Social Security Policy Innovations Challenge: Ensuring Adequacy for Workers

REQUEST FOR PROPOSALS (Revised 3-15-19)

Introduction

The National Academy of Social Insurance, in collaboration with AARP, seeks to identify three-to-five innovative ideas for addressing the income adequacy needs of older workers, who must claim Social Security retirement benefits before their full retirement age due to ill health, an inability to continue to perform physically demanding jobs, or other factors. This innovation challenge is designed to neither replace nor undermine the existing disability insurance (DI) system. The judges will examine each proposal for its impact and potential adverse consequences on staffing, resources and support for the DI system and its recipients.

The focus is on workers with limited employment opportunities who lack the financial security to postpone claiming Social Security benefits until they reach the relevant full retirement age. As a result, under the current Social Security benefit structure, these claimants receive substantially reduced monthly benefits throughout their lifetimes. Given that the average full retirement benefit is only slightly above the federal poverty level for income, and that most beneficiaries rely on their Social Security benefits as their principal or only source of income, this reduction in benefits likely leaves early claimants without adequate income for the remainder of their lives.

The Academy will work with applicants to develop policy ideas that are innovative, feasible, and have the potential to improve economic security for this target population. The application process will include a day-long facilitated discussion to provide potential applicants with basic information about Social Security and related benefits, as well as relevant research findings about the income needs of this target population.

A panel of judges, consisting of Members of the Academy and others, will conduct a blind review of all proposals, based on evaluation criteria described below.

Challenge Rules

Eligibility to submit proposals is limited to individuals, teams of individuals, and organizations meeting the following criteria:

- Applicants must demonstrate willingness to collaborate with other applicants with varying perspectives who submit similar proposals.
- Applicants must be willing to accept advice and guidance from experts assigned as advisers/mentors.
- Applicants must participate in a day-long facilitated discussion (see below for more information) during the initial stage of the application process.
- Employees of sponsor or partner organizations are not eligible to submit proposals.
- Organizations do not need to have non-profit status. *(Note: This has been amended from the original RFP.)*
- Individuals do not need to be affiliated with a non-profit organization. *(Note: This has been clarified from the original RFP.)*

Judging Criteria

Proposals will be evaluated based on the following criteria and metrics:

- Feasible
- Focused on public policies at the federal level
- Insightful into the needs and experiences of the target population
- Innovative in approach
- Evidence-based

- Cost-effective
- Actionable for use by federal policymakers over a reasonable timeline, as part of a package of future Social Security changes
- Incorporates existing policy and related research
- Demonstrates understanding of, and relationship with, current Social Security benefits, especially retirement and disability insurance
- Estimates the number of individuals affected and the potential impact
- Addresses the potential cost and impact on Social Security's long-range financing
- Does not adversely impact the existing DI system

Facilitated Discussion

Date: March 2019 (Visit https://secure.nasi.org/policy-innovation-challenge/ to sign-up)

The purpose of this discussion is to inform potential applicants about the nature of the policy issues the challenge seeks to address and the process for administering the challenge. ***Participation by applicants will be required and is intended especially for interested applicants who do not have extensive experience with the Social Security programs.***

Participants will include retirement policy experts from a variety of relevant academic disciplines and from policy development organizations, advocates for low-income individuals, advocates for older workers, advocates for people with disabilities, and advocates for workers in labor-intensive fields.

The purpose of the discussion will be to enable potential applicants to increase their understanding of current Social Security policy – including retirement claiming ages, spousal and survivor benefits, disability benefits, and work rules –

and ask questions of Social Security and related policy experts. The goal of the discussion is to encourage and inspire participants to compete based on a comparable level of knowledge and workable understanding of the Social Security system. An additional goal of the discussion is to begin the collaboration that will characterize later stages of the competitive process.

Challenge Process and Timetable

Phase I: Preparation to submit an abstract

➢ Abstract submissions (up to 3 pages) will describe an applicant's idea.
➢ Potential applicants will participate in a facilitated discussion (March 2019) to learn about the nature of the policy issues the challenge seeks to address and the process for administering the challenge.
➢ Applicants will have the opportunity to submit questions to the Academy and answers will be shared with all applicants via the Challenge website.
➢ Applicants are also encouraged to submit a brief letter/statement of intent by Friday, March 15, to Elaine Weiss (eweiss@nasi.org).

Deadline to submit an abstract: Friday, March 29, 2019, by 8:00 pm ET/ 5:00 pm PT.

(See next page for detailed abstract submission instructions)

ABSTRACT SUBMISSION INSTRUCTIONS (As of March 15, 2019)

To submit your abstract, please upload a Word document of **no more than 3 pages** in Arial (or very similar) font, 11-point type, with 1.15 line spacing and 6 points above and below each paragraph, with normal 1" page margins. **Download the template from the [Challenge site](#)**. Submissions that do not adhere to these formatting guidelines will not be reviewed.

Your abstract should answer the following questions in those three pages, using the space as you wish i.e., devoting more of the space to the first, second, or third questions as you think is most relevant.

Your abstract is due by 5:00 pm PT / 8:00 pm ET on Friday, March 29. Submit your abstract by [clicking on this link](#). Thank you, and good luck!

<u>**Questions your abstract must address**</u>:

1. **Describe your proposal, including how it meets the needs of the target population, and what changes it makes to public policy and existing systems at the federal level?** For example, does your idea involve changes to Social Security or related (e.g., Medicare, Supplemental Security Income) policies? Does your idea involve changes to other federal policies? (40% of your score will be based on the idea's relevance to federal policy and its focus on the target population.)
2. **How feasible is your idea in terms of administration, and with respect to its potential to be incorporated into federal legislation and/or regulations over the next few years?** Keep in mind the importance of not undermining the current Social Security Disability Insurance program, including its administration. (40% of your score will be based on the idea's feasibility.)
3. **How is your idea innovative, e.g., addresses the problem in a new or creative way?** (20% of your score will be based on the innovativeness of your idea.)

Phase II: Preparation to submit a proposal

➢ In early-mid April 2019, applicants whose abstracts are selected to continue to participate in the Challenge will be asked to prepare a more in-depth (10-page) proposal, and submission instructions will be provided.

➢ During this phase of the process, applicants will be assigned an adviser to assist with the completion of their proposal. Applicants may choose not to have an adviser.

Deadline to submit a proposal: Friday, May 31, 2019, by 8:00 pm ET.

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Phase III: Selection of winning proposals

➢ A panel of judges will identify three-to-five winning proposals and notify successful applicants by **Tuesday, June 25, 2019.**

➢ The Academy will issue project awards totaling $20,000-$25,000 for each proposal, with the first payment made by **Friday, June 28, 2019.**

Phase IV: Refinement of winning proposals

➢ **Between July - September 2019**: The Academy will convene a closed-door roundtable discussion of ideas with award recipients and commenters*.*

➢ **By Thursday, October 31, 2019:** Winning applicants will submit revised proposals based on roundtable feedback. The Academy will work with winning applicants to edit and format final proposals for publication. **Applicants are required to address any concerns raised by the panel of experts prior to receiving final award payment.**

➢ **By December 2019:** Full public announcement and release of winning proposals*.*

Questions? Contact: Elaine Weiss, Lead Policy Analyst - Income Security, at eweiss@nasi.org.

About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a nationwide presence and nearly 38 million members, AARP strengthens communities and advocates for what matters most to families: health security, financial stability and personal fulfillment. AARP also produces the nation's largest circulation publications: AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.

About the National Academy of Social Insurance

Since the Academy was founded in 1986, it has provided rigorous inquiry and insights into the functioning of our nation's social insurance programs – Social Security, Medicare, Unemployment Insurance, and Workers' Compensation. Now comprised of over 1,000 of the nation's top experts in social insurance and related policies and programs, the Academy studies how social insurance can continue to meet the changing needs of American families, employees, and employers. The Academy also looks at new frontiers for social insurance, including areas of uninsured or underinsured economic risks and related policies. To learn more about the Academy's work, please visit www.nasi.org, or follow @socialinsurance on Twitter.