



UI MODERNIZATION

Tiger Team Cohort Trends

SUMMARY

Within its first year, (July 1, 2021- June 30, 2022), the UI Tiger Teams Initiative will have served 24 states through customized systems improvement engagements. States will receive recommendations that can be implemented in the short term to revitalize state UI systems through improvements in equity and accessibility, timeliness and backlog processing, and fraud prevention and detection.

These recommendations will improve **equity and accessibility** in state UI systems by accomplishing things such as increasing the use of plain language in claimant communications, standardizing translation, and improving equity and accessibility data metrics. Other improvements will help with **timeliness and backlog** issues through things like technology improvements to streamline current processes, including by increasing automation in making determinations. Finally, these efforts will help with **fraud prevention and detection** through technology improvements in verifying identity, crossmatching claim data with existing databases, improving the use of NASWA's Integrity Data Hub, and risk analytics, and improving staff training on fraud awareness and prevention.

EQUITY AND ACCESSIBILITY

- **Simplified Communication (Plain Language Initiative):**
 - » Identify common communications to claimants that may be hard to understand
 - » Redesign them by simplifying the language and making sure claimants know what they are being asked to do
- **Standardized Translation Services**
 - » This is somewhat self-explanatory, but states may not be offering comprehensive or appropriate translations, and these recommendations will help states translate materials to all claimants who need them in a way that ensures they will be understood by the target audience.
- **Pathway to Equity and Access (Online/Offline):**
 - » Making sure that the metaphorical "front door" to systems are open and transparent, so that claimants can access benefits through the methods most comfortable to them whether it is online, in person, or by phone or TTD.
- **Proactive Status Updates Opportunity:**
 - » Allow claimants to track the status of their claims

- » This will not only allow claimants to find out where they are in the process, but will free up staff resources from answering status questions to helping claimants with other questions
- **Web Content Accessibility Guidelines (WCAG) Audit:**
 - » This is a key protection to make sure that systems are accessible for people with disabilities.
- **Equitability & Accessibility Data and Metrics:**
 - » Help states collect data to make sure that claimants of all demographics have equal access to benefits
 - » Use this data to understand all the points in the system that claimants might get stuck to make sure that bottlenecks are addressed
 - » Establish an Essential Impact Team to use this data to prioritize projects to fix bottlenecks
- **Community Engagement:**
 - » Establish partnerships with advocacy claimant-focused community-based organizations for multiple purposes that include, but not limited to, identification of pain points, communication outreach, and cultural competency
- **Feedback Loops:**
 - » Build on improving access and equity on a regular basis, including regular improvements from claimant-focused community groups and community members and claimants

TIMELINESS AND BACKLOG

- **Reduce Number of Contacts with Claimants:**
 - » Look for opportunities to reduce the number of contacts between state workforce agency staff and claimants and making sure those contacts are through efficient means while being mindful of customers' unique service needs
 - » This includes making sure state agencies get the right information they need at the application process to make good decisions
 - » Fund change management training and procedure manuals to help implement process changes
- **Dynamic Fact Finding:**
 - » Look for opportunities to set up systems to ask questions in a way that improve the "decision tree" so that it makes it easier for claimants to answer questions and also easier for those answers to provide the right amount of information to the state to process claims quickly
- **Process Mapping:**
 - » Removing inefficient process steps

- **Robotic Process Automation:**

- » Perform process mapping to identify opportunities to automate parts of existing processes using Robotic Process Automation (RPA), allowing staff to focus on more critical tasks

- **Automated Adjudications:**

- » Review states’ usage of automated adjudications and look for opportunities to expand them
- » In many cases, there is a “happy path” where automation can speed simple claims to free up resources to then also speed up more difficult decisions

- **Optical Character Recognition and Intelligent Character Recognition:**

- » Identify opportunities to incorporate technology solutions that convert handwritten text into digitized formats and automate document processing and routing
- » Re-engineer the adjudication, appeals, and benefit payment control processes to include these tools as means to reduce document management backlog and improve the timeliness of document routing

- **Call Center Quality Assurance Software:**

- » Provides Call Center staff with scripts/guidance throughout their calls and performance feedback such as accuracy of information and customer experience offered to claimants
- » Measures common inquiries and topics that can then be used to create new training materials, processes, and internal requirements
- » Use common inquiry information to improve services

FRAUD PREVENTION AND DETECTION

- **Identity Authentication (e.g., Device Identification & Reputation Technology):**

- » Adopt Device Fingerprinting/Reputation Management – often claimants apply via a device that technology can identify as belonging to that claimant. This can help narrow the population that needs to be more carefully scrutinized.
- » Tool focuses on establishing a combination of inputs to assist in the authentication of a user’s identity during ongoing use with state UI systems; inputs may include:
 - Device identity (information from electronic devices (desktops, laptops, tablets & phones) hardware including multiple device-related characteristics including date/time/language settings, operating system, browser, plug-ins, MAC address, etc.)
 - Behavioral identity (information from mouse movements, typing, web page navigation, etc.)
 - Digital identity (information from email, social media, etc.)
 - Real world identity (information from electronic databases such as credit/census records)
 - Phone number / audio identity

- **Adopt Full Usage of the NASWA Integrity Data Hub (IDH):**
 - » Establish IDH web-service connectivity to establish real-time crossmatch of the Suspicious Actor Repository (SAR), Identity Verification (IDV) Service, Multi-state Claimants, Fraud Alerting, Foreign IP Addresses, Suspicious Email Domains, and Data
 - » Shift customer identity validations (including Integrity Data Hub [IDH] queries) and cross matching to point of website registration
- **Expand 3rd Party Crossmatch Sources:**
 - » Perform front-end crossmatching through various databases that can make sure that the claimant is who they say they are and are not prohibited from getting benefits using resources such as Business licensing, Dept Revenue, Drivers Licensing, Social Security Administration data, Prisoner Update Processing System (PUPS) and other public records databases
- **Identity Proofing:**
 - » Implement/refine processes of collecting, validating, and verifying information about a person as a means to verify customers' identity
 - » Recommendation is that states implement National Institute of Standards and Technology (NIST) compliant identity proofing during the initial claims filing process and for re-accessing their account
- **Claim Risk Scoring (e.g., Case Management Enhancements):**
 - » Sophisticated risk analytics are available to assign a risk-based score to claims to help the state to detect suspect activity early in the claims process, as well as minimize the number of false positives which helps to protect innocent claimants from being flagged for fraud
- **Investigative Case Management:**
 - » Case Management integration can help prioritize investigations and automate the assignment of tasks
 - » This will enable states to monitor of claim status and progress in real time, and also streamline analytics and reporting features
- **Integration of reCAPTCHA:**
 - » This provides an additional layer of prevention from mass intrusion, including bot attacks
- **Fraud Awareness Training:**
 - » Develop fraud awareness programs through NASWA that are adapted as appropriate to state needs
- **Implementing NASWA Behavioral Insights Toolkit:**
 - » Simplify communications to claimants that will help them to quickly respond to information requests that will deter fraudulent and unintentional fraudulent activity

