

# A Human-Centered Approach to Online Benefits Applications



Thriving Communities Built on Human Potential

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## Our Mission

American Public Human Services Association advances the well-being of all people by *influencing* modern approaches to sound policy, *building* the capacity of public agencies to enable healthy families and communities, and *connecting* leaders to accelerate learning and generate practical solutions together.

... *Because we build well-being from the ground up.*

www.APHSA.org | Washington, D.C.



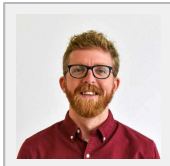
## Our Guideposts



- **Person- and family-centered services designed to engage in authentic and meaningful ways** with families and to advance social and economic mobility.
- **Modern, efficient business solutions and enabling technologies** that draw from the best innovations in government and the private sector.
- **Data-reliant and evidence-informed programs and services** that apply a race equity lens and actively address structural biases and inequities, can enable better, faster results, provide more targeted interventions, and reduce costs.
- **Application of decades of research in brain science and understanding** of executive functioning to improve the ways we engage and empower families.
- **Accountability for sustainable outcomes**, return on taxpayer investment, and impacts that matter rather than for compliance with processes and outputs.
- **Generative partnerships that bridge traditional divisions** both within government agencies and across the public-private sectors (both for-profit and community-based), and that leverage common resources and strengths.
- **Widespread testing to spark innovations** and prompt implementation of what works.
- **Advancing policies at all levels of government in support of these approaches.**



## Presenters



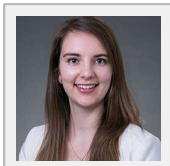
**DUSTIN PALMER**

Program Manager  
Code for America



**JON BREEMS**

Policy Analyst  
Michigan Department of Health and Human Services



**CHRISTINA BECKER**

Knowledge Mobilization Manager  
APHSA



## Agenda



- Introductions
- 50 States Project Overview
- Four key questions for human-centered benefits applications
- How can state leaders iteratively improve online applications?
- Highlights from a best-in-class application: *MI Bridges*
- Q&A



Code for America is a nonprofit organization that partners with governments to strengthen the delivery of public services through user-centered technology.

# Integrated Benefits Initiative

Partnering with states to transform how safety net benefits are delivered.

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**NAVA**

Center on  
Budget  
and Policy  
Priorities

## Building a more human-centered safety net

**CALIFORNIA**  
Improve customer service with a streamlined SNAP application.

**COLORADO**  
Maintain and keep benefits by simplifying change reporting and processing.

**ALASKA**  
Reach everyone especially the most remote communities.

**MICHIGAN**  
Faster eligibility determination with an interactive, integrated application assister.

**VERMONT**  
Ease verifications through tools that facilitate document submission and intake.

**LOUISIANA**  
Reduce client churn through a multi-program text message service that provides reminders, notices, and confirmations.

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## Code for America recently completed a landscape assessment of all online benefits applications

1. To understand and capture the status quo application experience across states
2. To learn how far states have to go in order to achieve the principles of a human-centered safety net
3. To inform how Code for America could collaborate with states

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## Overview: 50 States Assessment

Full project published here: [codeforamerica.org/50states](https://codeforamerica.org/50states)

### What We Did

- Analyzed 75 online benefits applications across all 50 states
- Combination of “user perspective” research and user shadowing
- Standard household profile - fairly simple household circumstances

### Data Gathered

- **Variables:** Mobile experience, number of screens, time to complete, browser compatibility, data usage, registration procedure, notifications, etc
- **UX Notes:** 2-3 pages on application’s usability and appearance
- **Screenshots:** screenshot of every page of application & mobile layout

### Observed Limitations

- High visibility up to *point of submission*
- Native mobile applications - surveyed, but not analyzed



**Four key questions can illuminate a state’s application experience from a user perspective**



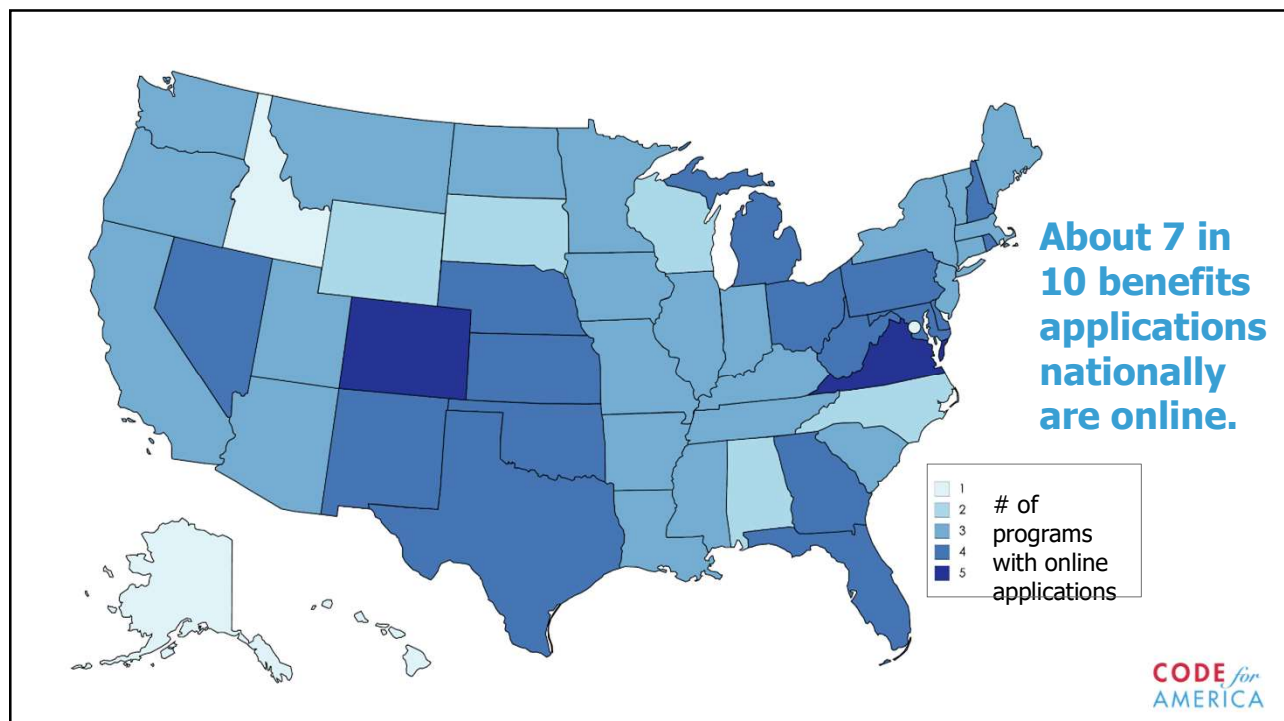


## 1. Is the benefits application online?

A well-functioning online experience can relieve pressure on local offices, call centers, and document processing facilities, and allow caseworkers to tackle the most complex challenges, all while saving client time.

**Benefits applications must be available online.**

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## 2. Is the benefits application mobile friendly?

Mobile friendliness is critical for *access* and *equity*.

More than 4 in 5 Americans own a smartphone, including:

- More than 7 in 10 Americans with incomes below \$30,000/year
- More than half of seniors over 65 years old
- Equal ownership rates across White, Black, and Hispanic households

More Americans own smartphones than home computers.

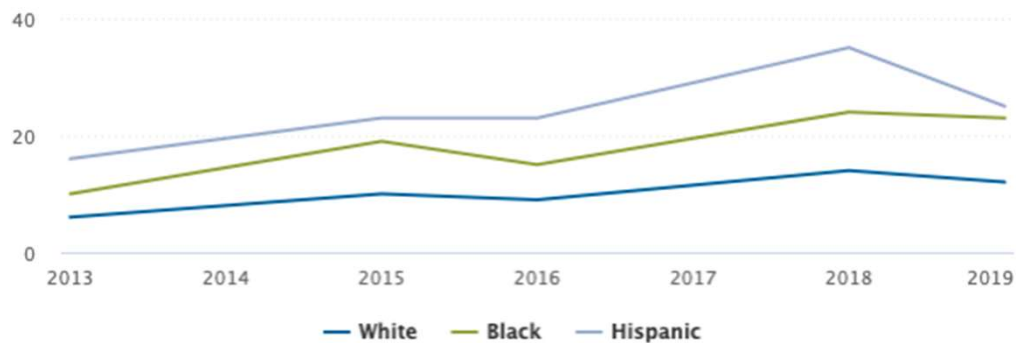
**State human services agencies should build with mobile in mind from the very start (“mobile first”).**

Source: <https://www.pewresearch.org/internet/fact-sheet/mobile/>

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## 2. Is the benefits application mobile friendly?

% smartphone dependent households

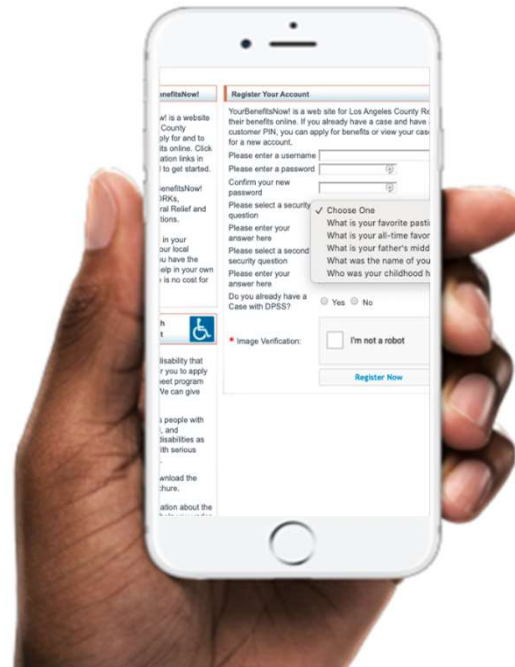


Source: <https://www.pewresearch.org/internet/fact-sheet/mobile/>

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**Less than 3 in  
10 applications  
nationwide  
function on a  
mobile device.**



### **3. Is the benefits application combined with others?**

Clients apply for benefits in moments of deep turmoil, instability, and stress. They just want to know how they can get critical support as soon as possible. Applicants often qualify for multiple programs (and may not realize it).

**Combined applications are an enormous leverage point in the user experience.**

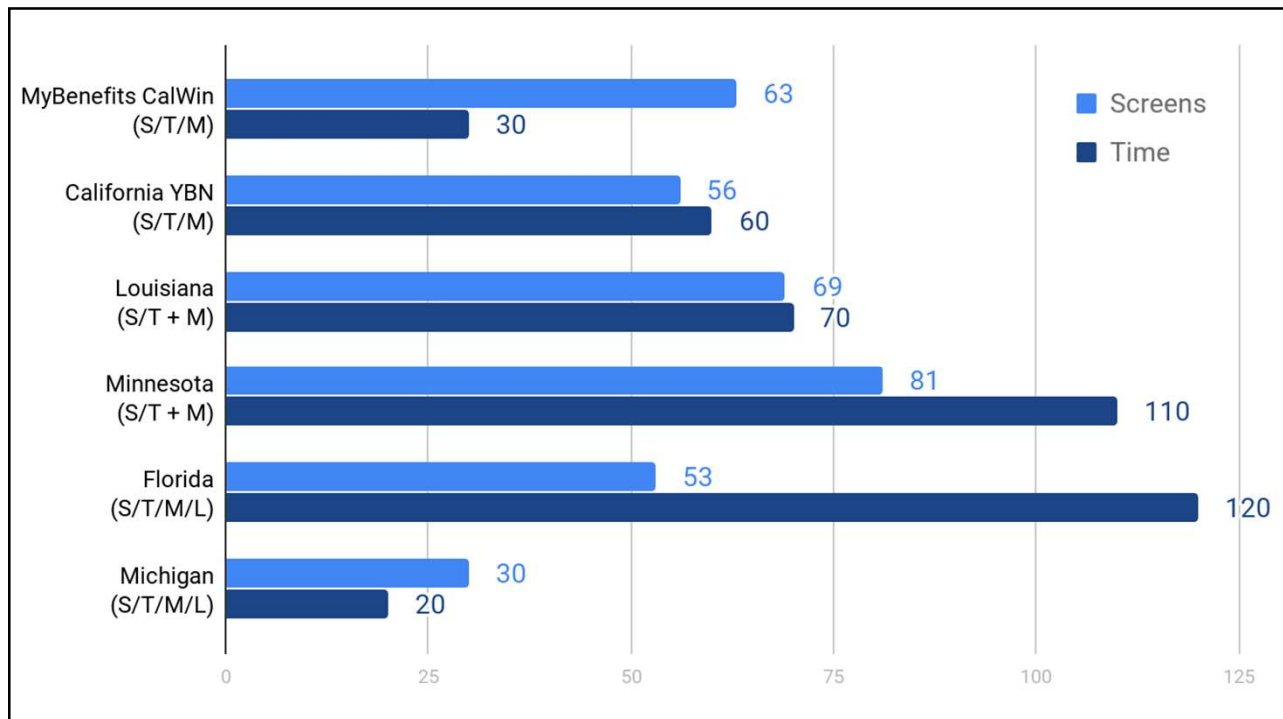
## 4. How long does it take to complete?

Clients' lives are as busy as ours. They may apply on a borrowed device, from a public place like a library, or through inconsistent internet connections.

Time to completion is critical to user satisfaction, since it aggregates all of the little frictions in the user experience (registration challenges, page complexity, form design, etc). It's also readily available to every state agency, regardless of analytic infrastructure.

**No application should take more than 15 minutes.**

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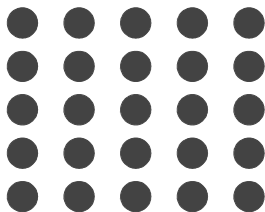
# How can state leaders iteratively improve their online applications?

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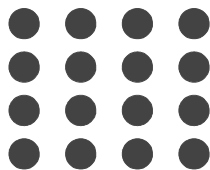
## Key Concept: *Application Funnel*

Think of each client action as a hurdle, with the pool of eligible clients shrinking at every interaction with the website

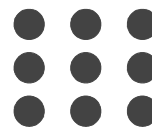
Mobile Responsive



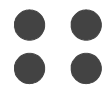
Identity Proofing



Registration



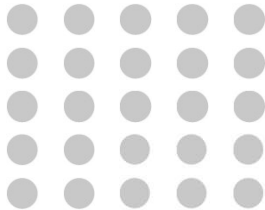
Form Design



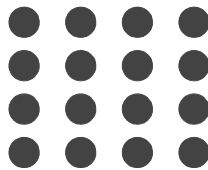
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## Mandatory identity proofing blocks many clients, especially low-income and young clients

Mobile Responsive



Identity Proofing



Registration



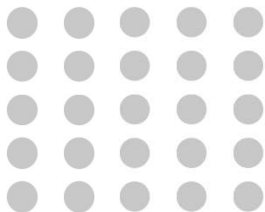
Form Design



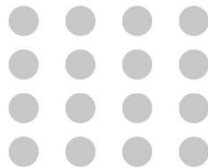
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## Mandatory registration acts as a barrier to entry, especially as the required fields grow in length and complexity

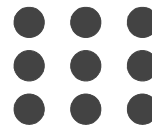
Mobile Responsive



Identity Proofing



Registration



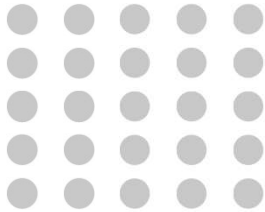
Form Design



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## Form design should create easy, encouraging interactions that work on any device

Mobile Responsive



Identity Proofing



Registration



Form Design



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## How can you put users first?

1. Combine applications, and get them online, mobile friendly, and fast (15 minutes to completion)
2. Track and leverage metrics around the online application funnel
3. Audit form design and language with routine user input to fix glitches and simplify instructions
4. Make registration and identity proofing easier and optional

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dustin@codeforamerica.org

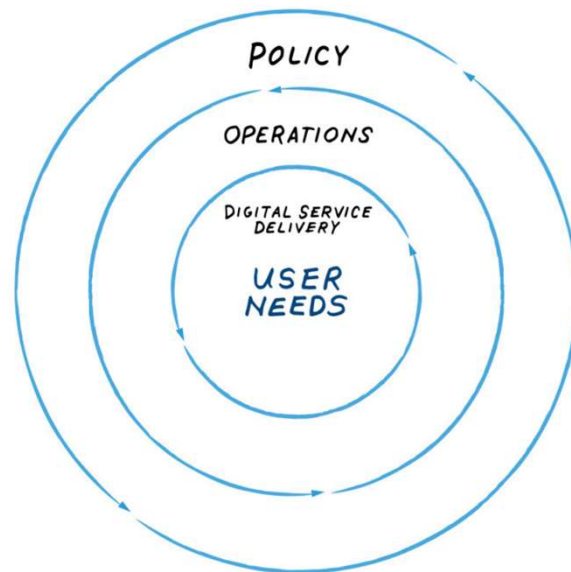
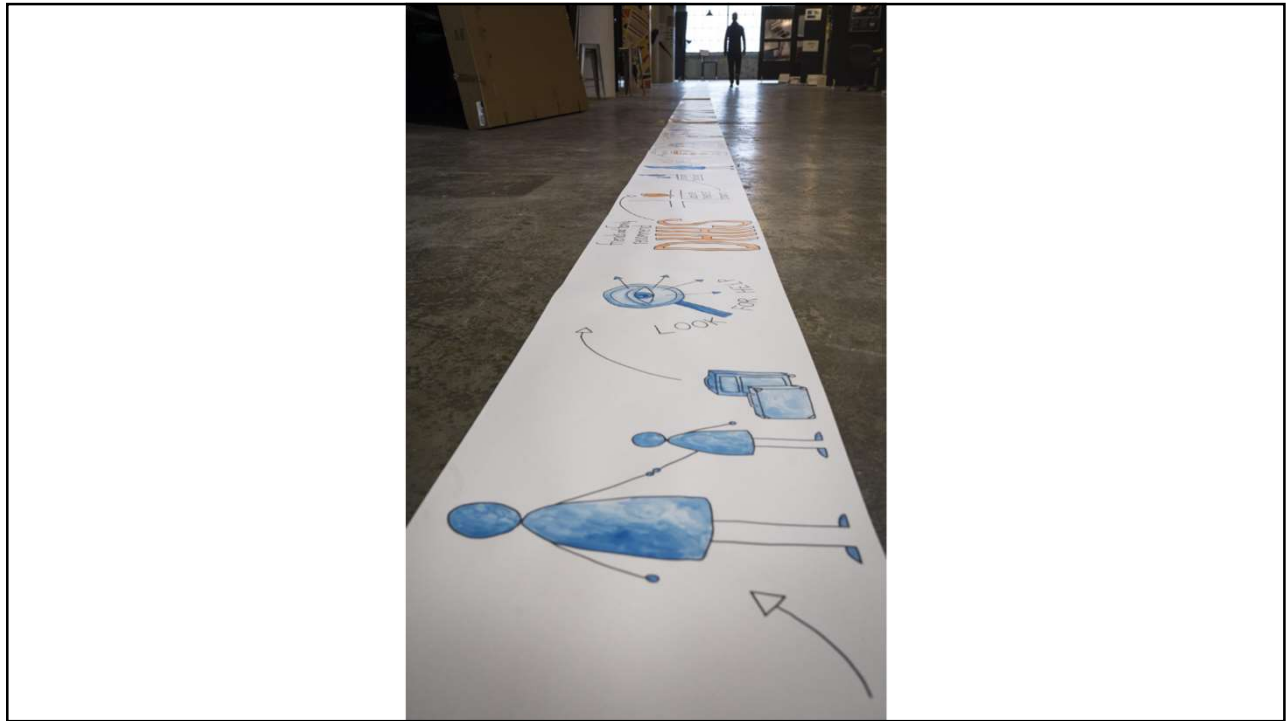
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# Highlights from a best-in-class application: Michigan MIBridges

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Source: Code for America

# Policy



# Operations



**Disability - Details** Visited 71 of

Summary Details

Disability - Details Case Name: Case #: Case Action: Case change Case Status: Approved

**Household Individuals - Questions**

Household Individuals - Questions Case Name: Case #: Case Action: Case change Case Status: Approved

**Aged/Disability Benefits - Details** Visited 67 of 11

Summary Details

Aged / Disability Benefits - Details Case Name: Case #: Case Action: Case change Case Status: Approved

**Individual Information**

Name: Individual #:

**Aged/Disability Benefits Dates**

Circumstances Start / Change Date: End Date:

Reported On: Date Client Became Aware:

Verification Received On:

**Aged / Disability Assistance**

Benefit Type: Status:

Benefit Application Date: Client applied for SSIFAP at SSA office:

Benefit Begin Date: Claim Number:

Verification: Denial Date:

Reason: Appeal Date:

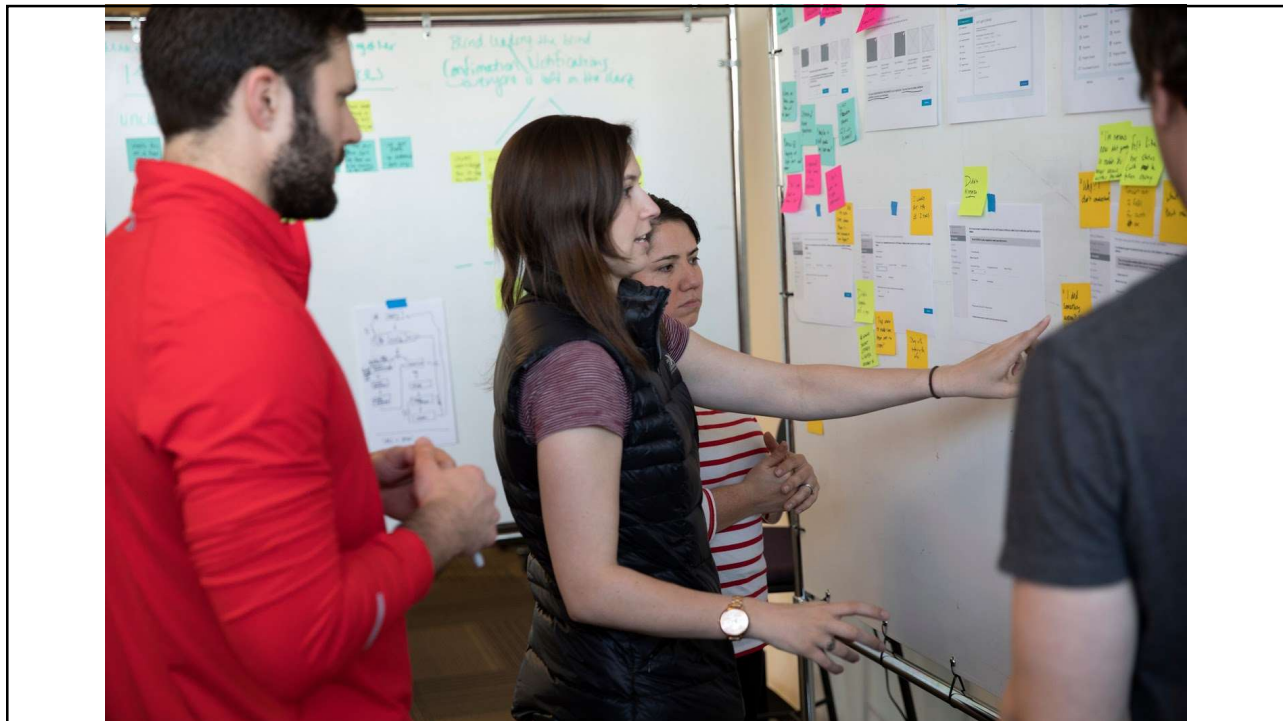
Is there an appeal of the denial?

SSB Living Arrangement: In the individual eligible for mandatory State supplements?

State Supplement Amount:

**Reset Cancel Add Aged/Disability Benefits Previous Continue**

# Technology





## THE IMPACT

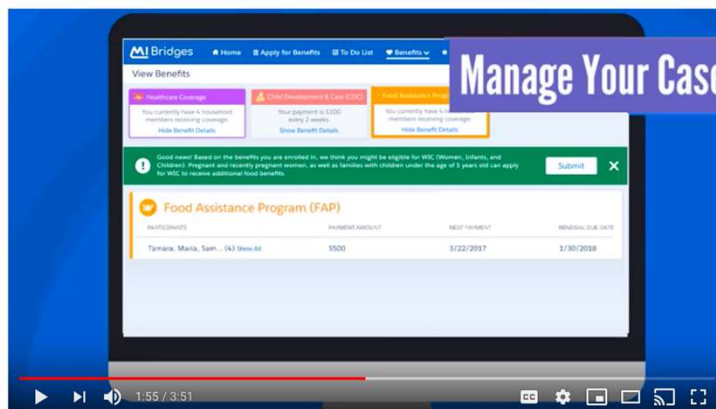
**2+ million applications** (40% avg. monthly increase)

**20 minutes** avg. time to apply (down from 45+ min)

**2.5+ million documents** submitted online (123% avg. monthly increase)

**58% of traffic** is mobile

For more information, see [Michigan.gov/mibridges](https://michigan.gov/mibridges)



Overview video here:  
<https://youtu.be/43J9X7uYQUs>

ISD MI Bridges Video 1 23 2019

Unlisted

31,673 views · Jan 29, 2019

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# Q & A



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## Appendix: additional examples of strong state interfaces

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Access Nevada
Dashboard
My Applications
Do you need help?
English
My Account

## Apply For Benefits

Application No. : 2709958

People > Household Demographics

SELECT "ADD" if any of your household members have any of the following:

Is anyone in the household over the age of 65, blind, disabled or unable to work due to illness or injury?	ADD	▼
Is anyone in the household a non-US citizen?	ADD	▼
<div>  Is anyone in the household currently in school? </div> <div>1 Member</div>	ADD	▼
Is anyone in the household pregnant?	ADD	▼
Is anyone in the household currently residing in or has resided in a hospital, nursing home or other medical facility?	ADD	▼

**Tips**

All mandatory questions (identified by a \*) have to be completed.

To know more [Click Here](#)

EXIT APPLICATION

BACK NEXT

Need help in navigating the site? [Click Here](#)

# Nevada

- ✓ How does applying work?
- ✓ About me
- ✓ My household
- ✓ Income
- ✓ Expenses
  - ✓ Housing and Utility Costs
  - ✓ Child or Adult Dependent Care Costs
- Child Support Costs
- Medical Costs
- Sign & submit

Need help or have feedback?  
[Contact us](#)  
[Site Policies](#)  
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English ▼

## Tell us about your Child support costs

Does anyone in the household have a legal obligation (court order) to pay [child support](#) to a child not living with you?


☐ Jane Doe (1.Jan.1980)

☐ Anne Doe (1.Jan.2005)

Go Back
Continue

You can legally stop and [submit your application now](#). However, we encourage you to keep going and make the rest of the process easier.

# Massachusetts



PA STATE AGENCIES
PA ONLINE SERVICES

WHAT WE OFFER
HELPFUL LINKS
ABOUT
CONTACT US
ACCOUNT

Getting Started
Apply
Next Steps
Submit
Confirmation

e-Form # W43193954
PRINT
CANCEL
SAVE & FINISH LATER

### Insurance

Household
Jane (39)
Ann (14)

Household

General
Employer Insurance

Does anyone have health (or medical) insurance (including Medicare or Long Term Living Services - Nursing Home and Related Facilities Insurance)? \*


☐ Yes ☒ No


Has anyone lost health insurance in the last 90 days? \*

☐ Yes ☒ No

PREVIOUS
NEXT

## Pennsylvania





### Apply for Benefits

San Francisco County

4% Completed

1

2

3

4

5

People
Income
Resources
Expenses
Finish

#### Expedited and/or Immediate Assistance

It is important to let the county know if you have an emergency. Please complete the following questions

#### \* CalFresh Expedited Benefits

Is your household's gross income less than \$150 and cash on hand, checking and savings accounts of \$100 or less?

☐ Yes ☒ No

Is your household's combined gross income and liquid resources less than the combined rent/mortgage and utilities?

☐ Yes ☒ No

## California

### (MyBenefits CalWin)

