

Benefits Playbook

Designing Human-Centered Applications



November 2024

CODE *for* **AMERICA**

Our goal is a human-centered safety net. A better online application is the first step.

For most people, the journey of accessing benefits like SNAP, Medicaid, TANF, and child care assistance begins with visiting a government website. But too often, the website stands in the way of people getting the help they need. From complex language that's overwhelming to applications that don't work on mobile phones, interacting with a benefits application website can be frustrating—and that can have serious real-world consequences for people seeking access to these critical programs.

This playbook was designed to equip human services agencies with client-centered best practices for making application websites easier to navigate and simpler to use, so that people can more quickly and easily enroll in the safety net programs they are eligible for.



For over a decade, Code for America has partnered with government agencies, caseworkers, and clients to make safety net benefits enrollment simpler, more dignified, and more effective.

Our work to reimagine the experience of enrolling in safety net programs **began in 2014 with GetCalFresh**, an online application assister that's helped **more than six million Californians** apply for SNAP.

Since then, we've scaled our approach to redesigning safety net systems. **In 2020**, Code for America partnered with the Minnesota Department of Human Services to launch **MNbenefits**—a mobile-friendly application that reduced the time it takes to apply for multiple benefits from over an hour to less than 15 minutes. And over the last decade, we've worked with more than a dozen states to improve different aspects of their enrollment systems to better serve the needs of their clients, and raise the bar on service delivery.

We took the lessons learned designing better tools and services for safety net programs and distilled them into the best practices in this playbook. We believe that these human-centered design practices can help agencies alleviate stress on clients, staff, and systems alike. They:

- Keep enrollment accessible
- Treat clients with dignity
- Help clients understand questions and reply accurately
- Give clients informed options
- Let clients submit their application easily and quickly
- Improve communication between clients and the benefits agency
- Create feedback loops to help benefits agencies continuously improve service delivery and benefits access
- Support effective caseworker and agency operations

We support states in adopting these best practices as part of our work in the **Safety Net Innovation Lab**. We welcome you to **reach out and share** how you'd like to change benefits enrollment in your state.

It's the right time to improve online applications

- **Only 53%** of state-administered benefits programs (counting SNAP, Medicaid, TANF, WIC, and child care assistance) have a mobile-responsive enrollment website. Many of these could use design improvements that make it easier to fill out an application on a phone. This is **a major access issue** for people who depend solely on their phones for internet access. See [page 8](#) for advice.
- Language translations done **with artificial intelligence** should be reviewed and corrected by a fluent speaker, according to the federal agencies that oversee SNAP and Medicaid. See [page 9](#) for more.
- An update to the Americans with Disabilities Act requires that **all state and local websites meet accessibility standards by April 2026**. Get more details on [page 11](#).
- **Nearly 70%** of online benefit applications require account creation, which can be a barrier for many clients. See [page 12](#) for advice.
- Knowledge-based verification is **no longer a secure way** to prove identity, and has always presented access issues for clients. See [page 13](#) for alternatives.



Learn more

- ▶ **[The Benefits Enrollment Field Guide](#)**, *Code for America* - Shows what online benefits applications are like in each state. Assesses different aspects of accessibility and usability, such as the time it takes to complete an online application.
- ▶ **[The National Safety Net Scorecard](#)**, *Code for America* - Provides a framework for client-centered, outcomes-focused metrics for benefits delivery.
- ▶ **[Blueprint for a Human-Centered Safety Net](#)**, *Code for America* - Describes the principles and practices that put client needs first in benefits delivery.
- ▶ **[Developing a Digital-First Public Experience](#)**, *The Executive Office of the President*
- ▶ **[Improving Access to Public Benefits and Customer Experience: Key Actions and Best Practices](#)**, *The U.S. General Services Administration (GSA)*

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Code for America is grateful to the clients, caseworkers, and staff at government agencies and community-based organizations who help us understand the complex challenges of safety net benefits enrollment and learn what changes have impact.

Special thanks to the state agencies whose online benefits application websites we highlight in this playbook. We co-developed many of the websites we feature here. Other websites we highlight show best practices in action, but Code for America has been less or not involved in their development.

We're thankful to peer organizations, like the [Center on Budget and Policy Priorities](#) and the [Beeck Center for Social Impact + Innovation's Digital Benefits Network](#), that investigate benefits policy and access and share their learnings about best practices.

Finally, we thank Code for America staff, past and present, who developed, refined, and documented many of these practices.

We also thank Yuliya Tsoy for her support with visual design and layout.

The homepage: A welcoming front door

People seek safety net benefits at stressful times, and benefits applications shouldn't add to their stress. When a website has an overwhelming amount of content, requires account registration, or doesn't offer a clear way to apply in languages other than English, it can make getting started difficult.

Providing a welcoming front door means offering a dignified, simple, and accessible experience to clients, no matter where they are in the benefits enrollment process: applying for the first time, getting questions answered, or submitting documents.



Use **banners** for time-sensitive announcements. Keep banner text short to keep the most important site functions visible on mobile phones. Links with more information can open in new tabs. Don't use popup boxes—they can be impossible to use on mobile phones.

Make starting the application the easiest action to take on the first page. Put an "Apply now" button near the top of the page, in a prominent color, and in a button big enough to tap on a mobile phone.

Include an "Apply now" button in languages clients commonly use. See the [Language access section](#) for more.

Let returning clients upload verification documents. See the [Verification documents section](#) for details.

The screenshot shows the homepage of MNbenefits.mn.gov. At the top, there is a navigation bar with a 'Chat' button and a language selector for 'English' and 'Español'. Below the navigation bar is a yellow banner with a 'SNAP SCAM ALERT' message. A white banner below that contains information about the Child Tax Credit. The main content area features the Minnesota logo, the heading 'Apply for benefits easily online.', and a sub-heading 'Submit your application for Minnesota benefits in 20 minutes or less.' Below this are three buttons: 'Apply now →' (dark blue), 'Learn about programs' (teal), and 'Aplica ahora →' (white with black border). A light blue section titled 'Already applied?' contains two options: 'Upload Documents' with a document icon and a 'Waiting to hear back?' with a checkmark icon. The 'Upload Documents' option includes the text 'Send documents to your county or Tribal Nation.' and an 'Upload documents' button. The 'Waiting to hear back?' option includes a link: 'Learn how you can get an update on your application'.

Make it easy to chat with an agent. Provide a chat button on each page, ideally at the top. See the [Client support section](#) for details.

Let clients easily switch between languages on the landing page, and on all pages in the application. Explain how to get help if a client's preferred language isn't translated on the enrollment site. This could be in an automated response in chat, and in a note in the footer. See the [Language access section](#) for more.

Make answers to frequently asked questions easy to find. Offer a link to FAQs on the homepage. Consider keeping the link in a consistent place throughout the application, like the page footer. See the [Client support section](#) for more.

Briefly explain the major steps of the application process.

This includes the total estimated time it takes most clients to complete the application, what topics are covered, and what happens after submitting the application.

Help clients understand what benefits the enrollment site offers.

Give brief, easy to understand descriptions of the benefits programs offered in the application. Offer more detail in expandable text boxes or links that open in new tabs.

Avoid long blocks of explanatory text. They can be overwhelming. People expect to skim and interact on websites, so use expandable and collapsible text boxes (also called [accordions](#)) that reveal information as clients need it.



How this works

This application form should take about **20 minutes** to complete.

We will ask you about

- Personal information
- People who live with you
- Income
- Expenses
- Assets

Submitting an incomplete application (SNAP only)

Adding documents

After you submit

Continue

Learn more

Write in plain language

- ▶ [Plain Language](#), U.S. Department of Veterans Affairs
- ▶ [Hemingwayapp.com](#) - Free online tool to assess reading level and edit text.

Design for mobile devices

- ▶ [A Guide to Creating Mobile-Friendly Websites](#), GSA
- ▶ [Improving Mobile Usability for Claimants](#), U.S. Department of Labor
- ▶ [The Missed Opportunity in Online Benefits Applications: Mobile First](#), Code for America



What kind of help would you like?

This will help us show you which benefit programs best meet your needs.

Check all that apply.

Help with food

Help with children

Help for a disability

Help for refugees

I'm not sure

Steps for Applying



Step 1: Apply once

You can apply for multiple benefit programs for yourself and other members of your household in just one application.



Step 2: Upload your documents

Upload required documents like pay stubs, rent receipts, and bank statements as part of your application. You can also return to our homepage to add documents later.



Step 3: Allow time for a worker to review

Your application and documents will be reviewed by eligibility workers from your county or Tribal Nation.



Step 4: Complete an interview

Most programs on this application require an interview to receive benefits. You can have your interview by phone or face-to-face. Your county or Tribal Nation will contact you by phone or mail to schedule. In some cases, more follow-ups may be needed after your interview.

Use language that's easy to understand.

Many adults in the U.S. read at or below a sixth grade level. To help clients fill out the application accurately and completely:

- Be concise. Write short sentences, aiming for 10 words or less.
- Aim for a 5th grade reading level or less, using free tools like [Hemingwayapp.com](#) to assess reading level and edit text.
- Use familiar words, avoiding government or legal jargon.
- Use a polite, affirming tone, even for error messages and reminders to answer required questions.
- Test language changes with a small group of clients to assure people understand what's being asked and can respond correctly.

Design for mobile phones.

Enrollment websites that are difficult to use on smartphones pose a huge barrier to securing benefits. Expect that many clients will need to access your site through smartphones. To make your site mobile friendly:

- Make sure your application website resizes automatically for different screen sizes.
- Use wide buttons, chunky dropdown menus, and other interactive features that let clients with all types of motor skills interact to choose their intended response.
- Make the application readable and clickable without zooming.
- Make it easy for clients to upload images taken with a phone camera.

Mobile-friendly benefits websites are preferable to mobile apps, which require clients to find, download, and access a separate app instead of simply using a web browser.

When Code for America partnered with the State of Louisiana to pilot a client-centered SNAP application website in 2024, **over 85%** of the applications were submitted on a mobile device.



Give clients the option to start and submit an application without needing to create an account.

Account creation is a barrier for applicants with less tech literacy and those without an email address. Complex username or password requirements can be frustrating, and login attempts can lock clients out and lead to excessive call center volume, case delays, and **churn**. While there can be many advantages to accounts, clients should still be able to take the first step to submit an application for SNAP, Medicaid, TANF, or child care assistance without one.

If you offer account creation early in the enrollment process, provide a clear pathway to start the application without needing to create an account or sign in first. Clients can always be given the option to create an account later, but issues with account creation shouldn't prevent a client from submitting their initial application. See the [Account creation and identity proofing section](#) for more.

Language access

Clients should be able to apply online no matter what language they prefer. Make it easy to translate the website, and offer translations reviewed by fluent speakers.



Translate benefits enrollment websites into the languages used in your state.

Threshold languages are languages that are preferred by a certain number of people within a specific geographic region, like a state or county. In many cases, program, state, or local regulations **require** that public program applications and information are available in threshold languages.

Ensure that translations are reviewed by fluent speakers, and that they make sense to clients in your state who use that language. Do not rely on AI-generated translation services alone, which can produce errors. Instead, content should be translated by and tested with local speakers who can ensure that the accurate meaning is conveyed, is easy to understand, and is appropriate in cultural context. This level of translation is known as localization. [The U.S. Department of Agriculture's Food and Nutrition Service](#) and [the U.S. Department of Health and Human Services](#) have said that AI-generated translation without human review poses a risk to client rights and safety.

The screenshot shows a website for the Department of Children & Family Services. At the top right, there is a 'Translate' button with a flag icon and the text 'Español, Tiếng Việt'. Below the header, the main heading reads 'Apply for food benefits easily online.' followed by the subtext 'Apply for SNAP benefits in about 30 minutes or less.' and 'Official State of Louisiana partner.' There are three buttons: 'Apply Now →', 'Aplique ya →', and 'Đăng ký ngay →'. A 'Safe and secure' icon is visible. At the bottom, a 'Languages' dropdown menu is open, listing: العربية (Arabic), 简体字 (Chinese-Simplified), English, Español (Spanish), Français (French), Italiano (Italian), and Русский (Russian).

Offer a language translation dropdown menu at the top of each page. Clients may prefer to switch between languages to understand the application. In the menu, show the language name in its own language. Don't use flags or countries to signify languages.

Ensure that all parts of a client's online enrollment experience are translated. When clients get directed to web pages that use a different technology system than the application—for instance, pages that let clients create an account or upload documents—ensure that content is still translated, or that it's easy to switch the content into the language the client prefers.

Language Preferences

What language do you prefer to read or write?

Counties and Tribal Nations will do their best to provide documents in your preferred language.

- ✓ English
- Español
- Soomaali
- Tiếng Việt
- Русский
- Hmoob

What language do you prefer to speak?

Counties and Tribal Nations will do their best to provide documents in your preferred language.

English ▾

Do you need an interpreter?

Yes

No

Continue



Su preferencia de idioma

¿En qué idioma prefiere leer o escribir?

Nos comunicaremos en este idioma cuando le enviemos mensajes de texto o correos electrónicos.

Español ▾

¿En qué idioma prefiere hablar?

Haremos lo posible por ponerlo en contacto con alguien que hable su idioma en caso de cualquier interacción en persona o por teléfono.

Español ▾

Continuar

Early in the application, ask clients:

- What language they prefer to read, and what language they prefer to speak. These should be separate questions. This can differ, and can help clients understand and complete their application, interview, and follow up tasks.
- If they need other kinds of communication support, such as interpretation or sign language. Offer an open-ended text box where clients can describe their needs.

Learn more

- ▶ [Select a Language](#), U.S. Web Design Systems, GSA
- ▶ [Spanish Translation Guide for Unemployment Insurance](#), U.S. Digital Response
- ▶ [Why Multilingual Research Matters](#), Code for America

Accessibility

Web accessibility best practices can help ensure that clients of all abilities can apply for benefits online.

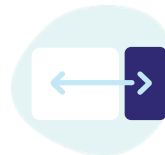


The U.S. Department of Justice [issued new rules](#) in 2024 clarifying that state and local government web content and mobile apps, including public benefits applications, must meet accessibility standards by April 2026. These standards—the [Web Content Accessibility Guidelines \(WCAG\), Version 2.1 Level AA](#)—are compatible with Federal Section 508. Governments can also adopt higher versions of these standards.

Enrollment sites should meet accessibility standards across a range of common mobile devices, browsers, and assistive tools (like screen readers, Braille keyboards and displays, and alternative input devices) to ensure clients of all abilities can perceive, operate, and understand the website.

Here are some of the [WCAG 2.1 Level AA Guidelines](#) for accessible forms:

- People should be able to fill out the form using only a keyboard, which helps those with motor disabilities.
- For sighted or low-vision users, the appearance of all page elements and form questions should look familiar, use a big and simple (sans-serif) font, and have good contrast.



- If images, graphics, or icons are used, they must have text alternatives.
- Make sure the form is broken into a series of pages and sections. Pages should be structured correctly with meaningful regions. Each page should have one main question as the heading, and around one to five sub-questions, all in a logical order.
- People should be able to progress easily and skip questions that don't apply to them.
- Each question should have a visible, meaningful, easy-to-understand label and interactive form element. Don't use link text that depends on context like "click here," "more," or "read more."
- Group many questions or choices for a single question, like checkboxes, with a clear label.

Learn more

- ▶ [Fact Sheet: New Rule on the Accessibility of Web Content and Mobile Apps Provided by State and Local Governments](#), U.S. Department of Justice
- ▶ [Web Content Accessibility Guidelines \(WCAG\) 2.1](#), Web Accessibility Initiative
- ▶ [How Designers and Engineers Collaborate to Build Accessible Public Services](#), Code for America
- ▶ [Accessibility](#), U.S. Web Design Systems, GSA
- ▶ [Section508.gov](#), GSA
- ▶ [State-level Accessibility Law and Policy](#), GSA

Account creation and identity proofing

Being required to create an account or prove their identity creates significant barriers for clients trying to apply for benefits online. Offer options for clients to opt-in to or bypass account creation and identity proofing in the initial application.



Explain the advantages of creating an account.

Offer a clear path to apply without an account.

Give multiple opportunities to create an account during a client's experience with the benefits program, including after application submission and at renewal.

Provide [accessible alternatives to CAPTCHAs](#) in account creation, or don't use them at all.

Don't require password resets after an arbitrary period of time.

Give clients a fast, self-service way to recover their account that doesn't require them to contact a call center. One way is through multi-factor authentication (MFA), like a shortcode sent to a client's phone or email. Agencies should make sure MFA options are secure and accessible for the clients they serve.

Create a PEAk account

If you are just getting started, create a PEAk account to apply for benefits

With a PEAk account you can:

- Save your application and finish it later
- Track your application status
- Update your case online
- Check your balance and make payments
- Print medical ID cards

Create PEAk account

Or

Apply as a guest

Continue your application

If you already have a PEAk account, sign in to finish your application



Sign in

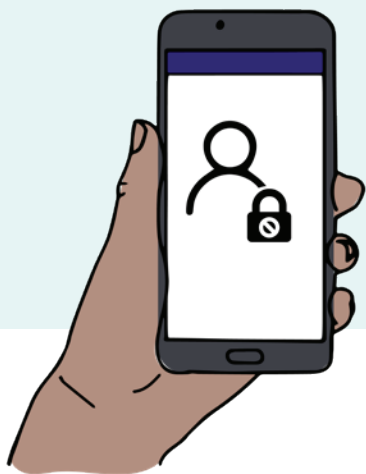
If your state uses a single sign-on (SSO) account, make that optional for most benefit applications.

Requiring a single sign-on account to apply for benefits like SNAP, Medicaid, TANF, or child care assistance can pose barriers to clients applying for or renewing those benefits. If a client opts-in to using SSO, remind them that they may already have an account with the state, and offer clear instructions about login and password reset options.

As of October 2024, Login.gov (the [SSO offered](#) by the federal government) [achieved a higher level of identity verification certification](#) and expanded its [in-person identity verification option at USPS offices](#). Login.gov offers its services to [state, local, and territorial governments](#).

Remove knowledge-based verification (KBV) from the enrollment and account creation process. KBV is a remote identity proofing method that asks multiple-choice questions about a client's credit history, previous addresses, and other personal information. If required as part of account creation or a step in the application itself, it can be a substantial, unnecessary barrier, inequitably affecting clients with limited credit histories and those applying for benefits for their children. Data breaches have also made the type of information used for knowledge-based verification insecure.

The U.S. Government Accountability Office **strongly recommends not using KBV.** As a result, federal agencies like U.S. Department of Health and Human Services are changing their remote identity proofing methods.



Make remote identity proofing optional and easy to bypass in the initial application.

Remote identity proofing within a benefits application or account creation process may offer convenience to some clients, but if it's required, it can stop far too many people from submitting applications. The U.S. Department of Agriculture's Food and Nutrition Service requires that any remote identity proofing offered in applications that include SNAP **must be optional.** Medicaid real-time eligibility, which relies on federal and state data sources, **does not require remote identity verification** during the initial application if personal data is not shown back to the client applying.

Clearly explain different ways clients can prove their identity during and after submitting the application. Some **options** different agencies or vendors use are:

- Submit a live photo "selfie" and an image of your government-issued photo ID
- Videoconference with trained verifiers (government staff or vendors)
- Validate in person at designated offices ([Login.gov uses USPS offices](#))
- Submit scans of identity documents to the agency

The National Institute of Standards and Technology (NIST) is working with the **Digital Benefits Network** and the **Center for Democracy and Technology** to create new resources that support secure and equitable digital identity practices for public benefits. **[Sign up for updates and to offer input.](#)**

Learn more

- ▶ [NIST SP 800-63-3](#) and [Public Draft of NIST SP 800-63-4](#), *National Institute of Standards and Technology*
- ▶ [Digital Identity in Public Benefits](#), *Beek Center for Social Impact + Innovation*
- ▶ [Remote Identity Proofing: Better Solutions Needed to Ensure Equitable Access](#), *Center on Budget and Policy Priorities*
- ▶ [Removing Barriers to Access from Remote Identity Proofing](#), *Center on Budget and Policy Priorities*
- ▶ [Digital Identity Verification: Best Practices for Public Agencies](#), *Center for Democracy & Technology*
- ▶ Watch for a forthcoming playbook on digital account management in benefits delivery from the Federal Customer Experience Initiative and Nava. Find it soon on [Performance.gov's Facing a Financial Shock website.](#)

Personal and contact information

Some of the first questions clients complete in an application ask for personal information. Help clients feel safe and informed about how their information will be used, while setting the standard of making questions easy to understand and complete.



Introduce each section and explain what will be covered. Besides setting expectations, this helps mark progress through the application.

Limit the number of questions on a page. To reduce client fatigue, put no more than 10 input fields per page. Don't be afraid to ask just one question on a page.

Minimize the amount of typing clients need to do. Provide dropdown lists when clients are asked to select a single option (like when asking what county they live in). Offer autocomplete for predictable information, such as address.

Tapping is the easiest interaction on a mobile phone, so limit switching between tapping and typing as much as possible.

Step 1 of 6

Getting to know you

We'll ask about

1. Basic info
2. Contact info
3. Living situation

Continue

Select your county

Choose the county where you live.

To be eligible for the benefits in this application you must live in the state of Minnesota.

- ✓ Select your county
- Aitkin
- Anoka
- Becker
- Beltrami
- Benton
- Big Stone
- Blue Earth
- Brown

Tell us about yourself

What's your first name?
Legally as it appears on your ID.

Maria

What's your last name?
Legally as it appears on your ID.

Peña López

Other names you use or have used.
List maiden names, legal name changes, and gender preferred names.

Supporting information or examples can be offered as “helper text” in somewhat smaller size or color before the space provided to respond. Talk with clients to understand what questions need more explanation, and how well changes lead to more accurate responses.

Clients should be able to enter their legal names, regardless of length, origin, or the characters included. Offer text fields for first and last names that accept entries as short as a single character and up to 128 characters. Each character should accept a wide array of accents, and allow hyphens, apostrophes, periods, blank spaces, and upper and lower letter cases.

Similar flexibility should apply to address fields, which don't always follow the format of number / direction / street name / street type.

Capacity to do this may depend on your state's backend compatibility, but attempt to make these options available to clients whenever possible.

Briefly explain why you are asking for sensitive information, and make these questions optional whenever possible. People are wary of answering questions that could put them at risk or invade their privacy. Demographic questions about immigration, Social Security numbers, sex and gender, and race and ethnicity are examples of questions that warrant **trauma-informed** phrasing. This is also true for questions about criminal background, domestic violence, and other traumatic topics, which may be required for certain benefits programs.

- Ask sensitive questions respectfully, promoting safety, trustworthiness, and choice.
- Briefly explain what the benefit is to providing this information, and how it will or could be used.
- Address common concerns clients may have with providing certain types of information (for example, citizenship status).
- Make it clear when responding is optional and give clients a clear path to skip the question.

The screenshot shows a form with three sections. The first section, 'Can we ask about your race and ethnicity?', has a 'No, skip this question' button highlighted with an orange box. The second section, 'What races or ethnicities do you identify with?', has a 'Select all that apply' instruction and a list of checkboxes for various racial and ethnic groups, with an orange box around the instruction. The third section, 'Are you a U.S. Citizen?', has 'Yes' and 'No' buttons. The fourth section, 'What's your social security number?', has a text input field containing '123-45-6789'. Orange arrows point from the text on the left to the 'No, skip this question' button and from the text on the right to the 'Select all that apply' instruction.

Can we ask about your race and ethnicity?

Providing your race and ethnicity is optional and will not affect your individual application.

We will use this information to evaluate the fairness of MNbenefits, and we ask you to provide it to ensure that you are accurately represented.

Yes, continue

No, skip this question

What races or ethnicities do you identify with?

Select all that apply.

- Native American or Alaska Native
- Asian
- Black or African American
- Hispanic, Latino or Spanish
- Middle Eastern or North African
- Native Hawaiian or Pacific Islander
- White
- Some other race or ethnicity

Continue

Are you a U.S. Citizen?

Most immigrants are still eligible for food and cash benefits.

Yes No

What's your social security number?

If you have one, we strongly recommend including it here. A SSN is not required for noncitizens or household members who are not applying for benefits. [Read the Privacy Act.](#)

123-45-6789

Help clients provide their demographic information, like race and gender, in ways that reflect their lived experience. People don't necessarily identify with the categories that government agencies typically provide as choices for race, ethnicity, and gender. The U.S. Census Bureau [researched how to better collect this information](#), and found the best approach is to:

- Combine race and ethnicity options in one question.
- Let clients select multiple responses.
- Offer clients the chance to provide additional detail or self identify (for example, in a text box that appears if a client chooses "Some other").
- If necessary to ask about a client's sex as it appears on a legal document, such as a driver's license or state ID, add supporting text such as "Legally as it appears on your ID." Increasingly, options like "nonbinary," "X," and "unspecified," are becoming available on state IDs.
- Offer the option "Prefer not to answer" if clients weren't given the option to skip the question previously.

Capacity to do this may depend on your state's backend compatibility, but attempt to make these options available to clients whenever possible.

Explain how clients' phone numbers and email addresses will be used. Many clients say they prefer text messages and email over traditional communication channels like mail and phone calls. These deliver time-sensitive messages about enrollment and renewal steps faster and more cost-effectively, and still reach clients if their mailing addresses change. Mentioning this in the application can raise clients' awareness that they will receive legitimate text messages and emails from the agency.

Consider making text and email consent opt-out by default. One way to do this is by having clients who provide their phone number or email address automatically opt-in to receiving texts and emails. Those options then turn green to call attention to them. If clients prefer not to receive electronic communication, they can simply uncheck each box to decline consent.

To learn more, see Code for America's [Texting Playbook](#) for best practices on text messaging clients of safety net programs.



How can we send you updates and reminders about your case in the future?

What's your phone number?

A caseworker may use this number to contact you directly. If you don't add a phone number, service may be slower.

(612) 555-1234

What's your email address?

janedoe@gmail.com

How can we send you updates and reminders about your case in the future?

It's okay to text me

It's okay to email me

The Department of Human Services may send you text and/or email message to communicate with you about your application. The Department will only text and/or email if a box is checked above. You will be responsible for any message or data charges from your service provider associated with text messaging. You may opt out of and stop receiving text messages at any time by replying with "STOP" to a text message, or following the unsubscribe link on the email message.

Whenever possible, simplify language required by policy or law. This language often includes terms that are difficult to understand. It can also be lengthy, making clients overwhelmed and the enrollment process longer.

- When considering word choice, choose language that helps clients make decisions, self-advocate, and communicate with others (like caseworkers) in the process.
- Edit the language to be shorter and clearer whenever possible. Free plain language editing tools like hemingwayapp.com can help.
- Remove jargon and acronyms unless clients find them helpful.
- Offer the language in a collapsible text box (in an [accordion](#)), or as supporting "helper text" in a smaller font and different color.
- Test simplifications with clients.

Help clients understand important tradeoffs.

Let clients know if they choose not to provide certain information (like a phone number), it could slow down how fast they get benefits or mean more work for them later. [MNbenefits](#) shows clients this “Are you sure?” screen if they chose to leave their phone number blank in the screen prior. Always offer a clear path to proceed without providing optional information.

Help clients without a permanent address or phone number stay in contact with the program. Tell clients that they can use the address or phone number of a trusted friend or entity. Address is required for most benefits programs, and general delivery can be set up at USPS offices.



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

An eligibility worker may need to contact you about your case. Adding a phone number can help your worker contact you faster.

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



Your county or Tribal Nation will need a place to send you mail over the next 3 months.

This could be a friend or family member's address or a PO Box. If you don't have one, we will select a post office in your area where you can pick up mail.

I have a place to get mail

[I will pick up mail at a General Delivery post office near me.](#)

Learn more

Collecting demographic information

- ▶ [Complete a Complex Form](#), GSA
- ▶ [Name: Help users to enter their name accurately and confidently regardless of format](#), GSA
- ▶ [Race and ethnicity: Help users provide the race and ethnicity that reflects their lived experience](#), GSA
- ▶ [Gender identity and sex: Help a user select their gender identity and sex](#), GSA

Text messaging

- ▶ [Texting Playbook: Basics of Texting Safety Net Clients](#), Code for America

Trauma-informed design

- ▶ [Trauma-Informed Design Quick Reference Guide](#), U.S. Department of Housing and Urban Development
- ▶ [Qualitative Research Practice Guide](#), Code for America

Household and income

Explaining your household and income can be challenging, especially if your job or circumstances change frequently. It's important that these questions are written to help clients respond accurately no matter their situation.



Ask clients questions that are clear to them, instead of making clients understand uncommon program terms and definitions.

Some words, like *household*, have specific meanings that vary between benefits programs like SNAP and Medicaid. Break down the components of a definition into a series of questions that clients can easily understand and answer. As an example, for household, start with a list of people who qualify as household members. All a client needs to do is read the list and select yes or no, instead of understanding who qualifies as a household member under which program.

Make it easy for clients to explain relationships in their household.

If a client says they live with others, offer a follow up question that lets them select from a dropdown of common relationships for each person. Use “my” in the options and show the most common relationships first.



Do you live with any of these people?

- Your children
- Other family members
- An unmarried partner that you share children with
- Roommates that you buy and prepare food with

Yes No

What's their relationship to you?

- ✓ Select Relationship
- My child
- My step-child
- My spouse (e.g. wife, husband)
- My partner (e.g. girlfriend, boyfriend)
- My brother or sister
- My step brother or sister
- My half-brother or half-sister
- My parent or guardian
- My grandparent
- My child's parent
- My aunt or uncle
- My niece or nephew
- My roommate
- My friend
- My grandchild
- Other

None of the above

Continue

Only ask questions and offer responses that are relevant to each client, based on the information they've already provided.

This is called **progressive disclosure**.

It reduces the number of questions clients need to answer, and how long it takes to complete the application.

- Ask the simplest questions first, such as which programs the client wants to apply for, if they live with others, or if anyone in the household is making money from a job.
- Then use conditional and skip logic to follow up with questions that are relevant for the client's situation, and hide questions that are not. Tailor response options using what the client already told you.

Thoughtfully combine similar questions that are asked across applications

for different programs, and remove unnecessary questions. Review whether every question currently asked in each program application needs to be included. Do a question-by-question audit that summarizes the role and purpose of each question across program applications.

Give clients the option to report income for each job or other source of income

instead of asking for the total household income in the last 30 days.

Don't make clients do math to report their income. Break down income questions into a series of smaller, easier questions that clients can answer with more confidence, like hours worked, wage per hour, total amount paid, and pay frequency. Then do the calculations for them.

Tell clients that they should provide income before taxes.

Learn more

- ▶ [Overcoming Barriers: Finding Better Ways to Ask GetCalFresh Applicants About Income](#), Code for America
- ▶ [Overcoming Barriers: Helping Self-Employed Applicants Access Their Full CalFresh Benefit](#), Code for America

Self-employed

Is your work here considered freelance, contracting or self-employment?

Examples of self-employment

- You do gig work, independent contracting or run your own business
- You receive a 1099 MISC tax form from a company or individual at the end of the year
- You do not get employment benefits or tax contributions from the company or individual you work for
- Job examples:** Rideshare or food delivery driver, hair dresser, dog walker, newspaper delivery, artist

Yes No

Self-employed dogwalker

How often do you get paid?

Every week

Every two weeks

Twice a month

Every month

It changes

Continue

\$

Tell us about how much you'll earn going forward.

Include money from freelance, self-employed, or independent contractor jobs.

You told us you earned \$800 in the last 30 days. Do you think you'll make less money this month?
If you're not sure, you can guess.

Yes

No

Is there anything else you'd like to share about this?

Continue →

Help gig, contract, and self-employed clients report their income. Though these kinds of jobs are increasingly common, it can be difficult to know how to report fluctuating income. Unless clients are asked questions that help them report and estimate income accurately under these circumstances, many are left with fears of negative consequences due to inaccurate reporting. Here are some approaches:

- Give real-life examples to help clients understand what qualifies as self-employment so they know what kinds of income to report.
- Offer supporting text that helps clients give their best estimates of past and future income when exact figures aren't available.
- Offer an optional open text box where clients can provide more detail about their situation.
- Ask questions and offer response options that reflect real-life income fluctuation in the past and uncertainty in the future. For instance, if asking for pay frequency, one response option could be, "It changes."

Verification documents

For many clients, finding and submitting verification documents is a time-consuming challenge. Document uploaders—especially those that make it easy to use a mobile phone camera—can make the process less frustrating, and eliminate the delays involved in mailing, faxing, or hand delivering documents.



Let clients upload documents online after submitting their initial application.

Gathering necessary verification documents takes time. Clients should be able to submit their initial application then return to the website to upload documents later.

Make clients aware that they can do this by putting a prominent “upload documents” function on the first page of the website, and offering clear instructions at the end of the application. Email or text message the client, depending on their communication preferences, with follow-up instructions and a link to the document uploader.



Upload Documents

Send documents to your county or Tribal Nation.

Upload documents



Before you start, we need to match your documents to your application

Fill in as much as you can. This will help your county or Tribal Nation match your documents to your application.

What's your first name?

Legally as it appears on your ID.

What's your last name?

Legally as it appears on your ID.

When were you born?

Month / Day / Year

 / /

What's your social security number?

Recommended, but not required.

How to add documents to your application



- Take photos on your phone
- Select files stored on your device
- Take a screenshot on your device

Adding documents to this application is optional.

Continue

Let clients return to upload documents without needing an account.

As an alternative to requiring a client to log into an account to attach documents to their application, ask the client to provide identifying information that can match their documents to their submitted application. These might include name, address, birth date, address or zip code, phone number, email, Social Security number, or case number—not all are necessary. Another approach is to text or email the client a link or passcode to connect them to their application.

Let clients upload photos of documents directly from their phone image library.

Support common file types like PDF, JPG, PNG, HEIC, and TIFF. Do not limit file sizes or number of files, but if you must because of system restrictions, make allowances as large as possible and make limits clear to clients.

Give clients a list of the types of documents that can fulfill each verification requirement, with examples.

- Using the information clients provided earlier in the application, explain what documents or combination of documents are sufficient.
- Provide this list at the end of the application, and a link to it in any follow up emails, texts, or letters sent to the client that remind them to submit their documents.
- Only make the client upload each document once, even if different programs need to refer the same one.
- Provide a confirmation message when a document uploads correctly. Show clients the names of the documents they've successfully uploaded.
- Provide a confirmation message when all necessary documents have been submitted.
- Offer clients the option to submit their verification documents in other ways, like mail or in-person, and provide clear instructions for that process.
- Set expectations for clients on timing and tell them that their application won't be processed until their documents are received.
- Accept all reasonable forms of income verification, since payment records for gig, contract, or self-employed work may be non-standard or delayed. Electronic payment receipts from services like Zelle, Venmo, or PayPal, matched with affidavit forms or easy-to-use reporting templates can make the verification process easier for clients.

Please submit your documents within 30 days.

We've determined you should share the following documents. The sooner you submit documents, the sooner you'll get benefits. If you need help or don't have these documents ready, a county worker will help you later.

Please submit proof of each of the following:

Your identity

incomplete



Add your documents
to prove your identity

We need to verify the information you've provided for yourself and everyone in your household, like their age and how they're related to you. For each person, we need things like a photo ID (like a driver's license or passport), birth certificate, adoption papers, or naturalization certificate.

Your job and income

incomplete



Add your documents
to prove your job and income

We need to verify your job and how much money you make. For work, we might ask for your latest tax returns, current pay stubs, a letter from your boss with info about how much you earn and how often you work, W-2 forms, or records if you work for yourself. We need this for everyone in your home.

Uploaded documents



filename.ext
pages • 999 MB • [remove](#)

Select document type

- Identity
- Job or income
- Money in the bank or other valuable assets
- Where you live or who lives there
- Money you spend on your home or shelter and bills
- Education or training
- Marriage or relationship status
- Proof of Social Security number
- Status in the United States
- Disability
- Child support money
- Money from other support programs
- Health insurance you may have
- Details about any parent (or step-parent) who doesn't live with you

Learn more

- ▶ [Overcoming Barriers: How GetCalFresh Helps Applicants Submit Verifications, Code for America](#)
- ▶ [Ways to Improve Document Uploaders, U.S. Department of Labor](#)

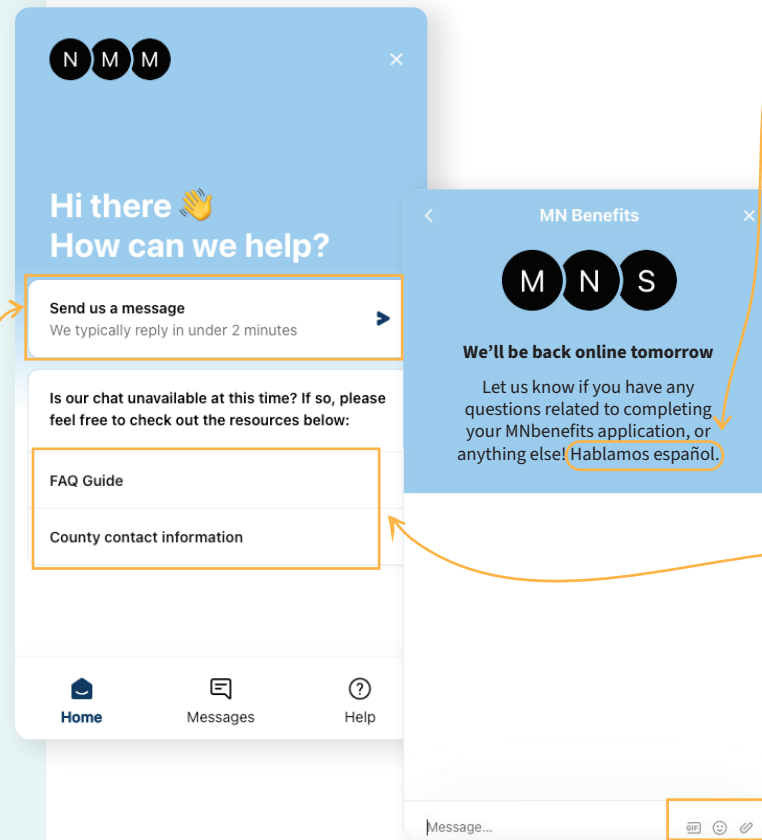
Client support

Human-backed chat support is becoming more popular because it can reduce traffic to call centers and client wait times. Agencies are using chatbots to respond to common questions and direct clients to human chat support for more specific needs.



Consider using commercial, off-the-shelf software tools for chat services. Look for tools that:

- Combine chatbot and live chat functionality for a seamless customer experience and efficient service escalation.
- Offer response templates (macros) for common questions that human chat agents can customize and modify.
- Let clients ask questions as they have them, at any time of day, and allow agents and clients to continue the chat asynchronously.
- Let agents tag conversations with the topics clients ask about, to track trends and improve service.
- Give clients an estimated wait time for a response.
- Comply with relevant regulations and have robust security measures, such as encryption, to protect sensitive data.
- Give agencies and agents metrics on web pages where chats are initiated, response times, and busy periods.
- Let clients and agents put attachments in the chat.



Offer chat support and automated responses in multiple languages.

Only request authentication from clients when a client asks for personal information about their record. Authentication over chat can be as easy as authentication over the phone, done by asking the client to provide several pieces of personally identifying information like name, date of birth, and case number.

Encourage agents to share client areas of concern with each other to identify common issues, improve responses, and support each other. Agents can also be involved in analyzing topic trends, busy periods, and other insights from data collected by the software tool.

Offer links to FAQs, office contact information, or other helpful, commonly needed resources in the first chat screen clients see.

Make responses to FAQs easy to find

on any page of the application, such as in a link in a footer that appears on every page of the enrollment website.

Write FAQ content in familiar language

that's easy to understand. Like all application content, it should be offered in translation. See [The homepage: A welcoming front door](#) and [Language access](#) sections for more.

Consult caseworkers, call center data, and chats with clients to make sure the most common questions with a general answer are included in the FAQs.

Text updates and reminders about application status, interviews, and renewals to clients. Provide a clear next step and a link that helps the client take it.

Provide clients with online access to notices to avoid mail delays and maintain communication if their address changes. Offer the option to receive email or text notifications about new notices on the enrollment website, with a mobile-friendly interface and multilingual support.

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Frequently Asked Questions

I need help now. What can I do?

For immediate food support, [find your local food bank](#). You can also call 2-1-1 or [visit 2-1-1 online](#), a resource helpline for referrals for childcare, affordable housing or shelter, cash assistance, healthcare, and more.

Learn more

- ▶ [Putting People First: Chat Services to Improve Client Feedback Loops](#), *Code for America with Hennepin County Human Services and the Minnesota Department of Human Services*
- ▶ [Shoulder to Shoulder: Building Agile Processes in Government Teams](#), *Code for America* - About live chat for client support.
- ▶ [Texting Playbook: Basics of Texting Safety Net Clients](#), *Code for America*
- ▶ [Shoulder to Shoulder: Building Trustworthy Communication between Government and the Clients It Serves](#), *Code for America*
- ▶ [Cell Phones as a Safety Net Lifeline](#), *Code for America*

About the Code for America Safety Net Innovation Lab

[Code for America's Safety Net Innovation Lab](#) is a groundbreaking, multi-year initiative that seeks to transform America's safety net by permanently removing barriers to enrollment and utilization of public benefits. Our goal is to partner with state agencies across the country to unlock access to benefits like food assistance, health care, and other basic needs for millions of people. In doing so, we want to permanently address barriers to enrollment, usage, and retention in safety net programs. To achieve these goals, the Innovation Lab partners shoulder-to-shoulder with government agencies and community organizations to reimagine government service delivery and promote the uptake of practices that enable equitable, easy-to-use, human-centered systems built for the digital age. [Reach out to share](#) how you'd like to change benefits delivery in your state.

About Code for America

Code for America, the leading civic tech nonprofit founded in 2009, believes that government can work for the people, and by the people, in the new digital age. We work with government at all levels across the country to make the delivery of public services equitable, with technology. We partner with community organizations and governments to build digital tools, change policies, and improve programs.

Our goal: a resilient government that effectively and equitably serves everyone. Learn more at codeforamerica.org.

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