

San Francisco County “benefitsSF”: A Case for the Online Application

GUILLERMO CACERES

EXECUTIVE SUMMARY

As a result of the economic crisis throughout California, the number of filed applications for public assistance programs has increased to an unprecedented level, resulting in long lines of clients applying for benefits and long wait times for clients to be seen for eligibility determinations. As a result, the county’s systems are facing exceptional increases in caseloads, backlogs in processing time frames, staff morale concerns, and most importantly, dissatisfied clients.

These increased demands have created the need to develop and implement action strategies and to make continuous modifications to business processes. In June 2009, the San Francisco County Human Services Agency successfully implemented an innovative approach via “benefitsSF,” an online application, that allows their residents to apply for Food Stamps and Medi-Cal benefits online. The program has resulted in essential business process efficiencies and has opened the door for improved access to services. The online application, a tool that can be accessed through the county’s website, enables clients to complete an application and sign it without having to stand in line or wait on the phone.

What Should Santa Clara County Do to Improve the Online Application Process?

Clients can no longer afford to wait several days or weeks to be seen by an eligibility worker (EW) to receive their benefits. Additionally, processes must be tailored to the current environment and technology to prevent clients from repeating their story to five or six different workers for their needs to be met.

San Francisco County’s online application through the Benefits CalWIN affords Santa Clara County the opportunity to make adjustments to job specifications as well. Intake EWs would no longer be assigned cases; instead, they would be assigned tasks. The agency would shift from a case process approach to a process management approach. The San Francisco County online application has afforded us the opportunity to open the dialogue for exploring other methods of conducting business that could result in greater efficiencies and improved customer service.

San Francisco County’s experience with the benefitsSF online application is proof that innovative approaches can appropriately address counties’ common challenges and can improve clients’ ability to access program services. Santa Clara County should interpret this economic crisis as an opportunity to implement long overdue changes in the issuance of public assistance benefits. When Santa Clara County implements Benefits CalWIN, my recommendation is that it should also modify its business processes to conform to the new technology, eliminate the outdated one-worker concept, adapt to process management and do-away with case management, eliminate the wait time clients are currently experiencing, and attract more clients to take advantage of the benefits to which they may be entitled. Santa Clara County’s choice to join forces with San Francisco may encourage other counties to do the same, thus establishing a trend across the state.

**Guillermo Caceres, Social Services Program Manager II,
Santa Clara County Social Services Agency**

San Francisco County “benefitsSF”: A Case for the Online Application

GUILLERMO CACERES

Introduction

As a result of the economic crisis across the state, the number of filed applications for most public assistance programs, such as Food Stamps (FS) and Medi-Cal (MC), has increased to an unprecedented level, resulting in long lines of clients applying for benefits and long wait times for clients to be seen for eligibility determinations. As a result, counties’ systems are facing exceptional increases in caseloads, backlogs in processing times frames, staff morale concerns, and most importantly, dissatisfied clients. In Santa Clara County, the number of filed applications for public assistance programs increased by 24 percent from January 2008 to January 2010. In addition to these challenges, the United States Department of Agriculture (USDA) estimates that 48 percent of potentially eligible Californians are not applying or receiving FS benefits, ranking California towards the bottom of the list in participation rates.¹

These increased demands have created the need to develop and implement action strategies and to continuously modify business processes. In June 2009, the San Francisco County Human Services Agency (HSA) successfully implemented an innovative approach via *benefitsSF*, an online application that allows San Francisco County residents to apply for FS and MC benefits online. This has resulted in essential business process efficiencies and has opened the door for improved access to services.

The online application is a web-based tool that can be accessed through the county’s website: www.benefitsSF.org. Clients can complete an online application and sign it without having to stand in line or wait on the phone. The website promotes confiden-

tiality, as the client cannot be witnessed by anyone while applying for benefits. Additionally, it instills a sense of confidence, allowing clients to apply without feeling “welfare program stigma.” The online application is also available to non-English-speaking clients: it is accessible in Chinese and Spanish, the two other primary languages spoken in the county. Clients can apply for benefits through three avenues: they can apply in person at a district office, via *benefitsSF* with the assistance of a community-based organization (CBO) representative, or via *benefitsSF* without any assistance.

Applying in person remains the most popular method of applying for FS. For example, during the last six months, the monthly average for FS applications received at district offices was 2,160, compared with 360 received via online services. The overall approval rate for FS applications submitted in person at the district office is 76 percent, with a 24 percent denial rate. Although the percentage of approvals for online applications with a CBO representative’s assistance is higher (77 percent), the overall approval rate for applications received in person is considerably greater than that of online applications. (See Table 1.)

Online Application Steps

The online application consists of three steps:

- 1 Am I Eligible?** In this section, the client can use a self-screening tool to determine their potential eligibility for FS and/or MC.
- 2 Apply For Benefits.** This section gathers demographic information that is necessary to complete an application for FS and/or MC. The client must answer 38 questions related to residency, the number of people in the home and their ages,

¹ USDA. <http://www.fns.usda.gov/cane/MENU/Published/SNAP/FILES/Participation/reaching2007.pdf>

TABLE 1
FS Applications Approved
from June 2009 to January 2010

Overall FS apps. received in person at district office	76%
BenefitsSF apps. directly from clients	57%
BenefitsSF apps. through CBOs	77%

income, resources, and other eligibility determinants. At the end of the online application process, a tracking number is provided and a page displays the name and address of the office where the application is being sent for processing.

3 Recertification/QR7. This section is utilized for recertification of FS and/or to complete a FS Quarterly Report (QR7).

Processing the Online Application

When an application is submitted, it is automatically forwarded to the “City Worker Hub”, an interim interface solution, from which clerical staff retrieve the information. Each application includes an average of 18 pages of information. The information received is assigned to an intake eligibility workers (EWS) utilizing a “round-robin” approach. Currently, there is no interface into the automated system known as CalWIN; as a result, there is an intense manual process required to transfer the information into the automated system.

Intake EWS contact applicants via telephone for a phone interview or to inquire if the client would prefer an interview in person. San Francisco County obtained a Statewide Fingerprint Imaging System (SFIS) waiver from the State, stating SFIS requirements may be waived until the next office visit, but no later than the next recertification.

Ten percent of the documents provided by clients are received in the City Work Hub as scanned documents; however, the order in which the documents are sent are not organized in any particular fashion. This poses a challenge for clerical staff navigating through the system to find what they are looking for in an expedient manner. CBOs that assist clients in

the application process tend to use the efax method to send documents. Whichever method is used, clerical staff print the documents and forward them to EWS for processing.

Of the online applications submitted in February 2010, 53.58 percent of the clients requested to have their interview in person, 34.57 percent preferred a phone interview, and 11.40 percent preferred to complete the process via webcam.

Role of Community-Based Organizations (CBOs) in benefitsSF

The CBOs have a significant role in the logistics of the FS online application. Among the core CBOs working in partnership with the HSA are:

- Arriba Juntos, a CBO mainly serving the Latino (Spanish speaking) community
- Wu Yee, a CBO mainly serving the Chinese (Cantonese speaking) community
- Communities of Opportunity/(Single Stop), a CBO mainly serving young adults

CBOs state that their clients prefer to utilize their services because, from the client’s perspective, the sites are more familiar and, in many instances, they receive services in their native language and culture.

Outcomes of benefitsSF to Date (1/1/10)

See Table 2 for statistical data indicating relevant outcomes.

The majority of online applicants were new to the system and had no prior record in CalWIN. It is important to note that 38 percent of online applications were submitted during non-business hours (outside 8:00 am–5:00 pm, Monday–Friday). Additionally, it is estimated that more than 90 percent of the submitted online applications were started from home.

Challenges

According to a recent state report, San Francisco County’s FS Expedited Service (ES) compliance rate is 65.4 percent.² Compliance with FS ES is a major

² Food Stamp Expedited Service Processing Time (DFA 296X). January 2009 to December 2009.

TABLE 2

Total of BenefitsSF applications received	1,698
BenefitsSF applications new to CalWIN	64.37%
Applications received after hours & weekends	37.63%
Applications received from CBOs	3.6%
Applications in English	72.14%
Applications in Spanish	7.89%
Applications in Chinese	4.95%

concern to federal and state auditors, because a certain population of clients is not being seen within the allotted time frames. The current business model makes it difficult to prioritize FS ES; however, since benefitsSF was implemented, San Francisco County has been in compliance with the processing of FS online applications requiring FS ES. The FS ES online applications are being assigned immediately and benefits are being issued within the 3-day time frame.

An additional challenge is that a client submitting an online application without the assistance of a CBO and with no scanner may end up going in person to the district office to provide the necessary documents and verifications, thus cancelling out the potential efficiencies of the online process.

What Should Santa Clara County Do to Improve the Online Application Process?

The 18 county CalWIN Consortium has received funding and contracted with San Francisco's vendor to move ahead with this application process. Tulare and Santa Clara Counties volunteered to participate as "Pilot" counties.

As a pilot county, Santa Clara will be responsible for identifying challenges and assisting in the resolution of identified issues. It is imperative that business processes are streamlined and modified to adapt to this new technology. The CalWIN Project will implement "Benefits CalWIN" (formerly known as benefitsSF) in the following three phases:

- Phase I provides the backbone for CalWIN counties to use at their discretion.

- Phase II adds a path for clients to apply for Disaster FS in a federally declared disaster.
- Phase III further enhances the internet solution by interfacing with CalWIN with the goal of streamlining workflow for the end user.

The manner in which business is currently conducted must be revamped. With the decline in the economy, there is an increase in the number of applications and the need for clients to be seen as expediently as possible is much greater. Clients can no longer afford to wait several days or weeks to be seen by an EW to receive their benefits. Processes must be tailored to the current environment and technology to prevent clients from repeating their story to five or six different employees for their needs to be met.

To accomplish this overhaul of current processes and procedures, job specifications must be changed. Implementing Benefits CalWIN affords Santa Clara County the opportunity to justify changes. In the new model, Intake EWs would no longer be assigned cases; instead, they would be assigned tasks. The agency would shift from a case management model to a process management business model.³ It would benefit the agency to move away from a "case ownership" concept toward realigning staff so several EWs can process different elements of eligibility determinations. By eliminating case assignments to particular workers and adopting a team concept, there would always be adequate staff to perform assigned tasks in the event of a worker's absence. This would also allow for a more systematic and comprehensive approach, which in turn would ensure that benefits are issued to clients more expediently.

The processes below are suggestions for bringing the desired outcomes to fruition through the Benefits CalWIN application. Teams of eligibility staff handle required tasks that are broken down into the following functions:

Triage and Screening Process. Applications are screened and determinations of clients' needs are assessed. If the client qualifies for expedited services, the application is forwarded to the appropriate

³ Shaw, Blake. The Case for Process Management. *Policy & Practice*, December 2009. Vol. 67. No 6.

source to process the application within the required time frames. Clients will be prepared to ensure that applications are complete and needed verifications are included.

Interactive Interviewing and Data Collection. Intake EWs review the application to determine eligibility. If the client is eligible, the client is referred to the next step.

Eligibility Determinations and Issuance of Benefits. If the client is determined eligible and has all the required verifications, the application is approved and benefits are issued immediately. If the client is determined eligible but is missing some verifications, this client/application would be forwarded to another step.

Follow-Up with Postponed Information. Upon receipt of the final required documentation, the application is approved and benefits are issued.

The intent of an online application system is to increase the number of FS participants, in addition to streamlining current bureaucracy and enabling clients to become self-sufficient in the application process. Statistics demonstrate that when clients apply on their own without assistance, 43 percent of applications are denied. By adopting the outlined changes to internal processes and procedures, the challenge of not being able to issue expedited services within the required time frames would be eliminated. Counties would remain in compliance with state and federal mandates because the process management would ensure the applications are immediately identified, assigned and processed within the required time frames.

Unfortunately, technology is not the answer for all challenges and is not a “cure-all” method. Documents received via Benefits CalWIN still require some manual intervention; however, the staff designated to initially sort through documents should be familiar with verifications and should have a solid understanding into which fasteners documents should be scanned. This must be identified up front to eliminate the need to hand this task off to another staff member and to reduce scanning them into the system incorrectly. Phase III of Benefits CalWIN

would alleviate some of the manual processes, since an interface would occur between the online application and the CalWIN system.

From the San Francisco County experience, most of the relief in utilizing the online application is experienced by English speaking clients; however, one of the unknowns for Santa Clara County is what the online application penetration will be with non-English speaking clients. An outreach plan and education campaign to the general public and CBOs must be created to ensure that efficiencies gained by the online application are kept by preventing clients from coming to, or returning from, the office unnecessarily. In order to achieve these efficiencies, the agency must provide clients with a business model that meets their needs.

The online application affords us the opportunity to open dialogue for exploring other methods of conducting business. It allows us to consider other available technology and forces us to streamline business processes, resulting in greater efficiencies. Statistics show that clients are comfortable with the antiquated method of doing business with the “one-worker” concept versus the “team approach” office model. Clients must be educated and encouraged to utilize this new way of doing business. It is critical for counties to collaborate with CBOs to enhance the processes that are currently in place to ensure the public is educated and receives necessary assistance for this transition. It is necessary to launch an awareness campaign to the public via newspaper, radio and television advertisements to notify clients of the streamlined process. This will most likely attract potential FS eligible individuals who are not currently taking advantage of the benefits to which they may be eligible because they want to avoid the bureaucracy. With much diligence, patience and perseverance, this new method would eventually become a customary and accepted way of conducting business.

Conclusion

In closing, San Francisco County has opened the doors to a whole new method for counties to conduct business. Their experience with the benefitsSF on-

line application is proof that an innovative approach can address counties' common challenges and can improve clients' ability to access program services. Santa Clara County should interpret this economic crisis as an opportunity to implement long overdue changes in the issuance of public assistance benefits. Some of these changes are already being addressed and are based from the challenges San Francisco County is facing with implementation.

These new online application processes can be expanded to other categorical aid types as well; for example, it could be applied to the application for California Work Opportunity and Responsibility for Kids (CalWORKS).

When Santa Clara County implements the Benefits CalWIN application, my recommendation is that the county also do the following: modify its current business processes to conform to new technology; eliminate the outdated one-worker concept; adopt "process management" and do-away with "case management"; eliminate the wait time clients are currently experiencing; and attract more individuals to take advantage of the benefits to which they may be entitled. The new business model must include multiple channels of client access to benefits, including online, phone, mail, fax, email, and walk-in options, as necessary.

Change does not happen overnight. Steps must be taken to prepare for the future, and it is imperative that a long-term plan be established with a phase-in approach. Santa Clara County, along with all other counties, must increase its capacity to serve clients, with or without technological improvements. Santa Clara County must join San Francisco County in leading the State of California to bridge inconsistencies and inefficiencies such as long lines of clients applying for benefits and long wait times for clients to be seen for eligibility determinations. For several years it has been recognized that the application process of applying for FS is in need of an overhaul to increase participation. Santa Clara County's decision to join forces with San Francisco can encourage other counties to do the same, thus establishing a statewide trend initiated by Bay Area Counties.

Acknowledgements

I would like to take this opportunity to commend Mr. Trent Rhorer, HSA Executive Director in San Francisco County, for allowing me to visit his county. Many special thanks go to Mr. Leo O'Farrell, Program Director, who made himself personally available, and to his staff who also availed themselves to answer several of my questions. San Francisco County must be recognized and commended for being one of the pioneers within the state in taking the first steps towards a comprehensive online application approach that has paved the way for other counties to follow.