

# SUMMER

## of CX webinar series

Customer Experience



**Principles to  
Improve CX**

July 15

**CX Metrics for  
Decision Making**

Aug 6

**Improving CX for  
Benefit Access**

Aug 14



GEORGETOWN  
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beeckcenter  
social impact + innovation

Digital Benefits  
NETWORK

# Webinar Community Norms

**Please note this event  
will be recorded.**

(Transcription and slides will be  
available)

**Use raise hand function to  
ask questions during Q&A  
or drop them in the chat.**

**Please stay on mute  
unless you're presenting  
or asking a question  
during Q&A.**

**Be kind in the chat and  
respectful in your  
communication.**

**Join the Digital Benefits  
Network!**

Follow: @BeeckDBN  
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The Digital Benefits Network supports government in delivering public benefits services and technology that are accessible, effective, and equitable in order to ultimately increase economic opportunity.

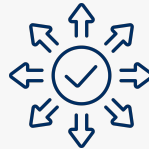
SNAP | WIC | Medicaid/CHIP | TANF | Basic Income | UI | Child Care



Ecosystem  
Coordination



Curation of  
Info & Tools



Actionable Research  
& Resources



Peer Communities  
of Practice



Learning &  
Futures

# Organizations Helping Bring Attention and Resources to State Customer Experience Work

This screenshot shows the 'Our Contributors' section of the Digital Benefits Hub website. The page features a dark blue header with the site logo and navigation links. Below the header, a sub-header reads 'Our Contributors' with a brief description: 'Learn more about the organizations that help build our library of content.' The main content area is a grid of six contributor cards, each with a logo, name, and a 'Learn more' link.

- APHSA** (American Public Human Services Association)
- FINANCIAL SECURITY PROGRAM** (Aspen Institute)
- Beeck Center for Social Impact + Innovation** (Georgetown University)
- Center on Budget and Policy Priorities**
- CODE for AMERICA**

This screenshot shows the 'Human-Centered Design' topic page on the Digital Benefits Hub. The page has a dark blue header with the site logo and navigation. The main content area is white and features a large, colorful graphic of a heart composed of horizontal bars with various symbols and mathematical operators. Below the graphic, the text reads: 'Human-centered design helps the public sector deliver services that work for everyone.' A green 'EXPLORE' button is positioned below the text. At the bottom of the page, a white box contains the text: 'From principle to practice. Human-centered design describes the process of learning about and deeply empathizing with users' lived experiences, needs, and wants through immersive research. It also includes applying that learned information in order to create a better experience; evaluating and continuously iterating through data and ongoing user research; and evolving to better respond to the needs of those who use services.'

# SUMMER

of **CX** webinar series

Customer Experience

**Connie LaSalle**  
NIST

**Elizabeth  
Bynum Sorrell**  
Digital Benefits  
Network

**Molly Looby**  
IL Dept. of  
Employment  
Security

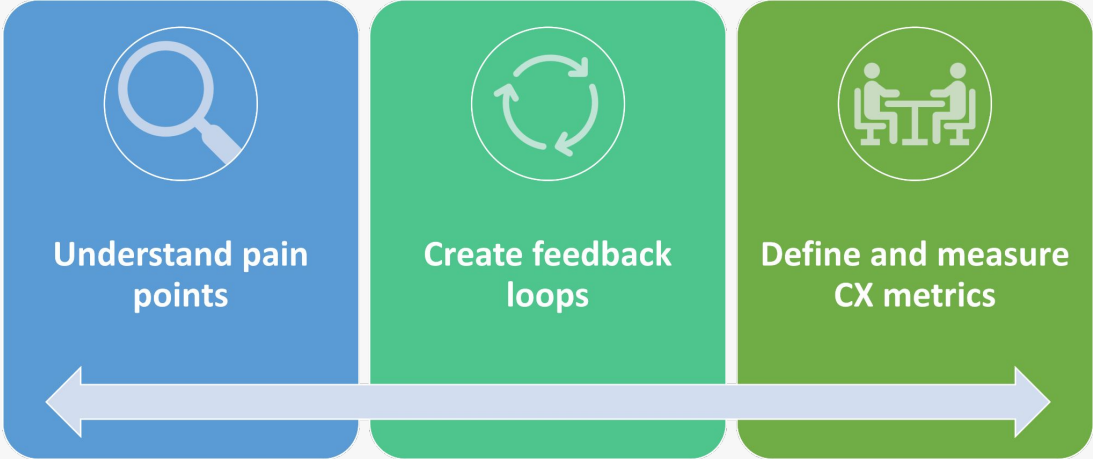
**Ruthie Nachmany**  
NJ Office of  
Innovation

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UNIVERSITY

beeckcenter  
social impact + innovation

Digital Benefits  
NETWORK

# Webinar 1: Principles to Improve CX Quick Recap!



# Webinar 1: CX Principles

## Personalization, Consistency, Seamlessness



Understanding customer interaction journey



Ease, Efficiency, and Effectiveness



Consistent clear communication and navigation pathways



Omnichannel experience and technology integration



Customer feedback loops



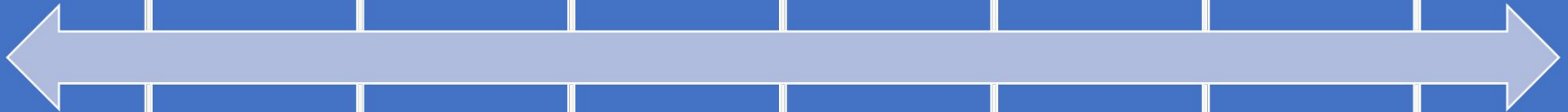
Employee training



Proactive support

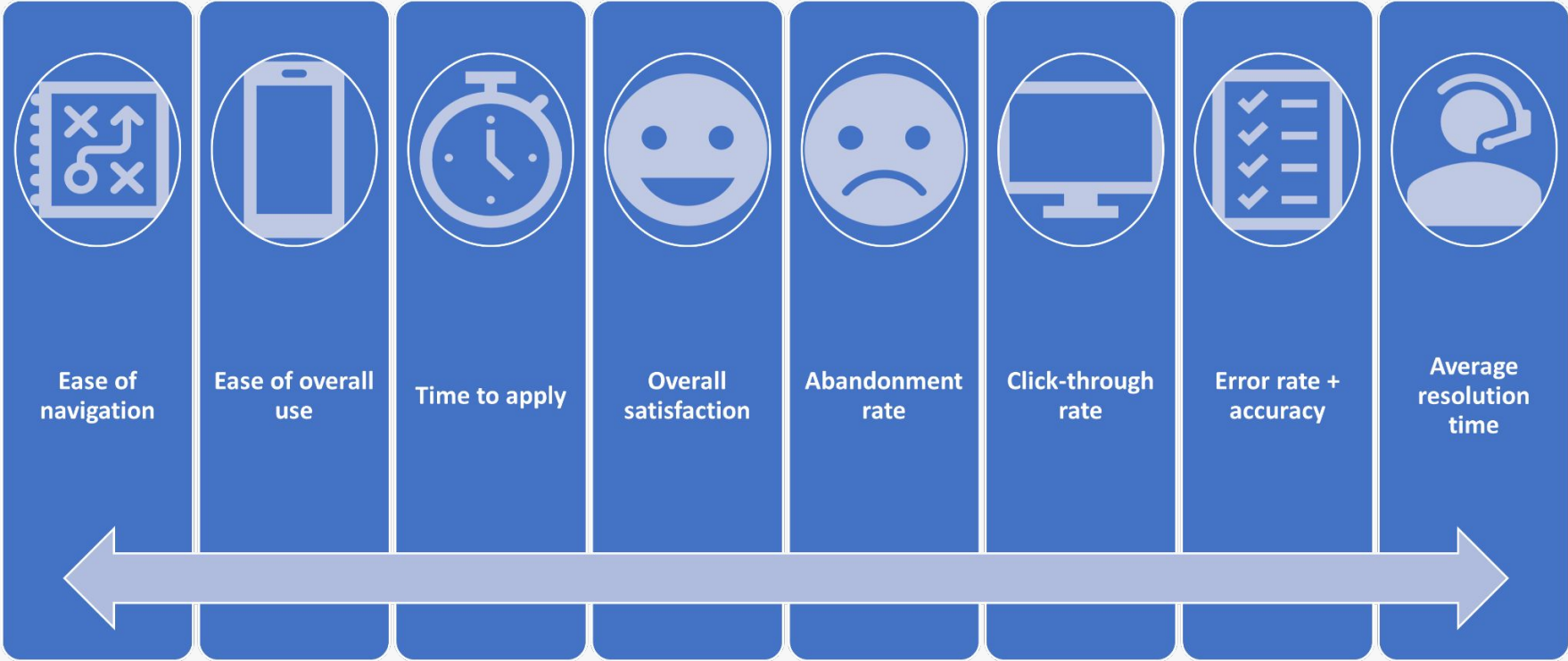


Using CX experience data for decision making



# Webinar 2: Recap!

## Examples of CX Metrics for Decision Making





# A-11 280 encourages a comprehensive metrics picture

<i>★ 280.5 – Metrics to analyze digital services</i>	<i>280.7 – Measuring customer experience</i>
<ul style="list-style-type: none"><li>✓ Use a <b>digital analytics program</b> (such as GSA’s DAP, Google Analytics, etc.) to capture data from customer actions, such as button and link clicks, page views, and transactions</li><li>✓ <b>Attach timestamps to data points</b> to trace user journeys and analyze behaviors over time</li><li>✓ <b>Collect web data</b> in a structure/format that makes quantitative analysis possible</li><li>✓ Build, update, and use <b>digital analytics data dashboards and visualizations</b> for decision-making</li></ul>	<p>Measurement is one of several core functions of managing CX (among Governance and Strategy, Culture and Organization, Customer Understanding, Service Design and Improvement). Organizations should:</p> <ul style="list-style-type: none"><li>✓ <b>Define and institute CX outcome measures</b>, as well as <b>★ operational measures</b>, to ensure accountability for improving service delivery</li><li>✓ Use this data to <b>communicate performance across the organization and to the public</b></li><li>✓ <b>Routinely analyze</b> and make use of this data for decision-making</li></ul>
<i>280.9 – How do we know if services are working?</i>	<i>280.10 – CX in Annual Performance Plans</i>
<ul style="list-style-type: none"><li>✓ <b>Structured and unstructured customer research</b> (e.g., surveys, focus <b>★ groups</b>, customer observations, social media reviews, etc.)</li><li>✓ <b>User feedback activities</b> (e.g., prototypes, A/B testing, customers reacting to plain language rewrites)</li><li>✓ <b>Post-transaction feedback</b> (e.g., surveys occurring generally within 48 hours after the service interaction occurs)</li><li>✓ <b>Data-driven decision-making, goal setting, and strategic planning</b> (e.g., leadership using administrative, systems, digital analytics, post-transaction feedback, etc.)</li></ul>	<p>Annual Performance Plans should include indicators for <b>outcomes related to customer experience and relevant service levels</b> appropriate to their program, including:</p> <ul style="list-style-type: none"><li>✓ <b>Customer feedback data</b> <b>★</b></li><li>✓ <b>Service level indicators</b> (e.g., wait times, website analytics, etc.)</li></ul>

# A-11 280 encourages a comprehensive metrics picture

## ★ 280.5 – Metrics to analyze digital services

- ✓ Use a **digital analytics program** to collect data from customers
- ✓ Use digital analytics to **analyze** customer behavior
- ✓ Collect and analyze **quantitative** data
- ✓ Build, update, and use **digital analytics data dashboards and visualizations** for decision-making



**(Build the pipes)**

## 280.7 – Measuring customer experience

- Measurement is one of several core components of the Governance and Standards Framework. The framework includes the following components:
- ✓ **Define** and **measure** customer experience
  - ✓ Use digital analytics to **analyze** customer experience across the organization
  - ✓ **Routinely analyze** and make use of this data for decision-making



**(Turn the faucets on and off)**

## 280.9 – How do we know if services are meeting customer needs?

- ✓ **Structured and unstructured** data from customer feedback
- ✓ Use digital analytics to **analyze** customer feedback
- ✓ **Monitor** customer feedback within 48 hours of receipt
- ✓ **Data** for **decision-making, goal setting, and strategic planning** (e.g., leadership using administrative, systems, digital analytics, post-transaction feedback, etc.)



**(Is the water too hot? Too cold? Right pressure?)**

## 280.10 – CX in Annual Performance Review

- Annual Performance Review (APR) is a key component of the Governance and Standards Framework. The APR includes the following components:
- ✓ **Collect** and **analyze** customer feedback
  - ✓ **Set** and **track** customer experience goals (e.g., digital analytics, etc.)



**(Check the water bill)**

# DBN's Work on Digital Identity

Research Context, and Teeing Up What's Next





beeckcenter.org/ID



# Digital Authentication and Identity Proofing in Public Benefits Applications

By [Elizabeth Bynum Sorrell](#), Researcher and [Ariel Kennan](#), Fellow

Digital Benefits Network at the [Beeck Center for Social Impact + Innovation](#) at [Georgetown University](#)

May 19, 2023, last updated May 19, 2023

Agencies that administer public benefits applications online continually balance multiple potentially conflicting priorities around privacy, fraud prevention, and accessibility to ensure equitable outcomes. As we started our research on digital identity in public benefits, we quickly learned that there was not a single, publicly available, source of information documenting digital authentication and identity practices across public benefit program applications. By releasing this dataset, we aim to make it easier to quickly understand the landscape of digital authentication and identity proofing practices currently in use across core public benefits programs, including:

- [Supplemental Nutrition Assistance Program \(SNAP\)](#)
- [Temporary Assistance for Needy Families \(TANF\)](#)
- [Medicaid](#)
- [Special Supplemental Nutrition Program for Women, Infants, and Children \(WIC\)](#)
- [Child Care Assistance \(CCAP\)](#)
- [Unemployment Insurance \(UI\)](#)

Digital Authentication and Identity Proo... | Use this data

Hide fields Filter Group Sort

State/Territory	App Link	App. Imgs	Login to Start?	Login created later?	Email Required for Logi...	Login Type	PW Req
Alabama	<a href="https://mydhr.alabama.gov/">https://mydhr.alabama.gov/</a>		Yes	N/A	No		Number and Let
Alabama	<a href="https://insurealabama.ad...">https://insurealabama.ad...</a>		Yes	N/A	Yes		LUDS (Lowercas
Alabama	<a href="https://one.alabama.gov/">https://one.alabama.gov/</a>		Yes	N/A	Yes	Login through other cre...	Min/max length
Alabama	<a href="https://prodalabamaiccs...">https://prodalabamaiccs...</a>		Yes	N/A	Yes	Login through other cre...	Unknown
Alaska	<a href="https://aries.alaska.gov/s...">https://aries.alaska.gov/s...</a>		Yes	N/A	Yes	State SSO (Single Sign-...	LUDS (Lowercas
Alaska	<a href="https://mv.alaska.gov/adf...">https://mv.alaska.gov/adf...</a>		Yes	N/A	Yes	State SSO (Single Sign-...	LUDS (Lowercas
Arizona	<a href="https://www.myazwic.com/">https://www.myazwic.com/</a>		No	Yes	Yes	Login through other cre...	Unknown
Arizona	<a href="https://www.healtharizo...">https://www.healtharizo...</a>		Yes	N/A	Yes		LUDS (Lowercas
Arizona	<a href="https://uicclaims.azdes.gov/">https://uicclaims.azdes.gov/</a>		Yes	N/A	Unknown		PIN
Arkansas	<a href="https://access.arkansas.p...">https://access.arkansas.p...</a>		Yes	N/A	No		Number and Let
Arkansas	<a href="https://www.ezarc.advs.a...">https://www.ezarc.advs.a...</a>		No	Yes	Unknown		Unknown
California	<a href="https://portal.edd.ca.gov/...">https://portal.edd.ca.gov/...</a>		Yes	N/A	Yes		LUDS (Lowercas
California	<a href="https://www.mybenefitsc...">https://www.mybenefitsc...</a>		Optional	N/A	Yes		Upper/lower cas
California	<a href="https://benefitcal.com/">https://benefitcal.com/</a>		Optional	N/A	Yes		Number and Let
Colorado	<a href="https://peak--coloradope...">https://peak--coloradope...</a>		Optional	N/A	No		LUDS (Lowercas
Colorado	<a href="https://www.healthinform...">https://www.healthinform...</a>		No	No	N/A		N/A

# Is Identity Proofing Required to Submit an Online Application?

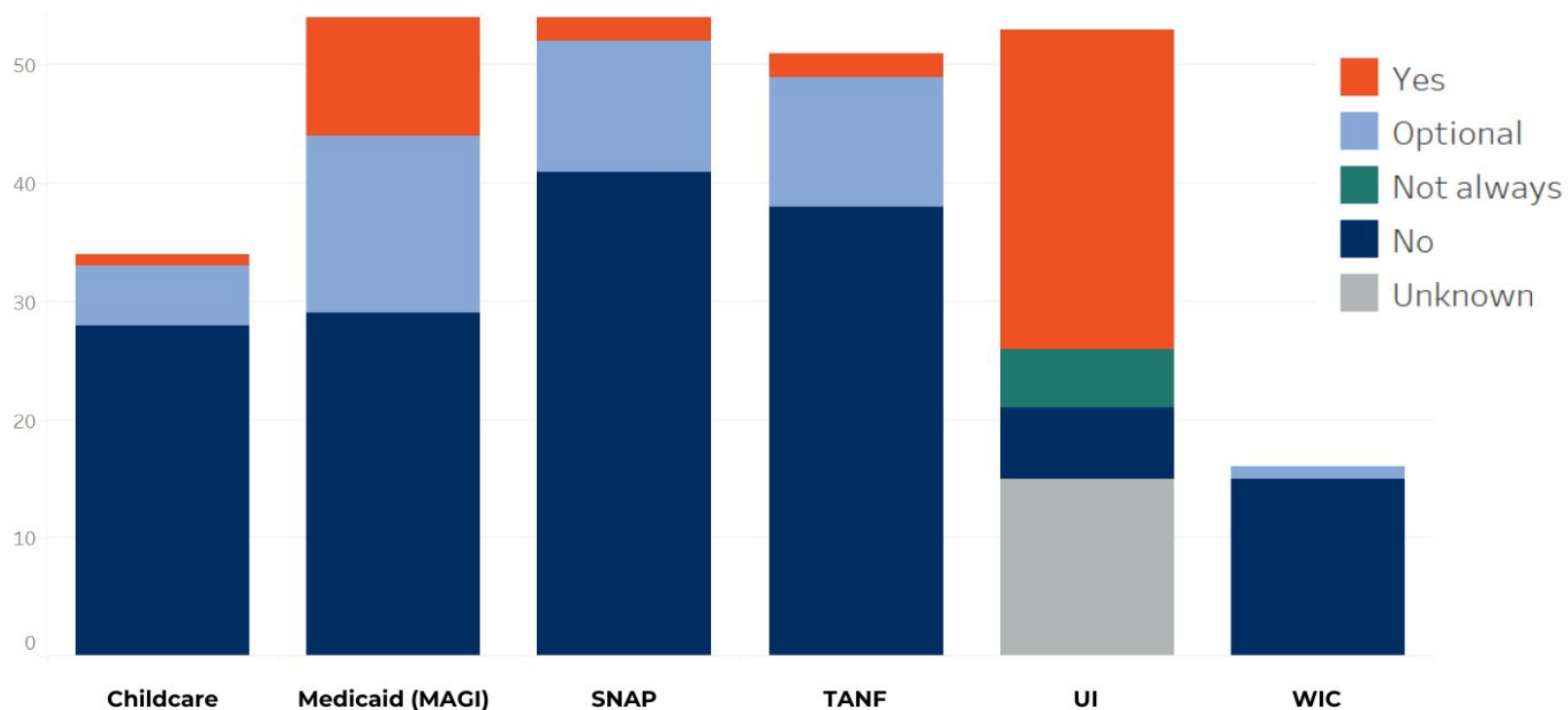
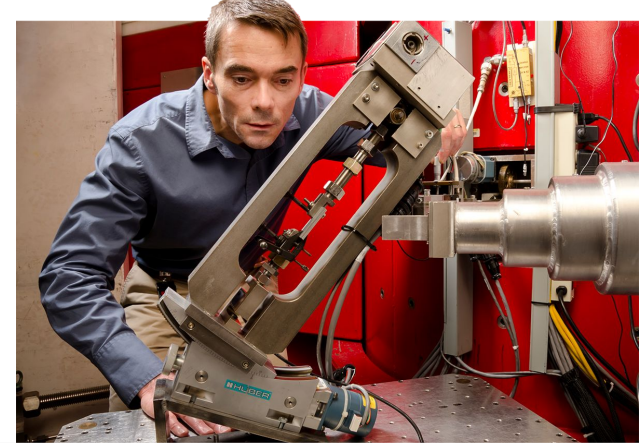


Chart: Stephanie Motta @ AMERICAN INEQUALITY

Source: Digital Benefits Network, Beeck Center for Social Impact + Innovation, Georgetown University

To promote U.S. innovation and industrial competitiveness by advancing **measurement science**, **standards**, and **technology** in ways that enhance economic security and improve our quality of life



*NIST is the US Government's premier agency for measurement, research, and standards development. NIST is not an oversight or enforcement agency.*

NIST's role in cybersecurity began in 1972 with the development of the Data Encryption Standard. Over the last 50+ years we have worked to:



Develop technical standards, guidelines, and associated testing programs designed to support real-world implementations;



Work with industry, academia, civil society, and governments to identify timely and effective solutions to meet regulatory, procurement and policy objectives;



Promote standards and standardization systems that enable innovation and foster US competitiveness; and



Facilitate international trade and advocate for the avoidance of unnecessary obstacles to trade.

# NIST's Role in Digital Identity



The NIST Digital Identity Program is a multi-disciplinary team of IAM Experts, Cryptographers, Mathematicians, Privacy Engineers, Policy Advisors, Usability Specialists, and Biometrics Experts who contribute to...



## Technical Guidance

*Ex: Digital Identity Guidelines (SP 800-63, Revision 4 in progress)*



## Research

*Ex: Research projects on attribute validation, PETs*



## Accelerator Projects

*Ex: NCCoE projects on mDL, ZTA*



## Standards

*Ex: ISO/IEC 18013 (mDL); FIPS 201 (PIV); FIPS 203, 204, 205 (PQC FIPS)*



## Metrology

*Ex: Measurement research and evaluation across system performance areas (e.g., fraud indicators, security, equity, usability, privacy) and technologies (e.g., biometrics)*



# Digital Identity Guidelines: Overview

## What are the Digital Identity Guidelines?

- Provides the **foundational requirements** for federal agencies to conduct digital identity management
- Provides assurance levels for **the three components of a transaction**: identity assurance, authentication assurance, federation assurance
- Provides considerations for **enhancing privacy, usability, and equity** of digital identity services and technology.

## Why do we maintain these Guidelines?

- Directed by successive Federal Policies, most recently OMB Memo 19-17
- Codified by CHIPS and Science Act Mandate
- Critical to protecting digital services and data for enterprise and public uses

## How do we develop these guidelines?

- Foundational research into core identity technologies: biometrics, risk scoring, digital credentials, and much more.
- Collaboration with industry, academia, and government: workshops, multi-lateral engagement, open public comment periods.

## NIST Special Publication NIST SP 800-63-4 ipd Digital Identity Guidelines

Initial Public Draft

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This publication is available free of charge from:  
<https://doi.org/10.6028/NIST.SP.800-63-4.ipd>

December 2022



U.S. Department of Commerce  
Gina M. Raimondo, Secretary

National Institute of Standards and Technology  
Laurie E. Locascio, NIST Director and Under Secretary of Commerce for Standards and Technology

# Public Benefits Threat Environment



Brute Force &  
Automated Attempts



Social Engineering &  
Scams



SIM Swap & Device  
Compromise



Phishing, SMSing &  
other ishing



Biometric Spoofing &  
Injections



Fake IDs & ID Theft



Synthetic Identity  
Generation

- Direct Financial Gain (e.g., Claiming financial benefits)
- Indirect Financial Gain (e.g., sale of PII)
- Political opposition or statements
- Some people just want to watch the world burn

Tactics, Techniques, and Procedures

Motivations

# What Are Assurance Levels?

*Action*

*Seeks to answer the question*



**Identity Proof (IAL)**  
**Volume A**

**Who are you?**

Identity proofing provides confidence that the person you are granting an account to is the person they claim to be.



**Authenticate (AAL)**  
**Volume B**

**Are you the same you?**

Authentication provides confidence that a returning user is the same person to whom you granted an account.



**Federate (FAL)**  
**Volume C**

**How do I tell other authorized parties about you?**

Federation allows for the transmission of identity data to partners inside and outside your organization.

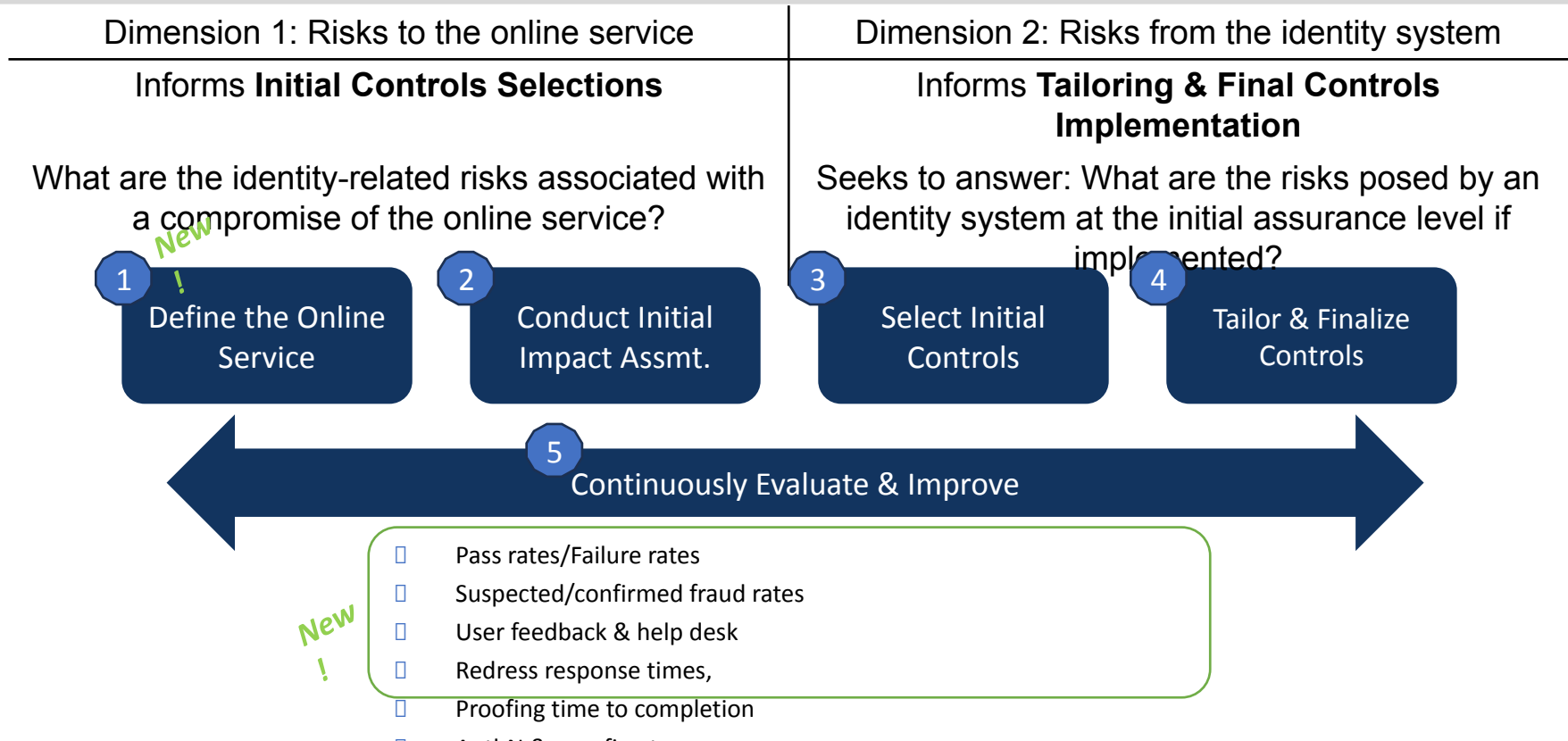
***Assurance levels provide baseline control sets to achieve a defined set of control objectives...***

# Assurance Levels – Control Objectives

	Negligible	Level 1 - Low	Level 2 - Moderate	Level 3 - High
Identity Assurance	No Proofing	<b>Limit highly scalable attacks.</b> provide protection against synthetic identity. Provide protections against attacks using compromised PII.	<b>Limit scaled and targeted attacks.</b> Provide basic protections against evidence falsification, evidence theft, and social engineering.	<b>Limit sophisticated attacks.</b> Provide advanced protections against evidence falsification, theft, repudiation, and social engineering attacks.
Authentication Assurance	No Authentication	<b>Provide minimal protections against account take-over attacks.</b> Deter password focused attacks.	<b>Provide increased protection through multi-factor authentication.</b> Offer phishing-resistant options.	<b>Provide phishing resistance</b> and verifier compromise protections.
Federation Assurance	No Federation	<b>Provide protections against forged assertions.</b>	<b>Provide protections against forged assertions and injection attacks.</b>	<b>Provide protection against Identity Provider compromise.</b>

# Rev. 4 Updated Risk Management Process

*Identification and management of risks are presented along two dimensions:*



# Identity Risks and Mitigations Fall Along a Spectrum

Risks to public benefits systems vary in terms of potency and complexity. The approaches available to address them are varied as well:



## Phone

- ❖ Send One Time Code
- ❖ Authenticate to Operator Account



## Financial

- ❖ Execute micro-transaction
- ❖ Authenticate to Bank Account



## Work ID

- ❖ Authenticate to Work Account
- ❖ Physically compare image
- ❖ Biometrically Compare image



## License/Passport

- ❖ Physically compare image
- ❖ Biometrically Compare image
- ❖ Send code to physical address



## mDL

- ❖ Authenticate to wallet send signed data
- ❖ Present signed image for physical comparison



With evidence-based approaches, strength improves based on:  
**ISSUANCE (of evidence), VALIDATION (authenticity), and VERIFICATION**

# Opportunity: Digital Identity for Public Benefits

## Public Benefits Programs

*(final selection in consultation)*



## Access + Security Considerations



### NIST Special Publication NIST SP 800-63-4 ipd Digital Identity Guidelines Initial Public Draft

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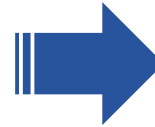
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December 2022



U.S. Department of Commerce  
Gina M. Raimondo, Secretary

National Institute of Standards and Technology  
Laurie E. Locascio, NIST Director and Under Secretary of Commerce for Standards and Technology



## Digital Identity for Public Benefits Profile of SP 800-63

Voluntary resource tailored to public benefits programs that supports human-centered and risk-based approaches to identity management and that incorporates the perspectives and experiences of practitioners and beneficiaries

# Why Public Benefits Programs?

Digital services for public benefits programs need to be both **accessible** *and* **secure** — a key challenge in Identity and digital government.

## *Identity needs to support both...*

### ***The Need for Access...***

- Individuals' health and livelihood are often dependent on timely access to public benefits programs
- Services can be critical to financial health and inclusion
- They are often a basic right afforded to residents and citizens



### ***The Need for Security...***

- Benefits systems may be the target of sophisticated attacks
- The data benefits systems collect, maintain, and make available is often highly sensitive and personal
- For cash-equivalent programs, money can be stolen from government systems



# Collaborative Project: Digital Identity in Public Benefits Delivery

- Collaborative project between NIST, DBN, and the Center for Democracy and Technology (CDT) to develop a “profile”
  - In the context of this project, the term “Community Profile” or “Profile” describes an example implementation of the common taxonomy and processes found in the NIST Digital Identity Guidelines.
- Extensive stakeholder engagement over 12+ month timeline
- Currently narrowing program focus and deliverables based on stakeholder input

# Collaborative Project: Digital Identity in Public Benefits Delivery

- First virtual workshop on August 1 to inform benefits program focus and project deliverables, for 100+ stakeholders
- Early takeaways:
  - Interest in focusing project to address integrated public benefits applications (applications that allow users to apply for multiple programs)
  - Emphasis on prioritizing access and technology challenges beneficiaries may face

## Get Involved

Sign-up to receive updates and event invitations on the collaborative project with NIST and CDT

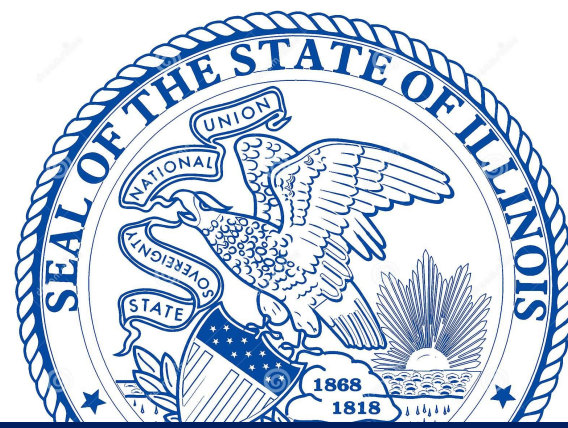
- [https://beeckcenter.org/digID\\_project\\_form](https://beeckcenter.org/digID_project_form)



*Coming Fall 2023:* DBN's Digital Identity Community of Practice

- Cross-sector + cross-benefits programs
- Additional learning and information sharing opportunities

# IDES



## Utilizing Live Claimant Observations to Improve CX

- Goal:
  - To better understand the claimant filing process and identify pain points
    - Which specific touchpoints in the UI claim filing experience are burdensome and confusing for claimants, preventing them from finishing their application (or from applying correctly)?
    - What aspects of claimants' experiences matter most to successfully completing, submitting, and receiving UI benefits?
    - Prior to applying, where and how do claimants seek information about the initial UI application process and UI benefits in general?
- Recruitment:
  - Claimants filing in-person in regional offices the state (Peoria, Rockford, Harvey, Pilsen, and Mt. Vernon)
  - Informed consent disclosure, ensuring an understanding in research participation
    - Participating in the research was completely voluntary
    - Participating (or not participating) would not impact the outcome of their UI claim
    - Personally identifiable information (PII) captured by the state's recordings of the research sessions would be protected and the PII would be removed from the recordings by the state
    - They could opt out at any point in the research session, whether or not their session was complete

- The baseline target was to recruit **five** participants for research in the span of a week—with the plan of observing each claimant go through the online claim filing process from start to finish.
- With the support from IDES field offices, **thirteen** participants were recruited for observation and research.
  - The variety of claimants exceeded expectations in observing the many different individuals who file claims, giving us valuable insight into several different pain points and experiences in the process
- Claimants filed in-person via IDES computer, with the assistance of field staff

## Notable Observations



August 14, 2024

- ID Verification Difficulty
  - Ilogin and application access
- Lack of claimant preparation and no prior website review
- The emotional burden taken on by the claimant
- Field representative “hacks” to complete application
- Accessibility issues
  - Plain language
  - At-home computer access
- Inaccurate survey data
  - Claimants ticking that they had no difficulty with the application process, but we observed them needing field representative intervention at several points

- Using the redacted videos, we have utilized the data gathered from observation to inform several projects in UI modernization:
  - Equity research
  - Claimant portal modernization
  - Plain language authoring
- These observations added important detail to already existing qualitative and quantitative data collected by our existing CX survey



# IDES



Thank you!

# Making ID verification easier in New Jersey UI

How we took an agile, multipronged approach to improve customer experience

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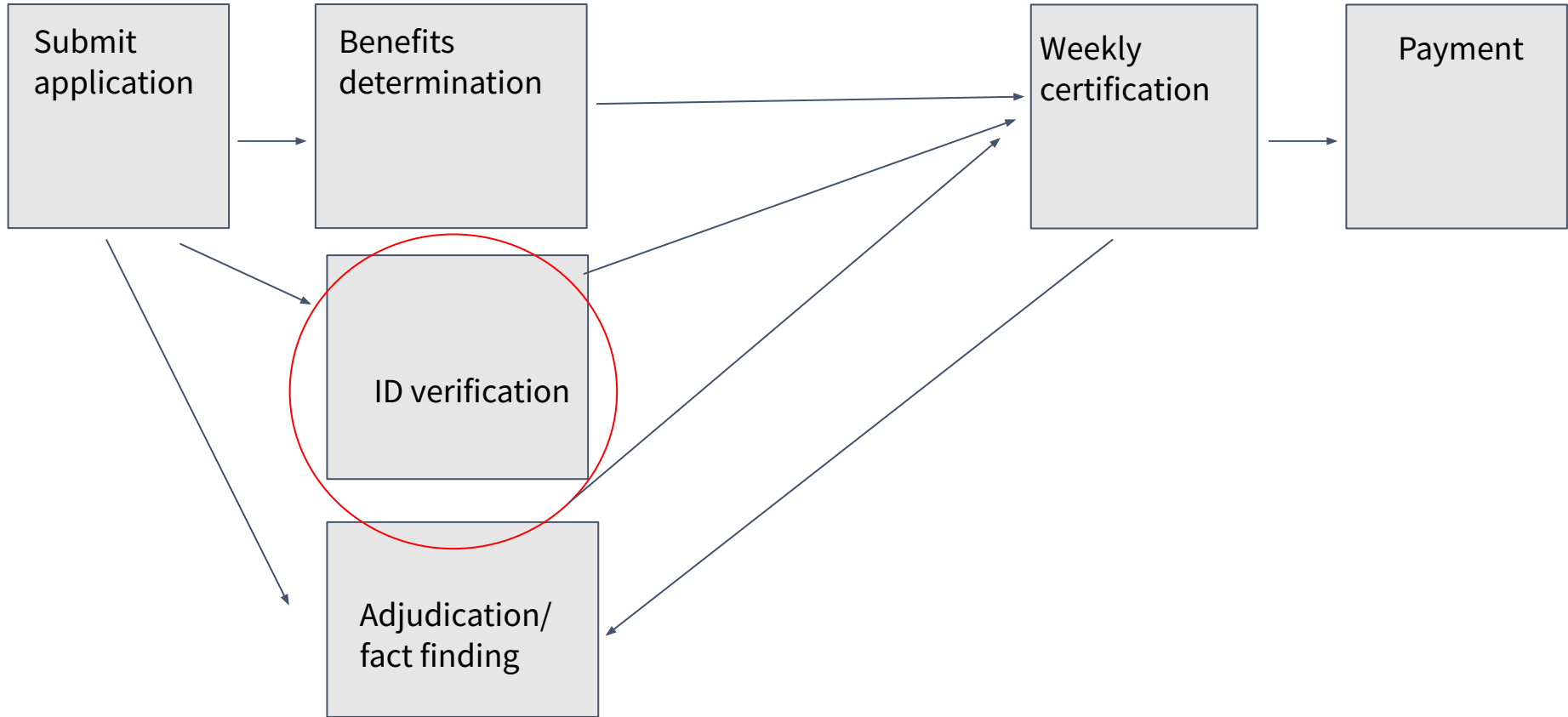
**Ruthie Nachmany**

New Jersey Office of Innovation and New Jersey Department of Labor  
Office of Unemployment Insurance Modernization

August 14, 2024

**Administering unemployment benefits in a way that balanced equity and fraud prevention became a top priority during the pandemic**

# Journey map

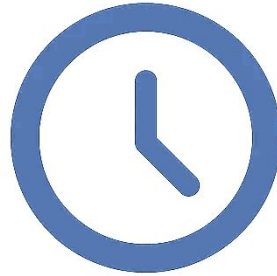


# We heard from claimants and staff that users were struggling with identity verification



18%

Support calls about identity verification, which was also the most time intensive call reason



Identity verification challenges became the top issue impacting timeliness metrics



#1

Issue our staff told us they were spending time helping claimants with

# Customer feedback

*“I have verified my Identity 3 times already, and I have not received my check. Every time I login it states verify your identity.”*

*“Can I certify while waiting for id me to go through?”*

*“ I have verified my identity with id.me now I want to see where that status is on the nj dol site.”*

# Forum discussions



Anonymous participant

May 26, 2023 · 🌐



Hello all

They say im eligible to receive benefits only thing thats holding me back is verification from nj dol. its been over a month and nj dol says they still havent verified my identity from id.me i just realized i used different email address than the one that i used when i had to create account for nj dol. i received the link to an email that i filed for initial claim and used that link for verification and made it as primary for id.me on may 8th.

Can anyone help me with this issue??



r/Unemployment · 3 yr. ago  
TemurTron



## [New Jersey] Best next steps when waiting for ID.me email verification?

[New Jersey] Question

Hey everyone. Like many of you I'm currently waiting to have my unemployment verified through ID.me to receive my benefits. I wanted to see if I could get some insight for those of you who have successfully gotten out of this strange purgatory.

I filed for unemployment two weeks ago, my claim processed successfully. However when I go to certify I get the message "your claim is not payable at this time." Two calls to unemployment have informed me that I need to wait to receive the ID.me e-mail, and then there will be no other issues with payment.

However, I've been waiting on that e-mail for over a week now. I saw some people on here mentioning that the website to do so is <https://hosted-pages.id.me/njdol>, however **has anyone tried verifying through that link directly without receiving the e-mail from unemployment first?** If so, what was the experience like? I don't want to risk complicating things further.

Any tips or insight from anyone in this position (or who got through this maze) would be greatly appreciated!

# Some of the ways claimants got stuck

- Didn't know they needed to verify
- Didn't verify on time and their claim got stuck, requiring agent support
- Thought they were verified but weren't sure and called the call center
- Thought they were verified but they weren't
- Were unable to complete the verification process
- Completed verification but our system didn't clear their claim
- Spent longer on phone calls with agents about ID issues

**We realized the simpler we made this process, the more easily we could identify the truly fraudulent cases from the confused legitimate claimants.**



# We took a multipronged approach to improve the CX of identity verification

- ✓ Improving communications
- ✓ Timely messaging
- ✓ Showing identity verification status
- ✓ Clearer error messages
- ✓ Streamlining the process
- ✓ Better FAQs
- ✓ Short links

# Clear and actionable emails

**From:** NJDOL <ui-noreply@dol.nj.gov>  
**Sent on:** Thursday, September 1, 2022 4:00:07 PM  
**To:** Baumann, Jeanne [DOL] <Jeanne.Baumann@dol.nj.gov>  
**Subject:** [EXTERNAL] Required by NJDOL: Identity Verification Needed

**\*\*\* CAUTION \*\*\***  
This message came from an EXTERNAL address (02900000nhr@hqs2-qf@ndm7p-1frp-4fg-c5r1-hcvtvating80-900000@amazon.com). **DO NOT** click on links or attachments unless you know the sender and the content is safe. **Suspicious?** Forward the message to [spamreport@cyber.nj.gov](mailto:spamreport@cyber.nj.gov).

## Your Unemployment Insurance claim has been locked.

To verify your identity and unlock your NJ Unemployment Insurance claim, follow these 3 steps:

1. [Click here](#) and "Verify with ID.me"
  - o Use the **same email** you used to file your unemployment claim
2. **Wait a few days** for an email confirming your verification
  - o In some cases, this could take up to 15 business days
  - o **DO NOT** certify for benefits online or by phone while waiting for this email (it will delay future payments)
3. **Certify for benefits** after you are verified
  - o NJDOL and ID.me will protect your identity from theft as you manage your unemployment

**\*\*\*If you have already completed these actions, please disregard this note\*\*\***

Even if you verify your identity, your unemployment claim may be denied for other reasons. If this is the case, verifying your identity will not approve your claim. We will send a letter via postal mail explaining the reason your claim was denied.

Our #1 mission is to deliver unemployment benefits to eligible NJ residents as quickly as possible. To learn more about our identity verification program, please read [this press release](#).

Division of Unemployment Insurance  
New Jersey Department of Labor & Workforce Development

PLEASE NOTE: This electronic message contains information from the New Jersey Department of Labor, and may contain confidential or privileged information. If you are not the intended recipient, do not read, copy or use it or disclose it to others. If you have received this message in error, please notify the sender immediately and then delete it from your system. Thank you.

**From:** NJDOL <ui-noreply@dol.nj.gov>  
**Sent:** Tuesday, September 13, 2022 12:00 PM  
**To:** Baumann, Jeanne [DOL] <Jeanne.Baumann@dol.nj.gov>  
**Subject:** Access Your NJ Unemployment Claim

Thank you for verifying your identity. Your Unemployment Insurance account has been unlocked.

You can now certify for benefits online or by phone. [Click here](#) to find out how.

Even though your identity has been verified, your unemployment claim may be denied for other reasons. If this is the case, verifying your identity will not approve your claim. We will send a letter via postal mail explaining the reason your claim was denied.


Division of Unemployment Insurance  
New Jersey Department of Labor & Workforce Development



## Verify your identity

Unemployment Insurance (UI)

To help resolve this issue, complete the following steps:

1. **Verify with ID.me**  
Use the **same email** used to file your unemployment claim  
  
<https://hosted-pages.id.me/njboverify>
2. **Wait for New Jersey confirmation email**  
An ID.me confirmation email is not enough to start certifying  
*In some cases, the email from New Jersey could take up to 15 business days*
3. **Certify after you receive**  
An email titled "Access your NJ Unemployment Claim," will direct you to start certifying

*If you are denied, we will send a letter via postal mail explaining the reason your claim was denied.*

### Should I certify while I wait for confirmation from New Jersey?

No — please wait for your email confirmation. If you certify during this wait period, it may delay future payments.

### Will my claim be approved if I verify with ID.me?

Not necessarily. We need to verify your identity in addition to examining your claim. Even if you verify your identity, your unemployment claim may be denied for other reasons.

The New Jersey Department of Labor and Workforce Development is an equal opportunity employer and provides equal opportunity programs. Auxiliary aids and services are available upon request to assist individuals with disabilities.



## Your identity is confirmed — start certifying weekly on March 29

**CAPTAIN AMERICA:**  
Thank you for verifying your identity. You can start certifying for benefits on

### Wednesday, March 29th

This is the day you can begin to certify for benefits. You may not certify before this date.

*If this date has passed, start certifying as soon as you can. Certification is available Sunday to Friday from 8am - 7pm.*

### Certifications are every week!

You must answer the same set of questions every week to receive payment.

**Recommendation:** Choose a day of the week and set an alert to certify so you don't forget.

You can certify for benefits **Sunday to Friday from 8am - 7pm.**

**Certify weekly online:**



<https://myunemployment.nj.gov/identityverification/identityverification/identityverification>

Or call: 732-761-2020

### Watch for emails from NJDOL!

Answer any requests for information from NJDOL. Check your email for messages from non-registered emails. We may need to talk to you to resolve any eligibility issues about your claim. The sooner you respond, the faster we can process your claim.

Call 732-761-2020 if it has been 2 business days since you certified weekly and you still haven't been paid (if issued from NJDOL about any eligibility issues).

### When will you receive money after certifying?

Benefit payments depend on your eligibility. Any identified issues must be resolved before payment can be issued.

**If approved/eligible:** We will receive payment 2 days after you certify.

**If denied/ineligible:** We will send a letter via postal mail explaining the reason your claim was denied. It may take up to 4 weeks to arrive.

### Why March 29th?

This date is calculated based on the week you filed your claim.



We use the beginning of the week you filed (Sunday) and count 17 days from that date.

For example, even if you file your claim on a Friday, we use the previous Sunday to calculate 17 days.

More information on certifying can be found [here](#).

The New Jersey Department of Labor and Workforce Development is an equal opportunity employer and provides equal opportunity programs. Auxiliary aids and services are available upon request to assist individuals with disabilities.

# Call to action based on ID verification status (and how we built this in an iterative way)

Required by NJDOL: Identity Verification Needed

**We must verify your identity.**

To verify your identity for your NJ Unemployment Insurance claim, follow these 3 steps:

1. [Click here](#) and "Verify with ID.me"
  - Use the **same email** you used to file your unemployment claim. This email is **244555821@MAILINATOR.COM**
2. [Wait a few days](#) for an email confirming your verification
  - In some cases, this could take up to 15 business days
  - DO NOT certify for benefits online or by phone until you get this email (it will delay future payments)
3. [Certify for benefits](#) after you are verified
  - NJDOL and ID.me will protect your identity from theft as you manage your unemployment

**Please Note:** Even if you verify your identity, your unemployment claim may be denied for other reasons. If this is the case, verifying your identity will not approve your claim. We will send a letter via postal mail explaining the reason your claim was denied.

Our #1 mission is to deliver unemployment benefits to eligible NJ residents as quickly as possible. To learn more about our identity verification program, please read [this press release](#).



Official Site of the State of New Jersey Governor Phil Murphy · Lt. Governor Tahasha Way | Get Updates

Logout

Welcome back, TEST USER!  
Email: 600234926@Mailinator.com  
**Identity Verification: Incomplete**

## Your Claim Status

Status displayed was updated yesterday. Please allow 24 hours for system updates.

**Identity Verification Required**

We cannot process your claim until you verify your identity. Please make sure to sign up with the same email you used on your application to avoid delays (600234926@Mailinator.com).

[Verify Identity](#)

If you have already completed this, please allow up to 5 business days for processing. If you are already certifying each week successfully or being paid for a claim, you do not need to re-verify with ID.me.

**Filed**  
Date of Claim: 06/04/2023  
Program: **Unemployment Insurance** (maximum 26 weeks of benefits)

### Self Service Options

**Manage your claim**  
See payment history, change personal information, etc. [Manage claim](#)

**Schedule an appointment**  
Schedule an in person appointment for help on your claim. [Schedule Appointment](#)

**Reset your PIN**  
You will need your PIN to certify each week. +

**Download your 1099-G document**  
You will need this at the end of the year when filing your taxes. +

## Nice job! You're almost done

- 1 Gather the required information
- 2 Fill out the application and submit
- 3 **Verify your identity with ID.me**  
You must [confirm your identity](#) in order to get paid.

Important: Use the same email you used on this application (mock@example.com) for ID.me.

[Verify your identity](#)

## After verifying your identity

### 1 Keep your application confirmation number

Print this page, take a screenshot, or write this information down. You may need it in the future.

**Confirmation number:** NJA000000000004  
**Submitted time:** June 9, 2023 at 7:09 PM  
**Date of claim:** June 9, 2023

### 2 Respond to follow-up communication

If we need more information from you we will email you or send you a letter in the mail. **You must complete the forms or respond in a timely manner to receive payments. If you don't respond, you may lose benefits.**

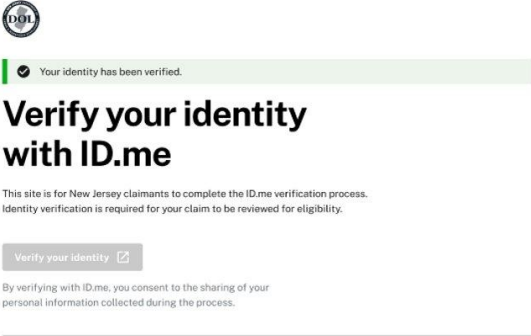
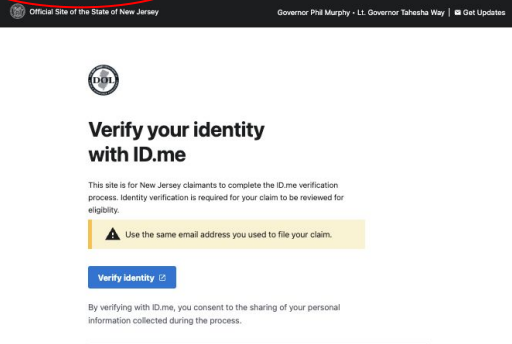
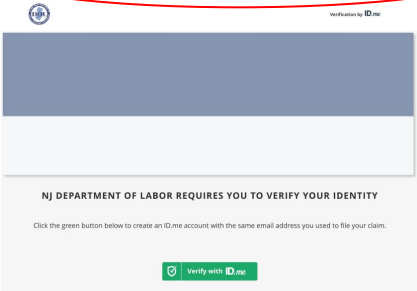
### 3 Begin certifying on June 21, 2023 to get paid

You'll need to [answer some questions and remain eligible in order to receive your payments](#) for each week. The first time you certify, make

# Integrating with the ID verification API, hosting it on a state site, and using short links to simplify agent workflows

<https://hosted-pages.id.me/njdolverify>

[uid.nj.gov](http://uid.nj.gov)



By verifying with ID.me using the link provided, you consent to the sharing of your personal information collected during the verification process with New Jersey DOL.

Note: ID.me staff can't help with any other issues related to your unemployment claim. You'll need to contact NJDOL for assistance.

### Verify Your Identity Online

The New Jersey Department of Labor and Workforce Development (NJDOL) has partnered with ID.me to perform a quick, secure online identity verification service. ID.me's online identity verification service is available 24 hours per day, 7 days a week. This [step-by-step guide](#) walks you through completing your verification.

If you run into any difficulties along the way, ID.me offers video-chat capability with trained and certified staff members to help you quickly and easily verify your identity. View the [video-chat step-by-step guide](#) on how to verify on a video call.

#### 4 Easy Steps

- (1) Click "Verify with ID.me"
- (2) Create an ID.me Account
- (3) Secure your Account
- (4) Verify your Identity

[Get the Step-By-Step Guide](#)

This site is for New Jersey claimants with an identity verification issue. Please complete the ID.me verification process to resolve the identity verification issue on your account. Please make sure to provide the email address associated with your NJDOL account when verifying your identity using ID.me or your claim will be delayed.

### Who is ID.me?

ID.me is a digital identity protection specialist that helps the NJ Department of Labor make sure your identity is valid - and not someone pretending to be you.

### I've Verified My Identity - What's Next?

ID.me will notify NJDOL once your identity has been verified. NJDOL will remove the pending identity verification issue. As this partnership begins, it could take an average of 15 business days to complete the process from the point ID.me successfully verifies your identity. NJDOL is planning additional steps that will increase efficiency and save time for New Jersey unemployment claimants.

### What if there are other eligibility issues with my unemployment claim?

If the identity verification issue is the only issue associated with your claim, NJDOL will notify you once your claim is unblocked. If there are additional eligibility issues with your unemployment claim, NJDOL will need additional time to resolve these issues.

If you have questions about this required identity verification, visit [help.id.me](#). NJDOL staff are unable to access your ID.me account or assist with the ID.me process.

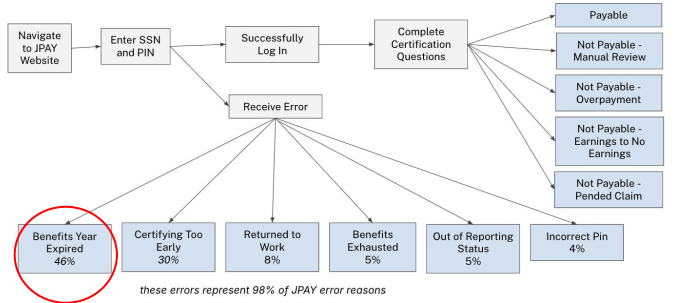
### FAQs

Why do I have to verify my identity?	+
How long does the identity verification process take?	+
How do I get started?	+
I don't have access to a computer or phone. How else can I verify my identity?	+
How do I verify my identity if I am a minor?	+
Can I select a language other than English to complete the verification process?	+
I'm having issues creating an account. Who can help me?	+
When I click New Jersey's link to verify my identity, I see a screen that says "STOP AND READ" (pictured below). What should I do?	+
I already verified my identity for the IRS. Do I have to do it again for NJ unemployment?	+

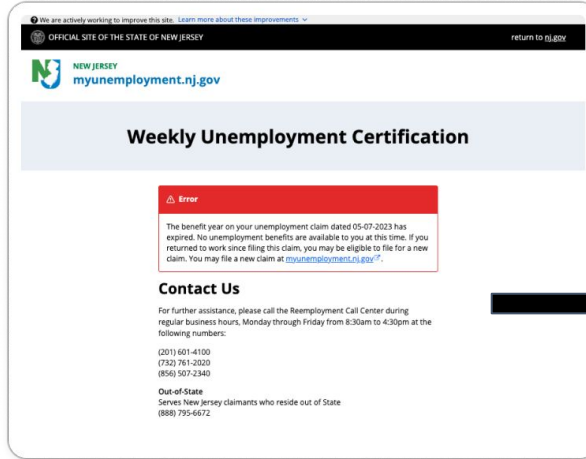
# Adding a call to action on weekly certification


[back to flowchart](#)

## JPAY - Common Actions & Messages



Actions  
Messages





**NEW JERSEY**  
myunemployment.nj.gov

## Weekly Unemployment Certification

**Error**

The benefit year on your unemployment claim dated 05-07-2023 has expired. No unemployment benefits are available to you at this time. If you returned to work since filing this claim, you may be eligible to file for a new claim. You may file a new claim at [myunemployment.nj.gov](#).

### Contact Us

For further assistance, please call the Reemployment Call Center during regular business hours, Monday through Friday from 8:30am to 4:30pm at the following numbers:

(201) 601-4100  
(732) 781-2020  
(856) 507-3340

Out-of-State  
Serves New Jersey claimants who reside out of State  
(888) 795-6672

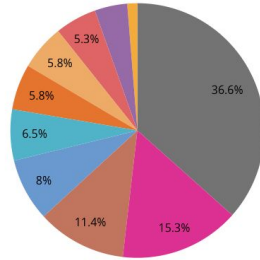
**Error**

If you have not yet verified your identity, you need to complete this step before you can begin answering your weekly certification questions. [Click here to verify your identity](#). Once your identity verification is cleared, you will receive an email from New Jersey Department of Labor telling you to start certifying. Then come back to this page to try again.

If you believe you've completed this step, [check your identity verification status here](#).

### Contact Us

For further assistance, please call the Reemployment Call Center during regular business



- TOO\_EARLY\_06
- PIN\_ENTRY\_FAILED
- OUT\_OF\_REPORTING\_STATUS
- RETURNED\_TO\_WORK
- VERIFY\_IDME
- SSN\_ENTRY\_FAILED
- BENEFITS\_EXHAUSTED
- BENEFITS\_YEAR\_EXPIRED
- INCORRECT\_PIN
- Others

Step	Elapsed time	Users (% of Step 1)	Completion rate	Abandonments	Abandonment rate
Step 1 Sees new error	-	10,622 (100%)	70.56%	3,127	29.44%
Step 2 Click Verify on IDme Landing Page	11h 42m	7,495 (70.56%)	67.94%	2,403	32.06%
Step 3 ID.me verification successful	14h 31m	5,092 (47.94%)	-	-	-

# Adding an ID verification determination letter and simplifying the process of reopening a claim post appeal

NEW JERSEY DEPARTMENT OF LABOR AND  
WORKFORCE DEVELOPMENT  
UNEMPLOYMENT AND DISABILITY  
INSURANCE SERVICES

## NOTICE OF DETERMINATION

APPEAL TRIBUNAL PO BOX 907  
TRENTON, NJ 08625-0907

NAME OF CLAIMANT  
TEST USER  
SOCIAL SECURITY NUMBER  
XXX-XX-3058  
PROGRAM CODE/DATE OF CLAIM  
10 10/22/23  
DATE OF MAILING L.O. NO.  
11/24/23 937

## RIGHT OF APPEAL

Any appeal of this  
determination must  
be submitted in  
writing by the date  
provided below:

12/15/23

SEE REVERSE FOR APPEAL INSTRUCTIONS

TEST USER  
950 BROAD ST  
NEWARK NJ 07102-2614

YOU ARE HEREBY NOTIFIED THAT BASED UPON THE FACTS OBTAINED AND IN ACCORDANCE WITH THE NEW JERSEY UNEMPLOYMENT COMPENSATION LAW, THE DEPUTY (NAMED BELOW) HAS DETERMINED THAT:

YOU ARE ELIGIBLE FOR BENEFITS FROM 10/22/23.

THIS NOTIFICATION IS TO ADVISE THAT AS OF THE DATE OF THIS MAILING, OUR RECORDS INDICATE THAT YOU HAVE NOT VERIFIED YOUR IDENTITY WITH ID.ME. TO RESOLVE THIS ISSUE, PLEASE VISIT UID.NJ.GOV FOR GUIDANCE ON HOW TO VERIFY YOUR IDENTITY. TO AVOID DELAYS IN PROCESSING YOUR ID.ME VERIFICATION PLEASE USE THE EMAIL ADDRESS YOU REGISTERED WITH WHEN YOU FILED YOUR UNEMPLOYMENT CLAIM. VERIFYING YOUR IDENTITY THROUGH ID.ME IS THE ONLY WAY TO RESOLVE THIS ISSUE. NO FURTHER ACTION OR ELIGIBILITY DETERMINATION CAN OCCUR UNTIL THIS IS RESOLVED.

START\_DOC

Please enter the information about the claim you are appealing, using the information on your determination letter. An example of this determination letter is shown below.

STATE OF LABOR AND ENT DISABILITY	NOTICE OF DETERMINATION	RIGHT
ALL PD BOX 907 8625-0907 2-2938	NAME OF CLAIMANT SOCIAL SECURITY NUMBER PROGRAM CODE/DATE OF CLAIM DATE OF MAILING L.O. NO.	ANY APPEAL SUBMITTED ON 2-2938-0907 TITLE: 00-00 DATE OF MAIL DAY AFTER MAILING IS:
		11/29/23 SEE REVERSE FOR INFO

Program Code: \*

Date of Claim [mm/dd/yyyy]: \*

Date of Determination (Date of Mailing) [mm/dd/yyyy]: \*

Date YOU Received Determination Letter [mm/dd/yyyy]: \*

Employer Name:

SAMPLE

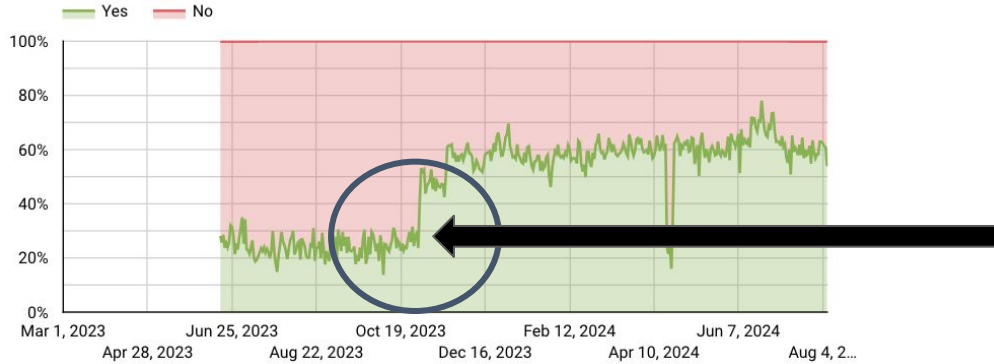
# Measuring impact

- 20% improvement in claimants beginning verification immediately after applying
- 65% reduction in calls about identity verification
- 65% improvement in resident satisfaction, correlating with the improvements in ID verification
- \$65k/month recurring cost savings

## Feedback widget

Total ratings 210,210  
 Total comments 39,886  
 Total emails 14,466

Mar 1, 2023 - Aug 7, 2024



	10/23-10/27	2/26-3/1	3/18-3/22	3/25-3/29*	4/8-4/12
ID.Me - Having Difficulty with Process	872	657	440	372	432
ID.Me - Cleared and Waiting for Release	893	541	321	242	255
ID.Me - Unaware Needed to Verify	329	156	131	107	142
total ID.me related calls	2094	1354	892	721	829
total calls	11,719	10349	11346	9233	11461
% of total related to ID.me	17.9%	13.1%	7.9%	7.8%	7.2%
				*3/29 Good Friday	

# Calls to action

- How can you learn from your users and support staff where users are struggling?
- If you could wave a magic wand, what CX improvements would you make?
- What is the smallest improvement you can start making today?
- What CX issue can you tackle from multiple angles?

# Resources

- Unemployment Insurance Email Template Kit  
<https://www.figma.com/community/file/1242850667740493704/unemployment-insurance-email-template-kit-v1-0>
- FormFest 2023 Presentation on Design in the Front, Legacy in the Back: How we turned a legacy claim status form into an accessible, actionable information hub  
<https://www.youtube.com/watch?v=kOeK3JGKzIA&list=PL65XgbSILaUf6CzPkhdd1mdFWJubns9&index=11>



# Discussion & Questions



📍 Washington, D.C.

• Join Us Online

S  
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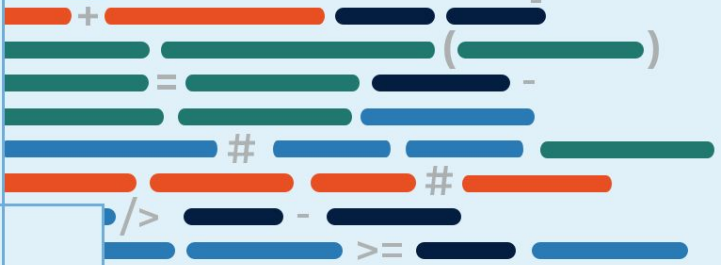
# BenCon | 2024

[beeckcenter.org/bencon](https://beeckcenter.org/bencon)

17



18



# Charting *the Course to* *Excellence in* **Digital** **Benefits** *Delivery*

2

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GEORGETOWN  
UNIVERSITY

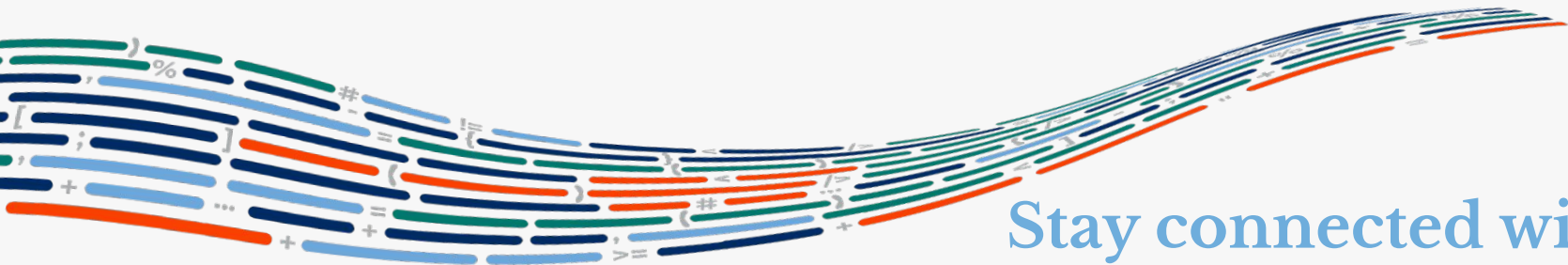
beeckcenter  
social impact + innovation

Digital Benefits  
NETWORK

# Thank you!

## About the Beeck Center

The Beeck Center for Social Impact + Innovation at Georgetown University brings together students, expert practitioners, and extended networks to work on projects that solve societal challenges using data, design, technology, and policy. Our projects test new ways for public and private institutions to leverage data and analytics, digital technologies, and service design to help more people.



## Stay connected with us



@BeeckDBN



The Digital Benefits Network