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Improving SNAP payment accuracy

How states can take steps to reduce
SNAP payment errors and improve
operational discipline

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Improving SNAP payment accuracy

With the passage of H.R. 1, the Supplemental Nutrition Assistance Program (SNAP) is entering a new era of operational discipline. For the first time in the program's 60-year history, states will share the costs of SNAP benefits based on payment accuracy.

Beginning in FY2027, the federal government will cover a lower share of SNAP administrative costs, from 50% to 25%, and phase in a requirement to share the cost of SNAP benefits based on states' payment error rate (PER).¹ To avoid new liabilities and protect operating budgets, states will need to lower their PER.

Increased concern about SNAP errors appears to be growing due to workforce turnover, policy changes, and high caseloads; the national PER rose to the low double digits in FY2023.² When federal pandemic interview waivers and other program flexibilities ended on October 31, 2024, states were faced with high application volumes and new staff that lacked historical context.³

H.R. 1 includes strong incentives for state program administrators to reduce SNAP error rates. This will require more thorough interviews, fewer transactions through simplified reporting and longer certification, automated verification processes, continuous quality assurance, high-leverage partnerships, and tailored training. Executed together, these can help reduce the error rate while supporting clients and sustaining SNAP's economic benefits in communities across the country.⁴

For the first time in the program's 60-year history, states may pay a share of benefit costs tied directly to payment accuracy.⁵



How the law has changed—and what the impact will be

Beginning in FY2027, H.R. 1 halves the federal reimbursement rate for SNAP administrative costs in every state to 25%. This tightens already limited budgets and requires that states make program decisions that emphasize operational efficiency, the prudent use of resources, and maximum value for invested funds.

By boosting payment accuracy, state SNAP directors have the opportunity to prevent further cost increases. From FY2028, Title I explicitly links future benefit cost sharing to the payment error rate (PER): the federal share remains 100% for PER <6%, and drops to 95%, 90%, or 85% for PER bands of ≥6–<8, ≥8–<10, and ≥10, respectively, with a delayed start for some high-PER states.⁶ For the first time, states may pay a share of benefit costs tied directly to payment accuracy.⁷

In addition, H.R. 1 modifies exceptions for able-bodied adults without dependents and non-contiguous state waivers and adds a restriction disallowing internet service fees in the shelter deduction.⁸ For state programs, each of these changes will require policy alignment, training, and systems updates.

Levers states can pull to bring down the error rate

Program directors can take the following steps to address the key drivers of SNAP payment errors.

1. Interview quality and time pressure. Interviews are a critical component of the SNAP application and reapplication processes. The quality of these interviews directly impacts the accuracy of eligibility determinations and benefit calculations. Identifying specific areas where errors are most likely to occur, such as income verification and household composition, is essential.

Enhanced training for interviewers can improve their understanding of these areas and help develop strategies for mitigating errors. Standardized interview scripts and decision trees with required open-ended prompts for income, household composition, and deductions can help; for example, "Walk me through all jobs in the last 30 days" and "Who shares food and expenses?". Getting the correct information from the beginning improves the likelihood of success throughout the lifecycle of a case.

A major contributor to case and application closures is the missed interview. It can be difficult for clients to attend scheduled interviews due to work or childcare responsibilities. OnDemand waivers allow clients to call in and be interviewed at a convenient time. Fewer closed cases mean fewer reapplications that will need to be processed, providing workers with more time to complete thorough interviews.



Even experienced interviewers can miss information that warrants follow-up and miss documenting what they uncovered in case notes. Building prompts into the system, such as “case readers” that flag inconsistencies (e.g., unemployment wages present but no earned income), require a disposition note, and guide verifications can keep things on track and reduce error findings.

2. Churn. Eligible households cycling off and quickly back on account for 17–28% of the monthly caseload in studied states and create new touchpoints where data can be carried forward inaccurately or missed, such as rushed re-entries, backlogs, and re-keying. Fewer recertifications and clearer forms help reduce churn, decrease opportunities for error, and lessen staff stress.⁹

Periodic report and recertification packets can be simplified and redesigned for plain language, multilanguage, and mobile upload readiness, and tested with real recipients. No one wants to provide incomplete or inaccurate information. Understanding what is being requested, when it is needed, and why it is being requested empowers SNAP clients to provide more timely and accurate information to their caseworker.

Automated reminders (SMS/IVR/email), aligned with important dates and missing items, plus “receipt received” confirmations can help build trust and reduce helpline calls. Missed dates mean lost benefits for clients. And lost benefits prompt frantic calls that need immediate attention. SNAP clients often manage services with several different departments, along with work and family obligations. Providing reminders increases the likelihood that

deadlines will be met, maintaining benefits, lessening calls, and giving workers more time to process cases.

3. Verification and data matching. Automated verification through the Income and Eligibility Verification System (IEVS), the Social Security Administration State Verification and Exchange System (SVES), State Data Exchange (SDX)/Beneficiary and Earnings Data Exchange (BENDEX), Unemployment Insurance, and cross-program matches can materially improve accuracy while lowering clients’ burden and workers’ processing time. The Food and Nutrition Service’s 2025 data sharing guidance, along with longstanding IEVS regulations, explicitly support expanded, secure data use.¹⁰

Program directors should prioritize timely and automated queries for SVES/SDX/BENDEX, act on “verified upon receipt” items per policy, and log case level dispositions. Automating these queries and actions can make the process more efficient and less prone to human error. Automated systems enable protocols to be consistently followed and the necessary information to be gathered and acted upon promptly, reducing the likelihood of mistakes that can occur with manual handling.

Cross-program matching with Medicaid, Unemployment Insurance and other programs can identify income and household changes, helping to minimize the potential risk of errors by providing a more comprehensive and accurate picture of the recipient’s information. Confirming details during interviews reduces the chances of discrepancies, confirms information is up to date and accurate, and reduces the need for redundant document requests.

4. Feedback loops and the QC/QA gap. By the time Quality Control identifies error patterns, thousands of cases may be processed in error. Building a separate quality assurance function to run continuous, targeted “case reads” (with dashboards and quick coaching) shifts discovery earlier in the process and lessens the chance that systemic issues get sampled later.¹¹

To close the QC/QA loop, program directors should consider adopting the following:

- Have a standing QA team read a statistically meaningful, targeted sample of cases weekly (for example, recertifications with earnings, student rules, variable income, and shelter deductions), with 48-hour feedback to staff and supervisors.
- Schedule monthly root cause huddles, with policy/training/systems to review QA analysis and decide on 30-day fixes such as micro trainings, system prompts, and one page job aids.
- Publish a “keys to accuracy” dashboard that includes information like top error codes, where in the flow they occur, and turnaround times to build shared accountability and address current caseload error trends.¹²

5. Outreach partnerships. Community providers play a crucial role by offering outreach and application assistance to families with low incomes. These partners are trusted within the communities they serve and can help states reduce error rates. Families often don’t understand what is being requested or struggle to obtain the documentation required. Outreach providers bridge this gap by offering more personalized support and guidance and by reviewing the documents to confirm they are up to date before submission. This support helps prevent common errors that occur when documents are missing or incomplete. State SNAP outreach providers also help improve payment accuracy by explaining to applicants the eligibility criteria, required documentation, and reporting responsibilities. This helps reduce errors that may arise from misunderstandings.

Outreach contracts can be retooled for better accuracy outcomes by:

- Tying payment to completeness by requiring outreach partners to submit complete verification packets and tracking “clean case” rates.
- Funding not only first touch application assistance but also retention tasks such as recertification reminders, periodic report help, and language access.
- Using partner dashboards for secure document upload and status checks to help prevent losses and re-scans.¹³

6. Complexity of reporting/certification. Each time a client must provide information or complete an interview there is the potential for documentation to be missed, information to be entered incorrectly, or other mistakes to occur and be carried forward in the case. Simplified reporting with longer certification periods reduces transactional burden for recipients and error risk for state agencies while still maintaining program integrity through interim reports and required change reporting. For elderly/disabled households,

certification can extend up to 24 months (36 months for Elderly Simplified Application Program waivers); for others, the longest appropriate period improves stability while meeting timeliness or verification requirements.¹⁴

7. Training gaps. Regularly reviewing training for relevancy is critical to providing the information that workers need to keep error rates in check. Training should be reviewed to confirm it meets the needs of eligibility workers and should be tailored according to tenure. Training for new, mid-career, and seasoned workers should provide each career level with the information they need to succeed. A “one size fits all” approach to training risks not providing sufficient information for new workers to gain real understanding or providing training that is too basic for more seasoned staff. On-demand training should be developed for high-error issues to give staff the confidence and support they need to address new or complex situations.

Metrics that matter

With federal funding deadlines looming, SNAP program directors are focused on making progress toward reducing payment errors. A range of key metrics in different areas can help keep track of the effort:

- *Primary:* Combined PER (overpayments and underpayments); error rate on sampled cohorts targeted by interventions.
- *Operational:* Interview completion rate; no show rate; percent telephone/On Demand; average interview handle time; QA “first pass accuracy.”
- *Churn:* 60/90 day re-entry rate; time-to-recertification completion; reminders sent/opened (e-notices).
- *Verification:* % cases with verified income via data match; time to verification; reduction in client provided documents.





180-day implementation roadmap

Days 0–30: Stand up control tower.

- Appoint a payment accuracy lead with authority to mobilize training, QA/QC, and IT sprints; publish a single PER reduction plan.
- Launch rapid QA reads on the three biggest error clusters; begin two-week micro-training cadence on those topics.
- Implement SMS reminders for upcoming recerts and missing verifications; measure response.

Days 31–90: Reduce transactions and stabilize interviews.

- Implement on-demand interview blocks and telephone interviews with defined service levels.
- Redesign forms and instructions, test with recipients, and push updates.
- Extend certification periods to maximum permitted for relevant cohorts; support compliance with 7 §CFR 273.10(f) and simplifies reporting rules in 7 CFR §273.12.¹⁵

Days 91–180: Automate verification and institutionalize QA.

- Complete an IEVS/SSA match audit; close gaps in timing, disposition logging, and integration with prompts.
- Move QA to a pace of weekly reads, monthly root cause huddles, and quarterly leadership reviews; align with the Food and Nutrition Service's Keys to Payment Accuracy.
- Re-scope outreach contracts to focus on verification completeness and retention.¹⁶

Risks in rapid changes—and possible mitigations

Making *any* procedural change to established processes carries risks and doing so quickly is potentially even trickier. It is important for SNAP program administrators to identify the potential weak spots and work to help mitigate those risks.

The reduced match for administrative expenses will strain states' capacity to ramp up training and QA. And there is no untapped pool of cash that leaders can use to expand programs. Mitigation strategies can begin with reallocating resources from rework (churn and rescans) to prevention. To maintain outreach partners in this work, administrators may want to explore philanthropic funding opportunities and align outreach deliverables with measures of accuracy and effectiveness.¹⁷

Some H.R. 1 funding shifts will likely add complexity for SNAP directors responsible for effectively serving constituents as new policies and exceptions take effect. Administrators will need to adjust to modified exceptions for able-bodied adults without dependents. For mitigation, leaders can look to just in time micro-trainings and system edits aligned to the federal legislation.¹⁸

As agencies increasingly turn to AI-driven applications and solutions to boost efficiency and eliminate duplication and waste, concerns about privacy and data-sharing continue to rise. SNAP administrators should aim to implement rigorous access controls and audit trails.

Looking ahead

As states prepare for the new era of SNAP administration mandated by H.R. 1, the focus on payment accuracy and operational discipline will only intensify. The financial implications of increased state responsibility for both administrative and benefit costs make reducing payment errors a top priority. States that act quickly to innovate and modernize processes, invest in staff training, leverage technology, and build strong community partnerships will likely be more effectively positioned to navigate these changes.

Looking ahead, the path to achieving the expected results will require continuous adaptation. To that end, states should prioritize data-driven decision making, foster a culture of accountability, and remain agile in the face of evolving federal requirements.



Endnotes

- 1 H.R. 1, 2025
- 2 USDA Food and Nutrition Service, "[SNAP QC Payment Error Rate](#)," August 2023.
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- 4 USDA Food and Nutrition Service, "[USDA ERS, 2019 Summary Report](#)."
- 5 Congress.gov, "[H.R. 1 – One Big Beautiful Bill Act](#)."
- 6 Samuel Benson, "[Senate GOP adds SNAP waivers for Alaska, Hawaii in new megabill text](#)," *Politico Pro*, June 28, 2025.
- 7 Samuel Benson, "[Senate GOP adds SNAP waivers for Alaska, Hawaii in new megabill text](#)," *Politico Pro*, June 28, 2025.
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- 13 Congress.gov, "[H.R. 1 – One Big Beautiful Bill Act](#)."
- 14 Code of Federal Regulations, "[§273.10: Determining household eligibility and benefit levels](#)," August 27, 2025.
- 15 Code of Federal Regulations, "[§273.10: Determining household eligibility and benefit levels](#)"; Code of Federal Regulations, "[§273.12: Reporting requirements](#)," August 27, 2025.
- 16 USDA Food and Nutrition Service, "[SNAP: Keys to Payment Accuracy](#)."
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