
Removing barriers to unemployment insurance benefits: A modern claimant portal solution

State of New Jersey



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EXECUTIVE SUMMARY

Following the COVID-19 pandemic and its resulting economic impact, the New Jersey Department of Labor & Workforce Development (NJ DOL) moved to modernize our Unemployment Insurance (UI) system. The challenges were significant – including processing an unprecedented increase in claim volume and fraudulent activity . Our goals were clear: create a more resilient, flexible, stable, and scalable UI system– one that reduces barriers to benefits access for residents, administrative burdens for staff, and allows for strategic, long -term improvements.

This work took on many forms, and our specific project team formed in May of 2022 – focusing on reducing barriers to the application and enrollment of these critical benefits. In conjunction with Nava Public Benefit Corporation, we began our work modernizing the claims process by conducting and synthesizing user research. We found **three key challenges** among users: *technical and clarity issues with existing applications, unclear claim status and next steps* and an *overloaded call center*

Initially, claimants struggled with technical errors, such as being locked out of the system and losing in -progress applications. Numerous callers mentioned that the system was frequently inaccessible, requiring applicants to repeatedly re-enter their claim information . Additionally, claimants lacked clear visibility into their claim status, often receiving inconsistent information from various online sources and struggling to understand the necessary steps for receiving payments. This confusion led to a surge in calls to the already overloaded call center, where claimants faced long wait times to address both simple and complicated questions .

To address these issues, our project team launched three primary initiatives:

First, we developed and launched a new and improved unemployment application . The legacy online application (known as SSI) was replaced with a modern, userfriendly application, designed with the US Web Design System and plain language updates, in partnership with the US Digital Service and US Department of Labor A critical feature added was the “save and continue” button, allowing users to save their progress and return later, thus preventing lost applications. The new intake application is also mobile friendly, increasing access ibility to benefits; this mobile compatibility ensures that individuals can complete their applications anywhere, eliminating the need for some individuals to travel to public libraries or other locations to access a computer. It also reduced submission times.

The old application had an average user session of 40-45 minutes. 50% of claimants now submit in less than 22 minutes with the new and improved application. 75% submit in less than 35 minutes , showing a greatly improved user satisfaction.

Second, we developed a dynamic Claimant Portal homepage for clear visibility into claim status and next steps . Previously, claimants lacked a central location for updates, relying on disparate sources (i.e. letters, emails, websites). The new portal provides dynamic alerts, showing tailored claim status information to claimants, such as disqualifications (which was previously only available through paper notices), while guiding users through steps like identity verification and responding to requests. We started working on the Homepage in May 2023, which at the time contained little information about a person’s claim due to limited data available. We now know 80% of claimants return to the portal to check the status of their claim, further reducing the load on the call center. This consolidated information reduced confusion, improved claimant awareness , and created a sense of partnership and trust.

Third, we expanded the new unemployment application to include all claimants . Initially, only standard claims used the new application, while federal, military, and claimants reopening existing claims within the same benefit year used the legacy SSI application. By April 2025, enhancements were launched to accommodate these “fringe” claim types. Today, claimants can access the improved application for every type of claim, a huge milestone in the efforts we’ve been making since the start of the project in 2020.

In addition to accommodating “fringe” claim types, we translated the intake application in Spanish, the second most common language spoken in New Jersey and the most common language requested in our call center interactions . With partnership from U.S. Digital Response (USDR), we overcame language barriers by using language localization strategies and generative AI for translating unemployment insurance content. This

approach ensured that more New Jersey residents have equitable access to unemployment insurance benefits.

Our project team is very proud of what we have accomplished. Our initiatives have significantly enhanced the claimant experience by streamlining the UI application process and improving the system as a whole. Since September 2023, there have been 2.45 million active users and 460,469 unique users who have applied using the new and improved intake application.

All in all, our work has led to a major reduction in submission time and call center strain while enhancing user experience and satisfaction for New Jersey residents in need of vital UI benefits.

IDEA

What problem or opportunity does the project address?

The project addresses the critical business problem of outdated and technologically limited legacy systems, including the Unemployment Insurance (UI) application, SSI, which was built in 2004 by an external consultant, as well as a 40+ year old mainframe system written and operating in COBOL. This legacy system is brittle and somewhat of a "black box," posing a significant technological risk that prevents the NJ DOL's Office of Information Management, Services and Solutions (OIMSS) from making necessary updates. SSI's dated nature makes it technically challenging to modify, hindering our ability to improve the claimant experience.

By deprecating SSI and implementing a modern UI claimant portal, the project improves business processes in several ways. It reduces the burden on call centers by enabling claimants to perform required actions online and gain a clear understanding of their claim status. The new "Filed" page provides significantly more post-submission information, directly addressing the pain points experienced by claimants who are often confused about next steps on certifications, disqualifications, ID verification, approval status. This improved information flow and incorporation of plain language directly reduce the need for claimants to call for clarification, thereby alleviating long wait times for claimants who have complicated cases, as well as reducing pressure on call center staff. Ultimately, our project increases citizen engagement with and access to state government services by creating a more user-friendly, transparent, and efficient UI experience.

Why does it matter?

The business rationale for addressing issues with the legacy claimant-facing UI system lies in the ability to enhance speed and efficiency of benefit delivery. By enabling claimants to perform more tasks online, the benefit processing time significantly reduced, leading to faster disbursement of funds. In April of 2022, only 35% of claims were being paid within 21 days. Now, that number has rose significantly to 80%.

Lastly, enhancing claimant visibility into their claim status has empowered claimants to proactively resolve issues and understand requirements, directly accelerating the resolution process while reducing anxiety during a difficult time. In essence, addressing these issues has and will continue to streamline the entire UI process, reduce processing times, and ultimately ensure that eligible claimants receive their benefits in a timely and efficient manner.

What were the consequences if not addressed?

The consequences of not embarking on a comprehensive effort to improve the experience of receiving UI benefits were highlighted by the COVID-19 pandemic: resulting in economic faltering where the unemployment system faced a confluence of challenges in processing a historical number of unemployment claims 40x the normal volume. This resulted in a difficult experience for unemployed workers seeking life-sustaining benefits; an abrupt transition to an all-remote workforce to protect the health and safety of NJ DOL staff; the spontaneous availability of novel federal benefits and programs for which current systems were not designed; and an insidious corresponding increase in fraudulent schemes targeting these benefits. If not addressed, these issues could have continued or compounded.

What makes this project different?

What sets our initiative apart from similar efforts is our comprehensive, user -centered approach, demonstrated by our extensive user research on the claimant portal application and homepage. We conducted rigorous usability testing on our claimant portal application, specifically focusing on user confidence and identifying critical bugs. These tests revealed crucial findings like claimant confusion regarding identity verification requirements and status, eligibility uncertainty, and technical issues like phone number input bugs. Furthermore, our in-depth research on the "Filed Home Page" uncovered significant usability issues such as unclear alerts, disqualification scenarios, and confusion around reopening applications and what was blocking them from completing the required weekly certification process. We utilize an agile methodology and highly engage with our stakeholders throughout NJDOL, from call center agents to adjudication specialists, for every design decision, ensuring that the individuals who understand claimants best are deeply involved in the development process. This is different from the state's traditional, waterfall methodology of acquiring new technology. This dedication to thoroughly understanding user experiences, staff experiences, and pain points – paired with addressing critical findings, engaging stakeholders, and planning for post-launch improvements – showcases an innovative and distinct approach that goes beyond surface-level improvements, and leads to a more intuitive and effective UI system.

What makes this project universal?

All states have an UI program, and the COVID19 pandemic universally exposed the rigidity of the system as a whole. It brought forth a wave of UI modernization efforts across many s tates and in conjunction with US DOL. New Jersey's work has in many ways set a solid example. NJ demonstrated that it doesn't take a full mainframe replacement to make significant customer service improvements . You can reduce both administrative and claimant burden, create a more positive user experience, and connect unemployed individuals to critical benefits more effectively and efficiently while working on full mainframe replacement in the background .

IMPLEMENTATION

What was the roadmap for this project?

Our project was managed using an agile-methodology approach. Together we developed a detailed roadmap composed of *three main initiatives*:

1. Launch a new, improved unemployment application
2. Create one central location to view claim issues and next steps
3. Let everyone apply on the new unemployment application

Modernizing the unemployment application in this fashion directly supported several department -wide objectives for modernizing New Jerseys' UI system as a whole. These included enhancing user experience, using agile development, and ensuring we can track and deliver tangible improvements.

Successfully implementing the above initiatives not only depended on updated and new customer experiences, but it also required a structured delivery and focus on change management to help claimants and program administration staff adapt to the new solution. We again used agile delivery methods to incrementally introduce the new capabilities. This included an initial beta launch where we made the new features available to a very small and closely monitored cohort of claima nts. Following the successful beta launch, we further phased in the new experience starting with 10% of claimants, increasing to 50% and then a full 100% of claimants that included special use cases that we added over time, such as federal workers, military workers, or claimants with wages from different states. These were all situations requiring a different us er experience.

Who was involved?

From concept to fruition, these were the key groups and stakeholders involved:

- **New Jersey residents** - given the emphasis on improving claimant experiences, we put out a call for action to recruit residents to help us understand customer pain points and also test the proposed solutions. 70 residents applied and a final group of 9 were selected to participate in user testing sessions.

- **NJ DOL's Commissioner** – Robert Asaro-Angelo, who has been critical to both shaping direction and providing steadfast support for this project work.
- **NJ's Office of Information Technology** – Christopher Rein, Chief Technology Officer
- **NJ DOL's Office of UI Modernization** – leaders who have worked to improve UI program technology and policy with the goal of improving claimant experience, including:
 - Gillian (Jill) Gutierrez: Director
- **NJ's Office of Innovation** – technical and product leaders who work with state agencies to drive innovation within the public sector, including:
 - Dave Cole: Former Technical Lead for UI Modernization Office, Current New Jersey Chief Innovation Officer
 - Giuseppe Morgana: Former Digital Director
 - Ruthie Nachmany: Product Lead for NJ DOL's UI Modernization Office
- **NJ DOL's Division of Unemployment Insurance (UI)** – agents and examiners who administer and process UI claims for the public, including:
 - Greg Castellani: Director
 - Virginia (Ginny) Perry: Assistant Director
- **NJ DOL's Office of Information Management, Services and Solutions (OIMSS)** - leaders who have worked to develop, support and oversee technology across NJ DOL departments. In particular, the folks below maintain and expand on the current systems that moves claims through the approval and adjudication process:
 - Joe Beck: CIO
 - Jon Christiansen
 - William (Bill) Knipe
 - Jeanne Baumann
- **Nava Public Benefit Corporation** - our vendor/partner on this work whose team helped this project come to life.
- **US Department of Labor (USDOL) and US Digital Service (USDS)**- our federal partners at USDOL and USDS chose New Jersey, along with Arkansas, as a pilot state for modernization and improvement of the federal unemployment insurance system.

Given the complexity of the program and underlying technology, stakeholders from all the above groups were included and represented a unique “voice of the customer” perspective that was incorporated into design, engineering, testing, and implementation. This inclusive approach was key to generating awareness, garnering buy-in, receiving approval, and ultimately achieving adoption for the new system and customer experiences.

How did you do it?

Three Years of Project Work to Improve New Jersey's Claimant Experience

YEAR 1	YEAR2	YEAR 3
<ul style="list-style-type: none"> ● Defined and documented the program vision and goals. ● Conducted user research and system usability testing and built a service blueprint to better understand the program. ● Established and deployed modern, cloud-based infrastructure to support continuous integration and deployment. ● Built and deployed a new, modern API to connect the intake application to support office systems. 	<ul style="list-style-type: none"> ● Established automated testing capability. ● Conducted additional user and usability testing on the new intake application. ● Deployed the new intake application minimum viable product and completed beta testing and full launch to all claimants. 	<ul style="list-style-type: none"> ● Began maintenance and operations. ● Enhanced the intake application to further improve the customer experience: providing claim status, implementing a more tailored, customer friendly identity verification process, enabling claimants to re-open past claims, and incorporating federal and military claims into the application meaning it could now handle all types of claims.

What were the financial and human resources involved?

The project was launched with a *two-year budget*, base period of the contract. Throughout its lifecycle, it continued to receive additional funding to support iterative development through state and federal funding. As far as *staffing*, in January 2022 we established an Office of Unemployment Insurance Modernization (UI Mod) within the NJ Department of Labor with a direct line of communication with senior leadership. UI Mod was charged with coordinating the NJ Department of Labor stakeholders and vendor staff to achieve the project objectives. We also partnered with a vendor to design and deliver the new system. The vendor provided key personnel such as a Product Management Lead, Technical Lead, and Design Lead, as well as additional base team roles deemed necessary to perform the scope of work.

Why does the project's technical architecture matter more than how it was delivered?

Our cloud-based architecture focuses on loose coupling, reusability, and reaching for open-source, industry-standard technologies first. For example, our backend REST API interfaces with business layers, services layers, and event-driven components: a multi-tiered architecture which supports separation of concerns by design. This architecture is critical in modernization work because it enables us to encapsulate legacy components, using our codebase as a tool in our modernization work rather than a detriment. Reusability is also crucial in government because as new engineers join or government partners work in the codebase for the long haul, familiar patterns across the codebase enable engineers of all backgrounds to understand and make progress in the codebase quickly.

IMPACT

What did the project make better?

We started with extensive user research, uncovering three key challenges for claimants applying to UI: technical issues with the old system, confusion about claim status, and an overloaded call center. This research was more than just data; it was about understanding the real struggles of people trying to navigate the UI process. By addressing these challenges, we could streamline the entire process, get benefits to people faster, and reduce the burden on claimants and staff.

Before the project modernization efforts:

- Claimants struggled with a legacy system (SSI) riddled with technical limitations, like being locked out for unknown reasons or losing in-progress applications.
- Visibility into claim status was poor, leading to confusion and repeated calls.
- The call center was overwhelmed, with long wait times and fears of inconsistent responses.
- Application submission times were lengthy, leading to frustration and delayed benefits.
- Many claimants found the system confusing and difficult to navigate.

After the project modernization efforts:

- A new, modern, and user-friendly unemployment application was launched, designed with plain language and features like "save and continue" to prevent lost applications.
- A dynamic Claimant Portal homepage provides centralized visibility into claim status with next steps and tailored alerts to guide users through the process. Claimants receive updates on application processing, disqualification status, identity verification, if they need to provide NJ UI more information, or if they can start certifying.
- The strain on the call center reduced, with calls about identity verification dropping by 78%.
- Application submission times dramatically decreased, with 50% of claimants completing applications in under 22 minutes compared to nearly double that in the old system.
- User feedback was overwhelmingly positive, praising the clarity, ease of use, and the overall improved experience.
- Now all types of claims (including previously excluded "fringe" claims) are processed through the new system.
- 79% of claimants now return to the Claimant Portal to view claim status, avoiding unnecessary calls into the call center.

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- The UI Claimant Intake Application is now available in both plain English and Spanish. Over an 8-month period, our team collaborated with 15 native Spanish speakers to co-create content in English and Spanish. The translations underwent a professional translation, a review by UI agents who are native Spanish speakers, and a community-based review through user testing with Spanish speakers from various countries of origin. This approach was designed to guarantee that workers who prefer to complete the intake application in Spanish have equitable access and a clear understanding of the questions and their meanings.
 - We have reached parity in average completion time of the intake application for English and Spanish applications.
 - 20% increase in follow-through to the next correct step (identity verification) after initial application in English and Spanish.

The Results:

This project wasn't just about upgrading technology; it was about making a tangible difference in people's lives. We tackled the core challenges of our legacy system, and by implementing a human/user-centered, agile approach, we helped transform the UI experience in NJ. Our efforts led to significant improvements, including faster benefit payments, faster adjudication of claims, and notably, fewer calls to the call center as more issues could be resolved online. We also observed a decrease in issues like awareness of ID verification requirements – a common impediment to benefit payment – thanks to clearer guidance within the portal and a more stable, user-friendly system.

How do you know that improvements have been impactful?

Numbers tell part of the story, including reduced submission times and fewer call center inquiries, but success is also illustrated by positive feedback from our optional customer experience survey. Our user feedback confirms our systems delivers timely, clear, and accessible support.

Some examples of user feedback include

- *“New update looks awesome, it gave me no hard times and I was able to complete the claim fast”*
- *“Great experience! It is very hard mentally when you get laid off because your company is mismanaged and you didn't do anything wrong. Making it easy for people to claim financial assistance is huge!”*
- *“It used to be very hard to claim, and I had really bad experiences during the pandemic and the last few years, but it seems like you have cleaned up the website and the process, and it was much easier this time”*

We moved from a system that created barriers to one that breaks them down. Simply put, it works, and it saves people time. This is why the project matters – because it has directly improved the lives of thousands of NJ residents during a critical time where they need vital UI benefits.

What now? What's next?

The long-term vision for the project is to create a fully centralized platform for claimants to manage all aspects of their UI claims and access vital information – ultimately expediting the payment process. This involves several key initiatives: deprecating legacy systems like the current login system, the legacy weekly certification platform, and the backend mainframe system. By integrating certification directly into the Claimant Portal and phasing out these outdated platforms, the system will be streamlined and create natural pathways to self-service. Additionally, further enhancements are planned, including account management features, payment history access, in-person identity verification options, and adjudication notifications, amongst others. These will continuously improve the user experience and maintain the system's relevance and effectiveness.

Why is this project worthy of its initial and ongoing investments?

This project is making a material improvement in the lives of people that need access to unemployment insurance, a financial lifeline during hardships. Quick financial support helps people achieve psychological safety, allowing them to focus on job hunting or career training. A modern, flexible solution enables NJ DOL to adapt to changing policies and customer needs. This investment has clearly benefited NJ residents and will continue to do so.