

**Government
Business
Council**

The Critical Connection

Top 5 Takeaways in the Next Era of Benefits Administration

Underwritten by: **accenture**

In times of need, access to US federal government benefits and services is a lifeline for millions of people. The COVID-19 pandemic has thrown this critical relationship between the people and their government into sharp relief—increasing demand, exposing weaknesses and gaps in how benefits programs are administered, and creating added urgency to address long-standing challenges. For those who work to administer these benefits, the pandemic hastened a reimagining of the system. The expansion of need for government services, combined with rapid innovation in technologies, provides a unique and critical opportunity to provide government leaders and administrators with new tools and methods that are adapted to rapid response and will last beyond the end of the pandemic.

Benefits administration is one of the most essential missions and core functions of government.

When it works well, administrators report measurable impact and delight in seeing positive outcomes change people's lives. When it doesn't, it can erode the interconnected public health, safety, and related quality of life issues as well as the trust and confidence its people place in government.

This issue report is the culmination of a months-long research campaign conducted by Government Business Council (GBC) from June to August of 2020. This report includes survey findings of 223 government benefits administrators, commentary from Administrator Pam Miller of the USDA's Supplemental Nutrition Assistance Program (SNAP), as well as analysis of broad trends, challenges, and opportunities related to federal benefits administration.

1

Benefits administrators see high rewards, high pressures

Benefits administrators work with some of the most vulnerable members of the public and often in times of personal crisis, from children, families, and retirees to farmers, veterans, and disaster victims.

The rewards of working within this system can be tremendously fulfilling. Pam Miller, Administrator of the U.S. Department of Agriculture's Food and Nutrition Service (FNS), which runs SNAP, says that she is "always particularly moved by our Agency's mission when I visit a SNAP [Education and Training] site, where I get to witness firsthand how our program is helping a single mom or homeless man gain the skills they need to successfully enter the workforce [...] I am proud to help provide hope of a brighter future for so many Americans."

However, lack of resources and support can take its toll on even the most dedicated professionals. GBC's recent survey revealed that 1 in 4 benefits administrators feel unsatisfied with their work. They point to frustrations with slow processes, feelings of being overwhelmed or undertrained, and technologies that are often cumbersome or insufficient for the job. Moreover, 41% report that their team is understaffed, indicating that while public demands for services have grown, benefits administrators are increasingly being asked to do more with less resources; the percentage of SNAP participants alone increased by over 100% in Colorado, Illinois, Michigan, Nevada, New Hampshire, New Mexico, North Dakota and Washington.⁴

2

New technology must be easy, streamlined, and transparent for both employees and clients

Both applicants and administrators feel the burdens of the benefits administration process. Digital tools can make the process easier and faster, as they can be accessed from anywhere and returned much more quickly than before. However, technology that isn't designed with both end users in mind will likely only exacerbate these problems. GBC's survey found that 27% of respondents say that they lack the right technology or tools to do their best work, and 19% of respondents think that the technology involved in their work is hard or difficult to use. On the other side, those seeking assistance can face a myriad of problems and confusion. Redefining the benefits administration problem can deliver value through focusing on the needs of the people using it – on both sides.

SIMPLIFIED

Many responses to GBC's survey reported that they would improve the benefits administration process in their agency by simplifying it. Both applications and the rules by which they are adjudicated can be archaically formulated and confusing, making it difficult for the applicant to apply and sometimes leading to confusion at agencies themselves. The nonprofit Benefits Data Trust, for example, reports that thousands of low-income seniors are unable to access benefits in part because they have trouble applying online.⁵

STREAMLINED

Developing smooth and streamlined application processes will improve the speed processing time and reduce time and frustration for both applicants and administrators. Cross-agency data-sharing would significantly cut down on communication times and requests between the two parties; leveraging the power of data in the public sector to streamline eligibility, connect program recipients with other benefits they are qualified for, and safely moving critical data out of siloes, would drastically improve positive outcomes.

TRANSPARENT

It is imperative that the benefits administration system be totally accessible to all clients, taking into account the diverse needs and abilities of all their customers that must be accommodated. Benefits administrators often deal with the most vulnerable members of the public, and designing a system that takes their needs into account – whether that's recognizing that not all applicants have an easily reachable cell phone, address, or access to a computer, designing tools that will be accessible for those with visual impairments, or engaging with partners who are able to bridge the gap with difficult to reach clients – is an integral part of any benefits administration process.

Additionally, keeping clients updated on the status of their claim is key to agency transparency. For many agencies, a large percentage of the calls received by their contact centers are to check the status of applications and process – which is costly and inefficient. Increasing process transparency can lower costs, increase efficiency and improve customer experience. The creation of a simple online portal where clients could upload documents, check on the status of their application, and communicate with their point of contact would increase much-needed transparency about the timeline of the process.

Whatever tools are developed, it is crucial that they bring value and meet the needs of all.

3

Long waiting times and inefficient communications with applicants make for a slow process

The high volume of information and communications between benefits adjudicators and clients can often lead to frustration for applicants and administrators alike; respondents in GBC's recent survey reported that waiting for information from clients can sometimes take up to 18 weeks.

Enabling data sharing reduces duplicative data entry for multiple programs requiring the same information, which can save time and frustration for benefits administrators. Rather than waiting 18 weeks for a response, the applicant's information might already have been submitted and be eligible for multiple programs. Additionally, data sharing can improve outcomes for beneficiaries by linking them with other programs, increasing eligible enrollment, and relieving struggling clients and families of the burden of seeking out and applying for each benefit individually. While privacy and consent laws (particularly about personal health information) place some limits on what can be shared, there are methods of liberating data cross-agency that retain security and identity protections while simplifying the process for both administrators and applicants.

Some agencies are already doing this successfully. State TANF agencies, for example, generally have flexibility to share applicant data with other agencies to improve service coordination, and are explicitly required to share data for federal or federally-assisted programs such as child welfare services and Medicaid. Similarly, federal and state laws allow SNAP administrators to share recipient information to support eligibility verification for other benefit programs. In California, the Department of Health and Human Services has established the Intra-Agency Data Exchange Agreement, an innovative platform that encourages cross-enrollment in benefits programs, enables Integrated Eligibility Systems (IES), and allows for program evaluation.⁶

The more that agencies are able to access existing data, the faster they are able to respond to their applicants, cutting down on waiting times and improving communications and streamlining the adjudication process.

TRACKING THE BENEFITS SURGE

- **2.2 million** American citizens use government benefits each month, about 21% of the country's population.¹
- Medicaid and the Supplemental Nutrition Assistance Program (SNAP) have the **highest participation rates**, followed by housing assistance and supplemental cash programs.
- **39% of children under age 18** participate in some form of government assistance program, as well as approximately 50% of female-led households.²
- Between February and December of 2020, **the unemployment rate nearly doubled from 3.5 to 6.7 percent**, leading 10.7 million Americans to seek out state and federal benefits.³

4

Automation and self-service technologies will be game changers

Emerging technologies, particularly investments in artificial intelligence, predictive software, and automation technologies, are likely to pave the way for a different experience of benefits administration.

According to GBC's survey, 34% of respondents report that moving parts of the application process into the digital sphere, such as automating intake procedures or developing tools for applicants to answer their own questions, would remove a majority of frustrations they face in their jobs. For applicants, portals or other tools that have been designed with their needs in mind will significantly simplify their process. Application forms that instantaneously flag an error or missing information, for example, can save time and frustration and allow the application to be rapidly processed. Virtual chatbots could augment benefits administrators in responding to routine or common questions, giving applicants instant answers to their questions at their convenience, reserving the time and effort of benefits administrators for more complicated concerns.

The remote engagement protocols necessitated by COVID-19 have already accelerated digital transformation efforts at some agencies. The USDA has developed farmers.gov, an online portal that provides a one stop shop for the nation's farmers, ranchers and producers, enabling small producers to apply for the Coronavirus Food Assistance Program, and to connect virtually with their local USDA service center. Rural farmers can quickly certify commodities and sign and submit applications, without needing to make an appointment or travel to a local center. Farmers.gov has transformed the experience of both USDA employees and their customers through reducing duplication, increasing consistency and unifying disjointed processes, including application submission, program support, and general customer management. This quickly connects America's farmers and producers with the resources they need.⁷

We believe our programs can do more than just provide benefits; they can help people move toward a better future."

— PAM MILLER, SNAP

Most agencies are using technology to modernize benefits administration, and many are shifting to digital services. Focusing on developing and implementing tools that minimize repetitive steps, quickly provide information, and automating routine processes is key to a future experience that is easier for both those administering benefits and those receiving.

5

Partnerships are critical to meeting emerging or unmet needs and ensuring more equitable access

Benefits administration covers a range of services that span federal, state and local governments. Major disruptions like COVID-19, natural disasters, and other unanticipated challenges can create sudden demand from new populations who have not previously relied on the government for assistance, and who may not be fully aware of the benefit ecosystem, including what benefits are available and may require extra assistance navigating the process. Increasingly, this means working with a more diverse group of partners to deliver services more effectively across the benefits ecosystem end to end, including other agencies, state and local level administrators, and third-party vendors. This helps improve access to and delivery of benefits to those who qualify.

Government benefits administrators and leaders often rely on public and private sector partners to reach recipients or stakeholders with consistent, accurate, and timely information. Particularly in rural areas, or areas with dense populations but little access to or knowledge of the types of benefits available, this combined expertise and ability of these organizations can be vital.

Pam Miller reports that her agency's "partnership with states is crucial to running SNAP effectively and efficiently. We work very closely with them through our seven regional offices. Many other partners are key to the success of SNAP, as well, including but not limited to retailers, third-party processors, SNAP E&T providers, and more."

As an example, Miller credits a recent collaboration between SNAP and Baylor University Collaborative on Hunger and Poverty, McLane Global, and PepsiCo in the successful delivery of food boxes to children in rural America who are unable to access school meals due to unexpected coronavirus-related closures. This program, called Meals-2-You, bridged the "last mile" through a home delivery program of boxes that contain five days worth of shelf-stable, nutritious, individually packaged foods that meet USDA's summer food requirements. Thanks to this collaboration, more than 25.5 million meals have been delivered to kids in need.

CONCLUSION

The COVID-19 pandemic has exacerbated both the need for government services and for digital or virtual solutions that allow benefits administrators to continue their work at a distance. Empowering benefits administrators with new digital capabilities to effectively do their work will put agencies on the path to deliver better outcomes for their customers, strengthen the relationship between the government and the citizens that it serves, and create a more engaging environment for their workforce.



The pandemic created a real inflection point, shifting how people work and live. “In the administration of retirement benefits, we find that reinventing the process and platforms for the digital and post digital age is an expectation of the benefit recipients and a key priority for the provider,” says Owen Davies, Managing Director and Public Retirement/Pension Lead, Accenture Federal Services.

And given the value to both the government and the public of being able to deliver more streamlined, personalized services, long standing concerns about the relative risk to privacy are being reassessed. Agencies should feel they can share data to reduce duplication and streamline programs, while also having a secure infrastructure that can address the full range of privacy concerns.

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ENDNOTES

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