

Making Public Benefits More Accessible in Minnesota

Recommendations for integrating benefits delivery

A Code for America Resource
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CODE *for*
AMERICA

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Partnering in benefits delivery

In 2020, the Minnesota Department of Human Services and Code for America partnered to make it easier for people to apply for multiple benefits through one process. **The goal was simple: to build an easy-to-use, all-in-one application for safety net benefits like the Supplemental Nutrition Assistance Program (SNAP), child care assistance, housing support, and cash assistance.**

During our two-year partnership, we launched MNbenefits—a mobile-friendly application that reduces the time it takes to apply for multiple benefits from about an hour to less than 15 minutes. In that two-year period, MNbenefits has helped more than 240,000 people access \$100 million in safety net benefits, and Tribal Nation members can apply for benefits online for the first time.

Minnesota’s Department of Human Services (DHS) and Minnesota IT Services (MNIT) maintain MNbenefits and have adopted agile processes to ensure the application remains responsive to changing community needs.

Explore the MNbenefits application experience on the [MNbenefits demo site](#).

MNbenefits: Integrating benefits delivery

The process of applying for and maintaining safety net benefits is complicated and time-consuming. For far too many people, this requires navigating multiple systems with barriers that push them further away from meeting their basic needs. It becomes even harder if someone is trying to apply for multiple benefits at once.

More than [250,000 Minnesotans live in deep poverty](#), with [substantial gaps](#) between white residents and the state’s Asian, Black, Hispanic, and Native American residents. Only [two-thirds of eligible Minnesota residents](#) are enrolled in SNAP benefits, and more than [16% are eligible, but not participating. Individuals](#) reported that the state’s previous application was too difficult to navigate.

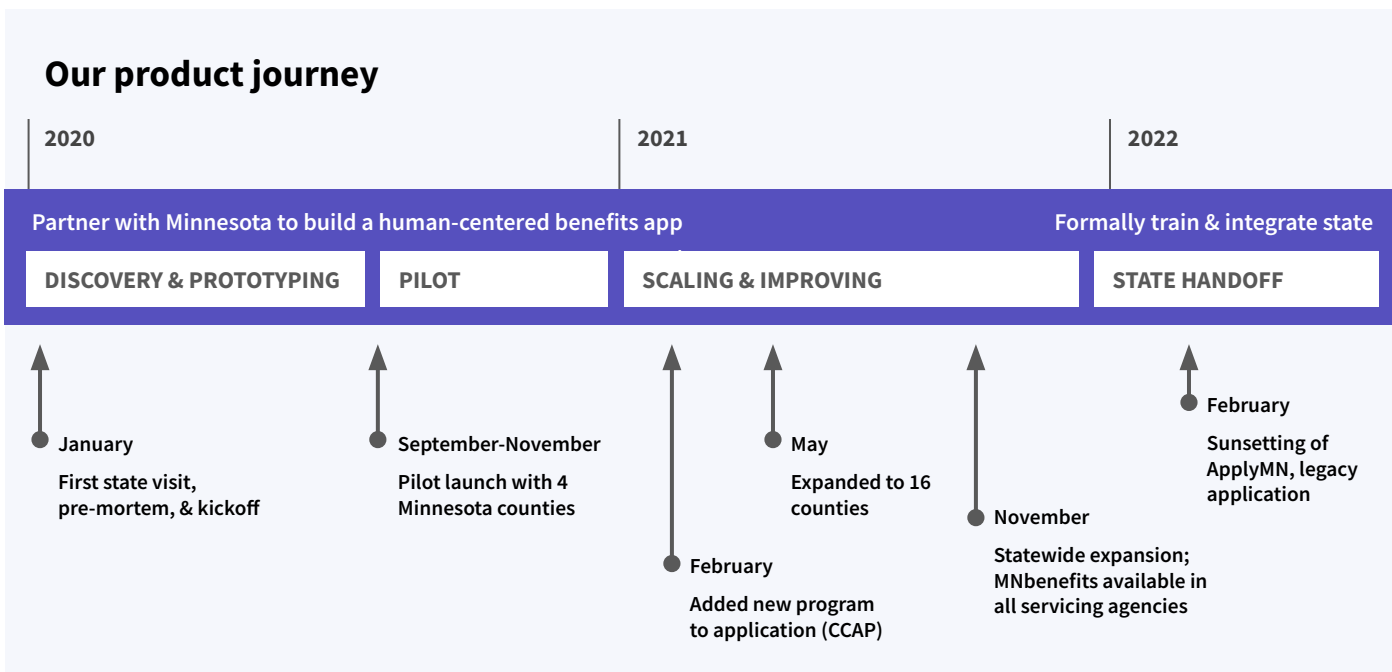
“They ask questions you can't answer. There's just some things on there that it's hard to understand what they want. And if you don't answer it, it's incomplete.”

– *Minnesota benefits client*

To launch our partnership in Minnesota, we led a [six-month discovery effort](#) with clients and caseworkers to ensure that MNbenefits addressed critical access barriers. MNbenefits seeks to reduce administrative burdens by allowing clients to apply for multiple benefits across one streamlined experience, while prioritizing mobile responsiveness, language inclusion, Tribal Nation accessibility, and real-time support for applicants.

Start small, make improvements, and scale gradually

Rebuilding or improving an online application can feel daunting, especially when multiple benefits programs are involved. First, we assessed whether to make incremental improvements or to start fresh. Creating a new product allowed us to control rapid development and testing. We took care to build MNbenefits in the state's preferred [technology stack](#) and remained thoughtful of the product's eventual handoff back to the state. We launched in four counties over a couple of months with a small pilot featuring an application only for single adults. Over the next 18 months, the product features matured incrementally and we gradually scaled the application to serve all of the state's 87 counties and 11 Tribal Nations. This allowed the MNbenefits team to refine and iterate on the application experience and gave caseworkers time to adjust to a new application over time.



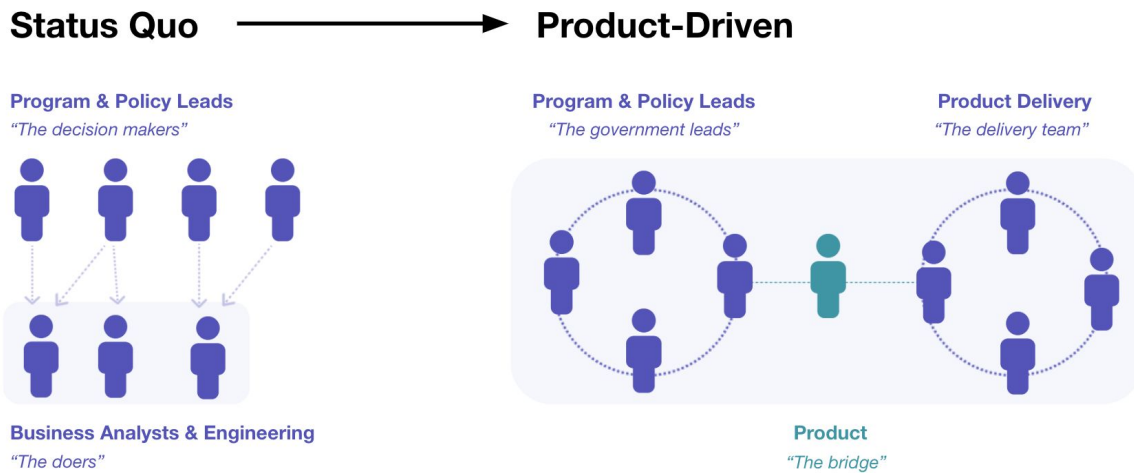
Setting the foundation for government adoption

Usually, endeavors like these are outsourced to third-party vendors, who generally deliver and maintain the product they create. Our partnership prioritized working side-by-side with a government team to build a new application experience. Prior to the handoff of MNbenefits, Minnesota established a new, cross functional team staffed by DHS, MNIT, and Code for America. This team spanned multiple disciplines (such as product, program, engineering, researcher, and design) and focused on implementing the principles of a [human-centered safety net](#).

[Adopting this approach](#) allowed the team to continuously evaluate requirements, plans, and results, which established a mechanism for quick responses to challenges. Paired with the new team structure, this allowed for an iterative product development process that created an opportunity to introduce feedback from clients and caseworkers. Notably, this feedback was coming from people who aren't traditionally a part of the decision-making process in government, even though they're the primary clients of the systems and tools being designed. The team's approach to product development was guided by human impact at all stages.

Throughout our partnership, we worked closely to ensure our handoff would lead to improvement in the state’s capacity to deliver. We prioritized long-term sustainability by building MNbenefits in the state’s existing tech stack and pairing Code for America and MNIT engineers to implement an agile development process.

From the beginning, this approach set the stage for a handoff where Minnesota would deliver agile, iterative, client-focused services in-house. Government technology can wither over time, but MNbenefits is set up to be iterated, improved upon, and redesigned to keep up with the changing needs of Minnesota’s residents.



The previous product delivery model in Minnesota prioritized a top down approach to product changes guided by compliance (left). The MNbenefits product delivery model incorporated multiple disciplines into product development, guided by human-centered design principles (right).

To sustain MNbenefits, MNIT adopted the cross-functional team approach and created five new positions including a digital experience product designer, a data scientist, and a product manager.

“The major difference from ‘status quo’ has been the intentionality behind fully dedicating resources to the product. This gives the team working on MNbenefits a level of freedom to act and autonomy in decision-making that allows us to be more agile in development and responsive to our partners and the people we serve.”

– Jeff Hendrix, Interim Product Manager, Minnesota DHS

Leveraging the state’s existing integrated systems

Each county in the state has its own system for managing documents and communicating with applicants. The state prioritized making the application friendlier to residents, while limiting changes to existing technical or backend systems. Therefore, MNbenefits was developed in the state’s preferred programming language. It also delivered applications using the existing routing and document storage services. This integration with existing technical systems made it easier for servicing agencies to adopt and navigate MNbenefits.

Results by the numbers

9 Benefits programs

Residents can apply for 9 benefits programs using MNbenefits. These programs include:

- Supplemental Nutrition Assistance Program
- Emergency Assistance
- Housing Support
- General Assistance
- Child Care Assistance Program
- Diversionary Work Program
- MN Family Investment Program
- MN Supplemental Aid
- Refugee Cash Assistance

11 Federally-recognized Tribal Nations

Whose members now have a digital pathway to apply for benefits. Prior to MNbenefits, only one Tribal Nation processed digital applications, leaving 97% of Native Americans in the state with only paper options. The project prioritized onboarding two additional Tribal Nations to support improved benefits delivery across the state.

Demographics

Minnesota has some of the [greatest racial disparities](#) in the nation. MNbenefits seeks to close the gap between those who are eligible for benefits and those who enroll.

Percentage of applications by race/ethnicity	State Demographics
<ul style="list-style-type: none">• 47% - White• 30% - Black/African American• 5% - Hispanic/Latino	<ul style="list-style-type: none">• 83% White• 7.4% Black/African American• 5.8% Hispanic/Latino

15 Minutes

Average time to apply for benefits, reduced from nearly an hour, saving clients an average of 47 minutes.

427,241

Residents who applied for safety net benefits using MNbenefits between January 2020 and June 2022.

240,000

Residents who have been approved for benefits between January 2020 and June 2022.

\$100M+

The amount of safety net benefits provided to MNbenefits clients between January 2020 and June 2022.

Recommendations for building a sustainable digital integrated benefits application

Throughout the MNbenefits project, we incorporated the following best practices into our work. Here are our recommendations for building a sustainable digital integrated benefits application:

1.



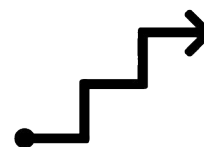
Offer more benefits in a single application

2.



Let client outcomes guide service delivery

3.



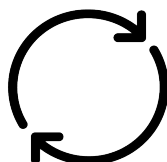
Start small and experiment to reduce risks

4.



Turn to data for direction

5.



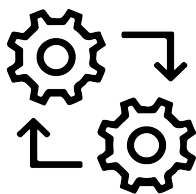
Create feedback loops with clients

6.



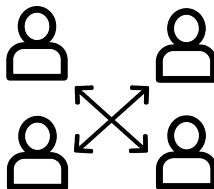
Incorporate the caseworker experience as you design and scale

7.



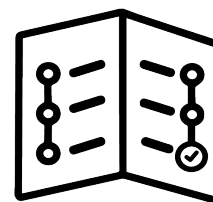
Integrate agile development into the IT enterprise

8.



Build a cross-functional delivery team

9.



Navigate policy in a digital world



1. Offer more benefits in a single application

When governments offer more benefits through a single, streamlined application, everyone wins: clients have a better experience, staff can more efficiently process information across consolidated outputs, and state agencies have fewer digital applications to maintain and update.

With MNbenefits, Minnesota residents can apply for nine different benefits programs at once. The streamlined format gives clients an easy experience with clear and actionable language. The user-friendly design and visual cues highlight critical information throughout the process of applying.

Create an on-ramp to integrated benefits

Application #1: Single adult in Wabasha in Housing Support facility

- SNAP - \$250/month
- GRH - \$954/month

Application #2: Single mom with a 2 year old at child care center in Hennepin

- SNAP - \$459/month
- CCAP - \$1359/month (\$314/week)
- WIC (using SNAP card) - about \$75/month

Application #3: Recent refugee arrival family in Olmsted (parents + 3 school age children)

- SNAP - \$992/month
- RCA - \$1000/month (approximate)

The value of receiving one benefit, let alone multiple, continues to be significant for applicants. Integrated benefits applications create an on-ramp for qualifying clients to benefits they may not have originally sought out—increasing the value of benefits received. For example, a single SNAP and GRH-eligible adult in Minnesota could receive around \$1,200 per month in benefits—a much higher value than if they had received only SNAP.



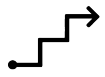
2. Let client outcomes guide service delivery

Leading with human-centered design means surfacing the needs of both clients and staff and then solving for those in the development and delivery process. To simplify the MNbenefits application experience, Minnesota used a human-centered approach to development. The team consistently engaged with clients and other stakeholders to hear their experiences. Here is how to guide service delivery with client outcomes:

- **Prioritize helping real people:** Ground every decision in how it can positively or negatively impact the people using it. Create a set of parameters, like the ones below, to show how you will measure impact.

Type of impact	Ask, does it....
Positive (+)	<ul style="list-style-type: none"> ● Help the clients make informed decisions and self-advocate? ● Help the clients feel more confident completing the application? ● Make it easier for caseworkers to process the application?
Negative (-)	<ul style="list-style-type: none"> ● Make the clients feel scared, confused, or overwhelmed? ● Exclude or marginalize the clients? ● Make it more burdensome for caseworkers to process the application?

- **Focus on collecting only the necessary information.** Integrating benefits can reduce duplicative information. Only ask for the essential information to process an application. This makes the experience convenient and welcoming for the client. Collecting caseworker insight is recommended at this stage.
- **Evaluate the pain and gain of change.** Establish a process that prioritizes service changes based on the impact on the client. You can use one of the following frameworks:
 - **User Pain Score**—an impact-based method used to assess the severity of pain points across a product, help guide prioritization, as well as resource and budget allocation.
 - **Reach, Impact, Confidence, Effort (RICE) prioritization framework**—a tool to determine which features to prioritize in the agile process. Features are scored according to their reach, impact, confidence, and effort.
- **Ensure your service is accessible to everyone.** Develop a set of criteria to assess and report on the accessibility of your service, such as a [voluntary product accessibility template \(VPAT\)](#). This helps build a more robust product that not only meets the needs of people who live with disabilities, but everyone interacting with the application.



3. Start small and experiment to reduce risks



Scaling, especially across an entire state, should happen in increments. This allows teams to refine and iterate their product. A few things to keep in mind:

- **Experiments are opportunities.** Experiments help us rapidly learn, improve the service, and consider alternatives. Even small experiments can have a big impact.
- **Balance new features with volume and scale.** As teams expand their service to more clients, adding features can create more volume. Scale gradually and listen to frontline worker feedback. Ensure existing features are working before you continue scaling.
- **Build pathways for communication.** Create a streamlined method of communication for a growing group of stakeholders, with a focus on maintaining the quality of feedback. These pathways can include workgroups, listservs, or any other methods that work for stakeholders.
- **Create a process for tracking your technical project.** Have a process for tracking technical needs for a smooth launch, such as Pivotal Tracker or Jira. Establish ways to regularly communicate as an internal team to reach alignment.
- **Take a train-the-trainer approach.** Align with servicing agencies on expectations from both the technical and process perspectives. Servicing agencies should feel empowered to train their own staff on what the product is and how to implement its use internally.
- **Let servicing agencies own their launch.** Provide servicing agencies with the tools needed to easily launch. Set them up to go at their own pace and give them ownership of how and when to scale.



4. Turn to the data for direction

Data can uncover insights that make the application process a better experience for both clients and firstline staff. Going back to the data helps teams learn about their clients, which in turn can help them make informed decisions about how to prioritize improvements, address challenges, or guide overall development.

How to prioritize improvements:

- **Use dashboards to identify trends.**

Real-time data dashboards help teams easily spot new trends.

Example: Minnesota's Hennepin County tracked the number of individuals applying for benefits outside of regular office hours and noticed a 3% increase over the course of a few weeks. Since the county holds the state's largest population and receives more than 1,000 applications each week, this data indicated an important shift in behavior that could impact business operations.

- **Collect feedback directly from clients.**

Dedicate time to gather feedback from clients and caseworkers who use a service regularly. Work with community-based organizations to recruit new or experienced benefits recipients. Qualitative insights about the client experience help put quantitative data into context and can provide further insights on needed improvements.

Example: Consider including an open text field in the application that allows clients to share more about their lived experience and other factors that may affect how they navigate the application, such as being evicted or living in their vehicle. This can sometimes trigger further follow-up and ensure accurate information is collected from the start.

[Learn more about Code for America's qualitative research principles](#)

- **Track the client journey and pay attention to the drop off.**

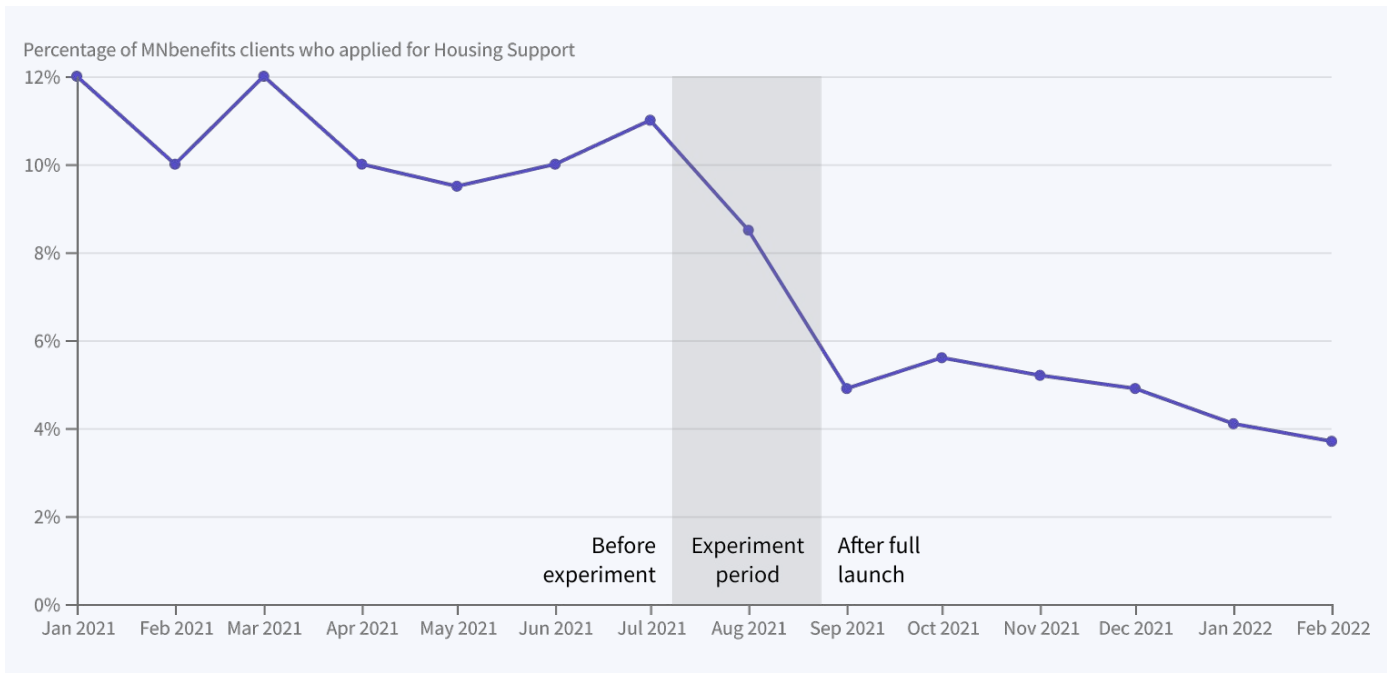
Understand where clients fall off during the application process. Implement methods such as a [funnel analysis](#) to see unintended challenges clients may face.

Example: A MNbenefits funnel analysis highlighted a potential drop-off of Spanish speakers when they were asked about citizenship. U.S. citizenship is not an eligibility requirement for some programs. After the team conducted a translation audit and user research with Spanish speakers, they added a follow-up question that substantially increased the application completion rate for Spanish speakers from 51% to 64%. It also narrowed the gap in completion rates between English (69%) and Spanish (64%) speakers, leading to a more equitable process for applicants.

- **Test changes before you implement them permanently.**

It's important to understand the impact of making a change like rewording a question on an application. Using methods like A/B testing is a quick way to make sure a change has removed client barriers and created better outcomes.

Example: As a result of A/B testing on MNbenefits, we changed the name of “Housing Support” to “Group Housing” on the program selection screen. This change led to a 50% drop in clients who chose that program, with a corresponding 300% increase in its approval rate (see image).



Using a more descriptive name for the program helped clients self-select more accurately

Previous version (before April 2022)

Housing Support (GRH)
 Also called Group Residential Housing.
 Helps seniors and adults with disabilities pay for housing

Current version (since April 2022)

Group housing
 Housing Support (GRH) helps adults, seniors, and people with disabilities pay for group housing.



5. Create feedback loops with clients

When clients navigate the safety net, it can be difficult for them to speak directly to someone who can help them with questions. Language barriers, long wait times, distant agency offices, and a lack of disability accommodations can all create barriers.

Feedback loops allow us to systematically collect data and learn from client and customer insights. It's important to [close the loop](#) and notify people who provided feedback when their input was incorporated. The MNbenefits team incorporated client feedback loops in product development and allowed the client voice to steer us—even if it meant steering us in a different direction than we had originally anticipated.

Tips for incorporating feedback loops into government service:

- **Leverage live chat services to open new feedback loops.** The MNbenefits team used Intercom, an off-the-shelf live chat, to help clients through the application. The chat sessions not only helped us support clients in the moment, but it also provided valuable feedback from clients and helped us identify bugs and challenges.
- **Empathy between clients and researchers from the same community can reveal cracks in service delivery.** Hiring qualitative researchers with “lived experience,” meaning they have navigated the safety net themselves, can help focus on equity. Talk to people who are often left out of systems like this, such as undocumented clients.
- **Prioritize resourcing work with typically excluded clients.** MNbenefits quickly reached functional parity with the state’s legacy application, ApplyMN. Soon after, we introduced a Spanish language option that allowed Spanish-speaking Minnesotans the ability to apply in their primary language. We dedicated resources to test the translation by conducting in-person research sessions with clients. We debated, defined, and explained words and phrases on every page of the application, substantially improving the Spanish-speaking client experience and closing the application completion gap between Spanish-speaking and English-speaking clients.

“Gracias por tener lenguaje en espanol [thank you for having the Spanish language]”

– Hennepin County client

- **Reach clients in ways they’re comfortable.** We ran SMS text surveys 35 days after clients initially submitted their application. This allowed them to share their concerns or inform us if they were approved for benefits. Find ways to connect with clients, even after they’ve completed a process, to learn more about pain points in the experience. For example, many programs require documents in order for a client to be approved. Client feedback told us that the process to upload documents was unclear, which gave us the chance to iterate on the document upload feature.



6. Incorporate the caseworker experience as you design and scale

Servicing agencies are often very aware of service delivery pain points. We conducted 100+ workgroup sessions with servicing agencies across Minnesota's counties and Tribal Nation partners throughout the statewide expansion of MNbenefits. This created a space for both small rural and large metro agencies with vastly different client populations to come together in one place. These agencies shared policy practices, struggles, and ideas that transformed these sessions into a problem solving space with a keen eye towards agile and iterative development practices.

"[T]hese are not meant to be just report outs from DHS, they are meant to be a forum to hear back from counties and problem-solve together...What excites me the most about MNbenefits is the potential for what it can and will be if we continue down this agile and iterative path together with DHS."

-Director of Family Support and Assistance, Olmsted County

How to empower servicing agencies:

- **Create regular opportunities to hear from stakeholders.** Once MNbenefits went statewide, we established a servicing agencies workgroup that met biweekly. We iterated the format and agenda based on what was most helpful to agencies. We provided multiple ways to collect feedback and comments outside of these sessions, including email and a team listserv.

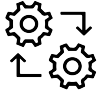
"This is iterative, remember that everything in MNbenefits is iterative, so this [meeting] is not a done deal, the book is not closed after today's meeting."

-Manager of Policy and Process Improvement, Hennepin County

- **Act quickly to build trust.** Workgroup sessions allowed agencies to raise concerns or ideas and quickly see the impact during implementation updates. The ability to identify and tackle feedback perceived as "low-hanging fruit" also helped foster trust with servicing agencies.



- **Be transparent about how you prioritize feedback.** This keeps caseworkers and staff engaged. We introduced staff to agile methods of managing the MNbenefits product backlog, including our feature prioritization methods, so they had clarity about how we prioritized ideas and requests.



7. Integrate agile development into the IT enterprise

In an agile method, management and software development happens in increments instead of big launches. This allows for the development and deployment of small amounts of code. Minnesota's previous approach—the waterfall method—was compliance and resource-driven. This resulted in quarterly product releases only. Implementing an agile approach focused decisions on human impact. Project requirements, plans, and results were evaluated continuously, which gave the team a mechanism for responding to change. Using this method set the project up for success and built trust with stakeholders along the way.

Ideas for adopting an agile approach:

- **Make impactful, low-risk improvements often.** Releases don't have to be big. Go small and release more often. Prioritize high-impact, low-effort updates and changes that can positively impact the client. Troubleshooting a bug only gets harder with longer release cycles.
- **Ensure your IT infrastructure supports agile.** What programming language, software development tools, and operating system are being used? Do they need to be updated? These are some of the questions to keep in mind when transitioning to agile. Agile enables quick and iterative changes, which means it needs tools that can keep up with an agile release cadence.
- **Align on a release cadence as a team.** Meet often to keep up a quick and efficient release cadence. Identify time to align on priorities and scoping for upcoming sprints and work together to think through the best approach for work that's in the queue.
- **Identify who approves changes:** An approval process doesn't always call for bureaucracy-busting outside of the team. If someone is unsure about the next step, find guidance in the product manager who can determine internal approval or the need to bring in additional policy experts.
- **Leverage code development best practices.** Pair programming, where two developers simultaneously write code together to minimize errors and burnout, can help with knowledge transfer. Test-driven development, where new code is continuously tested in an automated fashion, can also help engineers write clean, effective code.
- **Have a way to track releases.** Identify a tool that can help engineers track progress on past and upcoming releases. This is particularly important to maintain cadence, efficiency, and quality in remote work environments with predominantly digital communication.

Suggestions for tools to use in an agile environment:

Real-time collaboration is a reality of remote work, thus the need for tools to help facilitate efficient teamwork. There are tools to help teams store their code, break down projects into manageable chunks, track their bugs, as well as sort through the everyday needs of planning, prioritizing, and iterating in an agile environment.

- [Pivotal Tracker](#)
- [Jira](#)
- [Github](#)
- [EasyRetro](#)



8. Build a cross-functional delivery team

A cross-functional team includes multiple disciplines with expertise in their respective areas. Minnesota's adoption of a cross-functional team ensured MNbenefits would continue to be a sustainable, responsive tool. They also dedicated resources to transition to an agile approach. This team—composed of product, program, design, qualitative and quantitative research, and engineering disciplines—offered its perspectives and expertise to help shape product decisions. As a result, the team shed light on how a diverse range of decisions could impact the client, something that was often overlooked.

How to create a cross-functional team:

- **Consider stakeholders an extension of the cross-functional team.** Encourage stakeholders to ask questions and engage in the decision-making process. They bring their own knowledge and expertise.
- **Pair from the start.** Have all technical parties work together as early as possible. Create a way for all engineers to gain shared knowledge of the codebase, through methods such as pair programming. This prevents working in silos, increases communication bandwidth, and encourages the flow of information.
- **Bring in high-level decision-makers.** Use the product as a 'showcase' of what a successful state-run agile product team can look like.
- **Hire to fill skill gaps.** Identify and develop descriptions for new roles at your agency. Product managers and product designers are often missing from state teams, but can significantly level-up the work of existing technical teams. Many times these roles can be new, so it's important to be clear about who does what.
- **Have a plan for transition.** Co-develop a product roadmap to align on product goals. Make sure your cross-functional team is prepared to lead the way after a handoff or staff turnover. Empower the product team by having them do things like drive releases, fix bugs, and manage communications with stakeholders.



9. Navigate policy in a digital world

Applications for safety net benefits are often lengthy and ask duplicative questions that are driven by policy or regulations. MNbenefits found a way to validate the design and development choices against these requirements while still prioritizing client needs. We did this by going back to the original policy intent—and then distinguishing between guidance and requirements. This allowed MNbenefits to be written in plain language while ensuring overall compliance.

- **Understand the spectrum of policy and guidance.** Determine if technical assistance falls closer to guidance or policy requirement. This is key to understanding the best way to operationalize policy, while ensuring a better client experience. Identify where the feedback and guidance falls within these layers. This can help clarify the scope and allow teams to advocate for better alternatives, if the need arises.

More prescriptive

State and federal law: Laws set out by legislatures
Ex: [Farm Bill](#), passed by U.S. Congress every 5 years.

Regulations: Rules developed by agencies as instructed by law
Ex: [7 CFR Subchapter C Code of Federal Regulations](#)

Federal Guidance: Memos and letters written by agencies
Ex: FNS Instruction 113-1: Civil Rights Compliance and Enforcement

More leeway and interpretation

- **Reimagine the boundaries.** Identify the lines that can't be crossed and gracefully compromise on those that call for reimagination in a digital age. For example, after making it optional to enter a phone number in MNbenefits, which is required by federal regulation, we added a conditional screen that would pop-up for clients who initially skipped the phone number question (see image). Our research showed that after adding the conditional screen, only 1% of clients left the phone number field blank versus the 3% prior to including the conditional screen. We managed to ensure compliance with SNAP policy requirements, while increasing the number of people who provide a phone number, all thanks to a simple design decision.



Are you sure you want to leave your phone number blank?

A caseworker will need to contact you by phone for your interview. If you don't have a phone number, you can enter a friend or family member's phone number instead.

Add a phone number

Continue without it

A note of appreciation

State agency leaders and firstline staff balance enormous risks and complexity every day as they administer safety net benefits. Nurturing a new initiative to support clients with an external partner takes initiative, open-mindedness, and hard work. We are grateful for the dedicated state partners who made MNbenefits a reality. Their attitude and energy indicate great promise for a human-centered safety net in Minnesota.

We want to thank the leadership team at the Minnesota Department of Human Services (DHS), Minnesota Information Technology Services (MNIT), Tribal Nations and counties, as well as the product managers, program managers, engineers, designers, and researchers who worked with the community every step of the way to develop MNbenefits.

This partnership was supported by our generous partners and donors, including the Bill & Melinda Gates Foundation, Walmart Foundation, and Cisco.