



# Well Prepared

Citizen-centric disaster benefits system puts Louisiana residents in the fast lane.



Mobile satellites provide Internet access to remote Disaster Food Stamp centers.

**LOUISIANA IS NO STRANGER** to natural disasters. In September 2008, Hurricane Gustav tore through the state, wreaking havoc. The fear of mass flooding and an already fragile infrastructure weren't the only challenges Gustav threw at Louisiana when it swept through the state. The storm also forced the state's Department of Social Services (DSS) to take a hard look at the way it distributed benefits through its federally funded Disaster Food Stamps program, which provides money for groceries to eligible households that have lost income or suffered damage in a disaster.

After Gustav, more than 2 million people applied for Disaster Food Stamps, converging at the 60 locations the state set up to take their applications. These applications came on top of Louisiana's nearly 1 million people in the regular food stamp program.

At the Disaster Food Stamp centers, people stood in line for hours, waiting to talk with DSS employees, complete paperwork and present income verification. Then the applicants faced a second wait. DSS shipped their paperwork to a data processing center, where employees entered the information, and the computer system determined eligibility. Next, the system transmitted data on eligible households in batches to JPMorgan Chase, which uploaded the benefits to individuals' electronic benefit transfer (EBT) cards. Only then — three or four days after they filled out their applications — could residents start using their cards to buy food.

While citizens made do for several days without disaster benefits, DSS wrestled with technology challenges. Due to

the huge number of applications it needed to process, the computer system crashed several times, further slowing the benefits process. The overwhelming volume also caused the system to commit occasional errors, such as issuing too much money to some EBT cards, or issuing duplicate benefits to about 22,000 people.

So severe was the negative response to these problems that some department leaders resigned. With a strong desire to better serve citizens of Louisiana and a commitment to resolve the process and technology issues prior to the start of the next hurricane season, Louisiana Governor Bobby Jindal appointed Kristy Nichols as the new secretary of DSS in late 2008. Nichols' department started making changes to ensure that the next time it issued disaster benefits, Louisiana would do a more efficient and effective job and the mistakes of hurricanes Katrina and Gustav would not be repeated.

"We wanted to be able to process applications and load benefits more quickly," Nichols said. DSS believes the changes will reduce the long lines and wait times, improve data accuracy and implement new safeguards against fraud. "We also didn't want to experience the same problems with our mainframe, which wasn't prepared to take large volumes of applications," she said.

#### **PRE-REGISTRATION**

To achieve those goals, DSS decided to develop an automated, customer-centric Disaster Food Stamps system that included a pre-registration process. Even before a hurricane

or other disaster hit Louisiana, residents could go online or use a call center to submit information that the state would need to process their applications. This citizen self-service solution would encourage the proactive management of an individual situation, and would lead to more accurate data through a self-application process. "We felt that was one way to reduce wait times and promote an individual's responsibility to be prepared," Nichols said.

In the event of a disaster, applicants still would need to visit a DSS site to show supporting documents and go through the required face-to-face interview. But the number of sites has increased, and pre-registered applicants could use a fast-moving express line. And the registration system would already have much of their information.

The technology to support this new customer-centric strategy needed to meet some exacting criteria. DSS was working with a limited budget. Time was tight as well. DSS was starting the project in December 2008, and it had to get the new system running by the start of the next hurricane season in June 2009. The department needed technology that was easy to implement and was compatible with its existing IT infrastructure. Also, state employees and citizens needed to feel comfortable with the new Disaster Food Stamp system.

"We wanted a clean, automated system that was user-friendly and that people could easily manage," Nichols said.

Louisiana chose a commercial off-the-shelf package from Cúram Software, the leading provider of Social Enterprise Management (SEM) solutions. DSS was already familiar with Cúram; the department's service delivery platform was partially built on software from that company. "They offered what we needed, which was a Web-based product that

would be built on top of the Cúram framework that we had in place," said Nichols.

DSS and Cúram Software got the system running by the June 1 deadline. Then, over the summer, IT experts from the U.S. Department of Agriculture tested the system, running applications end-to-end to verify everything was functioning properly and searched for possible security flaws. "We were successful in passing that inspection," Nichols said.

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— **Kristy Nichols**, secretary,  
Department of Social Services, Louisiana



## DSS IS READY

Although, fortunately, the 2009 season brought Louisiana no disastrous storms, DSS is ready for the next major hurricane. The department has wired its Food Stamp locations for Internet access, allowing employees with laptop computers to complete applicants' transactions online and determine eligibility on the spot.

If an applicant has pre-registered, a DSS employee will use a card reader to swipe his or her driver's license or state ID card. Based on this information, the system will automatically populate the onscreen form with the applicant's information. The applicant will then update that information, if needed, and the DSS employee will determine whether the household is eligible for benefits. If it is, as soon as the applicant completes an interview and presents income verification, if that's available, DSS will issue an EBT card.

Once it receives the applicant's data, the bank will download money to the card as soon as possible. "Our goal is within 24 hours," Nichols said.

People who haven't pre-registered still will complete their applications in person at a Food Stamp site. But instead of filling out paper forms, employees at the site will enter their data directly into the system, allowing those residents also to receive their benefits sooner than they could in the past.

Besides delivering disaster benefits faster, the new system will help Louisiana deliver them correctly. The software allows Louisiana to cross-reference its database of Disaster Food Stamp applicants against its regular Food Stamp recipients and databases in neighboring states. This will ensure that the state doesn't give money to someone who already is receiving benefits in other states.

Such safeguards provide obvious advantages to the state, but they protect citizens as well, Nichols said. "They're not



penalized after the fact for having enrolled in a program that they weren't eligible for."

Because citizens who pre-register for the program online enter their information directly into the system, the state will see fewer of the errors that occur when data entry clerks misread the handwriting on paper applications. Also, because the new system scales up to handle large volumes during peak demand periods, it won't commit the kinds of errors that produce duplicate benefits.

DSS has been running broadcast and print campaigns to encourage residents to pre-register for the Disaster Food Stamp program by visiting its citizen portal, which can be found on its Web site ([www.dss.state.la.us](http://www.dss.state.la.us)). Those who have not taken advantage so far will still have time to pre-register online or by phone anytime a hurricane seems to be headed toward the state, or even after it hits.

In a future phase of the system implementation, citizens who have pre-registered will be able to take full ownership of their data. "They'll be able to make their own changes as their situation changes," Nichols said. A citizen might, for example, go online to update the record when someone in the household gets a better-paying job, or when a new child is born.

### SELF-SERVICE TREND

"With its new implementation and its plans for the future, Louisiana stands in the center of a larger trend toward developing self-service citizen applications," said Ernie Connon, president of Cúram Software Inc., the company's U.S. business. "Especially in the current economic climate, more and more citizens are applying for assistance from governments that are increasingly strapped for resources. Caseworkers' workloads are going through the roof at a time when service to the citizens is most needed," he said.

For many governments, the solution is to let more citizens apply for benefits online. And that doesn't mean simply reproducing long, confusing paper applications on the screen. It means providing intelligent tools that streamline the process of applying for benefits by posing only the questions that are relevant to that individual's situation.

"Allowing citizens to drive their own level of response through a strategy of easily accessed self-service not only



DSS employees will be able to swipe pre-registered applicants' drivers' licenses and automatically populate their applications.

creates a better experience for those receiving benefits, but also significantly reduces the need for agency employees to perform time-consuming, routine administrative tasks, such as filling out paper forms and then entering data from those forms at the keyboard. Then they can increase their focus on the things really critical to those people who are in need," Connon said.

Officials at DSS expect to extend this trend further. "We were fortunate to use this incident as a way to pilot automation for our state and give us some experience in this new technology and applications for our clients," Nichols said. "We would like to use the experience as a foundation for automation for the system as a whole."

That means creating more Web-based applications and making more extensive use of call centers to create a common point of entry where clients can enroll to receive public services, Nichols said. "We have a pretty aggressive time frame to do a comparable tool for our citizens, for all of our public assistance applications, by the end of next year."



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