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## **Realizing the promise of no wrong door**

Using human-centered design to make health and human services more intuitive to discover, easier to access, and simpler to use



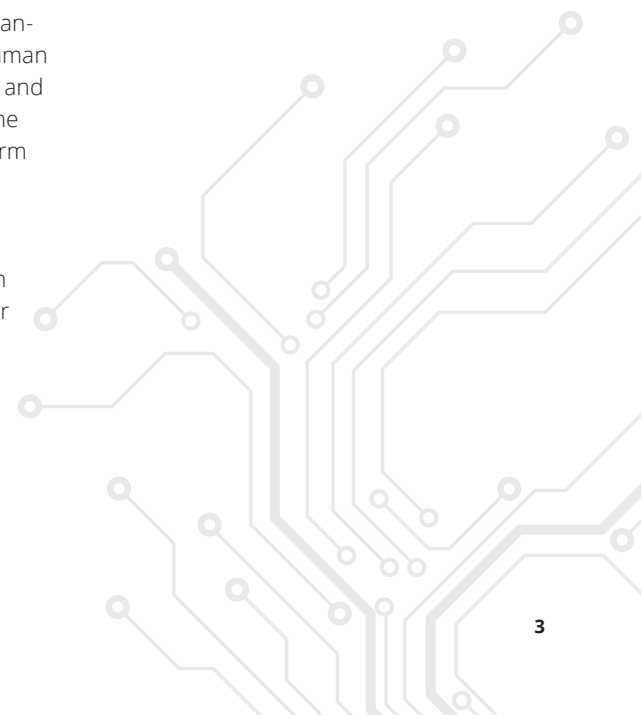
State governments today provide a wide array of health and human services benefits. States deliver these benefits to residents through different agencies, each with a specific mission, dedicated staff, and often disparate data and technology systems. While from one perspective this is a highly effective way to run state programs, the typical resident doesn't understand how agencies are organized, which programs are available, and which agencies administer which programs. Nor should they. Imagine how frustrated you'd be if you needed to understand the different business units of your bank to deposit or withdraw money.

This complexity creates administrative burdens that make it harder for residents to quickly get the help they need. There is often no single location to find information about all relevant programs. Content about programs is often organized based on how the state is structured, not on resident needs. Many applications request the same information from the resident, who must enter those details repeatedly on each application. Some applications can't be completed online and, once submitted, application status isn't clear. Missed mailed notices can result in unintended benefit lapses or delays in approval.

Residents 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 effort away from higher touch, more rewarding tasks. Resident confusion drives up call center volumes. Unintended churn increases processing costs. Estimates suggest that the cost of one Medicaid recipient churning one time is as high as \$600.<sup>1</sup>

Relying on residents to "figure it out" is no longer acceptable. There's a better, more human-centered way to engage residents 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 residents. It puts residents at the center and empowers them with the knowledge and services they need. It elevates the human experience to not only transform how agencies serve residents, but also deliver tangible impact to states.

While the movement to apply human-centered design to health and human services is over a decade in the making, 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.



# The nature of the challenge

Surveys of health and human services benefit recipients, agency employees and administrators, and other stakeholders reveal numerous pain points associated with service delivery. They fall into four categories:

- **Application and enrollment:** Residents often find themselves entering the same information, over and over, as they apply to different programs or renew coverage. Users must navigate to multiple websites while managing an array of related usernames and passwords. When a user decides to apply for a benefit, it's not clear what's required to apply until they have already started the application. Some applications can't be completed online at all, much less on a mobile phone or tablet. Once a user submits an application or renewal, there may be no way to track its status as it moves through the review process. If benefits aren't approved, often it's not obvious why. Finally, it's not clear how personal information is being shared or that it's being shared securely.
- **Discovery:** There is no single location where users can find information about all relevant programs. Content about programs is often organized based on the state's structure, not on user needs. It's difficult to understand eligibility requirements. Content may not be available without creating an account and logging in. Program names may not provide a user-friendly description of what the benefit is or who is eligible. And, too often, information isn't accessible in a mobile-friendly format.
- **Communications:** Residents who might benefit from new digital programs the state is launching often have no way to learn about those initiatives. For people already enrolled in programs, official notices that require them to take some action often contain dense, legal language that makes it hard to understand what they need to do. This prompts residents to call customer support for clarification, increasing the workload for agency staff. Many notices about programs are sent only via postal mail and can arrive late, making residents miss important deadlines. In addition, residents often have no way to provide feedback to the state, and it's unclear whether the feedback they do send is being heard.
- **Maintenance:** Users must navigate to many different sites to manage their benefits, preferences, and information. It's not always obvious to users what programs they're enrolled in and what benefits they'll receive. For example, a user might not be able to access an electronic benefits transfer (EBT) balance. Moreover, it's often difficult for a user to understand how enrollment in one program might impact eligibility for another.



# What good design looks like

Sound, human-centered design for health and human services can address these challenges head-on, with a particular emphasis on three foundational design principles: Make it intuitive, make it easy, and make it clear. Here's how each of these principles might be brought to life in a one-stop shop for health and human services benefits.

## Design principles



### 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 residents 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 is 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 communications channels.
- Send messages using automation and machine learning to reduce manual effort required by staff.



If states addressed the challenges that residents face, put residents at the center, and created a new, human-centered experience, what would it mean to residents?

Put yourself in their shoes: Imagine you're a single dad caring for your two kids and for your elderly mom who has serious health issues. The retail store where you work just laid you off because business has been slow since the COVID-19 pandemic hit.

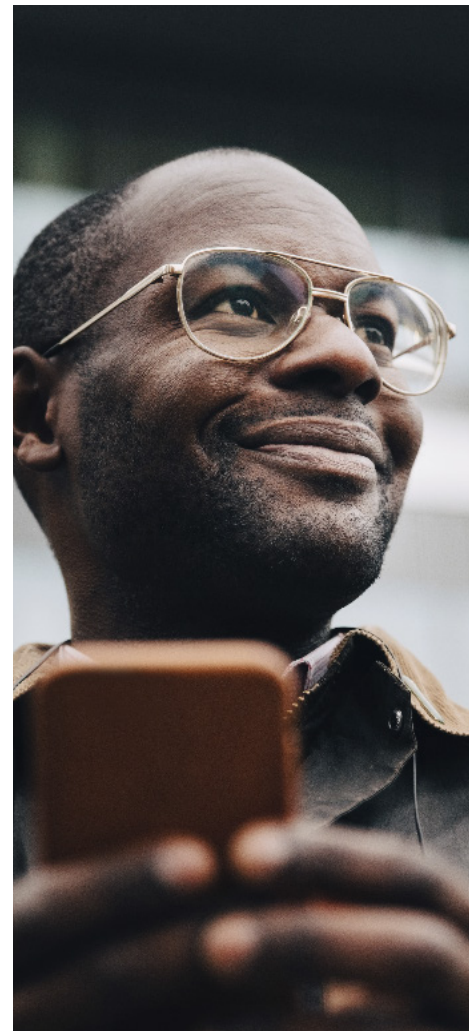
When you lost your job, you also lost your health care. You're in a rough patch, and you need just a little bit of help to get through it. Your family needs you, and while you never thought you'd apply for benefits, it's the only way to stay afloat until you find another job.

Fortunately, the state is there for you. When you navigate to the new, one-stop shop for health and human services benefits, you:

- Have one convenient place to learn about and manage all the health and human services programs and services that help you and your family—from both state and community organizations.
- Take a quick quiz to get personalized recommendations without needing to search for them.
- Apply for programs through a single, integrated application that is fast, simple, and easy to complete on your mobile phone or other device.
- Don't need to spend ages completing the application. It's already 80% pre-populated, so most of your work is verifying your information.

- Never need to stand in line. You can do everything online, such as uploading verification documents, changing your address, conducting an interview, and reporting changes to employment and income.
- Never accidentally lose your coverage because you missed a mailed notification.
- Get help 24/7 if you have a question or run into an issue, using the channel of your choice: chat, social media, phone, or mobile device.
- Are referred to local community organizations that offer other services and support you might need.
- Only need to update your information once—no need to do it multiple times with different agencies.
- Automatically receive recommendations for new services you might be eligible for if your circumstances change.

Imagine how much faster you could get back on your feet if this was your experience finding and enrolling in benefits. This vision isn't a fantasy—several states are already making progress toward this future.



# Getting from here to there

So, how do you make this vision a reality and create a truly resident-centered experience? The first key is not to start with technology. Start instead with your agency's goals, whether those include driving enrollment, increasing digital adoption, lowering churn, reducing call center volumes, improving customer experience, or saving time for employees. Measure your baseline performance so you can track the impact of your efforts against these goals.

Then turn your attention to users. An effective solution must address resident challenges that stand in the way of the state achieving its goals. Conduct research to understand these challenges and develop the design principles that will serve as your North Star in identifying system features. Before any development begins, create and test feature prototypes to confirm they meet user needs and avoid technical debt. Architect the underlying solutions based on the selected features, the need to integrate with existing systems, and your technology and security requirements. Develop a product road map, starting with a minimal viable product (MVP) release supporting a few agencies and then evolving from there, allowing you to adjust based on lessons learned and user feedback. Finally, implement a dedicated outreach and marketing effort to promote the new solution and drive the necessary adoption to meet your goals.

Several states have used human-centered design to improve the way residents apply for and receive health and human services. The following are three examples.

## **Kentucky: kynect benefits**

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

Starting with an extensive human-centered design exercise to surface resident pain points, Kentucky identified several areas for improvement, including 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; and benefits renewal and expiration, to alert residents 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 resident. The portal includes a preference center that residents 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 residents who completed applications by their deadlines. Digital adoption increased by 77%, with the number of online portal accounts increasing from 32,000 to 57,000 by November. Residents opened 37% of emails they received through the system, compared with the government average of 21%. The portion of residents who not only opened the emails but also clicked on the content was 17%, more than four times the government average of 4%.

## **Michigan: MI Bridges**

Michigan's self-service benefits delivery portal, MI Bridges, provides a single entry point for applying to six state programs—health care coverage; food assistance; cash assistance; child development and care; state emergency relief; and women, infants, and children (WIC)—and discovering local resources. Residents can use a single form to apply for all programs; the portal dynamically hides or shows questions as needed. Residents 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 information they provide and connect them to help they might need. The portal has more than 3 million registered client users and more than 950 community partner users.<sup>2</sup>



### Texas: Your Texas Benefits

In 2019, Texas embarked on a project to enhance Your Texas Benefits, the website and mobile app that citizens use to apply for and manage state benefits. The goal was to better meet citizen needs and deliver a better customer experience. The research behind this project included interviews with clients, local office employees, community partners, and help desk employees; analyses of app store ratings and reviews, user sessions, and screen views; a usability study; and a content inventory/audit on 23 targeted website screens.

Among other improvements, the mobile application features of Your Texas Benefits enable residents to use their phones to capture document images to submit as part of their cases, rather than delivering them in person or by mail.<sup>3</sup> The key is to help users successfully complete the transaction by themselves without needing to call or visit a field office.

Your Texas Benefits is one of the most successful publicly available government apps of all time, with 74% of document uploads being done via phone, more than 1 million downloads across mobile platforms, and a monthly user base of more than 900,000 Texans.





# Impact to residents, impact to the state



States that take a human-centered approach and design a single, one-stop shop can be better positioned to transform the resident experience. Residents save time and effort in their transactions with the state; rather than stand in line at government offices, they go online, conduct their business, and then quickly receive their benefits. Residents also discover and enroll in more state programs, enhancing their health and well-being as a result.

Agencies benefit as better engagement tools reduce customer support inquiries and call center volumes. The tools also reduce paper, printing, and postage costs, plus costs associated with unintended enrollment churn and reapplication. As more automated systems eliminate manual data entry, staff spend less of their valuable time correcting errors. The one-stop shop also allows the state to present a single face to residents and cultivate greater trust in government.

Within agencies, staff spend less time and labor processing handwritten applications or requesting or issuing requests for information (RFIs), freeing them to focus on tasks that truly require their attention and expertise. These improvements lead to greater engagement and job satisfaction. Also, enhanced health and human services tools based on human-centered design make it easier for more employees to work remotely.

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 residents front and center.

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# Endnotes

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3. Texas Health and Human Services, "[Overview & Quick Tips: Your Texas Benefits App](#)," accessed September 2022.



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