



MODERNIZING THE CALFRESH USER EXPERIENCE

In Partnership With:
University of California, Berkeley, Goldman School of Public Policy
Introductory Policy Analysis Project
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ACKNOWLEDGEMENTS AND CREDITS

This report is the outcome of a five month-long ‘Introduction to Policy Analysis’ (IPA) course for Master of Public Policy students at the Goldman School of Public Policy, UC Berkeley. In the past five months, we have had the opportunity to talk to, and participate in a critical policy dialogue situated around the nexus of ending hunger and the social welfare program and systems that can assist in achieving this goal. Our efforts to tackle the myriad factors that impact CalFresh processes would have been futile without the timely and helpful guidance provided by a number of people. First, we would like to thank our IPA coach at U.C. Berkeley, Jane Mauldon, for pushing us to look past conventional solutions and truly come to terms with the key underlying causal issues. We would also like to thank our main client contacts at the SF-Marin Food Bank, Becky Gershon, Teri Olle and Diana Jensen, who were unwavering in their belief in our abilities, put us in touch with multiple stakeholders, and provided critical advice that helped us in framing our recommendations. We are grateful to Leo O’Farrell and Tiana Wertheim (San Francisco Human Services Agency, CalFresh division), for taking the time and having the patience to walk us through the application process. Similarly, we are indebted to all of the county eligibility workers we interviewed as well as the outreach team at SF-Marin Food Bank, for answering our unending questions regarding existing CalFresh business processes. Our project builds on existing studies that address different access issues – we would particularly like to acknowledge Vakil Kuner, former CIO of San Francisco Human Services Agency, and Jennifer Tracy, Consultant to the Alliance to Transform CalFresh, for their excellent, informative reports on drop-out rates and telephonic signatures. Last, but most certainly not the least, we would like to thank the C4 consortia for helping us understand existing technology systems, their limitations and costs associated with different alternative solutions.

These past five months have been a wonderful (albeit, challenging) learning experience. This report, we hope, reflects some of that learning, and proves to be useful in furthering on-going efforts to expand access to CalFresh.

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1. EXECUTIVE SUMMARY

California ranks 47th among 50 states in enrolling eligible people onto SNAP benefits. At 65%, California's Program Reach Index remains arguably low. Even more importantly, low enrollment rates mean that California, on an aggregate level, loses out on \$5.5 billion annually, which represents nearly 2.6 million missing meals.¹

Even within California, CalFresh enrollment rates vary widely (ranging from 30% to 92%) across counties. This discrepancy stems from the fact that CalFresh is a county-administered program, and therefore each county has adopted different business processes which result in differential user experiences. As a result, clients often drop out at differing stages in the application and recertification process. The highest drop-out rates occur due to failure to show up for interviews, not submitting signed recertification forms, and not receiving timely case-status updates.²

Digital technologies provide considerable potential for streamlining the CalFresh processes for counties and consequently improving end-user experience. This report considers four alternate solutions that leverage digital technologies – on-demand interviews, consumer-driven options for scheduling interviews, telephonic signatures for remotely signing applications and providing real-time notifications and case-status updates. The analysis finds that on-demand interviews yield the highest monetary net benefits (ranging from \$562 million to \$1.3 billion), but also require considerable restructuring of existing business processes, with staffing pattern changes being the biggest barrier. Providing real-time notifications on the other hand, yields the lowest net monetary benefits (\$24 million to \$29 million), but requires very minimal changes to existing business processes.

Each county faces unique challenges and has different priorities and resources to access. To account for this diversity in county characteristics, the four aforementioned options have been bundled in three different categories – easy effort, medium effort and aggressive effort that counties can consider as potential future implementations.

The report examines all of these aspects in detail. The first two chapters define the problem, and examine the key causes. The rest of the report is centered on identifying alternate

¹ Calculated from CDSS data on eligible population, and proportion of population currently enrolled

² Retrieved from Wakil Kuner's 2015 report on Contra Costa county's CalFresh evaluation

solutions and detailing the analytical framework. The report concludes with a discussion on recommendations that can be adopted by different counties. Finally, the appendices provide detailed break-down of the methodology, as well as a few summaries of the primary research interviews.

2. INTRODUCTION

2.1. Problem statement:

California has the third lowest enrollment rate in the federal Supplemental Nutrition Assistance Program (SNAP). California is one of twelve states where SNAP is administered by counties. Each county faces unique challenges and has adopted different processes to address these challenges. Consequently, the enrollment rate within counties in California ranges from 30% to 92%.³

Although counties have unique business processes, each county can still leverage the recent advancements in digital technologies. These technologies provide considerable potential for streamlining the CalFresh process; the automation and real time information delivery enabled by these technologies can increase the ease of the application process and reduce the bottlenecks for applicants, ultimately leading to greater CalFresh enrollment rates and lower churn rates during recertification. The failure to leverage these technological advancements is a missed opportunity for California and its counties. An increased uptake of CalFresh not only ensures greater food security for residents in the state, but also promotes economic activity and generates greater revenue for the state from taxes collected on expenditures from freed up income.

2.2. CalFresh - Overview:

CalFresh is California's Supplemental Nutrition Assistance Program (SNAP) that provides assistance for households to purchase groceries and the state's first line of defense against hunger. According to the U.S. Department of Agriculture, every dollar in SNAP expenditure generates \$1.79⁴ in economic activity; CalFresh benefits stimulate the economy at both a county and statewide level.

However, California has one of the lowest enrollment rates of its eligible population in CalFresh. With nearly 4.5 million Californians participating in CalFresh in 2015, the Program Reach Index remains low at 65%. This index shows the estimated CalFresh participation rates for those who are below 130% of the federal poverty line while excluding undocumented immigrants or those who receive Supplemental Security Income benefits. California's participation rank falls well under the national participation

³ CFPA's data on Program Access Index; Retrieved from <<http://cfpa.net/pai-2015>>

⁴ Jennings, K.B. & Rosenbaum, D. (2015). *SNAP Benefit Boost in 2009 Recovery Act Provided Economic Stimulus and Reduced Hardship*. Center on Budget and Policy Priorities.

rate of 79%.⁵ California is missing out on an estimated \$8.7 billion dollars of economic activity per year from under-enrollment,

With low participation rates, millions of Californians who qualify for CalFresh are not receiving benefits every month. This unmet need leaves many struggling with hunger when they could be receiving vital support through the CalFresh program.

2.3. Barriers in access to CalFresh:

California, along with 12 other states across the country, implements its SNAP program through a county-administered system; most states administer SNAP programs through a state-run system. In California, even with federal regulations being interpreted by the state, there is opportunity for 58 different localized systems of the CalFresh program. Consequently, this means that California has wide county by county variability, making it challenging and costly to implement improvements.

Local-level administration has resulted in counties adopting varying business processes for assessing and approving eligibility in the application and recertification process. The three different statewide automated welfare systems (SAWS) used by counties place further limits on the standardization of these business processes across counties.

Much like the majority of other county-run SNAP programs, California has above average costs of administration. The majority of states with county-administered SNAP systems have costs above the national average (\$26.90), with California's cost at \$67.23 per case per month⁶.

Unlike state run systems, county administered systems are have the following distinct characteristics:

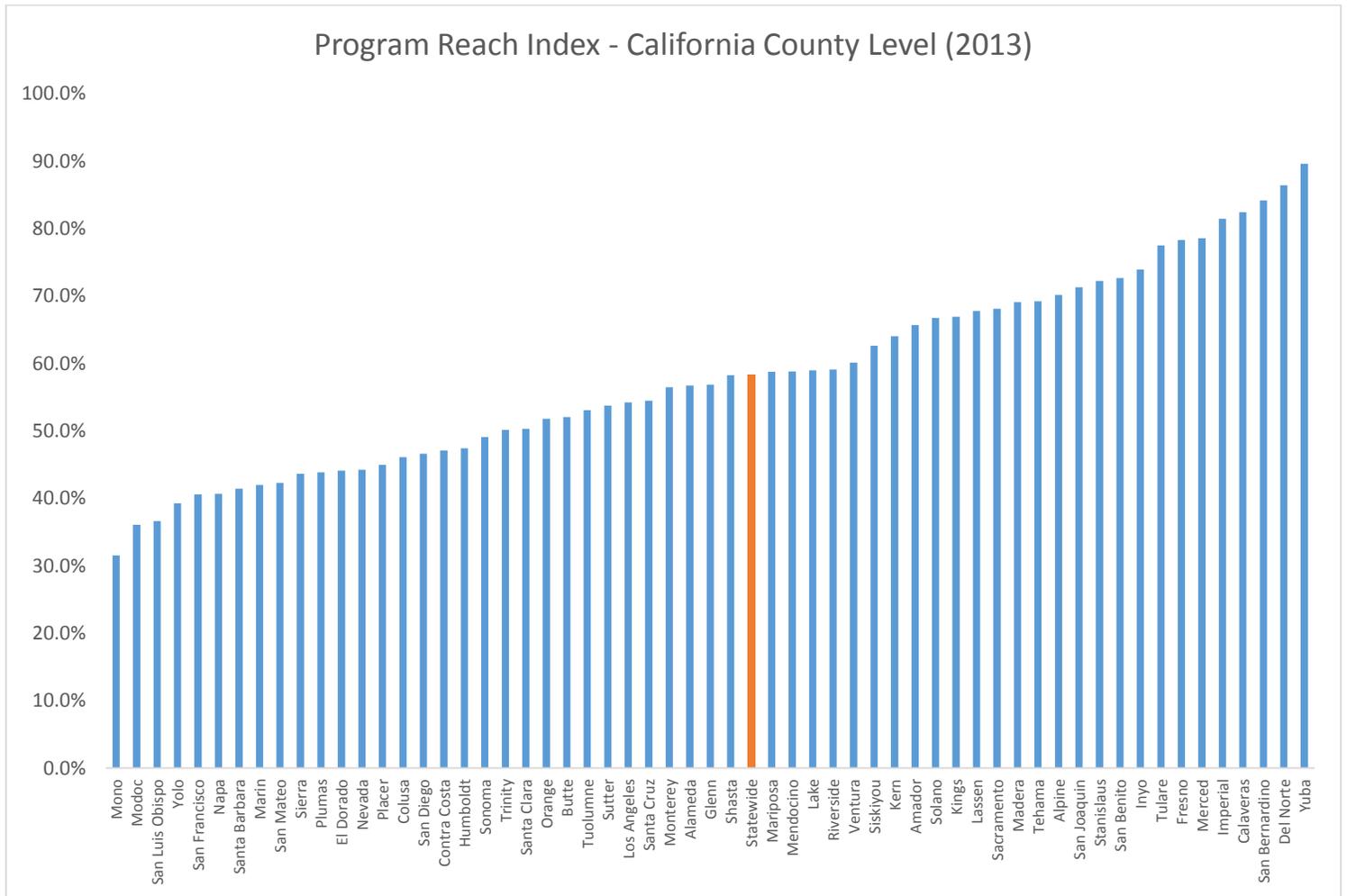
- Business and administrative processes can be considerably different from county-to-county
- Counties have different standards of service delivery
- Counties have varying access to resources (monetary, human capital, etc.)

⁵ Supplemental Nutrition Assistance Program Participation Rates (estimate from 2011); Retrieved from <<http://www.fns.usda.gov/sites/default/files/trends2010-2011.pdf>>

⁶ Retrieved from <<http://www.fns.usda.gov/sites/default/files/FY14%20State%20Activity%20Report.pdf>>

- State goals may not be fully realized by counties

Due to differences in both county office administrative and enrollment processes as well as demographics of eligible client population, counties have widely varying enrollment rankings.



Source: SF-Marin Food Bank, CDSS.

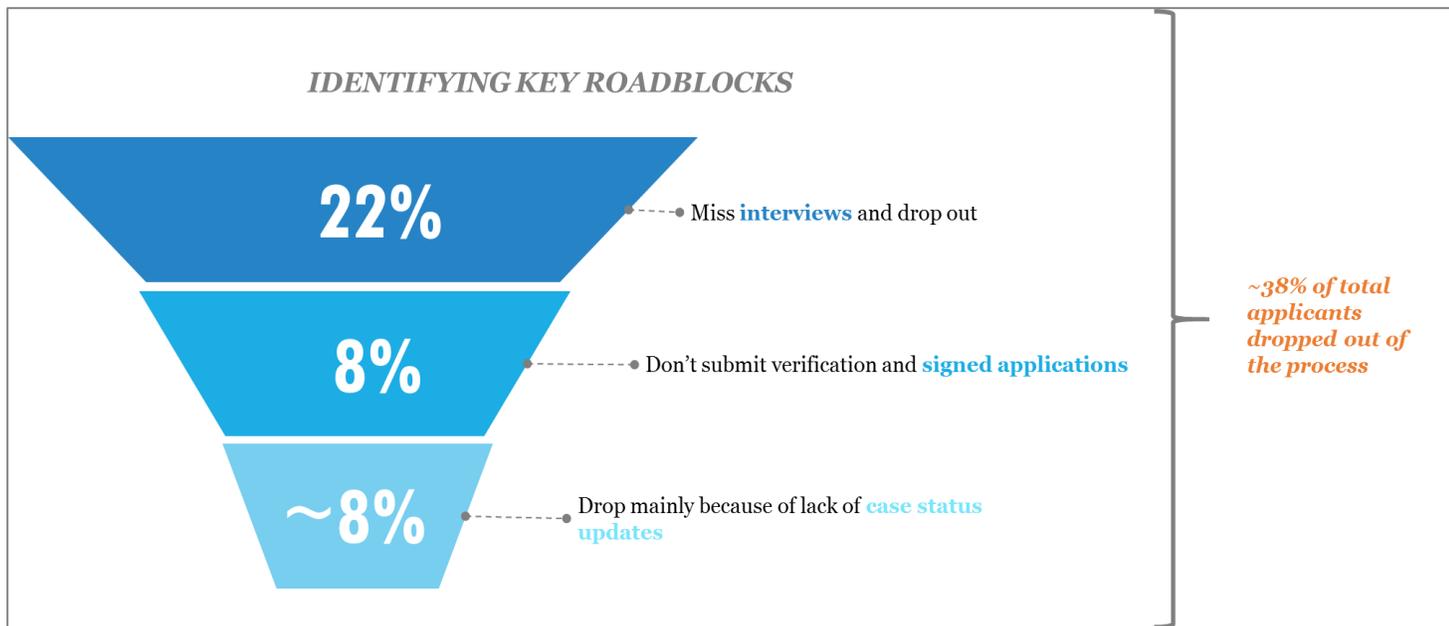
A typical CalFresh user cycle involves the initial application process, followed by a recertification process every 12 months. The initial application requires potential beneficiaries to submit an application form, along with supporting documents. Applicants are also then interviewed by eligibility workers who determine whether to approve or deny the applicant's request. After approval, applicants are issued an Electronic Benefit Transfer (EBT) card, through which they receive benefits every month. After receiving

benefits for 12 months, users are required to undergo a recertification process, which is similar to the initial application process. The key difference stems from the forms – recertification forms are fairly simple, and require only basic information. Recertification interviews on the other hand, can be slightly more complex as the eligibility workers try to determine how beneficiaries’ circumstances have changed, and whether they are still eligible to be receiving CalFresh benefits.



Given that the process involves multiple stages, applicants inevitably, drop off during each step. However, the highest drop-out rates occur on account of failure to show up for interviews, not submitting signed forms, and not receiving real-time case-status updates.⁷

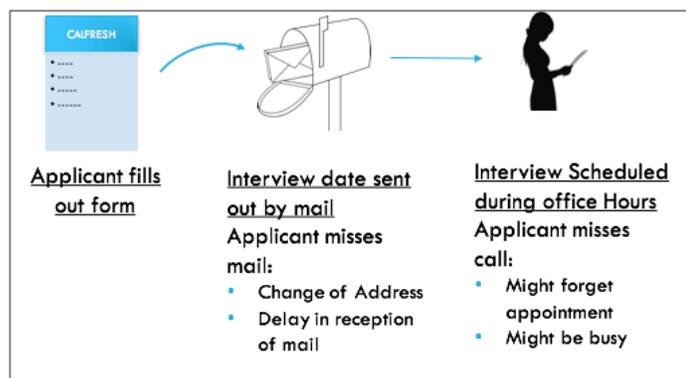
⁷ Vakil Kuner’s 2015 report on Contra Costa county’s CalFresh evaluation



Source: CalFresh Business Evaluation Partner Overview, 2015, Vakil Kuner – Office of CIO; CDSS data

A. COORDINATION ISSUES WITH INTERVIEW SCHEDULING:

An applicant's first encounter with the CalFresh system is through the application process. The applicant may submit an application through an online portal or fill out a paper form that can be mailed, faxed or submitted in person to the county office. Some innovative states⁸ also allow this first step to be completed over the phone.



As per USDA regulation, SNAP administrators are mandated to interview applicants to verify the details on the application form. After an application is submitted, the interview is scheduled. The interview can be conducted in person or over the phone. Currently, most applicants in California are allotted a time for the interview by the counties. Counties have adopted different methods to inform applicants of the interview time. Most commonly, counties mail letters notifying applicants of their interview. Applicants might not have a permanent address and might not receive this correspondence and hence miss

⁸ Short case studies of some of these states and counties are provided in the "Policy Alternatives" section

their interview. Even if applicants are notified in time, the time of the interview might be inconvenient for them- interviews are scheduled during working hours and applicants might not be able to excuse themselves from their jobs.

Existing technologies can enable applicants to specify an interview time convenient to them. Our research will focus on two potential alternatives for interview scheduling:

- **On-demand interviews:** On-demand interviews refer to more flexible interviewing process wherein applicants are able to call their respective CalFresh county offices at a time of their choosing, and are able to speak to an eligibility worker immediately for an interview. On-demand interviews would maximize consumer convenience by removing scheduling obstacles.⁹
- **Consumer driven options for scheduling interviews:** While filling out the application, applicants could schedule a telephonic interview time from available interview time slots. This would allow consumers to select a time that aligns with their work schedules and reduces administrative inefficiencies for counties.

B. LACK OF REMOTE AUTHENTICATION:

An important part of accessing CalFresh is the ability to successfully recertify and receive benefits without abrupt disruptions. Successive legislations in recent years have considerably eased the process of recertifications. For instance, recertification forms are shorter, and easier to fill out. Similarly, CalFresh users can opt for telephonic interviews, thereby reducing the need to travel to CalFresh county offices. In a recent legislative amendment authorizing telephonic signatures, the U.S. Department of Agriculture (USDA) eliminated the need for a CalFresh user to be physically present at a county office for recertifications.

Counties, recognizing the need to lower the number of individual visits to county offices (and thereby improving process efficiency), have been in favor of leveraging technology solutions effectively. However, the implementation of telephonic signatures by counties

⁹ We recognize that the USDA uses the term 'on-demand' to refer to a business process that requires a federal waiver, as explained in this letter from USDA FNS: <http://www.fns.usda.gov/sites/default/files/SNAP%20-%20Guidance%20for%20States%20on%20Novel%20Waivers.pdf>

has been slow. While some counties are now starting to accept telephonic signatures, most still face significant hurdles in extending telephonic signature access to their users:

- The Statewide Automated Welfare Systems (SAWS) used by counties do not include a built-in functional software to capture audio recordings (a requirement for telephonic signatures). This makes it difficult for counties to extend the option of telephonically authorizing recertifications to their users. As a result, existing CalFresh users often have to either mail in their signed forms, which inevitably causes delay in the recertification process, or come in to the county office to sign their forms.
- Because counties also need to maintain detailed case files for each CalFresh user, they need to have the ability to securely store these audio files and easily retrieve them when needed. These functions requires considerable data storage space and an automatic indexing system. Without these resources built in to their existing SAWS, it becomes considerably expensive for counties to invest in the required infrastructure by themselves.

In addition to recertifications, counties could also extend telephonic signatures to first time applicants, provided that they are able to have applicants fill out the application form over the phone. Not many counties currently offer this functionality – but, it is another mode of access that deserves some consideration, especially for low-income and older populations, that may live farther away from county offices, and may not be technologically agile enough to use online applications. Implementing this additional mode of access again requires counties to take the following actions:

- Counties would potentially need to restructure their organizational management to create a team that is responsible for manning phones and are available to respond to applicants' requests to telephonically fill out their forms.
- Alternatively, counties could explore the possibility of having an automated Interactive Voice Response (IVR) system that could eliminate the need for additional human resources or organizational restructuring. However, the initial costs and benefits of setting up the IVR system would need to be

weighed against the costs and benefits of having a county office team helping applicants instead.

C. LACK OF REAL-TIME CASE STATUS UPDATES:

Currently, updates about application status such as time of interview, notice of expiration, submission of documents, are sent through the mail. Often because of delay in mail delivery or due to change in the applicants' residence, these updates do not reach the applicant in time, resulting in applicants unintentionally rolling out of the programs. This demographic adds to the story of CalFresh churn rates which are composed of the percentage of applications submitted by individuals who received CalFresh benefits within the last 90 days. In addition to the lack of stability and food security for low-income families and individuals, churn negatively contributes to administrative inefficiency and costs.

By giving clients access to notification systems, counties have the opportunity to reduce churn and thus retain clients by actively connecting them to their case. Currently, many counties utilize both voicemail and text messaging. Recently, the state has provided materials assisting counties on the potential language that eligibility workers might utilize when leaving voicemails for clients that are informative while still preserving privacy. While helpful for counties, this option is limited in effectiveness by the constraints faced by clients who share phones.

As recently as 2015, many counties began using SMS text messaging systems, where clients could opt-in to receive text message notifications about their benefits. While utilization is low among counties, the potential for these systems is largely untapped by current methods of marketing and implementation. While a change to an opt-out requirement is not ultimately feasible, by including the notification service earlier during the initial application process, more clients will likely opt in. Additionally, by clarifying expectations on the content of messages and predicted number of messages received, CalFresh counties can encourage clients to enroll.

To update clients who do not use the internet, counties might explore dial-in systems that allow clients to call in and enter in their case and PIN numbers. Clients then receive

automated messages detailing their current benefits. This service option particularly lends itself to counties using the C4 system. Counties might expand this system to provide updates beyond benefits to include case status updates where clients hear notifications on the needs of their unique case file.

2.4. Policy objective:

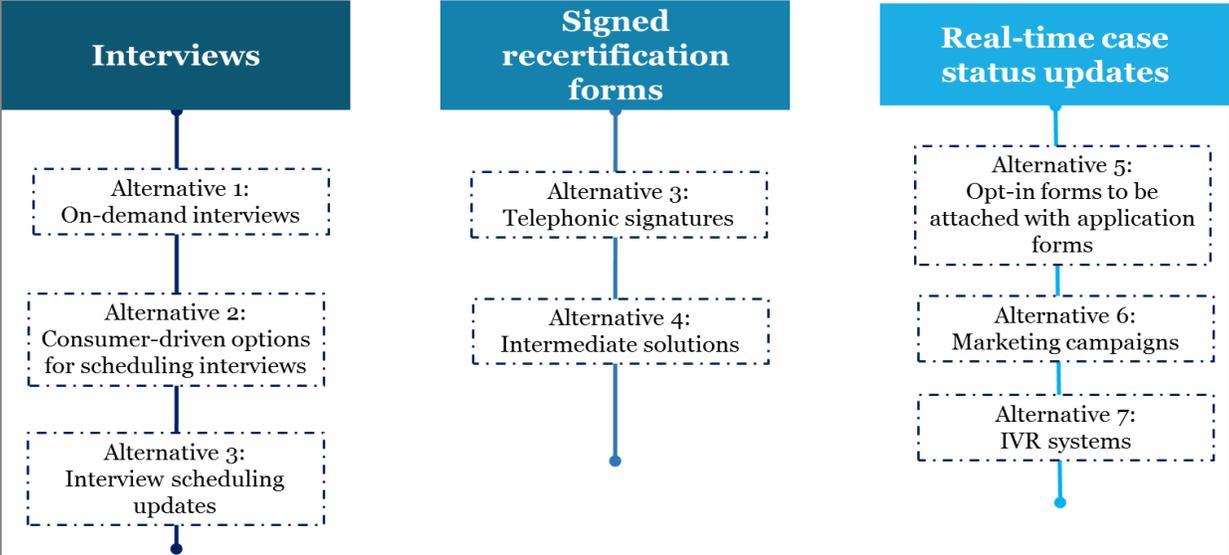
Given that one of the key objectives of the federally-funded CalFresh program is to eliminate hunger, and ensure that the program reaches as much of the eligible population as possible, it becomes imperative for the State and Federal government to reduce inefficiencies in the application and recertification processes. In particular, a viable, effective policy alternative should:

- Institute processes that leverage technology to make the application and recertification systems easier for end-users
- Must be feasible for counties to implement without unduly disrupting existing county processes

3. ALTERNATE SOLUTIONS

This report considers solutions for each of the three barriers identified. It is important to note that these alternatives are not mutually exclusive. The next few pages provide a brief description of each alternative, along with case-studies wherever applicable.

ALTERNATE SOLUTIONS



A. INTERVIEWS

- i. **On-demand interviews:** In order to provide an equivalent level of service to both walk-in and online applicants, counties could offer on-demand telephonic interviews wherein applicants call the CalFresh office as per their convenience and are able to speak to an eligibility worker for an interview. This will inevitably require rethinking existing organizational structures, and possibly hiring additional people and creating a new team of eligibility workers that are available to conduct interviews on demand. This alternative, while undoubtedly easing the application process for users, and reducing drop-out rates, also imposes additional costs for counties. Counties would also need to assess exactly the optimal number of eligibility workers to allot for on-demand interviews on any given day – something that will require counties to analyze their past data and determine average traffic levels for applications and interviews. While the alternative does pose an initial monetary and time investment on the part of counties, there certainly are examples of other counties and states that have either successfully implemented, or have launched a pilot for on-demand interviews.

UTAH – VIRTUAL CALL CENTER UNIT OFFERS ON-DEMAND INTERVIEWS

Utah installed a statewide virtual call center unit in 2009 to enable both, first-time applicants and recertification applicants to be interviewed on-demand, without the need to schedule. In order to do so, Utah made policy changes that waived the requirement for interview scheduling, and allowed clients to be interviewed over the telephone.

The call center unit is staffed by eligibility workers, and are organized into teams of ~15 people with a supervisor attached to each team. Once clients submit an application online, they receive instructions to call the virtual call center unit for an interview. Once clients call, they are greeted by an IVR system, which allows them to enter their case number, and state their purpose for calling. They are then assigned to the first available case-worker who fills in the gaps in the application, and interviews them. While in some cases, clients may need to call back (because they do not have the requisite information – such as ID documents) and may have their call answered by another eligibility worker, their final case approval is determined by the initial eligibility worker who interviewed them. Some of the key aspects of this system are:

1. Utah has a flexible model that incorporates both task and case-based organizational structures, which allows for efficiency and standardization
2. Utah also incorporated back-end technological improvements that enabled eligibility workers to instantaneously pull up information about the applicant from other government databases, and reduced the number of interview questions, interview complexity and the average interview time
3. While on-demand interviews have unarguably improved user experience, applicants still find themselves waiting 10-30 minutes to speak to an eligibility worker
4. Utah's administrative cost per case fell by ~40%. In 2012, each officer on average was handling ~200 cases, but the turnaround time was still level at 20 days.

Source: USDA

- ii. **Consumer-driven options for scheduling interviews:** As on-demand interviews require considerable planning time, monetary investments and a gradual transition, it might be worthwhile to consider



COUNTY-INITIATED SCHEDULING

FOR ONLINE APPLICATIONS RECEIVED BEFORE 3 PM, BOTH SANTA CLARA AND SAN JOAQUIN HAVE THEIR RECEPTION UNITS CALL THE APPLICANTS ON THE SAME DAY AND SCHEDULE AN INTERVIEW FOR THE NEXT DAY OR AS SOON AS POSSIBLE. THIS ENSURES THAT CLIENTS ARE ABLE TO COMPLETE THE PROCESS WITH MINIMUM DELAYS.

APPLICANT-INITATED SCHEDULING

MUCH LIKE UTAH, THE STATE OF WASHINGTON HAS A CALL CENTER UNIT THAT APPLICANTS CONTACT UPON SUBMISSION OF THEIR APPLICATIONS. ONCE THEY CALL IN, THEY ARE PUT ON A QUEUE, AND RECEIVE A CALL BACK WITHIN THE DESIGNATED TIME-WINDOW.

intermediate steps that ease the application process for end-users. In a way, on-demand interviews represent the ideal goal, while consumer-driven options constitute a step in the way of getting to the end-goal. One possible alternative is to enable consumers to

effectively communicate their preferences for interview times, and follow-through on the set interview schedules. Ideally, consumers should be able to schedule interviews immediately after submitting their applications, so as to reduce the turnaround time and voluntary drop-out rates. This could take on different forms – for instance, counties could initiate the appointment setting process. Alternatively, counties could have applicants call in to set up an appointment.

AUTOMATED SCHEDULING SYSTEM

Currently, CalFresh online applications provide applicants with a field to specify their preferred times for an interview. However, the information in this field does not get populated on county officers’ application interfaces. A back-end technological fix could remedy this issue, and make sure that both, the front-end and the back-end systems are integrated. Alternatively, CalFresh could also incorporate the online scheduling system used by DMV offices, which provides specific time slots for users.

- iii. **Interview scheduling updates:** Yet another intermediate step to consider for reducing drop-outs at the interview stage is to devise a system that provides updates about interview appointments to applicants. The state recently issued an

all-county letter¹⁰ providing a recommended transcript for informing applicants about the timing of their interview via voicemails. Counties could potentially use this system – which is likely to cause the least

SAN JOAQUIN HAS SET UP A SPECIAL “NO SHOW UNIT” THAT TRACKS APPLICANTS WHO MISS THEIR INTERVIEW (DEFINED AS BEING MORE THAN 15 MINUTES LATE FOR AN INTERVIEW), AND ENABLES APPLICANTS TO BE PUT RIGHT BACK ON THE QUEUE FOR BEING INTERVIEWED. THIS ENSURES THAT APPLICANTS ARE EFFICIENTLY MANAGED THROUGHOUT THE APPLICATION PROCESS, AND DO NOT DROP OUT.

disruption to existing county processes. Another option is to send automated text messages to applicants, with information regarding their interview times. Finally, counties could devise fairly simple sub-organizational structures to track applicants who missed their interviews and make sure that they do not drop-out permanently.

B. REMOTE AUTHENTICATION

- iv. **Telephonic signatures:** For recertifying applicants, accepting telephonic signatures could eliminate the need to either mail in forms or travel to county offices to submit their recertification forms. Taking cognizance of the fact that telephonic signatures could reduce churn rates, the USDA recently authorized telephonic signatures for Supplementary Nutrition Assistance Programs (SNAP). Some counties have started to implement telephonic signatures for recertifications and first-time applications as well.

SANTA CLARA recently started accepting telephonic signatures during the recertification interview process, which eliminated the need for applicants to mail in their forms.

SAN FRANCISCO contracted with 211 San Diego to enable first-time applicants to fill in and sign their forms telephonically. At present, this service is extended only to former felons and households that are on Medi-Cal and are eligible for CalFresh.

¹⁰ Retrieved from <<http://www.cdss.ca.gov/lettersnotices/entres/getinfo/acl/2016/16-14.pdf>>



SAN JOAQUIN'S RECERTIFICATION BUSINESS PROCESSES

In order to ensure that existing CalFresh users are not unduly dropped off of the program, San Joaquin calls up users ten days before their benefits are about to expire regardless of whether they've sent in their recertification forms or not. For users that haven't sent in their recertification forms, the county conducts a telephonic interview, and at the end of the interview, informs users of the need to send in their signed forms to the county office. The call therefore serves two purposes – it efficiently satisfies the most important part of the application process (i.e. the interviews) and also proactively nudges applicants to send in their recertification forms.

San Joaquin has also recently started a pilot initiative, wherein county workers call existing users right before the recertification forms are mailed out. Through the call, county workers inform users about the recertification process and let them know that they will be soon receiving their recertification forms through email. The county expects that this simple reminder system will serve a useful purpose of getting a larger proportion of existing users to recertify.



v. **Intermediate solutions:** The key advantage of telephonic signatures lies in its contribution to reducing churn rates, and ensuring uninterrupted, continued service for end-users. In addition to telephonic signatures (or in lieu of them), counties can set up fairly straightforward business processes that address the key pain point – CalFresh users' need to sign their recertification forms. One such alternative is to have the telephonic interview for recertifications not be conditional on receiving a signed form. Another is to set up a reminder system that informs existing users about the steps they need to take in order to recertify.

C. **NOTIFICATIONS AND CASE-STATUS**

UPDATES

vi. **Opt-in forms, marketing campaigns and IVR systems:**

Applicants and CalFresh users alike, should be able to retrieve information related to their case at any time, in a convenient manner. Currently, applicants can reach out to county offices or partner organizations (such as food banks) to help assess the status of their application. In most cases, this is cumbersome and results in delays. Similarly, applicants should also have access to easy information systems that help them assess what their benefit levels are, when they are due to recertify etc. There are a number of different ways to achieve this objective – and some of them are already being initiated by some counties. For instance, some counties send text messages to users regarding their impending recertification, and other actions they may need to take for their application. However, in order to send text messages, counties need users to “opt-in” to the text messaging system. Most applicants and users are unaware of this functionality, and are often uncertain about cost implications of opting-in to receive text messages. One possible alternative is to have all users sign an opt-in form while filling out their applications. Counties could also undertake marketing campaigns to inform users about the benefits of opting-in, and any associated charges of receiving text messages from counties. Counties could also use the voicemail system to leave general messages (due to privacy concerns), and have users call them back to take further action. Alternatively, counties could invest in a system that allows users to take the initiative – for instance, a digital portal that tracks the progress of their application would be especially useful for online

SAN BERNARDINO'S IVR SYSTEM ENABLES APPLICANTS AND USERS TO RECEIVE UPDATES

In order to enable users to initiate information retrieval regarding their case, San Bernardino has set up an IVR system. Users call a specific number and input their case numbers. They are then guided by the fully automated IVR system which provides them with updates regarding their benefit amounts, their current application status etc. This functionality is particularly useful for those who may be averse to using the internet (or do not have access to a laptop/desktop computer) to check up on the status of their applications.

applicants. For other applicants, a dial-in IVR system that provides them with status updates might be useful as well.

4. ANALYTICAL FRAMEWORK

While the previous section described various options, this report will analyze only “full” alternatives – i.e. intermediate solutions will not be analyzed, as they are meant only as transitional steps towards implementing key recommendations. Accordingly, this report presents the opportunity size for four major alternatives –

- On-demand interviews
- Consumer-driven options for scheduling interviews
- Telephonic signatures
- Notifications & Case-status updates

Each of these alternatives have been analyzed on the basis of four criteria, namely – legal feasibility, effectiveness, efficiency and administrative feasibility.

As a federally-funded program, CalFresh needs to meet the standards set by USDA. These criteria might be necessary steps that must be conducted before allocating benefits, or be related to privacy concerns in terms of information that might be shared via different media. They place hard limits on the liberties that counties can take in designing their SNAP process.

All the alternatives were assessed to ensure that they do not violate any federally- specified criteria. State legislation was also considered to ensure that the alternatives were consistent with state and federal laws. After being assessed as legally viable, the alternatives were analyzed on the basis of the other three criteria:

a. Effectiveness

The three alternatives address different bottlenecks in the application and recertification process. Drawing from with counties, the report will attempt to assess the percentage of applications lost at different stages. This exercise will help gauge the relevance and impact of each of the suggested alternatives in reducing the loss at each of these steps.

b. Efficiency

Implementing any of the suggested alternatives would necessitate technological upgrades such as changes in the statewide automated system used by the county, or changes in staffing patterns. These changes would come at some cost to the county which shall be quantified on the basis of indicators mentioned in section 4.5.

Addressing a bottleneck in the application and recertification process, each of these alternatives will reduce the dropout rate and/or churn rate. Higher enrollment in CalFresh would lead to greater financial benefits for applicants and greater economic activity and revenue from taxes from expendable income for the county.

c. Administrative Feasibility

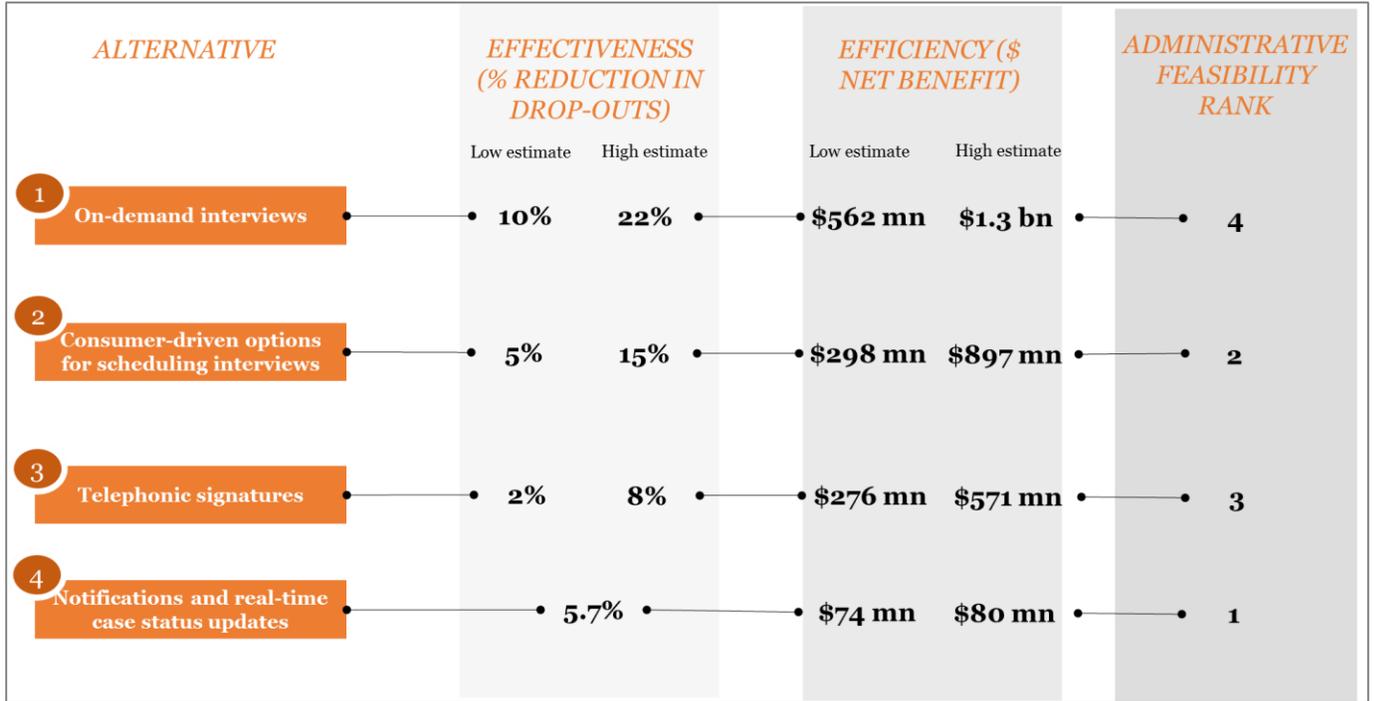
There are two aspects here to consider – the business processes as well as the technology requirements. In ranking different solutions on the basis of administrative feasibility, special consideration was given to whether the solution proposed might necessitate considerable changes to existing staffing workflows as well as back-end technology systems.

5. ANALYSIS OF ALTERNATIVES

Based on the criteria described, each of the alternatives was quantitatively and qualitatively analyzed, Appendix 7.2 provides the complete methodology used to arrive at the final numbers and ranking for effectiveness, efficiency and administrative feasibility. The table below provides a brief snapshot of key analytical results. Here, it is important to note that effectiveness is a measure of the reduction in drop-outs during the application/recertification process. Efficiency on the other hand, provides monetary net benefits associated with implementing each of the alternatives. Effectiveness and efficiency numbers are presented as ranges in order to provide a sense of conservative, as well as aggressive estimates. Finally, each of the alternatives is ranked for administrative feasibility, wherein rank 1 indicates high administrative feasibility, and rank 4 indicates low administrative feasibility. All of the alternatives have been analyzed for the state of California as a whole.

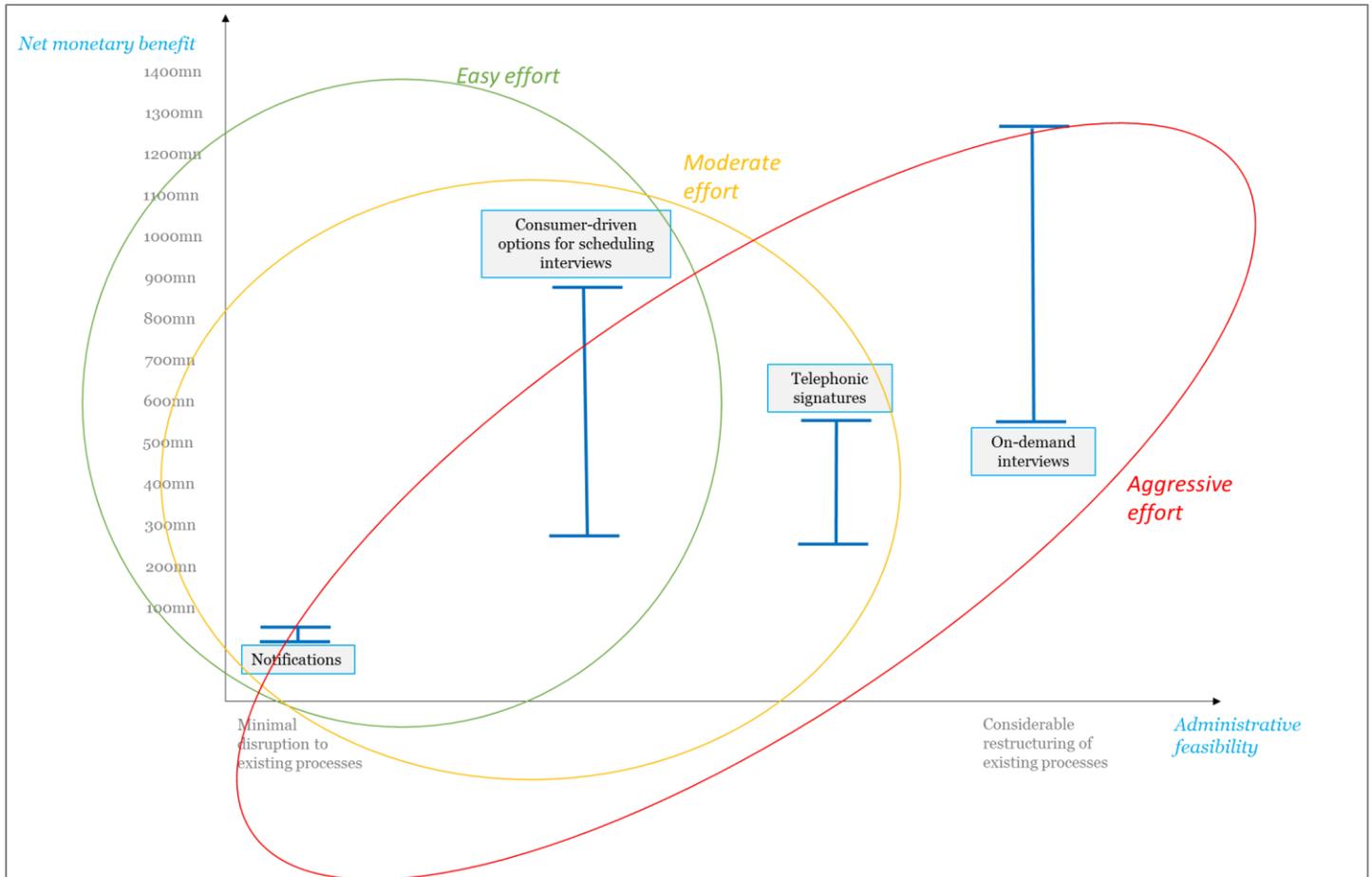
As indicated, on-demand interviews generate the highest net monetary benefits that range from \$562 million to \$1.3 billion. However, on-demand interviews also rank the lowest in terms of administrative feasibility, as implementation is likely to necessitate major changes to staffing patterns along with significant technological investments. On the other end of the

spectrum, notifications have the lowest monetary benefit (\$74 million to \$80 million), but rank the highest in terms of ease of implementation.



6. RECOMMENDATIONS AND CONCLUSION

If the analysis of alternatives were to be examined in silo, then on-demand interviews might be ideal goal to aim for. However, these alternatives are not mutually exclusive. While all counties should aim to make the process as easy as possible for applicants, it is also important to ground recommendations in reality. The 58 counties of California differ not only in terms of size and the proportion of population eligible for benefits, but also with respect to available resources, local population demographics and preferences, as well as county-level priorities. The recommendations made in this report therefore, take into account these county-level differences, and are structured to suit specific county types.

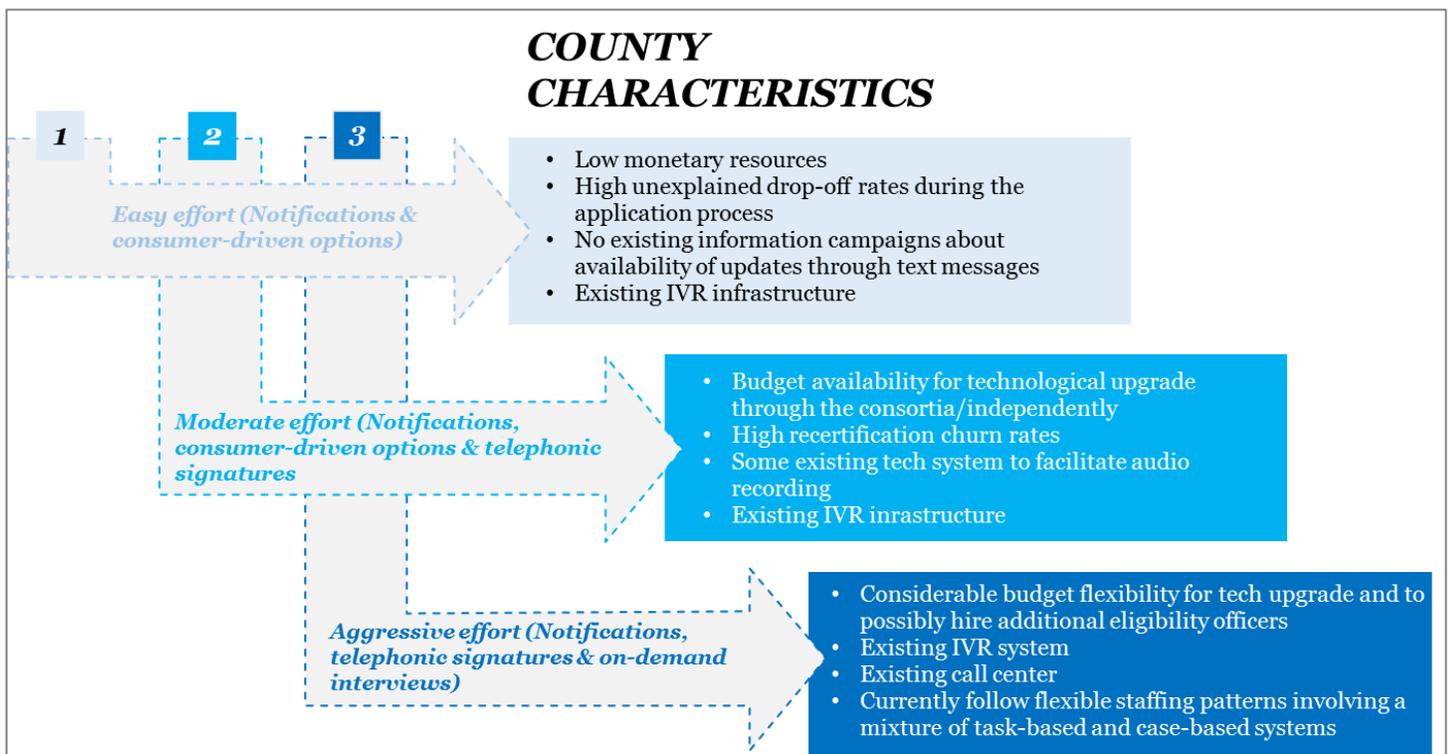


Recommendations are first categorized into three types:

- a. “Easy effort” targets low-hanging fruit, and provides significant benefits with least disruptions to existing administrative and business process. This mainly involves implementing notifications and real-time case status updates, as well as providing consumer-driven options for scheduling interviews.
- b. “Moderate effort” is a one step above the easy effort, in that it will necessitate some changes to the technological infrastructure, but minimal changes to existing staffing patterns. The solutions to be implemented in this second stage effort are providing consumer-driven options for scheduling interviews, enabling a notification system to provide real-time case status updates and accepting telephonic signatures for recertifications.
- c. “Aggressive effort” as the term suggests, is the most ambitious of the three – it includes setting up a system for on-demand interviews, in addition to accepting telephonic signatures and enabling a notification system to provide real-time case-status updates. Implementing all

of these solutions will require considerable changes to staffing patterns, as well as significant upfront investments in upgrading county back-end technological systems.

Though all counties should aim to eventually expend “aggressive effort”, there are unarguably some counties that may be more suited to start off with “easy effort” and then work their way towards the final goal. Where a county might want to start, will then depend on existing capabilities and resources. The infographic below provides some of the key factors that might influence county’s decisions. Broadly, all of the “effort” levels should be centered on key application roadblocks faced by counties, and will be dependent on counties’ existing technological infrastructure and available budgetary resources. So a county that has relatively high drop-off rates that are unexplained, might want to invest in ensuring that its applicants are well-informed of the different steps of the process, as well as updated about their application status. On the other hand, a county that already has access to a call center, and has fairly flexible staffing and business processes, may want to seriously consider implementing a pilot for on-demand interviews.



In addition to determining the appropriate level of “effort”, counties should also institute a **routine application and recertification tracking review**. Counties should ideally, every month, generate brief snapshots that provide information regarding:

- Number of application forms received
- Number of interviews conducted
- Number of complete applications received
- Number of recertification forms received
- Number of recertification interviews conducted

Most counties already collect this data in some form. Synthesizing this data and regularly tracking it will provide counties with a dynamic, up-to-date perspective on their biggest roadblocks. Having identified these problem areas, counties could also invest in understanding underlying causes, and design solutions that balance the dual objective of improving user convenience without majorly disrupting existing county administrative and business processes. In some ways, counties can carry out **a self-assessment exercise** to identify exactly which solutions might provide clients with the most benefit, and which ones are the toughest for counties to implement. The infographic below provides one example of how a county might engage in such an exercise. Some of the discrepancies become immediately clear - for interviews, scheduled in-person process poses the highest difficulty for applicants, yet is the simplest for counties to implement. On the other hand, on-demand telephonic interviews reduce barriers to access CalFresh significantly for clients, and pose some amount of difficulty for county offices to implement. Yet, difference in difficulty levels for scheduled in-person processes is considerably wider than the difference in difficulty levels for on-demand phone interviews. Counties could make use of this information to then devise ways in which smart business processes can make on-demand phone interviews a win-win solution for both, applicants as well as eligibility workers.

MAPPING SOLUTION DIFFICULTY - INTERVIEWS

<i>FROM CLIENT PERSPECTIVE</i>	<i>Difficulty</i>	<i>Scheduled</i>		<i>Walk-in / Unscheduled</i>	
		Phone	In Person	Phone	In Person
<i>A scheduling process between applicant and agency/ worker that may require multiple exchanges by postal mail</i>	Medium - High	2 to 3 depending on modality		-	-
<i>Client is physically present at the county office at scheduled time and experiences minimal wait time</i>	Very High	-	4	-	-
<i>Client is physically present at the county office for walk-in interview and experiences short wait time</i>	Medium - High	-	-	-	2 (no wait) to 4 (long wait)
<i>Client is physically present at SNAP for walk-in interview, but wait time is long</i>	Medium - High	-	-	-	
<i>Client is anywhere, for phone call with the eligibility officers at scheduled time</i>	Medium to Low	1-2	-	-	-
<i>Client is anywhere, for phone call with eligibility officers at time they choose; efficient if the wait time is not too long</i>	Medium (if wait time is too long) - Low	-	-	1-2	-
Median Difficulty		4	6.5	1.5	3
<i>Scores are from 1 -4, where 1 = low difficulty, 2 = Medium difficulty, 3 = High difficulty and 4= Very high difficulty</i>					
<i>FROM COUNTY OFFICE PERSPECTIVE</i>	<i>Difficulty</i>	<i>Scheduled</i>		<i>Walk-in / Unscheduled</i>	
		Phone	In Person	Phone	In Person
<i>Mechanism to validate identity remotely- online or audio process</i>	Low, but requires back-end technology	1	-	1	-
<i>Staff is at the office at scheduled time</i>	Low	-	1	-	-
<i>Staff is at the office for walk-in interview</i>	Medium - High	-	-	-	2-3
<i>Staff is available for scheduled phone call with applicant</i>	Low	1	-	-	-
<i>Staff is available for phone call when phone-in applicant calls in</i>	Medium	-	-	2	-
Median difficulty		2	1	3	2.5

Ultimately, CalFresh is designed to end hunger amongst the poor. In order to achieve this ambitious goal, counties need to reduce access barriers – processes should be as convenient as possible for the targeted populations. The recommendations in this report have centered on accomplishing precisely that – while the gains in efficiency for a single county from leveraging existing technological systems might be small, the overall improvements, if instituted across counties can have multiplicative benefits.

7. APPENDICES

7.1. **Data collection:**

- *County Interviews:* The research for this report began with interviews and field visits of county CalFresh offices as well as a community outreach partner very familiar with the program. Additionally, county offices across California were selected and subsequently contacted based on the criteria of size, state automated welfare system, and program index. The goal of these interviews was to get an understanding of technology and business processes currently used to process CalFresh applications and recertifications. Ultimately, these interviews guided the key focus areas of this report.

- *CalFresh Program Data:* This report utilized state and federal level datasets to determine key information on CalFresh including but not limited to enrollment statistics and demographic characteristics for the state and on the county level. The majority of the data was gathered using datasets publicly available through California Department of Social Services

- *Other Interviews:* Additional interviews were conducted with state-level officials, legal and technology experts, who have previously worked with CalFresh county offices to improve the program.

- *Private Sector Interviews and Secondary Research:* In order to develop solutions for counties, a short best practices analysis was conducted from the private sector. Specifically, this report considered the practices of the banking and healthcare industries. While the technology solutions utilized by the banking and healthcare industries are often considerably above the costs afforded by limited county budgets, these industries often were able to show efficient solutions that have room to be scaled according to CalFresh needs. From the banking industry, this report found inspiration for solutions for remote authentication and interactive voice response (IVR) technology for notification systems. From the healthcare industry, this report pursued consumer driven options for scheduling. Benefitting from contracted services that utilize queueing theory, the healthcare solutions for call centers utilized benefited clients by minimizing queue lengths and more accurately predicting

waiting time. For on-demand interviews, costs were estimated through information gained while conducting interviews.

- *Government Program Research*: This report pursued research of the innovations of other government programs both within California and across state lines. In some cases, other government programs within California enjoyed the benefit of a less rigorous standard for authentication of applications and thus had solutions that were not feasible for the CalFresh program. Through the regulations and guidance from the USDA, this report developed the understanding of the legal obligations of remote authentications that counties must follow. From other states SNAP programs, this report generated best practices that resulted in high participation rates of their eligible population.

7.2. Analytical framework – Methodology

All costs and benefits were calculated using 2014 numbers. Shimada's (2012)¹¹ study informed some of the methods used in this analysis.

Benefits:

a. Volume of Eligible Applications:

The applications received in 2014 were calculated using CalFresh Monthly Caseload Movement Reports available on the CDSS website¹². As per initial studies by Contra Costa County, 63 of the 70 applications that were fully completed and authenticated were deemed eligible for CalFresh. This data is used to estimate the overall percentage of applications eligible for CalFresh (90%). It is likely that applicants dropping out in the initial stages of the CalFresh process do so because of self-assessment of non-eligibility in the program. Higher self-selection of non-eligible applicants out of the application process in initial stages might cause the overall percentage of applications eligible for CalFresh to be lesser than 90%. Repeating the analysis with percentage of eligible applications to 75%, while altering the benefits in absolute dollar terms, did not change the relative value of the recommendations made in the report.

¹¹ Retrieved from <<http://cfpa.net/CalFresh/CFPAPublications/LDEP-FullReport-2014.pdf>>

¹² Retrieved from <<http://www.cdss.ca.gov/research/P353.htm>>

b. Monetary Benefits from CalFresh Participation:

CalFresh Benefits to Recipients:

As per CalFresh program information, the average benefits received per household per month in California in 2014, is \$304¹³. Dividing the benefits per household, by the average household size in the state results in an estimate of the average benefits per person per month, which when multiplied by 12 results in the annual benefits per person. Multiplying the total number of eligible applications (in part a) with the average annual benefits per person results in total cash benefits to eligible applicants. This calculation is likely to be a conservative estimate since multiple members of a family often apply through a single application.

Economic Activity Generated in State:

As per USDA reports, every dollar spent in SNAP benefits generates \$1.79 in economic activity. The total CalFresh benefits were multiplied by \$1.79 to calculate the economic activity generated.

Total Benefits:

CalFresh benefits and economic activity generated were added to find the total benefits to the population of California. Money collected by the state from taxes on the increased spending due to benefits was not included in the analysis.

With maximal enrollment and full utilization of benefits within the CalFresh program California would be able to extract the entire monetary benefit. However, with only 63.4% of the eligible population enrolled in the program¹⁴, California lost \$3.2billion in 2014. The alternatives covered in this analysis aim to recover \$2.2billion of that total loss.

The nearly perfect reach of SNAP programs in states like Delaware and Maine (PAI>0.9) indicated the possibility of covering all potential beneficiaries in the state. It is thus reasonable to assume that some of the alternatives suggested could potentially reduce the

¹³ Retrieved from <<http://www.CalFresh.ca.gov/PG844.htm>>

¹⁴ Retrieved from <<http://www.cdss.ca.gov/research/PG3575.htm>>

applications lost at a bottleneck to zero. This informs the upper limit of the estimated effectiveness of different alternatives.

c. Reduced Cost for Applicants from Efficient Processes:

Irrespective of whether applicants fill the application online, visit in person or mail their form, the delay between the application and interview is an inconvenience for applicants. Since CalFresh applicants are often battling hunger amid other challenges, repeated applications and the delay between application submissions and getting benefits is added mental cost. For people not comfortable with online applications, both in person visits to county offices and mailing applications come at an added travel and material cost. Improved business practices resulting in a more efficient CalFresh program will reduce these costs for applicants, and result in health benefits in terms of mental wellbeing.

In absence of data on mode of filling out applications, average delays between application and interview date, number of repeated applications and the change in these parameters with introduction of alternatives, it is difficult to estimate the money saved by an applicant in the process of applying after adoption of alternatives. This benefit to applicant, though recognized, has not been included in the analysis. Consequently, this benefit-cost analysis is estimated to be a conservative one.

d. Gains from Addressing Missed Interviews:

22% of the applicants do not make it from the application process to the interview. This was used as the upper limit of the benefits received from addressing the bottleneck of missed interviews. Multiplying 22% by the total benefits calculated in part 2, gives an estimate of potential gains from addressing missed interviews.

i. On Demand Interviews

'On demand interviews' is an ideal situation which could address the issue of missed interviews altogether by maximizing applicants' convenience and reducing delays between application submission and interview.

For this analysis, it is estimated that at the very least, 'on demand interviews' would reduce the applications lost by at least 10 percent points.

This gives a range for the effectiveness of on-demand interviews (10%-22%), which is then multiplied by the total benefits to result in a range of benefits from this alternative.

ii. Other Consumer Driven Options for Interviews:

Other consumer driven options, such as a scheduling calendar available at the time of application though increasing consumer convenience is not expected to be as effective as On Demand Interviews. It is estimated that such options would reduce the drop-out rate at the first stage of the application process by 5%-15%¹⁵. Multiplying this with total benefits results in a range of monetary benefits from implementing consumer driven options for interviews. The range for the effectiveness of the above mentioned alternatives is estimated from an understanding of how these alternatives address the bottlenecks. With better data, these ranges can be refined to result in more accurate estimates for benefits.

e. Gains from Implementing Remote Authentication

a. In Initial Application Process:

8% of the applicants are dropped out of the process after interviews because they do not authenticate (sign) their applications.¹⁶ Telephonic signatures would allow for telephonic completion of applications and reduced barriers for recertification.

The report estimates that implementing remote authentication would reduce the number of applications lost in the entire process by 2% - 8%. Multiplying this range with the total benefits (calculated in part 2) results in the monetary gains from addressing remote authentication.

b. In Recertification Process:

It is estimated that the remote authentication would reduce churn in the recertification process by reducing the inconvenience for applicants in recertifying. To monetize the benefits from remote authentication in recertification, the total applications lost during recertification were calculated.

¹⁵ Citation?

¹⁶ Is there a citation for this?

Since applicants need to recertify at least once a year, all the households on CalFresh at the end of 2014, excluding the ones that submitted new applications that year, would have recertified that year. Subtracting the total number of approved applications in 2014 from the households on CalFresh in 2014, gives an estimate of households that recertified in 2014. Using the annual churn rate and the number of households on the program, the number of applications lost during recertification can be calculated.

The average of 90-day churn percentage of recertification for the four quarters of 2014 was treated as a proxy for churn rate in the recertification process for the entire year (14.25%). While it is difficult to distinguish between drop outs due to quick changes in eligibility and administrative inefficiencies, it is safe to assume that administrative processes contribute to at least half of this churn.

The report assumes that remote authentication would reduce the churn rate due to the administrative process by at least 50%. Multiplying the total number of applications lost in recertification by 0.25 (50% of 50%) yields benefits from implementing remote authentication towards recertification.

Using similar methodology as in section a, the monetary benefits of retaining all the applicants can be calculated.

iii. **Total Benefits from Remote Authentication:**

While the total benefits from remote authentication in the application process is a range, the benefits from improvements in the recertification process is estimated as a single number (50% effectiveness in reducing administrative churn). The benefit from recertification process was added to the range of benefits from application process to result in a range of benefits from remote authentication.

f. **Gains from Notifications:**

Applicants can sign up for notifications while signing up for CalFresh. While notifications might be helpful in streamlining the initial stages of the application, a more significant impact would be observed in applicant's timeliness in recertifying. Only monetary benefits from the latter were considered.

The report assumes that notifications would address at least 30% of the churn rate due to administrative inefficiency. The methodology from recertification process in previous section (remote authentication) was used to calculate benefits from notifications.

Costs:

a. On-Demand Interviews:

Monthly data available on CDSS website was collected to calculate the annual number of applications received in 2014. Dividing the number of annual applications by the total number of working days in 2014 (251), resulted in the average applications received per day. Assuming that all applications received must be interviewed before approval/rejection, and that each interview takes 45 min, the total work hours needed for interviewing is calculated as 5741 per day. Since 22% of the prospective applicants do not proceed to interview round, it is estimated that implementing on-demand interviews would require additional work force to cover these currently missed interviews. Based on primary interviews, an average interview is estimated to last 45 minutes. Multiplying the interview time with the estimated additional number of interviews to be covered, results in additional work hours needed per day. Dividing this number with number of work hours per employee per day (7 hours) gives an estimate of the number of new employees needed. Given an average annual salary of \$60,831 for county workers¹⁷, the total cost to California for 2014 due to new hires can be calculated as \$10,975,234. This is used as a lower bound for the cost of staffing pattern changes to implement on-demand interviews.

On the higher end, it is estimated that if all the applicants opt for on-demand interviews, the total time spent in interviewing would increase by 50% of the time currently spent if all applicants were interviewed. Subtracting the current hours spent in interviews from the projected time spent after implementation of alternative results in the total additional work hours needed. Dividing the additional hours by work hours per employee per day, and multiplying by average annual salary of county workers, results in cost to state of \$35,918,947 per year.

b. Telephonic Signature:

i. Fixed Costs:

¹⁷ Retrieved from <<http://publicpay.ca.gov/Reports/Counties/Counties.aspx>>

Primary interviews with counties and C4 consortia members provided a rough estimate of the cost of implementing telephonic signatures. Telephonic signature could be implemented separately by each county, or provided by the two consortia for all their respective counties.

County implemented:

Counties pay for the hardware (recording tools, phone recorders), software license and necessary IT and hardware infrastructure upgrades. In this case, the 58 counties would pay for each of the aforementioned features. Thus, the total cost of implementation would be the cost to one county multiplied by total counties (58). This results in an upper bound for the cost of implementing telephonic signature.

Consortia implemented:

The scalability of IT infrastructure allows for a one-time development of the IT infrastructure by the consortia, which could consequently be used by all counties covered by that consortia's Statewide Automated Welfare System. Consortia implemented projects would need state approval and funding. Since the cost of telephonic signatures to CIV is known (1.3million), the cost of implementing the IT infrastructure to the entire state can be estimated as twice the number (implemented by CIV and CALWIN). Counties would still need to purchase the specific hardware (recording tools, phone recorders).

This method was used as a conservative estimate of implementing telephonic interviews

ii. Running Costs:

Annual maintenance costs were estimated to be 20% of the fixed cost of implementing the system. It is assumed that fixed costs for the system would not exceed this number.

c. Consumer Driven Options for Scheduling:

Based on primary interviews with private sector company representatives, the cost of scheduling software was estimated at an average of \$750,000.

d. Notifications:

SMS and email notification system was made available on CIV system in 2015, though the uptake of this feature has remained low. Thus, the cost of implementing this alternative is simply the cost of publicizing the feature to applicants. Based on numbers available online for

media campaigns, the cost of implementing notifications was estimated to be between \$980,000 and \$6,780,000 depending on the scale of the campaign and media used.

Calculating Net Benefits:

For each of the alternatives, given a range of costs and benefits, the net benefits were calculated as a range. The maximum net benefits accrue from maximum benefits with least cost of implementation. Similarly, the net benefits are least when the alternatives are implemented at the highest cost of implementation with the least effectiveness. The following table describes the calculation of range of costs and benefits:

Alternative	Costs	Benefits	Net Benefit (Benefit-Cost)
Low	Lower end cost	Lower end benefits	Lower end benefits – higher end costs
High	Higher end cost	Higher end benefits	Higher end benefits – lower end costs

Accounting for Running Costs:

Certain recommendations such as telephonic signatures and scheduling software have a recurring annual cost which is expressed as a percentage of the fixed cost. It can be assumed that without these recurring costs, the recommendation cannot be carried forward in the subsequent years and the program performance would revert to that in status quo. Since the recurring costs are lesser than the fixed costs, the net benefits in subsequent years would at the very least be same as the benefits in 2014 and the relative effectiveness or efficiency of the different recommendations would not change.

7.3. County interviews – Counties interviewed:

- a. San Francisco
- b. Marin
- c. San Bernardino
- d. Butte
- e. Santa Clara
- f. San Joaquin
- g. Napa

- h. Shasta
- i. Contra Costa

7.4. Select county interviews – Summary

SAN BERNARDINO:

- 60% apply electronically, and the rest are submitted as paper applications in person. There are a few that are faxed in.
- Follow a task based management system for continuing cases. For new intake, have case-based system.
- For both: telephonic and in person, workers schedule the interview. A letter is mailed to schedule phone interview. The customer has the option to call to reschedule. Initially, the appointment time is based on any scheduling information provided by the applicant. For recertifications, they have more information about applicant's availability and use that information.
- Cost is a big barrier in implementing telephonic signatures. Signatures need to also be stored, so need space for that data. Also require hardware technology. C4 has communicated that they are working on it but the timeline looks like 12-18 months before telephonic signatures are implemented.
- Only use notifications when the customer opts in. Reminders for appointment are sent via voicemail. The county is currently exploring text messaging. Notifications give appointment info, benefit info, pretty specific with information on the case
- The county has call centers with live agents. Notification is based on pin and is automated. Most information can be obtained through the automated Interactive Voice Response (IVR) system. Call reaches a live agent only in case the IVR system cannot provide the information sought.

SAN JOAQUIN:

- 55-60% of the applications are walk-in, while 40% are online, with <5% through postal mail. Mostly elderly population prefer walk-ins, and those who use online applications are mostly doing it through an assisted service mode (where outreach workers use the online system to fill in the application).
- Follow a task based system for new applicants, but once the applicant is on CalFresh, the county has a case based system. One case worker handles one applicants' profiles across multiple programs (CalFresh, MediCal, CalWorks).
- Walk-ins can get an interview scheduled for the same day, or worst case, an interview scheduled for the next day. For someone applying online, if their online applications are received before 3 PM, they get a call from the Reception unit the same day to set up an appointment for an interview. For applications received after 3 PM, they're called the next day to set up an interview appointment. This feature has especially ensured a rise in online applications - focus was to provide equivalent quality of service to both walk-in and online applications, and the key method to do this was to reduce the wait time for interviews.
- There are no on-demand interviews available. This is primarily because the county is still working on figuring out how many workers it will need to be able to attend to all on-demand interview calls. The county needs data to address this issue.
- For online applicants, the reception unit calls them up to set up an interview. If the applicant does not answer three calls, then a postal notice is sent to the applicant with a time indicated for an interview. Applicants who miss their interview (Are late by more than 15 minutes) are handed over to the "No Show Unit". When applicants turn up for the interview/call-in, they coordinate with the No Show Unit, who will put these applicants right back on track to be interviewed
- There is no online system for recertification - users are sent a form via postal mail for recertification. Even if they don't send in the form, the county calls them up for a telephonic interview. During the interview they are told to send in the form with their signature.
- The county has also recently started a pilot (~3 months) where county office assistants call up beneficiaries whose benefits are about to expire the next month, to let them know that they will be receiving a form from the county via postal mail and with instructions about how to complete and send in those forms. The county expects that this phone call will help reduce churn, and reduce the number of people being rolled off of the program.

7.5. Other interviews – Key takeaways

VAKIL KUNER FORMER CIO, San Francisco Human Services Agency

Vakil Kuner has considerable experience working with CalFresh programs. The team was pointed in his direction based on his experience specifically working with counties' challenges implementing technological changes based on real and perceived constraints of change.

Additionally, in September 2015, Vakil completed a business evaluation for Contra Costa county on behalf of the Office of the Chief Information Officer. By using information gathered on the business and administrative processes for the county combined with estimates on the client load of the county, Vakil developed recommendations to increase the participation rate of eligible participants and reduce churn of CalFresh beneficiaries who are discontinued and reapply within 90 days. His top findings were threefold. First, the report found that 34% of intake work is avoidable, suggesting that improvements to CalFresh could significantly reduce staff workloads and thus reduce barriers to enrollment for beneficiaries. Second, the report found that 30% of applications were impacted by problems within the enrollment process. Much of this was due to appointment issues with eligibility workers. Third, the report found that informing CalFresh beneficiaries might address many issues.

Upon further conversation with Vakil, it became clear that there was a great need for an on-demand interview option for applicants. In his experience, even if customers specified a specific time slot for an interview through CalWin, that information was not received by the county office.

Vakil also emphasized the need for counties to try notification systems and SMS signatures where counties send messages to clients about benefits but also about their case status. Vakil reminded us that counties who have used notification systems to inform clients of impending dismissal from CalFresh, have found that roughly half of clients called the office back within 2 hours. Another 30% called back within 2 days to get their application recertified.

JENNIFER TRACY CONSULTANT, ALLIANCE TO TRANSFORM CALFRESH

Jennifer Tracy is a consultant for the Alliance to Transform CalFresh and was pointed to the team based on her background as well as her recent report on telephonic signatures in California counties that she concluded in April. Jennifer's work surveyed over 45 counties to identify which counties were utilizing telephonic signatures for CalFresh and how they overcame the real and perceived barriers. Her report was recommended to the team specifically to help inform this report's methodology and help better inform the questionnaire. Specifically, Jennifer pointed out the confusion surrounding the terms electronic signature and telephonic signature, which led to misunderstandings.

SF-MARIN FOODBANK OUTREACH TEAM

The San Francisco- Marin Food Bank has an outreach team to assist community members who are interested applying for CalFresh benefits. The outreach time distributes education materials, prescreens clients for potential eligibility, and assists with application forms in person and over the phone. The interview with the outreach team was particularly insightful in illuminating key challenge areas from client perspective (as opposed to the county office perspective). The outreach team provided information that linked specific administrative processes to common issues faced by applicants.

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