Best Practices in Low-Income Benefit Program Management

As an administrator of numerous low-income benefit programs for more than 15 years, Solix has been intimately involved with the evolution of business process management and technology, and we have enabled our clients to benefit from these advancements. Specific to low-income benefit programs, we have implemented and refined best practices to communicate with consumers; intake and safeguard personal and private information; review applications and supporting documentation to render eligibility decisions; and analyze data to report on program operations and outcomes. Process enhancements have been driven by improved technologies, quality control techniques and an increased focus on the consumer experience.

Low-income benefit program administration often includes the establishment of a fully coordinated solution that serves as the program "hub" for consumers, service providers and oversight agencies. Best practices center on improving the participation rates of eligible consumers, minimizing the potential for ineligible participation and duplicate benefits, quickly implementing program design or modifying eligibility criteria, streamlining processes, and enhancing both oversight and transparency.

Effective program management drives efficiencies through flexible process design that combines appropriate levels of automation with skilled human expertise. An experienced low-income benefit program administrator offers unique experience in delivering a full solution that includes supporting consumer outreach; designing and deploying application intake processes; reviewing applications and documentation against program eligibility criteria; communicating application status and eligibility decisions to consumers, service providers, and oversight agencies; performing disbursements of approved funds; and utilizing business intelligence tools and analytics to monitor activity and report on program outcomes.

Solix Low-Income Benefit Program Expertise

Solix administers low-income benefit programs or provides low-income eligibility determination services in more than 40 states. Solix has implemented solutions in accordance with federal, state and municipal requirements while simultaneously customizing processes to satisfy client-specific criteria. We have designed solutions that utilize automation appropriately combined with unique human expertise and identified best practices that improve program integrity while enabling evolution.

Where feasible, real-time data exchanges can streamline information flows, eliminate the need for manual and paper processes, and shorten the time needed for accurate eligibility decisions. Solix has converted paper-based programs to electronic and automated solutions that reduced throughput times from 3-4 days to less than 5 minutes. When real-time data exchanges are not practical, alternative data exchange methods can be tailored to program needs while still allowing for efficient and secure transactions. The resulting centralized repository of applicant information allows for the detection and removal of potential duplicate benefits, and complete auditing of eligibility data.

Based on Solix' experience with low-income benefit program administration, we have highlighted key best practices and recommendations to drive successful program implementation and outcomes.

1: Flexible Solutions with Appropriate Controls Drive Effectiveness & Consistency

In order to quickly design and implement compliant programs, it is imperative to deploy flexible solutions that allow for the consistent application of rules with the ability to modify program criteria over time. Change and evolution are inevitable, with many programs implementing modified protocols each year or even more often. For example, income eligibility based on Federal Poverty Guidelines (FPG) is often revised to satisfy programmatic or budgetary goals with common thresholds ranging from 125% to 175% of FPG. Solutions must be designed to allow for modifications and enhancements to ensure flexibility, ongoing program compliance and consistency of decisions based on the rules in place at any given time.

A comprehensive solution should include documented and tested protocols that safeguard consumer information while ensuring an objective and neutral approach to eligibility decisions. Formalized guidance and procedures minimize the variation in application review decisions and provide clarity for review staff, consumers and oversight agencies. Further, an experienced pool of expert reviewers with appropriate training, tools and certifications operating within an environment with comprehensive managerial oversight helps ensure adherence to federal, state and municipal program requirements.

2: Appropriate Blend of Touch + Technology Supports Scalability & Compliance

Automation that is properly blended with unique human expertise achieves solutions that are efficient, scalable and auditable. Significant volumes of transactions can be supported through process automation, including direct data transfers such as Application Programming Interfaces (APIs) with federal and state agencies, while highly trained

experts remain focused on managing complex and outlier situations. A blending of "touch plus technology" improves the accuracy and throughput of routine tasks and allows program experts to perform quality reviews and make decisions within the framework of program rules.

A forward-looking focus on the use of technology to enhance operational effectiveness and program integrity streamlines interactions while providing for high quality results. Low-income benefit program participants that prefer higher touch, less automated solutions should be provided with appropriate accommodating options, but a move towards paperless and automated transactions will improve real-time decision making and program oversight.

3: Coordinated Communications Improve the Consumer Experience

Programs that are designed to assist low-income individuals in gaining access to public benefits are often driven by statutory or regulatory requirements. With a fiduciary responsibility for effective and efficient program management, oversight agencies generally require that a defined set of eligibility criteria be satisfied prior to enrolling a consumer in a benefit program. As such, there are usually a number of rules and requirements that must be clearly communicated to potentially eligible consumers.

It is vital to communicate with consumers early, often and through multiple channels. Communication methods can include printed materials, automated calls, live agent calls, websites, and social media and news outlets. We have demonstrated success in targeting specific segments of the population by deploying multiple methods of inbound and outbound media, including customizing the format, size and even the color schemes of program materials. Information should be appropriately messaged to the target audiences in relevant formats and languages to provide access to all segments of the community. The primary objective of an outreach plan is to anticipate and proactively address applicant questions regarding program and process requirements.

4: Business Intelligence & Analytics Tools Improve Oversight and Outcomes

Public benefit programs require comprehensive oversight to ensure compliance and achievement of goals and objectives. The use of advanced analytics tools provides for robust understanding of program data, real-time decision making, comprehensive and flexible reporting, and enhanced auditability. Even more, when automated data access and transfer methods such as APIs are combined with business intelligence tools to

generate real-time analytics and dashboards, detailed and summary level data can be analyzed on demand with immediate follow-up actions as needed.

The use of comprehensive business intelligence tools provides a mechanism for oversight agencies to be immediately notified of program activity levels and anomalies that require follow-up or analysis. By identifying and addressing issues on a real time basis, consumer matters can be addressed quickly supported by data-drive decisions and timely information can be provided to key stakeholders. Solix has utilized business analytics to incorporate demographic and geographic data into program dashboards to flag locations that should be prioritized as well as to identify activity that warrants additional scrutiny or auditing. Integrating in-depth analytics into low-income benefit program management improves the consumer experience, enhances compliance and furthers the accomplishment of regulatory objectives.

Conclusion

An appropriate blending of innovation and human expertise provides scalable, dynamic and auditable solutions for low-income benefit program management. Through clear, consistent and customized communications, applicants are afforded process clarity and aligned expectations regarding program requirements, timelines and decision outcomes. Expert design, deployment and utilization of business intelligence and analytics tools ensure that oversight agencies have access to dashboards and reports to support data-driven decision making while maintaining data integrity and accuracy to convey successful outcomes to all program stakeholders.