Eliminate the "time tax" on your customers

Four strategies to modernize government service delivery

Time matters

How many hours do you spend renewing your driver's license, tracking down tax answers, or securing a business or marriage license? You may work for a government organization, but you're also a citizen, so you are aware of the value of time from both perspectives. Medicaid agencies can take 45 to 90-plus days to process an application, or longer if the applicant does not provide all required documents on time.[1] No one should have to spend hours on the phone, in long lines, or wait weeks for government services designed to assist people in their time of need. Government agencies have a tremendous opportunity to cut days and weeks out of wait times if they embrace a modern approach to serving their customers.

The December 2021 Executive Order on Transforming Federal Customer Experience and Service Delivery (OMB Circular A-11 Part 6 Section 280) highlights ways federal, state, and local agencies can use technology and innovation to "design experiences that improve service delivery." The order includes guidance for agencies looking to improve customer experiences with government programs administered by states such as SNAP, WIC, and workers' compensation.

This article is intended to help federal, state, and local government leaders understand how to lessen the time burden outdated government processes place on their customers. We suggest four pragmatic strategies to modernize service delivery, agency efficiency, and customer and employee experiences.

Why modern government is important

Government agencies in the U.S. must modernize in order to keep up with changing user needs, regulations, and health and public safety requirements. Leaders of modern governments rethink business processes and service delivery models to more effectively achieve their mission. This article is one of a series that features how modernizing affects the government workforce and the user experience, improves security and public trust, and accelerates the digital journey. KPMG team members offer insights intended to help guide governments in their modernization efforts to encompass all processes, technologies, policies, and the workforce so each works together to create connected, powered, and trusted organizations.

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[1] Source: LongTermCare.gov, "Applying for Medicaid," June 16, 2022.

Four strategies to improve government experience (GX)

People are accustomed to transacting work and business using simple, efficient methods that prioritize speed to resolution. Like you, employees and customers expect high caliber consumer experiences. However, only 38 percent of people feel like a valued customer when dealing with the government.[2] To treat constituents like valued customers, agencies must first **look at citizens as customers.** They must also use innovative methods of **data sharing and process streamlining** with **technology as the foundation** to improve experiences. Taking these steps can diminish the time tax, or lost time people spend as they interact with the government. This time burden often occurs when agencies use outdated processes that do not consider modern expectations and technologies, and the **neediest customers often have the most difficulty.**

Think about a family with a young child where one parent is a full-time student and the other is laid off. Now they face visiting multiple agencies, each time providing the same information and documents such as a birth certificates, IDs, enrollment forms, and other information one or more government agency already has. The couple is elated when completing one online application applies them for health insurance, unemployment benefits, and lets them know they also qualify for SNAP, childcare assistance, and other services that will keep their family afloat. To speed up the state's application process, Minnesota piloted a human-centered digital application for nine benefits they can complete in less than 12 minutes in four counties before scaling to more.[3] This is an outcome states can achieve by looking at their citizens as customers.

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[2] Source: Forrester Consulting and KPMG, "Impacts of COVID-19 on digital transformation strategies and the future of work," July 2020.
[3] Source: Code for America, Dustin Palmer, "Four lessons from our journey to deliver human-centered integrated benefits," May 20, 2021.

Look at citizens as customers

When agencies treat citizens like customers, agencies can deliver services in ways that are more efficient while also delivering customers and employees better experiences. The first step is to **identify and understand your customers**. Complete target audience research for each unique customer type to understand the moments that matter most to them and difficulties they have in equitably meeting their wants and needs.

Next, **identify the services your customers use and how they prefer to interact with your agency**. Government organizations often misunderstand their client base. For example, agency leaders sometimes ask why they should build a mobile application because their clients do not have cell phones. We see the opposite. While some older customers may not regularly use cell phones, people are more likely to have mobile phones than physical access to a service center or even a permanent home. Sending text notifications is the preferred communication, but also cheaper and faster. A portal where people can use their phone to take a picture and upload a document versus making copies and mailing or delivering them improves access. Modern businesses use these approaches to interact with customers. Shouldn't government use similar strategies? Create easy universal access to meet your customers where they are all the time—even if it's on their phone or in a library. Explore how to deliver a more equitable experience in our article, _Rethink human experience beyond one point in time_.

Here is one of **Maine's Office for Family Independence** first modernization steps. The state set out to automate eligibility rules and update rule changes faster to reduce caseworkers' manual work. Its leaders wanted to understand how customers interact with systems to apply for state benefits such as Medicaid, childcare assistance, SNAP, and other programs so they could improve the employee experience. We worked with agency staff to build a new rules engine that accurately and efficiently determines eligibility and benefits and enhances service delivery to Maine's most vulnerable residents and reduce workers' manual interactions. The state can also quickly make policy updates to the engine that contains more than 6,000 rules for 90 program categories.

Like Maine's effort, it is important to have a clear view of how everything **connects across the customer journey**. In this example, worker efficiency was an initial step in supporting the State of Maine's modernization journey to improve customer experience. Create **customer personas** to categorize customers and determine appropriate delivery methods. Then use **journey mapping** to visualize how customers interact with the agency across various touchpoints, identify friction points, and opportunities to improve. Look for a journey mapping approach that uses design thinking and human-centric design to understand customer needs, behaviors, and motivations more accurately. This approach includes what customers experience and feel while also adding their geographic, social, and physical context.

Many government organizations use our **Customer Experience Excellence methodology** as a strategic delivery approach to evaluate and personalize customer experiences. We have validated the approach through more than 3 million evaluations across multiple markets over 10 years. Read more in our article, _Improve your citizen experience_.

Use the right technologies in the right ways

Agency leaders should explore using innovative, secure technologies to meet employee and customer expectations. Many government agencies have a collection of disparate, outdated systems. With the right focus on customers, streamlined process, and the right data governance, the next step is **using and connecting technology in the right ways**. In the past, it was common to tackle a massive back-end redo and ignore the front end where employees and customers have direct interaction. We recommend working from the front end to the back end to improve efficiency as well as employee and customer experiences without revamping the entire tech environment. Also use data hubs, middleware, and cloud technology platforms to build customer solutions faster and improve access.

For a place to start, take **the technologies, processes, and self-service channels added to manage remote service delivery during COVID-19** a step further. For example, with dynamic forms, technology guides customers to the 10 pages they need, avoiding the full 100-page application or form. Apps and templates are available to make dynamic forms easy to build.

KPMG has worked with clients across the public and private sectors to put the right tech to work to improve customer experiences. Here are a few examples:

— KPMG helped **Maine's Office for Family Independence** implement an Oracle system that revamped eligibility and allowed the state to respond to policy changes and make sure the right people received the right benefits. Our innovative software approach connected the existing front end to a more complex back end system in a way the front end could still read the data. The project required no downtime and little retraining for eligibility technicians and caseworkers who use the system.

— **USAA**, a leader on the KPMG CX index, uses telematics-enabled auto claims to enable more seamless member experiences and faster claim resolution.[4] Governments can feasibly use these technologies to expedite claims processes and add self-service options for customer interactions.

— **Navy Federal Credit Union** makes technology as human as possible to create the same connection to the brand for the 20 percent of members who interact with the credit union exclusively through digital channels.[5]

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[4] Source: KPMG LLP, "KPMG CX Excellence Report 2021," 2021.
[5] Source: KPMG LLP, "KPMG CX Excellence Report 2021," 2021.

Share data within and between agencies

Establish data-sharing agreements with other agencies because efficient data use enables better service delivery. For example, when people in Maryland complete their state income tax returns, they can share a bit more information to determine if they are eligible for Medicaid or a subsidized marketplace health insurance plan. Other states have followed Maryland's lead and partnered with their state's agencies to create similar programs.[6]

Sharing data within a state seems intuitive, but nuances and details can be complicated. Individual agencies often hold policy and process knowledge that limit trying innovative methods like sharing data because of possible compliance issues. **Governance can alleviate data sharing problems**, and here is where we recommend starting. The agency that collects customer data is liable for keeping it safe. Agencies within the same state should understand other agencies' data safety and storage parameters. All agencies need to agree how they will use data, along with rules for who has access. Some of the most common data sharing issues include data sensitivity such as health or other protected information types. For example, some data related to child support and Medicaid programs cannot be shared. Also, many states lack timely common client and wage indexes needed to evaluate for Medicaid and other program qualifications. With data security governance in place, only the agencies and employees who need access to certain data will have that access.

There are methods to assess data, how it connects, and where it is warehoused to help ensure the needed governance is in place. For example, more modern data architectures enable data silos to connect to complete the citizen journey picture. Learn more about modernizing data in our article, _Digital transformation done right_. Part of this process includes assessing cybersecurity since cyber threats can originate from anywhere. Agencies cannot trust the user's identity, the device, the network, or the data. Learn more in our article, _Governments: Cyber secure your boundaryless world_.

Another fairly easy way to improve employee and customer experiences is to take tedious data entry away from lengthy applications by auto-populating known data. With **secure connections**, employees or customers only confirm and update data rather than rekey it.

Cloud technology is one of the most proven methods to enable secure data sharing if the agency can support cloud use from the technology perspective. Employees in cloud-based organizations have access to quality data from multiple sources. They can make insightful decisions faster to speed up approvals when customers apply for or renew a service. Our article, _Mission Delivered. Market Speed._, contains more details on using cloud technology.

[6] Source: To the Point, Commonwealth Fund, R Schwab, J. Giovanelli, K. Lucia, S. Corlette, "State 'Easy Enrollment ' Program Gain Momentum, Lay Groundwork for Additional Efforts to Expand Coverage," August 3, 2021.

Streamline processes with customers in mind

Streamlining processes with users in mind can improve agency efficiency and meet customer needs faster and more directly. Your customer **journey map** will show friction points and streamlining opportunities. Start with **compliance-oriented processes to improve experiences**. Some policies may be expired or contradict one another. By analyzing these processes with the user in mind, you can also identify where red tape frustrates employees and customers. Update the journey map to reflect the more streamlined processes.

With a clear customer journey picture in mind, agencies can more easily **identify repetitive tasks to automate.** Automating reduces administrative hurdles and paperwork for caseworkers and improves information and benefit calculation accuracy. You can identify automation opportunities by talking to employees to understand what tasks consume most of their time. If data only has to be keyed in once and a secure connection to the DMV or vital records validates identity, caseworkers can spend more time helping customers, which improves experiences for both. Pick small initiatives to demonstrate success and build momentum.

Clear customer journeys also show where **adding self-service** can eliminate time tax for simple tasks like making appointments and filling out forms. With self-service and automation, data can automatically go into a portal and photos of state identification automatically verify to reduce manual work and improve accuracy. For example, we helped build the **District Direct mobile app,** which enables new and existing Washington, DC residents to apply or recertify for medical, cash, and food benefits. Washingtonians can upload documents and receive status notifications. In the first two years, District Direct has a 4.6 stars out of 5 average user rating for the more than 100,000 app downloads. Visit Apple and Google app stores to see real user reviews. Some states scrambled when the U.S. Department of Agriculture changed SNAP application and renewal requirements. District Direct made the process much smoother and easier for Washingtonians and employees.

Take the right first steps

Government leaders should try to work through agency red tape and habits to embrace innovative, tested methods and technologies to meet employee and customer experience expectations. We help agencies use innovative, cost-effective approaches and technologies to begin, especially those struggling to pinpoint issues, or those who know problems but not how to solve them or need help prioritizing initiatives.

No two agencies are alike. We work with each to find innovative ways to solve unique problems and do quality work faster in the most challenging environments. We use templates and solutions, along with the team's knowledge and experience, to help your agency improve customer experience with minimal distraction from daily operations— saving customers that frustrating time tax. For you, for your employees, and fellow citizens, take the right first steps.

About KPMG

KPMG has worked with federal, state, and local governments for more than a century, so we know how agencies work. Our team understands the unique issues, pressures, and challenges you encounter in the journey to modernize. We draw on our government operations knowledge to offer methodologies tailored to help you overcome these challenges and work with you from beginning to end to deliver the results that matter.

The KPMG team starts with the business issue before we determine the solution because we understand the ultimate mission. When the way people work changes, our team brings the leading training practices to make sure your employees have the right knowledge and skills. We also help your people get value out of technology while also assisting with cloud, advanced analytics, intelligent automation, and cybersecurity. Our passion is to create value, inspire trust, and help government clients deliver better experiences to workers, citizens, and communities.
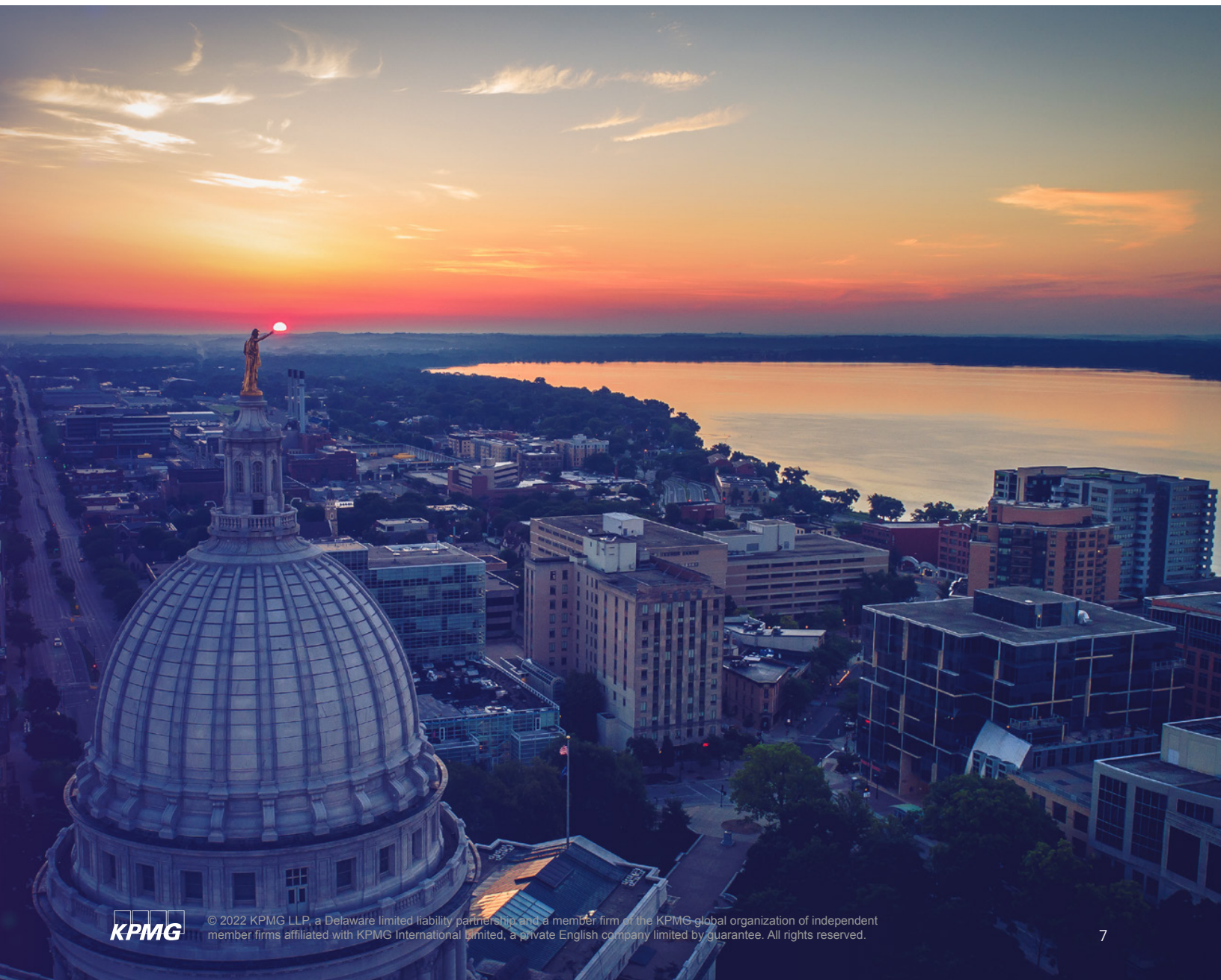
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