



Improving Access to Public Benefits and Customer Experience

Key Actions and Best Practices

THE CHALLENGE

Financial shocks — such as an unexpected medical bill, sudden loss of income, a rise in rent or loan coming due — are common in the United States, and low- and moderate-income households often have greater difficulty weathering these shocks.¹ Current public benefits programs provide essential support to millions of households struggling to achieve financial stability.² Yet many eligible households facing a financial shock have difficulty accessing public benefits, potentially leaving them without health, nutrition, and other critical supports.³ Households accessing benefits can waste countless hours navigating what is often a tangled web of information about available services and complex and burdensome application processes.⁴ Addressing these problems requires working across government and sectors toward an integrated, secure, human-centered approach to benefits access that also strengthens program integrity.⁵

WHERE WE WANT TO BE

In December 2021, President Biden signed [Executive Order 14058, Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government](#), directing a whole-of-Government effort to design and deliver an equitable, effective, and accountable Government, including by ensuring access to critical public benefits. In response to this directive, Federal agencies came together to improve access to vital public benefits programs to assist households facing a financial shock. An interagency [Charter](#) offered a new standard of public benefits access, customer experience, and program integrity. The Charter calls on Federal agencies to engage state and local governments to work toward a future where individuals who are eligible for public benefits can:

- Know what they're eligible for
- Apply in 20 minutes
- Enroll in 24 hours
- Share their information once
- Receive benefits or services within a week
- Stay enrolled for as long as they are eligible
- Have equitable, high-quality service experiences

1. [Federal Reserve Board, Economic Well-Being of U.S. Households in 2022](#)

2. [Program Participation, U.S. Social Safety Net | ASPE \(hhs.gov\)](#)

3. [Introduction: Administrative Burden as a Mechanism of Inequality in Policy Implementation | RSF: The Russell Sage Foundation Journal of the Social Sciences \(rsfjournal.org\)](#)

4. [Customer Service Experiences and Enrollment Difficulties Vary Widely across Safety Net Programs | Urban Institute.](#)

5. [Strategies for Improving Public Benefits Access and Retention | Urban Institute.](#)

HOW WE WILL GET THERE

Comprehensive and sustained improvement in benefits access and customer experience requires changes across policy, operations, technology, staffing, procurement, and more. Across numerous Federal agencies and programs, states, and localities, successful improvements have often been built upon key actions and practices. Not every action or practice applies to every program or location, nor is it necessary to combine all of them at once to achieve real improvement. Rather, the following actions and practices provide a general starting point for improving benefits access and customer experience, and identifying areas for next-level improvements across programs. This list is not intended as a substitute for specific actions that may be required of states, but to identify broader areas that may encompass required actions. All of these actions and practices are subject to statutory, legal, and policy requirements and availability of funding.

Policy and Program Integration⁶

- **Increase understanding of program participation rules:** Help ensure program participants understand how eligibility and benefit levels may be affected by earnings and assets, as well as the coverage options available when they are no longer eligible for particular programs.
- **Integrated access:** Streamline access to benefits, such as integrating screening, referral, or application processes across programs, including through a single common application as appropriate; co-locate services as appropriate.
- **Automated renewals:** Use all available data to pre-populate applications and automate participant renewals to unburden applicants from being required to submit or prove the validity of information already held or verified by another benefits program or government agency.
- **Holistic approaches:** Support individual and family well-being by recognizing how multiple financial shocks or challenging circumstances can combine to produce disadvantage; integrate supports and services across programs; address family needs through two-generational approaches.

6. For discussion of specific policy flexibilities available to states to improve benefits access, see: [FACT SHEET: The Biden-Harris Administration Highlights Recent Successes in Improving Customer Service and Delivery for Safety Net Benefits](#)

FACING A FINANCIAL SHOCK

Communication and Design

- **Beneficiary engagement:** Deploy multi-modal beneficiary engagement technology, including text messaging, email, and mobile applications to reach beneficiaries in their preferred mode with actionable and clear notices and status updates, including a clear explanation of how earnings or program restrictions may affect future eligibility, and to gather continuous customer feedback.
- **Multi-modal information and applications:** Ensure that program information and entire end-to-end applications for benefit programs can be accessed and completed in person, online, and by phone and that online applications are mobile-first and responsive.
- **Form and notice redesign:** Implement human-centered and user-experience design, accessibility (including Section 508 requirements), and plain language best practices throughout program enrollment and participation processes, beginning with the highest-impact forms and notices.
- **Language access:** For the most common non-English languages in the state or locality, ensure beneficiaries can receive key notices in their language of choice and have access to translation and interpretation services during in-person and telephonic interactions with government agencies.
- **Navigators and public awareness:** As allowable and appropriate, disseminate information and conduct outreach to raise public awareness of available benefits and support community-based benefits navigators to assist hard-to-reach populations in accessing and maintaining benefits.

Organizational and Systemic Improvements

- **Process improvements:** Use behavioral science and user-centered design methods to identify and implement process streamlining for applicants and caseworkers, including applications, renewals, and determinations.
- **IT systems:** Incorporate agile and user-centered design practices in daily operations, contracts, culture, and processes for designing and maintaining core IT systems (i.e., eligibility and enrollment, case management, provider payments, claims management, audit, and Quality Assurance/Quality Control).
- **Building talent:** Create multi-disciplinary benefits access teams, including policy and content experts, technology experts, product managers, data analysts and scientists, designers, and user experience (UX) researchers.
- **Culture change:** Support change among current and new staff that centers on high customer experience (CX) standards and continuous improvement.

- **Cross-agency coordination:** Establish cross-agency councils or workgroups with formal organizational and leadership commitments to support ongoing efforts to coordinate and improve benefits access, establish data-sharing and cross-agency agreements, and collaborate to address challenges that no single agency can solve in isolation.
- **Leadership commitment and support:** Communicate a vision for improving CX and benefits access, such as through executive order, and designate a lead official responsible for CX.

Data, Performance, and Evaluation

- **Data sharing:** For fundamental public data sources, develop common elements, definitions, and identifiers to allow sharing across sources and data-sharing agreements to minimize inaccuracies, gaps, and duplication. These will support cross-program integration and analysis while ensuring individual privacy and data security.
- **Data-driven outreach and cross-enrollment:** As appropriate and allowable, use all available data to identify likely eligible but not enrolled individuals or households, across benefits programs, and notify them of actions necessary to enroll.
- **CX metrics:** Measure benefits access and delivery using validated CX metrics such as learning, compliance, and psychological costs, trust and satisfaction, drop-offs, application and renewal burden, timeliness of determinations, application backlogs and churn, payment accuracy, and program integrity.
- **Data-driven performance management:** Create dashboards to monitor service delivery, disaggregated by key subpopulations, and review data on a daily, weekly, monthly, and yearly basis to identify trends and issues, measure service quality and success of specific practices or strategies, address pain points, monitor improper payments and identify opportunities for improvement.
- **Building and using evidence:** Learn from and build upon rigorous qualitative and quantitative evidence regarding administrative burden and benefits access, including customer feedback, analysis of program participation trends, gaps in access, core indicators of CX and administrative burden, payment accuracy and improper payments, and participants outcomes; evaluate specific benefits access strategies and tools.

This document reflects the collective input of customer experience and benefits access experts across the Office of Management and Budget, U.S. Department of Health and Human Services, U.S. Department of Agriculture, and the Aspen Institute Financial Security Project. The opinions expressed should not be viewed as those of these Federal agencies, the Federal government, or the Aspen Institute.