very day, an untold number of people are unable to access the critical government services they need because of the complexity of navigating program enrollment. However, the government has a responsibility to ensure equitable and fair services to all. To achieve this, agencies can start by gaining deeper insight into the varying levels of constituent satisfaction and leverage those insights to enact positive change.

In its 2024 budget proposal, the Biden Administration has shown commitment to equitable access by requesting more than $500 million to support customer experience (CX) efforts across agencies, building on its 2021 executive order on Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government. The proposal aims to "modernize services, reduce administrative burdens, pilot new online tools and technologies, improve agency capacity to improve service delivery," reads the fact sheet.

Undoubtedly, interacting with government services can pose challenges, and maneuvering through numerous government agencies can prove even more daunting.

A July 2023 Office of Information and Regulatory Affairs report highlights the alarming statistic that "$140 billion in government benefits goes unclaimed—including tax credits for working families, health insurance coverage for low-income adults and children, unemployment benefits, and disability services." While there are multiple reasons why benefits go unclaimed, the report underscores the urgency of investing in improving CX to ensure access to these critical services.

On the other hand, Scott Straub, senior director for public sector market planning at TransUnion, explains that another hurdle may be abandonment during the remote enrollment process when assistance isn’t available.

“The abandonment of the process is a concern. Therefore, there is a need for the government to simplify the process and engage in outreach on the backend.”

One method to simplify processes for constituents during the enrollment process is to provide seamless experiences between channels. When government agencies need to return a phone call to a constituent requesting assistance or call a constituent about an application status, adding context to the mobile phone display can give added information about who is calling and why — giving constituents confidence to pick up.

Harmonizing the omnichannel experience

Jeffrey Huth, SVP for the public sector at TransUnion, says that “constituents can be reluctant to sign up for programs due to the perceived complexity. It is imperative to harmonize the omnichannel experience as a whole.”

“Sometimes a constituent might do some research about their government benefit online and then go to fill out some paperwork in person. Then, maybe they will get a call later about their application status. So, how do you ensure we are harmonizing across all those different channels in which a constituent may experience those government interactions?”

Jeffrey Huth
SVP for the Public Sector at TransUnion

Rethinking the Government CX Journey

A new report urges government agencies to ensure equitable access to services by harmonizing the omnichannel experience.

A Scoop News Group Report

Hurdles in accessing government services

A recent TransUnion consumer survey sought to understand the challenges constituents face when enrolling in government benefit programs. It reveals several key issues: Many respondents found online application procedures complex and confusing, sometimes resulting in errors and processing delays. Still more expressed concerns of possible delays in accessing benefits due to challenges with remote identity proofing. A significant area of opportunity was improving communication channels between constituents and government agencies, which are critical in enabling constituents to seek assistance and clarification.

The survey found that of those who had previously applied for government benefits in the past three years, most did so remotely. Among the 16% of respondents who had not recently applied for a government program online, less than 25% said that was because they preferred offline options more.

The results show that despite a preference for online services when enrolling, constituents who run into trouble while completing an online application are almost equally likely to pick up the phone and call (59.7%) an agency for help as they are to use a digital channel (61.4%), like a website chat function.
Scott Straub explained how branded call displays helped improve phone outreach in one example:

“One solution we have available is that if you receive a contact tracing call from a department of health, you will see their logo on the phone. This helps build trust in the government’s phone channel for those who might abandon the process. This helped a state agency get an answer rate lift of 105% at the height of the pandemic.”

Scott Straub
Senior Director for Public Sector Market Planning at TransUnion.

While most respondents found online enrollment convenient, people who enrolled online were more likely to report delays or denials. Among respondents who reported prior enrollment attempts online, those who identified as non-white, low-income or having or previously had a disability were even more likely to report a delay or denial in their enrollment attempts.

“This is where the opportunity lies—for those who find the process daunting. It’s crucial to help this population—and online resources, in-person channels and call centers are vital in assisting them. That is the focus area for me—the affected people and how we can support them,” adds Huth.

Agencies must consider all of the potential paths constituents can take—from websites and mobile apps to social media and in-person interactions—because harmonization is critical to fostering trust and ensuring efficient operations. When constituents can easily navigate and access information or services regardless of the channel they choose (or across multiple channels), they are more likely to actively utilize government resources.

McKinsey & Company research found in considering equity-driven solutions that states could pursue to address disparities, residents across all states voice the greatest preference for strong and affordable internet access and phone calls answered in two minutes or less. Call tools and technology can help introduce more time-effective automation and authentication procedures to help greet callers with confidence, reduce hold times and resolve constituent needs faster.

Creating unified, consistent omnichannel experiences can enable constituents to enjoy the benefits of both security and ease. A significant way to balance security and experience is by improving remote identity verification and authentication processes to mitigate the time-tax experienced by legitimate users while pinpointing potential fraud in real-time.

Streamlining remote identity proofing and efficient authentication

The TransUnion study shows that not only did remote identity verification take more time than expected, but about one in four respondents planning to apply for a government program online in the next three years said they were “concerned” or “very concerned” that identity verification could result in a significant delay in accessing that benefit or service.

Identity verification is often necessary to ensure people are who they say they are. But if citizens have to jump through too many hoops to prove their identity, the increased friction may drive them away. These hurdles should not restrain constituents from receiving the benefits they deserve, so agencies looking to improve digital constituent experiences must balance expectations while reducing fraud risk.

To bolster remote identity verification and authentication, leaders have a range of options to consider. Risk-based authentication can enable more dynamic, friction-right identity verification. By monitoring user sessions, agencies can deliver targeted step-up challenges in real-time to mitigate risk. Device-based authentication can help establish connections between the device involved in an interaction and the user identity behind the device. Agencies can also implement methods like app-based push notifications or facial matching between government-issued photo IDs and selfies.

Best-of-breed providers, like TransUnion, are those that leverage solutions to not only help agencies reach their mission but also boost constituent services. That includes identity and document verification, omnichannel authentication by leveraging phone and device data to separate legitimate interactions from risky ones, digital insights and determining risks in real-time, and fraud analytics with capabilities to detect hidden connections and proactively monitor threats with custom-built fraud-prevention models and attributes.

By leveraging a comprehensive range of identity and device signals and assessing their interconnections, agencies can establish trust across channels while delivering seamless customer experiences.

Strategies to rethink government CX

There are multiple opportunities for agencies and program administrators to take a fresh look at engaging individuals who underutilize government resources while also reducing fraud. To truly enhance the government’s customer experience and make services accessible while less prone to fraud, solutions like TransUnion’s can play a crucial role by:

• Employing fraud prevention solutions with authoritative identity signals: To provide a smooth customer experience while simultaneously mitigating risks, agencies need authoritative identity signals to accurately assess risk and extend safer, easier digital experiences to legitimate constituents.
• Utilizing additional data signals to distinguish digital interactions from risky ones: Additional signals can enable agencies to link identities to devices and quickly root out fraudsters based on device recognition, context and behavior.
• Secure the phone channel and enhance caller experiences: Phone and device data paired with additional trust signals help identify unknown inbound callers, quickly assess risk and uncover potential red flags.
• Restore trust and improve engagement in outbound calls: By displaying added context, blocking fraudulent calls and ensuring constituents that calls they receive have been verified, agencies can increase call answer rates and protect constituents to improve their rightful access to necessary benefits.

Learn how to design and deliver more friction-right and accessible experiences across channels.

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