156 Implementation



How to Engage?

Interested in Engaging Further in Broadband Efforts Across the State and/or in Your Local Community?

Insure the Uninsured Project

- Get Connected to Local Efforts to Create Better Connectivity for Health
- Join Statewide Coalitions and Educational Events to Promote the Connectivity Needs in Health Care

Contact ITUP!

<u>katie@itup.org</u>

<u>marissa@itup.org</u>

Immediate Broadband Solution: The Affordable Connectivity Program (ACP)

- Federally funded and administered by the Federal Communications Commission (FCC) Program, available for 4-5 years
- Permanent extension of the federal Emergency Broadband Benefit (EBB)
- Subsidizes internet and devices for lowincome families
- Complimentary to the federal Lifeline Program which is specific for mobile phone connectivity

Eligible households can receive:

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- Up to \$30/month discount for broadband service and associated equipment rentals;
- Up to **\$75/month** discount for households on Tribal lands
- Up to **\$100** for an appropriate device, where ISPs participate

Who Qualifies for ACP?



A household (HH) is eligible if a member of the household meets *one* of the criteria below:

• Participates in one specific assistance programs, such as Medi-Cal, WIC, CalFresh, or Lifeline.

Tip: Lifeline recipients can skip the application.

• Has income that is at 200% or below the Federal Poverty Level.

Tip: For a family of 4, it is \$55,500 or less a year.

- Receives a Pell Grant in the current school year.
- Has a child at a <u>Community Eligibility Provision (CEP)</u> designated school, which is a subset of the Free and Reduced Lunch Program. <u>Tip: The school will be listed in the</u> <u>application if is part of the CEP.</u>

	Gross Monthly	
	Income Eligibility	Annual Income
Number of	Standards 200%	Eligibility for
People in	Federal Poverty	200% Federal
Household	Level Maximum	Poverty Level
	Gross Income	Gross Income
	Allowed	
1	\$2,265	\$27,180
2	\$3,052	\$36,620
3	\$3,838	\$46,060
4	\$4,625	\$55,500
5	\$5,412	\$64,940
6	\$6,198	\$74,380
7	\$6,985	\$83,820
8	\$7,772	\$93,260
Each		
Additional		
Member	\$787	\$9,440



Preparing to Apply

You Need:

A valid email address that can be accessed to check on status of the ACP application.

- □ Your first and last name and date of birth must match on these 3:
 - ✓ Identity documents
 - ✓ ACP Application
 - ✓ Internet Service Provider (ISP) Account

□ Your proof of eligibility documents, e.g.

- Monthly Statement from Lifeline Medi-Cal, CalFresh
- Proof of Participation in National School Lunch Program (NSLP) at a CEP designated school
- Pell Grant Award Letter

FCC List

- Social Security Number (not required)
- Tribal Identification Number
- U.S. Driver's License
- Other Government-issued ID, e.g. state ID
- U.S. Military ID
- Passport (Current from any country)
- Individual Taxpayer Identification Number (ITIN)
- Matricula (Mexican Government ID Card)
- VISA Consular Card (Country Issued ID)
- Birth Certificate (Any Country) for the minor that is the Benefit Qualifying Person (BQP)

California Emerging Technology Fund (CETF) Resources



Get Fast, Reliable Home Internet with ACP

The federally funded Affordable Connectivity Program (ACP) offers up to \$30 a month off High-Speed Home Internet for qualifying households. Now everyone can get online at the same time for less. Those with Lifeline mobile benefits can also get ACP.

HOW TO APPLY

Check if You Qualify for the Affordable Connectivity Program

See if your household fits into any eligible categories.

2 Apply for the Affordable Connectivity Program Choose how you want to apply and submit all necessary documents. Call 866-425-2870 or apply online at internetforalinow.org/applytoday.

3 Find a Broadband Provider Near You

Use the search tool **everyoneon.org/lacounty** to find a company that offers ACP discounts. Prices for Internet service varies from \$10-\$30 a month which means after the discount is applied, Home Internet may be free.

internetforallnow.org/applytoday Call 866-425-2870 to apply today!

To Be Eligible someone in your household must be enrolled in at least ONE (1) of the following:

Lifeline

CalFresh or SNAP

Free or Reduced School Lunch Program, CEP Schools

Medi-Cal or Supplemental Security Income (SSI) Pell Grant

WIC (Women, Infants & Children)

Federal Public Housing Assistance

Or has a Household Income of \$53,000 or less for a family of 4 (add \$9,000 per additional family member)

Note: The Internet Service Provider cannot require a waiting period or charge market rate before applying the ACP discount.

Ask about Low-Cost New or Refurbished Devices



Website and Fliers Available In:

- English
- Spanish
- Vietnamese
- Chinese
- Korean

INTERNET FOR ALL NOV	v	Email address	JOIN
HOME AFFORDABLE OFFERS / AFFORDABLE CONNECTIVITY PROGRAM	I (ACP) ~ ABOUT ~ BROADBAND M	APS MEDIA ~	
	P-ENGLISH ACP HAGA CLIC AQUÍ PARA ESPAÑOL - 設里書看中文板 - CHINESE ACP 한국어 - KOR		
Up to	Today for the Affordable Connectivit Program (ACP) \$30 Monthly Discount Off Fast Home Internet Today. ryone who qualifies for ACP can get:	-	
Com Tim 2 Di and - Low	t Home Internet. inect Everyone in Your Home at the San ie. iscounts: One for Home Internet with A One for A Mobile Plan with Lifeline. 4-Cost or Free Home Internet if the Plar t \$30 or less a month.	ACP	
	Apply Today		
For Information on Low-Cost New and Refurbished Compu	ters Visit: <u>https://www.internetforallnov</u>	v.org/devices.	
The federally funded Affordable Connectivity Program (ACP) offers a		

Insure the Uninsured Project

The federally funded Affordable Connectivity Program (ACP) offers a maximum \$30 a month discount on High-Speed Home Internet for qualifying households. Affordable Internet service varies from \$10-\$30 a month – so after the discount is applied, Home Internet may be free.

This benefit is expected to last for 4 to 5 years. Those with Lifeline mobile benefits can also get ACP benefits.

Eligible Consumers Can Receive

Sample Messages for Assisting Consumers



- Would you like to save money on your Internet bill? In some cases it might even be free. Look at this flyer and call the phone number to see if you can sign up for \$30 a month discount. Nobody will ask you if you are documented. Please don't miss this opportunity and call today.
- Did you know you might be able to get a free mobile phone and free or low-cost home Internet that is actually fast? Here is more info. Call the number and the community group that answers can be very helpful, and they will not ask you if you are documented. Please don't miss this opportunity and call today.
- Let me give you some information about how to qualify for very low-cost in some cases even free home Internet. Just call this phone number and a community group can help you apply. They can tell how to get a \$30 a month discount on most Internet services. Some companies offer 100 mbps, with unlimited data for home Internet. Please don't miss this opportunity and call today.

How to Get Your Community Connected

- Call toll-free 866-696-8748, for help.
- You will reach staff at community organizations around the state who have a team of Digital Navigators who are experienced with helping people get:
 - The ACP Benefit
 - Affordable Internet Service
 - Low-Cost Devices
 - Digital Literacy Training

- Enroll in ACP:
 - <a>www.internetforallnow.org/applytoday

Insure the Uninsured Project

- Need a Low-Cost Computer? Visit:
 - <u>https://www.internetforallnow.org/dev</u> <u>ices</u>
 - www. Human I-T.org
- Choose an Internet Provider:
 - www.everyoneon.org

Social Media links:

Twitter: www.twitter.com/net4allnow @net4allnow #net4allnow

Facebook: https://www.facebook.com/net4allnow/



Getting This Information Out to You Communities

- Social Media Posts
- Enrollment Events with Partners
- Leveraging Promotores and Other Community Health Worker Networks
- Distributing Flyers:
 - Email
 - Newsletters
 - Website Banners and Info

Learn More



ITUP Broadband for Health Basics Fact Sheet: https://www.itup.org/wp-content/uploads/2021/05/Broadband-and-Health-Basics-FINAL-V1.pdf

ITUP LA Health Collaborative: Addressing Broadband as a Social Driver of Health: https://www.itup.org/events/la-health-collaborative-may-5-2022/

Broadband 101 Fact Sheet: https://www.calfund.org/wp-content/uploads/CCF-Digital-Equity-Initiative-Glossary-of-Terms-FINAL-2.3.22.pdf

Digital Equity Fact Sheets: https://ilsr.org/exploring-digital-equity-fact-sheets/

California Community Foundation Initiative: Glossary of Terms: https://www.calfund.org/wp-content/uploads/CCF-Digital-Equity-Initiative-Glossary-of-Terms-FINAL-2.3.22.pdf

California 'Broadband for All' Initiative: https://broadbandforall.cdt.ca.gov/



Thank you!

Contact ITUP:

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www.itup.org

Follow ITUP on Social Media!

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@InsuretheUninsuredProject

@InsuretheUninsuredProject

www.itup.org







Q&A



Q: What documents do I need to be ready to apply?

- 1. A working email address you can access if you are applying online.
- 2. A document to show proof of identity. See Question 3 for type of identification.
- A document to show proof that at least one person in your household qualifies. Applicant must show a) you are currently receiving the benefit and b) have the name of the person qualifying (a current benefits statement is an example).

Q: How do I apply? Will they check my credit?

No, the Internet service provider is not allowed to check the applicant's credit when applying for ACP. There are 3 ways to apply for the Affordable Connectivity Program. Choose one of the following:

<u>Online</u>

New Applicant: visit <u>https://www.internetforallnow.org/applytoday</u> – this is the fastest way.

Returning Users: visit <u>www.acpbenefit.org</u>, Click Consumer Sign-In using your email address and password you initially created for this site. The page will show your application and its status.

Mail

Complete an <u>application</u> and <u>Household Worksheet</u> that can be downloaded at: <u>https://acpbenefit.org/how-to-apply/</u> or call (833) 511-0311 and request one be mailed to you. You will need to mail copies of your proof of identity and eligibility documents and your application.

Call an Internet Service Provider

Ask the Internet service provider of your choice if they participate in the ACP Program or use our <u>www.everyoneon.org/cetf</u> to find a participating company serving your area.



Q: What can I use to verify my identity? The applicant can choose *ONE* of the following:

- Social Security Number (not required to apply for ACP)
- Tribal Identification Number
- State-issued Driver's License
- Other Government Issued ID, such as state ID card
- ✓U.S. Military ID
- Passport (Valid doc from any country)
- Individual Taxpayer Identification Number
- Matricular Consular Card (Mexico-Issued ID)
- VISA Consular Card (Country-Issued ID)
- Birth Certificate (Any Country)-For the minor who is the benefit qualifying person.

Q: Can I get both Lifeline and the ACP discount? How do I apply if I am a Lifeline consumer?

Yes, and we recommend you use ACP for Home Internet and Lifeline for your mobile phone. If you are an existing Lifeline Subscriber, you <u>do not need to apply</u> for the Affordable Connectivity Program. You should contact an Internet Service Provider and they can directly enroll you.



Q: I qualify for ACP but someone else's name is on the Internet bill. Who should apply?

The application must be made in the name of the individual named on the bill. However, if you are the individual who qualifies, then your name must be on the application, the ID provided, and the Internet bill. ISP may charge you a fee to change the billing name on the account. You can choose to go to a new Internet provider and establish the account in the qualifying person's name.

Note: The name on the application, the ID and the Internet bill must be exactly the same.

Q: If I already have home Internet, can the ACP discount be applied to my existing service and how do I do that?

ACP can be applied to your existing service. Ask your Internet Service Provider if they participate in the ACP Program. They may be able to directly enroll you. If they cannot, you will need to apply for ACP by via <u>https://acpbenefit.org/</u> or mail. Once approved, the provider will apply the benefit to your monthly bill.

Q: What if my child qualifies for ACP and my name is on the Internet bill?

Make sure your name is listed as the main applicant the same way it is listed on the broadband bill. Your child must be listed as a Benefit Qualifying Person (BQP) on the application – and you will need a document showing they are qualified. As an example, submit a document to show proof of participation (ie. SNAP statement) that has a minor's name on it. The application will ask for the child's full legal name, date of birth and an identification document for the child.



Q: What if the credit does not show up on my first bill, what should I do?

Depending on company's billing cycle, there may be a delay of the credit appearing on your first bill. The following bill should have a prorated credit to the date you were approved for ACP. Please contact the Internet provider to make sure you will not be charged a late fee.

Q: My application was approved. What do I do next?

Once your application is approved (see Q 18), contact Internet service providers participating in ACP in your area. You can find the larger providers using <u>www.everyoneon.org/cetf</u>. We recommend asking multiple service providers about their plans under the Affordable Connectivity Program as each may differ. Once you choose a service provider, share the application ID from your approved ACP application - as a reminder, the provider cannot demand a Social Security Number. The process will probably take longer with other ID.

Q: Am I eligible for a connected device?

At the time of signing up with the Internet service provider, you may be eligible for a one-time discount on a laptop, tablet, or desktop computer of up to \$100 (with a co-payment of more than \$10 but less than \$50).

Be aware, the Internet service providers are not required to offer a device discount. In California, only Cox and human I-T provide a device discount through the ACP program. Program rules require you get a device from the same service provider that processes your ACP Internet service discount.



Q: Who pays for the device co-payment?

You, the consumer, are responsible for the co-payment to obtain the device discount.

Q: Do I get to keep the connected device even after the program is over or I leave the program?

Yes, you can keep it.

Q: I have Internet service, but my provider is not listed as an ACP provider.

Providers are still joining the program. Call your provider directly to confirm if they participate. If they do not plan to participate, you will need to find a new provider that does, go to <u>www.everyoneon.org/cetf</u>. Check with multiple providers serving your area see which has the best offer for your household.

Q: I have Internet service but my provider does not offer the discount for a connected device.

To receive the device discount, you will need to enroll with an ACP provider that does offer the connected device – and sign up for their Internet service. Or you may find other sources for a low-cost computer and purchase one on your own. Other sources can be found here: <u>https://www.internetforallnow.org/devices</u>



Q: My ACP application information is wrong or does not match my current Internet service account information. How do I fix it? Any updates or changes to your name, date of birth, address, email address, SSN (optional) will require a new application. The first application must be deleted before you can start a new application. Please make sure when you fill out the ACP application, these fields match your ID and if you already have Internet service match exactly the information on your current bill. For example, only use your middle initial on your ACP application if it appears on your current Internet service information. If you need to make a change to the ACP application, you will need to send an email to ACPhelp@usac.org or call (833) 511-0311 and ask them to delete your original ACP application, and start a new application.

Q: How do I check the status of my existing application?

Go to the link <u>www.acpbenefit.org</u> and sign in with your email and password.

Step 1: In the top right corner click Consumer Sign In.

Step 2: Enter your Username and Password.

Step 3: On your page, you'll see your application and its status in the dashboard.



Q: My family lives with several families. Can I have my own ACP discount?

Yes. You need to complete an additional form with your application, called the Household Worksheet. You will need to report your household income and expenses on the form. It can be downloaded from this page: <u>https://acpbenefit.org/how-to-apply/</u>. It is important to make sure there is an Internet service provider in your area that will install Internet in a multifamily unit or multifamily household and they may require renters to get permission from the owner to install the Internet.

Q: Can an Internet Service Provider charge me to change my service plan?

No, an Internet service provider cannot charge you if you choose to change your service.

Q: Can I change my Internet Service Provider and take my ACP benefits with me?

You can transfer from one provider to another without a change onetime per service month. If you already transferred, the system will advise the provider of next available transfer date.

Q: Can Veterans qualify for ACP benefits?

Yes, it they receive a Veterans Pension or Survivors Benefits.





INTERNET FOR ALL NOW

• Fiber-Optic Internet Networks (Fiber):

- Considered the gold standard
- Network uses glass strands to send information
- Useful life = decades
- Most scalable technology to make sure future bandwidth needs are met
- Fiber infrastructure can be 'lit' or active, or can be 'dark' and inactive

• Phone Lines:

JFORNIA EMERGING TECHNOLOGY F

- Also Known As: Digital Subscriber Lines (DSL)
- Internet connection through phone lines
- Uses frequencies that degrade over distances
- Consumer needs to be located within a mile of the central office supporting the DSL to have sufficient speeds

• Cable Modem System:

- Cable television services offer internet access
- Network is based on neighborhoods, where essentially the whole community shares on connection
- Results in slower, often insufficient speeds for consumers





Key Definitions for Health

Anchor Institutions: Anchor institutions are flagship community institutions that are sometimes connected to fiber even when fiber services are not commercially available to the broader community. Because of this, they can act as a connection to the Internet backbone. Health care facilities, schools, and libraries are examples of anchor institutions.

Digital Equity: The state of all members of a community having equal access and sufficient digital literacy to use communication technologies.

Internet Service Providers (ISPs): An entity that provides broadband services to subscribers/consumers.

Unserved Household: The California Public Utilities Code defines an unserved household as a household for which no facility-based broadband service at speeds of at least 6Mbps downstream and 1Mbps upstream.





Key Definitions for Health

Last Mile: The portion of the internet which connects ISPs' shared infrastructure to end users, such as homes or businesses. For example, in a cellular wireless network, the last mile is the wireless connection between a base station and an individual mobile device. Sometimes this is also called the "first mile."

Middle Mile: This is a term most often referring to the network connection between the region and/or local network to the core network, or, the greater internet. For instance, in a rural area, the middle mile would likely connect the town's network to a larger metropolitan area where it interconnects with major ISPs.

Municipal Network: A broadband network owned by a local government, or "municipality". These networks take many forms, from modest networks serving a few businesses to networks that are available at every address across a community. Some are run by the municipality and others are managed by an ISP under contract.





Other Definitions

Bandwidth: The speed of transmitting information across a network. Generally, higher bandwidth is desirable, especially the more individuals and devices use the same source of broadband. The amount of bandwidth available to you can determine whether you download a photo in 2 seconds or 2 minutes.

Broadband Speed: Typically, there are two different types of speeds the average consumer uses: download speed and upload speed.

•Download Speed: Also referred to as downstream internet connection, download speed refers to the rate at which the user's device can receive data from the internet.

•Upload Speeds: Also referred to as upstream internet connection, upload speed refers to the rate at which the user's computer can send data to the Internet. Often times, DSL and cable internet only offer upload speeds at 1/10 of download speeds, which make them insufficient for modern day internet needs, like live video calls or virtual conference presentations. Fiber-optic internet networks more readily have robust connections for both upload and download needs.





Other Definitions

California Public Utilities Commission: The California regulatory agency that regulates privately-owned public utilities that includes telecommunications, or broadband.

Federal Communications Commission (FCC): The federal agency with the authority in promoting competition, innovation, and investment in broadband services. The FCC defines broadband and determines the metrics for determining whether a household or business has access to sufficient broadband internet. The current metric was set in 2015 as 25 Mbps download speeds and 3 Mbps upload speeds.

Fixed Wireless: A connectivity model that uses stationary wireless technology to bridge the "last mile" between the Internet backbone and the subscriber/consumer.^v This can be contrasted with **Mobile Wireless** which is transmitted from a stationary source to a moving cellphone, tablet, or laptop (cellular data, for example).