



Envisioning the **NEW NORMAL**

Paving a Path Through Technology

By Greg Tipping and Rupam Chokshi

When COVID-19 swept through the country in March, economic assistance agencies felt the crushing weight of the pandemic immediately. Seemingly overnight, they had to close their lobbies, limit interactions, shift to remote work or telework, and radically change the way they conduct business.



Not surprisingly, the sudden shutdown of both business and citizens required adaptation and created several bumps in the road—namely, workers struggling to access systems to process applications consistently and securely, while citizens struggled to access benefits safely and quickly.

Now, the high unemployment rate and general economic downturn have sparked an inevitable and dramatic increase in applications for Medicaid, the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and other necessary support programs. Together, this has exposed very real and painful weaknesses in the current service delivery system while also providing us with an opportunity to rethink our systems.

Rethinking Economic Assistance Technology for the Future

COVID-19 physically separated caseworkers from clients, but it also created an opportunity to use modern technology to bring them back together.

Doing so will require an entire spectrum of people—from policy-makers and administrators to program directors and caseworkers—to embrace a new vision for how benefits are provided.

Gone are the days when paper applications and face-to-face interviews are the only way to process benefit requests. Consider the challenges this approach creates. Is it logical to tell someone to drive to their county's agency—often 50 miles or more in large or rural areas—to get a gas voucher?

Government infrastructure was built on a specific set of rules and policies during a time when we simply were unable to understand the capabilities of technology. Tools have changed and technology has advanced, but core business processes have more or less remained the same. As a result, cracks in the system were exposed as soon as people were confined to their homes.

Even months or years after the pandemic ends, there will always be a chance that something else will cause uncertainty or disrupt operations. Even if agencies can't predict the full impact of a future crisis, they can build a solid foundation of modern and essential tools, processes, and support systems to allow them better preparation for response when the time comes.

One Path Does Not Serve All

If clients have access to technology to submit necessary information and interact with caseworkers, it no longer matters where the work is done. The process of applying, interviewing, and getting approved, renewed, or recertified for benefits must be offered to clients wherever they are most comfortable.

Consider these four examples that demonstrate the various paths someone might take to seek economic assistance based on their need or tendency to rely on technology:

■ Client-initiated self-service:

Picture a young bartender who recently got laid off from a restaurant that was forced to reduce staff because of COVID-19. He's interacting with the agency for the

first time. He's comfortable using technology to complete transactions and wants to apply online for SNAP, with the option of calling into a contact center if issues arise. Similar clients would prefer to fill out forms, complete applications, or submit documents through an app or mobile device.

■ Agency-initiated self-service:

Consider a young couple who receives Medicaid for their children through Medicaid expansion. They're confused by multiple notices and information requests in the mail and accidentally throw away their renewal form. The couple could lose their benefits and accrue significantly more cost when they must go to the emergency room because their doctor's office is no longer covered. They'll be forced to start the process over again, causing additional stress for them and more work for the agency. Instead, clients in this situation would benefit from electronic notices, information requests, and renewal forms they can easily respond to and track.

■ Guided service:

Imagine a single mother who lives from paycheck to paycheck and couldn't pay her rent; she's currently staying in a homeless shelter with her kids. She doesn't have access to a mobile device and hopes that someone at the shelter can help her apply for TANF and explore options for housing and child care. Clients in this situation need some assistance to interact with an agency but do not have to come in (and may not have that ability). They'll ideally seek help through a shelter, food bank, church, or library.

■ Assisted service:

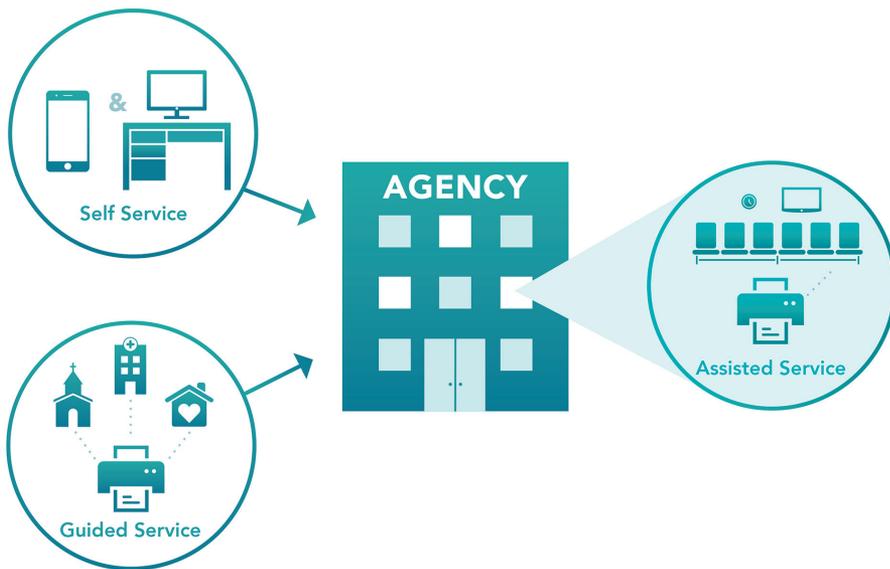
Envision a foster youth who recently aged out of the system. He wants to find work but doesn't know where to start, so he'll engage a worker to provide guidance. Clients like him typically require dedicated help to navigate the system, including face-to-face communication with a skilled eligibility professional who can evaluate their circumstances to identify all the resources they need and qualify for, not just what they initially requested.



Greg Tipping
is Northwoods' Vice President/Evangelist, Economic Assistance and Child Support.



Rupam Chokshi
is Director of Portfolio Management for Northwoods.



As these examples demonstrate, the path toward support and success is not “one size fits all.” Clients need multiple entry points to access services and technology is the key to opening these doors.

Envisioning the New Normal

The ideal solution puts clients at the center, allowing them to submit applications and other supporting information from their own devices, at a nearby community partner or at the agency. Regardless of how they enter the system, interactions are frictionless. Clients can easily engage multiple channels and resources to connect with all necessary services.

Once the information points are centralized, technology is applied to automate redundant and manually intensive processes. This allows caseworkers to focus on high-value work with clients and more challenging cases.

Circling back to the four paths a client may take to seek out services, here’s how they look in action:

■ **Client-initiated self-service:** The young bartender downloads an app and uses it to fill out and digitally sign forms. He uses his phone’s camera to take pictures of the required information (for example, his driver’s license and a letter showing he’s been laid off) to attach to his application. He’ll receive status updates through the app as his application is processed, plus get his

benefits information, notifications, and reminders once his application is approved. He’s able to complete the entire process from the comfort of his home.

■ **Agency-initiated self-service:** The couple receives an electronic notification from the agency letting them know their Medicaid benefit is expiring, including a secure link to a renewal form that they can fill out and submit electronically. Once they submit their form and information, robotic process automation triggers a workflow in the agency’s system that will establish their request as a renewal, identify there are no changes in circumstance, and approve their continuation of benefits—all with minimal worker intervention. The automated process reduces the risk of the children’s loss of coverage and the family’s need to reapply.

■ **Guided service:** In this connected community, someone at the shelter can log on to the agency’s portal for community centers to submit documents or information on a client’s behalf. He or she will help the mom gather and submit her information, arrange a phone interview if needed, and make sure she understands any information the agency provides. This individual will have received prior training from the agency to understand how to help someone seeking assistance. That way, everything can be completed quickly and efficiently from within the shelter.

■ **Assisted service:** When he enters the agency, the foster youth is met by a greeter who uses a tablet to electronically check him in and register his reason for an appointment. This triggers a notification for eligible caseworkers that a walk-in is waiting, and the first available caseworker takes the appointment. He or she shares information with the foster youth about what benefits he’s eligible for, enrolls him in work programs, provides contacts and connections to potential employers, and makes referrals to community partners and other programs.

These varied options lead to more engaged clients, focused caseworkers, and a streamlined agency that can cope with simultaneously having to serve more clients while increasing customer support—all without expanding the workforce or compromising service quality.

Bringing It All Together

The more agencies try to funnel customers into a single path, the more likely that path will fail. Also, the more likely those with circumstances outside the norm will go without the help they need. Just look at what happened when unemployment applications reached a critical mass—clients overran a system built on dated technology because everyone tried to enter via the same access point.

Experts may not be able to agree on how long the pandemic or recession will last, but we know it will have long-term effects on the individuals who are seeking benefits. Traditional systems with few entry points are likely to be overwhelmed by a similar surge in applications, further compounded by a backlog of extended renewals across program areas. These systems could buckle under the pressure if agencies don’t have the right technology in place to distribute the weight.

Now is the time to open multiple access points to allow workers to prepare for the mountain of work that has yet to come, and clients can continue to receive the benefits they need to support their health and well-being. 📌