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## Improving Users' Experience With Online SNAP and Medicaid Systems

By Jennifer Wagner and Genevieve Gaudet

State and county agencies have made great strides in making forms and processes available online. Clients can apply for safety net programs, including Medicaid and SNAP (formerly food stamps), and perform other functions like submitting documents and renewing benefits online. But to take full advantage of what these online systems have to offer, state and county agencies must pay more attention to a commonly overlooked component of successful digital transformation: ensuring that people can easily set up and sign in to online accounts. When a user has difficulty setting up an account or signing in, they must revert to phone calls or in-person visits. To avoid that result, states should pay attention to user needs at the front door of their systems by prioritizing the account sign-in experience, ensuring passwords don't create insurmountable barriers, and measuring the outcomes of their efforts.

Doing so would help not just clients but caseworkers and administrators. It would maximize clients' ability to access all the benefits that a digital environment can offer. For instance, clients can complete case maintenance functions, such as uploading documents, reporting changes in circumstances, and completing renewals. Online portals also allow them to apply for and take steps to maintain their benefits at a time and place that works for them, without having to travel to local offices or wait on hold for hours. And these portals can significantly reduce the workload for state and county agencies, allowing caseworkers to focus on clients that need more intensive in-person assistance.

### Creating an Account Should Be Optional and Simple

Many online systems allow or require users to set up an account in order to access the website's services — about 4 in 5 states require people to create an account to apply online for SNAP and Medicaid. Complexity varies widely across states: some states only require applicants to create a username and password, while some require a username, password, PIN, consent, first and last name, email, answers to seven security questions, and confirmation that the user is not a robot.<sup>2</sup>

<sup>1</sup> Genevieve Gaudet is a Design Lead with Nava Public Benefit Corporation.

<sup>2</sup> Code for America, "Bringing Social Safety Net Benefits Online," August 2019, <https://www.codeforamerica.org/features/bringing-social-safety-net-benefits-online/>.

Creating an account is not an *eligibility* requirement and can be an onerous step that dissuades eligible families from seeking assistance. Users should be given the option of skipping the account creation process and proceeding directly to the application. And for users that choose to create an account, the process should be simple.

Creating an account can add value for clients and the agency. It adds a layer of security and allows applicants to pause their application and return later to complete and submit it. Also, a successful account management system should allow clients to easily report changes and complete renewals after their application has been approved.

States should make the account creation process:

- **Optional.** It's not an eligibility requirement so shouldn't be required.
- **Quick and easy.** It should take no more than two minutes. It should also take the fewest steps possible, collecting only the necessary information.
- **Useful.** A username and password created at application should also work for online case management.

## Passwords Should Add Security, Not Red Tape

Passwords are important for security, but those that are difficult for clients to remember and reset can discourage people from using online portals. They can also lead to practices that end up undermining security. For example, issues with clients forgetting their passwords are so common that some community organizations have developed formulas for usernames and passwords so they can help the client maintain access to their account, such as a combination of the client's name and the year or organization. In some cases, the formulas are the same for all clients so that staff could easily guess the password. While well-intended, this poses a security threat to the client's personal information as it may be easy for an unauthorized person to access their account.

Many benefits websites have account passwords that expire at regular intervals, usually at a frequency that's out of sync with when people will likely use their accounts. For instance, an account password might need to be reset every 90 days, while many people don't return to the website after they first apply until they need to renew their benefits, usually six months later for SNAP and 12 months later for Medicaid. This misalignment can cause confusion and make it difficult for clients to take advantage of online services.

Forgotten and expired passwords can be difficult to reset. Some online systems rely on a client's email address for password resets, but many clients don't have an email address and only create one to allow them to access online services. Because they don't regularly access these email accounts, they may forget the address and password, making it impossible for them to reset their password for their online benefits accounts. Further, agencies are not permitted to require an email address for SNAP applications, leaving many accounts without email addresses that can be used for resets.<sup>3</sup> Some states require clients to call a busy help desk to reset their passwords, resulting in long wait times and unnecessary burdens on state agencies. And caseworkers may advise clients to create a new account if they forget their password, leading to burdensome duplication of case records.

<sup>3</sup> Food and Nutrition Service, Department of Agriculture, "Best Practices for Online SNAP Applications," March 10, 2015, <https://fns-prod.azureedge.net/sites/default/files/snap/Best-Practices-for-Online-SNAP-Applications.pdf>.

To maintain security while minimizing red tape, states should:

- **Evaluate password expiration policies.** Consider benefit renewal and other program cycles affecting when users access their accounts. Don't require password reset for at least one year.
- **Improve password reset procedures.** Make passwords easy to reset through accessible, self-service channels like text messages. Don't rely on email and state help desks.

## Monitor Whether the System Is Meeting User Needs

Modern digital services need to remain responsive to user needs. For both new and existing digital services, gathering analytics about key metrics for account creation, password reset, and usage of online features can inform teams where to focus their efforts to deliver a service that quickly and efficiently gets people access to the help they need.

Once a new system or system change is launched, administrators should measure:

- **Account setup.** How long does it take to set up an account at application? Do people get stuck at that step and fail to submit an application?
- **Online feature usage.** Do users return to the online system to report changes or complete renewals?
- **Password resets.** How many users try to reset their passwords but can't? How many have expired passwords but are unable to reset them?
- **Duplicate accounts.** How many users create duplicate accounts?

## It's Worth Investing in a System's Front Door

There's a cost to neglecting the entry point to online services. If it's hard to log in, it doesn't matter how good a website is or what services it offers. People will choose other channels to apply or manage their case. Many states report that clients come in person to local offices even for simple tasks like submitting a document or handing in an application because they don't trust the agency's digital services. In some states, fewer than 5 percent of tasks are completed through public-facing websites, with all other transactions happening through more expensive channels like phone calls and in-person office visits. And agencies often direct walk-in clients to lobby kiosks to apply, requiring them to wade through the challenges of setting up an account when they visit a local office.

When online systems don't work for clients, they turn to caseworkers for assistance, which takes time away from addressing other client needs. Duplicate accounts — created because of forgotten passwords or other user experience challenges — also create more work. Processing an application takes more time when a caseworker must search for and manually reconcile several case files before they can make an eligibility decision.

Ambitious modernization efforts often overlook account creation and management or rely on an existing but fallible system. However, benefits programs present a unique mix of stringent security requirements, urgent user needs, and long user cycles. Agencies need to begin modernization

### **Integrated Benefits Initiative: Creating a More Human-Centered Safety Net**

This paper is part of an ongoing series presenting lessons from the Integrated Benefits Initiative, which uses human-centered design and modern technology to improve access to SNAP, Medicaid, and other safety net programs. Through small-scale pilots around the country, Code for America, Nava PBC, and the Center on Budget and Policy Priorities are partnering to bring best-in-class design, technical, product, and policy expertise to show how states can build human-centered services fit for the digital age. This series provides practical guidance to state officials and others on creating and sustaining user-centered services in the social safety net.

projects from a user-centered perspective and create a product that meets these needs and provides reliable access.