



Customers aren't the only ones who suffer from this kind of complexity. Disparate systems, redundant processes, and duplicate and inconsistent data also create undue burdens for staff and inefficiencies for states. Manual processes drive paper, postage, and printing costs and shift staff



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effort away from higher touch, more rewarding tasks. Customer confusion drives up call center volumes and unintended churn increases processing costs. Estimates suggest that the cost of one Medicaid recipient churning one time is as high as \$600.1

Relying on customers to "figure it out" is no longer acceptable. There's a better way to engage customers as they discover, apply for, and maintain health and human services benefits. This approach focuses not on the organizational structure of the state and its agencies, but on customers. Thanks to increased federal funding made available through the American Rescue Plan Act of 2021, states have a window of opportunity to make their services more user-friendly and efficient.

### What Good Design Looks Like

Sound, human-centered design can address this complexity head on, with a particular emphasis on three foundational design principles: Make it intuitive, make it easy, and make it clear (see chart 1).

### Principle 1: Make it intuitive to discover benefits

- Create a single, mobile-friendly source for discovering government programs and services.
- Allow users to search for benefits in ways that make sense to them based on their personal or family situation, without needing to log in.
- Provide proactive recommendations about other programs for which they might be eligible.
- Make it obvious what steps are involved in the application process and provide direct links.
- Use plain language that doesn't require a user to understand how the government is organized or what specific programs might be called.

## Principle 2: Make it easy to enroll in and manage benefits

- Create a single, integrated channel for customers to apply for and manage benefits.
- Digitize paper application processes.
- Share information across agencies to reduce redundant information requests in completing an application or renewal.

- Provide transparency about and control over how data are being used.
- Provide users with an easy way to manage their preferences.

### Principle 3: Make it clear with proactive communication

- Supplement official notices with clear, concise reminders delivered across digital touchpoints (web, email, SMS).
- Personalize message sequence, content, images, and language to meet user needs.
- Provide proactive support to enable self-service and reduce call center volumes.
- Allow users to choose preferred communication channels.
- Send messages using automation and machine learning to reduce manual effort required by staff.

Several states have put these principles to work to improve the way customers discover, apply for, and receive health and human services. Here are three examples:

### Partnering with Trusted Community Organizations to Reach Customers

Human services agencies are exploring partnerships with trusted community organizations to reach customers about assistance for which they may be eligible. Arkansas, for instance, had \$173 million in federal funding for its rent relief program, which provided financial assistance to renters struggling to pay rent and utilities, and to landlords who lost income due to the COVID-19 pandemic.<sup>2</sup> To promote awareness of the program and distribute its funding equitably, the Arkansas Department of Human Services used an integrated outreach and marketing strategy that targeted customers across all media channels. As part of this effort, the agency equipped more than 600 community-based organizations with training, messaging, and social media content. In less than a year, the agency distributed more than \$100 million in rent and utility relief.

# Simplifying Application and Benefit Management

Michigan's self-service benefits delivery portal, MI Bridges, provides

Chart 1: What good design looks like



a single-entry point for applying to six state programs—healthcare coverage, food assistance, cash assistance, child development and care, state emergency relief, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)—and discovering local resources. Customers can use a single form to apply for all programs; the portal dynamically hides or shows questions as needed. Customers can also use the portal to view their active benefits, report changes to their cases, reapply for existing benefits, download letters sent by the department, and upload documents. In addition, the system can proactively refer individuals to programs based on the information they provide and connect them to the help they might need. The portal has more than 3 million registered client users and more than 950 community partner users.3

# Tailoring Communications to Improve the Experience of Customers

The Commonwealth of Kentucky took a proactive, human-centric approach when it designed a new self-service portal that customers would use to apply for and manage their benefits. The Commonwealth wanted to give customers a better experience while also improving program performance, driving digital adoption, and increasing customer engagement.

Starting with an extensive humancentered design exercise to surface customer pain points, Kentucky identified several areas for improvement. They included:

- 1. Welcoming and onboarding to educate new users about features of the online portal.
- End-to-end application tracking to remind users about application deadlines and let them know which modules they still need to complete.
- 3. Benefits renewal and expiration to alert customers when they need to renew their benefits and send regular reminders about completion.

To automate those communications, Kentucky created more than 30 email and text message templates that could be populated with information specific to each customer. The portal includes a preference center that customers can use to quickly update their chosen communication channels and indicate their language preferences.

Kentucky launched the new portal in October 2020. Within two months, the Commonwealth nearly doubled the percentage of customers who completed applications by their deadlines. Digital adoption increased by 77 percent, with the number of online portal accounts increasing from 32,000 to 57,000 by November. Customers opened 37 percent of emails they received through the system, compared with the government average of 21 percent. The portion of customers who not only opened the emails but also clicked on the content was 17 percent, more than four times the government average of 4 percent.

### **Looking Ahead**

Human-centered design can transform health and human services

engagement, ultimately promoting healthier communities while making better use of government resources. With new funding available to fuel these transformations, states can invest in online services that put the needs of customers front and center.

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#### **Reference Notes**

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