



MNbenefits: Piloting Secure Self-Service for Minnesota's Benefits

State of Minnesota – Minnesota IT Services

CATEGORY:

Emerging & Innovative Technologies

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Executive Summary

The Minnesota Department of Human Services (DHS), Minnesota IT Services (MNIT), and Minnesota's counties teamed up with Code for America to develop a human-centered benefits application to serve the people of Minnesota. The application, MNbenefits, combines cash, food, and health care applications into a single, streamlined application to simplify processes and get help to the state's most at risk individuals and families.

In its pilot phase, MNbenefits can be used to apply for SNAP (food assistance), cash assistance programs including Minnesota Family Investment Program (MFIP) and General Assistance, Emergency Assistance, Group Residential Housing (housing support for seniors and persons with disabilities) and Child Care Assistance. It is also cell phone compatible and available in Spanish.

Almost 9,000 benefits applications, representing more than 15,000 people, have been submitted through MNbenefits.org by March 31, 2021, and more than 4,000 applications since. **Before MNbenefits, it took about an hour to apply for benefits—now, the median time to completion is less than 12 minutes.** This represents thousands of hours in saved time for people to date, **valuable time that families can use to search for a new job, find stable housing or childcare, or any number of other things** to take care of themselves.

Idea

What problem or opportunity does this project address?

Accessing safety net benefits, such as Supplemental Nutrition Assistance Program (SNAP), Medicaid, the Women, Infants & Children (WIC) Special Supplemental Nutrition Program, and other programs, is a critical service that state government provides to Minnesotans. The process to apply for and receive these benefits has historically been frustrating and built to meet requirements, rather than focusing on meeting the needs of the people we serve. Many are eligible for multiple basic needs benefits but are required to complete separate applications and provide multiple verifications across multiple systems. Compounding these challenges, health coverage is requested in a separate application from basic nutrition and cash assistance applications. This application environment may delay the receipt of necessary coverage, especially as families often have urgent care and benefits needs.

Until recently, Minnesota had one of the longest estimated digital benefits applications in the country. According to [Code for America research conducted Aug. 2018-May 2019](#), Minnesotans may have needed up to 60 minutes to apply for some benefits, and up to 50 minutes to complete a 35-screen process to apply for Medicaid through MNsure. The State of Minnesota's research shows that the average family applying for benefits in Minnesota spend more than 110 minutes. The project target is to reduce this time to a total of no greater than 20 minutes total.

Why does it matter?

Approximately 1 in 5 Minnesotans access safety net benefits any given year. Minnesota needed to get this “front door” to the state’s service delivery right for the over 1 million Minnesotans who apply for cash assistance, food assistance, and health care every year. The previous application, ApplyMN, was not mobile-friendly, only available in English, and took about 1 hour to complete. Reducing the time to complete the application and providing clear application instructions would immediately improve Minnesotans’ ability to get the benefits they need and improve outcomes.

ApplyMN also produced a PDF that thousands of state and county staff used to determine eligibility for benefits. In a survey of 200+ county staff, less than 1/3 reported being “satisfied” or “very satisfied” with this PDF, since it doesn’t display all relevant information. Staff frequently received the e-document, printed it, made annotations by hand, and then scanned it back into the system.

Finally, the pandemic exacerbated these challenges. County and Tribal human service offices closed to in-person appointments. Minnesotans lost access to common spaces like libraries, community hubs, and other offices to apply on a computer or print and drop off applications. Just as demand for services exploded, it got harder to submit and process applications, which created unequitable access for many of our citizens.

What makes it different?

This project aims to take Minnesota from one of the worst online benefits application experiences to one of the very best in the nation by focusing on the people we serve. This unlocks critical resources for Minnesotans and improves the efficiency and performance of systems that state, county, and Tribal staff rely upon.

- **The project improves on the legacy application in several ways:**
 - Mobile-friendly design. More than 1 in 5 Americans is smartphone dependent (no internet at home except through a cell phone), and this number rises to 1 in 4 for Black and Hispanic households.
 - Available in Spanish. There is an easy roadmap to additional languages using Transifex.
 - Ability to upload documents from the mobile-friendly design. Applicants can upload documents during the process, or afterwards.
 - Live chat support and automated feedback surveys at the time of the application, 1 hour later, and 30 days later.
 - Leverages existing eligibility systems to mirror current business process, resulting in very little training needed for staff.
 - Direct development with clients, front-line staff, and state IT staff.

What makes it universal?

Every state must deliver critical federal safety nets, but states have a wide margin in how they implement the delivery of those services. This project is built in the states existing programming language and to fit into existing system architecture (e.g. Minnesota’s Enterprise Service Bus), but the code is open source and can be adopted by anyone.

MNbenefits is especially relevant to the following NASCIO CIO Top 10 Priorities:

- **Digital Government/Digital Services:** MNbenefits rises to resident expectations for a clean, simple, and modern interface when trying to access benefits, while supporting staff working from home. Government can work for the people, by the people, in the digital age.
- **Cybersecurity & Risk Management:** MNbenefits is built on a best in class platform to protect resident privacy and mitigate cyber risks.
- **Customer Relationship Management:** MNbenefits opens new pathways to engage with Minnesotans, from end-of-application satisfaction ratings, automated text-based follow-up surveys, email confirmations, and live chat support.

Implementation

What was the roadmap?

This project followed a **human-centered, agile approach**. This included a discovery research period, where Code for America shadowed state and county staff, interviewed benefit recipients, and held technical discovery sessions with IT staff to understand enterprise priorities. Outcomes of the interviews included:

- More than 100 interviews and shadowing sessions.
- Tangible, targeted suggestions from state, county, and Tribal staff regarding how to ask specific questions based on typical client responses. For example, county staff suggested a change to the description of the state housing support program in order to more accurately convey eligibility to clients.
- Benefits recipients also give ongoing, actionable feedback, like explaining confusion in the household builder page that led to a clearer description of who should be included.

Following a human-centered design approach, the team released a minimum viable product in two pilot counties for a subset of benefits programs available to single adults. The pilot included frequent, iterative releases, gradually adding features and capabilities in 2-week sprints. Between January 2021 and March 2021, there were 13 product releases.

Minnesota developers and system architects partnered with Code for America to build the project, including directly contributing code and participating in agile rituals like sprint planning, retrospectives, and client research. The goal of the project was to reduce the application time from 1-2 hours to under 20 minutes without further burdening state, county, and Tribal staff with applications processes. Once the pilot period ends and an application is in production, the project team will sunset the legacy application and handoff service delivery to DHS staff.

MNIT, DHS, and Code for America are incorporating best practices learned from this project, such as cloud computing, DevSecOps, and automation to other areas of the MNIT organization supporting DHS.

Who was involved?

This is a joint project between the nonprofit Code for America, DHS, and MNIT. The project is sponsored in the Business Solutions Office (BSO) of DHS, and includes stakeholders from various business areas, including the state healthcare exchange (MNSure). Stakeholder roles included:

- **DHS:** DHS provided operations, business process, and policy input, as well as serving as the project sponsor. The Business Solutions Office (BSO) helped state stakeholders prioritize the project and unblock sticking points. Project teams met weekly and organized a monthly senior stakeholder share out.
- **MNIT:** MNIT provided technical and system architecture expertise, evaluated potential solutions, and advised on how to build in a sustainable way. Later in the project, MNIT staff developers directly embedded on the Code for America team co-developed code and participated in broader team processes.
- **Counties and Tribal Nations:** Subject matter experts and staff who administered benefits for Minnesotans completed interviews with Code for America. Counties and Tribes could also opt-in to pilot early rollouts of MNbenefits. What began with 2 counties, interest in joining the project quickly expanded to 16 counties.
- **Code for America:** Code for America pitched this project to the State of Minnesota as an extension of another integrated benefits pilot in 2019, including an initial site visit to state and Hennepin County offices. Code for America raised separate funding to cover their engagement and served as a general facilitator and convener.

One of the primary tools for sharing the project is the demonstration website: demo.mnbenefits.org. Counties that are participating in the pilot have found innovative ways to use the application, from sharing on social media to pre-loading it into county human services kiosks at community hubs.

- Social media communication about MNbenefits ([example](#) from Sherburne County)
- Link to where it lives on a county website ([example](#) from Olmsted County)
- Highlighted in County Commissioner email ([link](#))
- Staff referrals from county help center lines

Counties join a biweekly work group to learn about new features in the application and suggest improvements, as well as to identify broader policy and operations opportunities for the state.

How did you do it?

The project includes a no-cost contract with Code for America. The nonprofit raises funds through philanthropic resources to support its work. The initial product team included approximately 10 Code for America staff (software engineers, designers, researchers, and product managers) and has since expanded to approximately 15 people. The Code for America team is matched by their counterparts in the DHS and MNIT organizations, including developers, system architects, and business solutions officers.

The team used a modern, open source approach that leverages the states existing technology systems. The web application is built on a Java Spring framework using AWS and the Aptible platform, and an API sends completed applications to the state's Enterprise Service Bus and the appropriate county electronic document management system. The technology architecture allows the system to have greater agility, faster time to market, and reusability.

In an earlier engagement, Code for America learned that more than 80% applicants for the state's Pandemic EBT program (a population largely overlapping with those using MNbenefits.org) used a mobile phone for access. By building the application in a mobile friendly way, DHS and MNIT ensured Minnesotans can access services in their preferred manner. The time Minnesotans would spend filling out an application has steadily dropped since January 2021, owing in large part to iterative improvements based on client feedback that can come through live chat support, follow-up surveys, or analysis of the application funnel metrics.

Impact

What did the project make better?

MNbenefits is transforming how Minnesotans access benefits. Nine different benefits programs, from SNAP to Housing Support to Emergency Assistance to Child Care Assistance are now available on mobile devices. For the first time ever, benefits are also available in an application translated directly into Spanish. With its multiple language availability and mobile-friendly format, MNbenefits represents a significant improvement in equitable program access for black, Indigenous, and people of color (BIPOC) applicants.

MNbenefits also improves how counties process applications. Staff now receive applications in a format that mirrors paper applications and fits with the standard interview flow of the legacy database, saving time and eliminating the practice of annotating printed out copies. Outcomes include:

- Significantly reduced process time for front-line staff in pilot counties and reduced the number of re-key and process errors.
- Opening new avenues for communication and partnership with community-based organizations, creating a more efficient safety net.
- Creating a methodology for quick identification of applicants that warrant expedited processing.

When MNIT and DHS asked for new counties and Tribes to join the second round of the MNbenefits pilot in late 2020, there were more interested counties than the project team could accommodate. There is now a waitlist for the next expansion.

How do you know?

Through March 31, 2021, more than 9,000 benefits applications, representing more than 15,000 people, have been submitted via MNbenefits.org. **Before MNbenefits, it took about an hour to apply for benefits—now, the median time to completion is less than 12 minutes.** This represents more than 7,000 hours in saved time for people through March 2021, **valuable time that families can use to search for a new job, find stable housing or childcare, or any number of other things** to take care of themselves.

Customer feedback is paramount in this project. At the end of each application, clients can select a happy, neutral, or sad face for their experience (similar to the satisfaction buttons in an airport). About three quarters of clients select happy, one quarter select meh, and less than 1% select sad, suggesting high customer satisfaction ratings. The following is a selection of direct client quotes from a recent single day using the application:

- “very easy and easy form for honest answers”
- “was so good”
- “ALL IS GOOD”
- “Very straightforward and easy to understand! I also appreciate how quick it was to complete!”
- “easy process and quick”
- “easy to understand”
- “Awesome, quick, and easy to use website/application process online”

We are currently completing a rigorous evaluation of client outcomes in partnership with the state’s data and research departments. We’re specifically looking at key metrics like time to eligibility decision and approval rate, as well as other factors that could yield insights, like how equitable the outcomes are and whether applying for one program results in additional eligibility determinations.

MNbenefits was featured in a Hennepin County Commissioner’s constituent email newsletter in January:

- “Hennepin County Human Services is piloting this new online application for benefits that’s simpler, faster and “super, super cool,” according to coordinator Elana Gravitz. It was developed in partnership with Code for America, a nonprofit organization that works on improving government technology, and the Minnesota Department of Human Services over the past year.

What now?

In the final phases of the project, Code for America will work closely with MNIT and DHS to sustainably own the application, providing training and transition support for an agile, human-centered staff team. MNIT engineers have been directly contributing code to MNbenefits for months, and the technical team has focused recently on transferring the full tech stack into Minnesota ownership. This application is open-sourced and free (no licensing fees to Code for America).

The application also lays the groundwork for incorporating additional benefits programs. Code for America, MNIT, and DHS are scoping how to integrate healthcare benefits (Medicaid and MinnesotaCare). Other state programs expressed interest to be considered for the 2022 roadmap, including:

- Minnesota Department of Health’s Women, Infants & Children (WIC) Special Supplemental Nutrition Program
- Minnesota Department of Education’s Early Learning program
- Minnesota Department of Commerce’s Energy Assistance Program (LIHEAP)