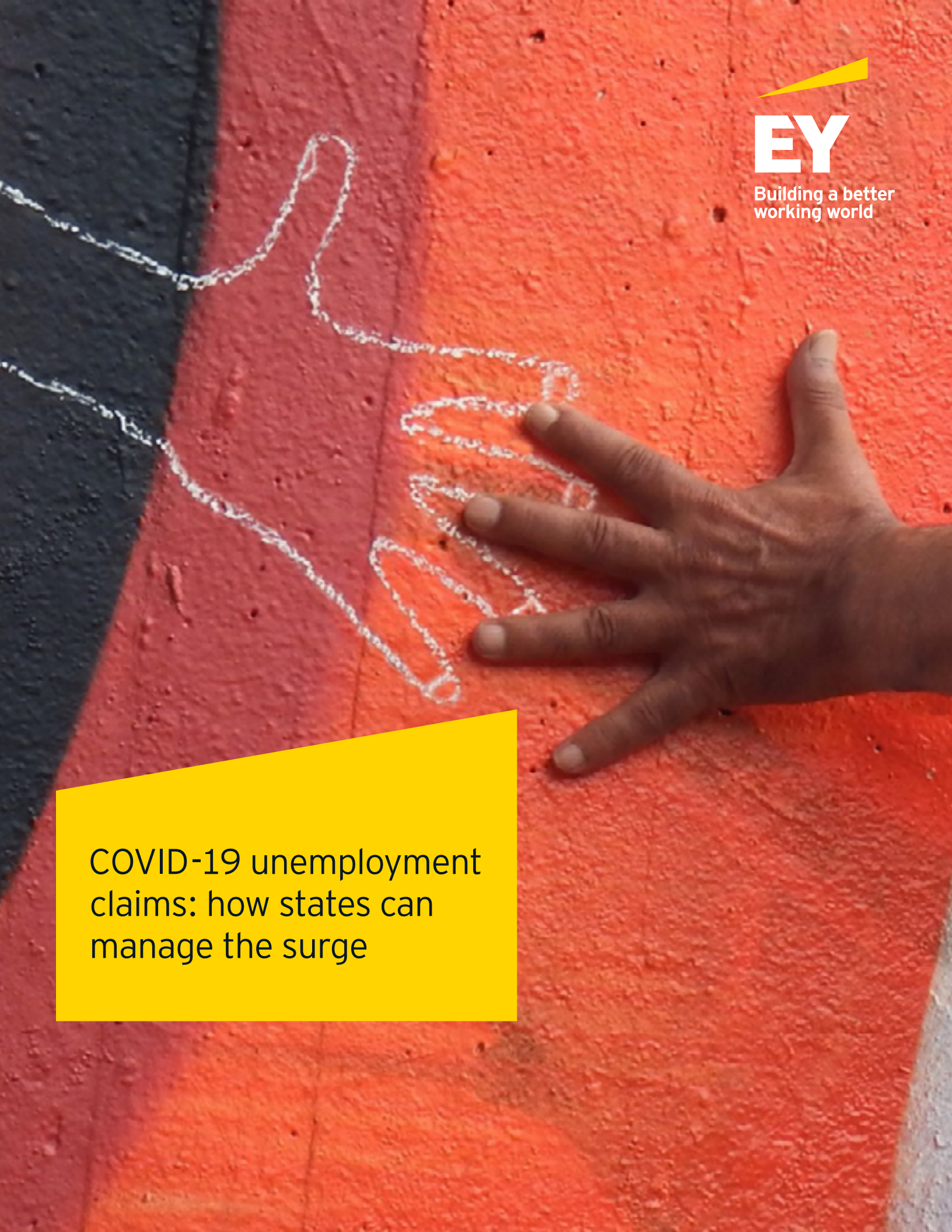EY

Building a better
working world

COVID-19 unemployment
claims: how states can
manage the surge

How do you deliver on the unprecedented surge in unemployment claims and help citizens get back to work?

- Claim volume has doubled in the last two weeks and is expected to increase through the summer — potentially 100X.

- Ability to process claims is stretched beyond capacity, as state agencies are not staffed for this volume, nor for remote work processes.

- Staff processing claims may be also be impacted by COVID-19, either directly or by caring for someone who is sick, further reducing capacity.

Six key challenges to overcome

Overloaded websites and call centers are frustrating citizens, and bottlenecks are exacerbating existing technical and operational challenges.

1 State Departments of Labor face an unprecedented 22 million new jobless claims and a continuing surge as of the second week in April.

2 Citizens cannot visit offices and social distancing guidelines force existing teams to work remotely to service constituents.

3 Scores of employees need the training, technology and protocols to handle existing responsibilities while learning new ways of working.

4 Existing bottlenecks require constituents to complete multiple applications for unemployment, for educational assistance and for jobs — duplicating manual data entry and stressing a workforce not yet equipped to handle expected needs.

5 Once the initial checks start going out, the next step is to help people get back to work. American Job Centers and other re-employment resources are not equipped to handle the huge spike in volume, nor the dynamics of fully remote work. In-person processes will need to be virtualized.

6 With over $2 trillion being injected into the economy, the potential for fraud is high. States need governance structures and funds tracking controls to ensure use of federal funds is free of fraud, waste and abuse.

Immediate, on-the-ground support is needed

NOW

Manage through uncertainty

▸ Audit existing unemployment and re-employment services to triage pain-points around the digital citizen experience and the handoffs to call queues

▸ Provide clear, empathetic crisis communication to constituents

▸ Simplify citizen experience of unemployment and re-employment support and provide clear status transparency to minimize calls and have your people focus on valuable services

▸ Develop chatbots that will start answering citizen questions and support questions around re-employment in less than one week

▸ Onboard a "surge" workforce on unemployment application processing and unlock the power of remote workers across your state

▸ Stand-up centralized crisis center to help manage priorities and rapidly respond

NEXT

Stabilize and strengthen

▸ Develop robotic process automation (RPA) capabilities to accelerate processing throughput

▸ Stand up fraud monitoring/review processing, including automated queues and risk flagging

▸ Identify and triage areas of platform hardening, including security and privacy concerns

▸ Provide traceability and data to support states' federal reimbursement claims

▸ Create dashboards that easily monitor process KPIs and identify hotspots that need extra help

BEYOND

Accelerate recovery and new norms

▸ Integrate interdepartmental databases to allow citizens to seamlessly move their data from an unemployment claim to your re-employment job centers for additional training and education

▸ Improve citizen experience through expanded self-service capabilities

▸ Develop mobile-first services and next-generation platforms to meet today's customer expectations

▸ Mine data to monitor citizen re-employment progress by geographies to identify the disparate needs of your citizens and address the various needs of different areas of the state

How to get there

A rapid triage plan that makes immediate improvements to the citizen experience, quickly expands call center capacity and provides the tools to accelerate re-employment as the economy turns

▸ Experience triage
▸ Citizen sentiment monitoring
▸ Rapidly scale call center and resources
▸ Fast capability development (e.g., chatbots, simplified forms)

▸ Make citizen data portable for additional support
▸ Virtualize job centers
▸ Modernize back-end systems
▸ Develop analytics dashboards
▸ Mine data to identify hotspots

▸ Streamline processes
▸ Automate time-consuming processes
▸ Enable remote workforce

▸ Employee and contractor training
▸ Remote work support
▸ Voice of employee monitoring
▸ Employee "pulse" surveys

NOW Citizen experience

BEYOND Accelerate re-employment

NOW Communication planning

NOW Immediate response team – program management

NEXT Process simplification and automation

NEXT Risk mitigation

NEXT Employee experience

▸ Crisis communications strategy
▸ Messaging via mobile, text, social, etc.
▸ Make information clear and approachable

▸ Coordination across government agencies
▸ Virtual "boots on the ground" and staff augmentation
▸ Centralized progress reporting

▸ Fraud detection
▸ Cyber/privacy support
▸ Evidentiary record support

NOW

Reduce call volume and accelerate payments by enhancing your web and mobile sites

Within days, enhance your web and mobile sites to serve the influx of applications

Simplify content

Information density and redundancy increase stress during the initial **citizen experience**. Distilling most essential bullet-item information provides users a step-by-step process, helps cue progress, reduces incomplete applications and helps reduce call volume. This can reduce frustration felt toward the agency.

Simplify the process

Complicated navigation options make the **citizen experience** less objective-driven, possibly duplicating application data and adding to support needs. Reducing the navigation burden on visitors will increase completion rates, reduce incomplete entries and support needs. It also may reduce load times on websites as many are struggling with unplanned volume.

Put them at ease

Driven by the disruptions of COVID-19, first-time applicants are looking for assistance and reassurance. As part of **communication planning**, ensure that initial interactions reflect an understanding of their situation, and an acknowledgment that they are in the right place and that their application will be processed.

Execute a rapid assessment to mitigate friction points and increase throughput

7

Current clicks to reach unemployment application

▸ Current sites communicate in block text and rely on a confusing hierarchy. Content, especially in mobile, appears opaque and is not scannable.

▸ Language and tone are unapproachable and prioritize process over comprehension.

2

Future clicks to reach unemployment application

▸ Adopt an "approachable" tone of voice to convey understanding, limit frustration and encourage completion.

▸ Incorporate visual communication to compliment and illustrate key concepts and application stages.

▸ Adopt a "mobile-first" mindset to improve information density, hierarchy and visual weight.

● Current flow　● Recommended flow
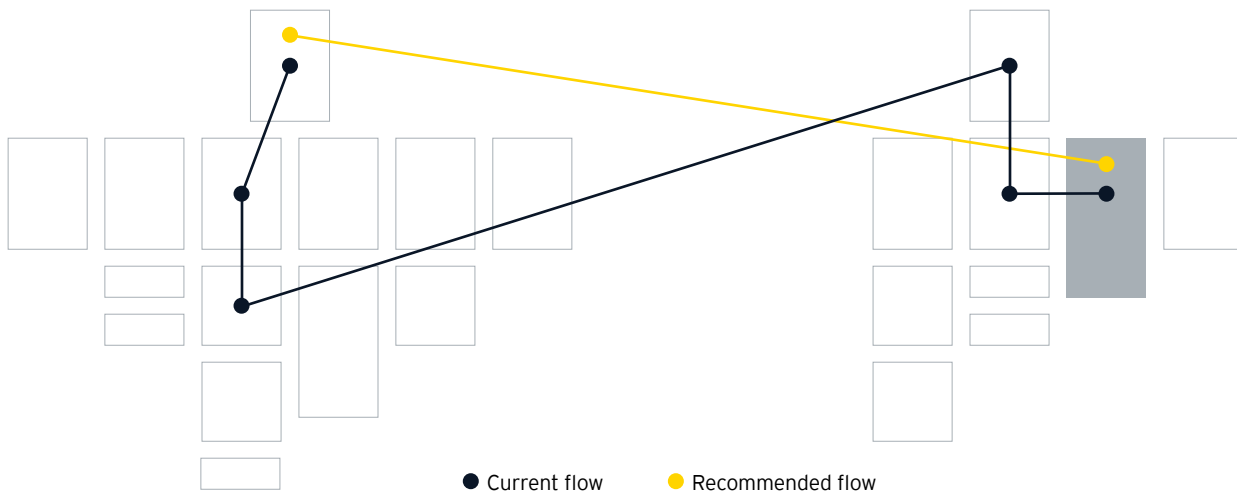
Scale your capabilities to serve the influx of applications

Build your war room
Now is the time to avoid redundant or contradictory efforts. Establish an agile **crisis management** team approach to balance disparate immediate responses within a coordinated vision.

Call in backup
If you don't have enough people to process applications and answer calls, consider remote-workforce technology, the re-training of other state employees or third-party support. Stand up a framework to measure their efficiency and efficacy.

Minimize fraud
At current application volumes, there is a high potential for fraudulent claims. Planning today to collect the proper data and storage methods will ensure you have the information you need to quickly uncover fraud in future investigations.

NEXT

Implement quick-hit automation to reduce manual processing and being to integrate disconnected applications (e.g., unemployment and job center)

Integrate

Reduce duplication of effort and coordinate between departments. COVID-19 support from government may involve up to five departments and untold numbers of back office systems, meaning the same data can be entered five times. Driving basic data integrations, and overlaying case management/ orchestration/RPA technology can minimize data entry, duplication and error rates.

Automate

Still largely based on human review of forms, automation can improve capacity while providing better fraud detection and evidentiary record process for federal reimbursement.

Departments should strive for one-click approval and exception queues. Additionally, enablement via RPA and other technologies such as optical character recognition to process "clean" forms and enable efficient error queues will allow for people to spend time on value-add activities vs. rote processes.

Utilize bot frameworks

Procedure Bot is a chatbot that increases efficiency, quality and consistency of contact center agents, including:

▸ Step-by-step directions proactively

▸ Automation for certain steps and decisions during call

▸ Procedure compliance monitoring automation

Harden your architecture

▸ Improve scalability and decrease page load times

▸ Identify and triage design issues that place unnecessary load on the overtaxed infrastructure

▸ Instrument additional analytics to identify potential areas of failure before they occur

BEYOND

Elevate government digital capabilities to meet the constituents' expectations, which have been shaped by their everyday consumer experiences
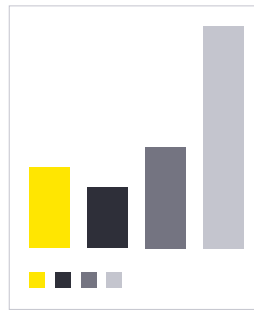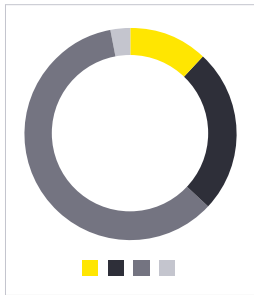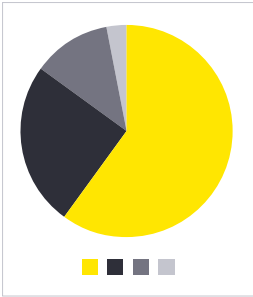
Agile, responsible architecture

Data-driven

Mobile-first

Develop a robust, modern architecture that flexes to meet the needs of tomorrow

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