Futureframe: Human-centered design at societal scale

Executive summary for federal benefits, assistance and insurance program leaders

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Accenture's Futureframe is a model for implementing transformative change and sustainable improvements across complex programs serving diverse populations. In this report, we demonstrate how it can be used for federal benefits, assistance and insurance programs.

Consider this report a guidepost for:

| Understanding how to apply foresight and horizon-scanning to identify, assess and prioritize innovative breakthroughs,

| Exploring how human-centered design can be used to improve service delivery and program outcomes, and

| Helping your organization embrace the new approaches required to more effectively meet the needs of all customers, including underserved and hard-to-reach audiences.

Join us to learn what we have found on our journey so far.

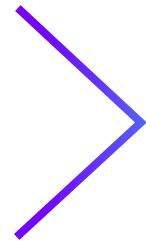# Creating experiences for now, next and the future

Futureframe is an Accenture framework aimed at reimagining challenges—and bringing proven commercial best practices—to complex federal use cases.

Futureframe combines a futures-based and co-creative, human-centered design methodology to understand the current state, assess emergent trends and vectors, and develop a provocative, aspirational and attainable vision and way forward. It combines service design and systems design to uncover new truths that enable us to reframe how we see the world and serve as the foundation for truly groundbreaking change.

The Futureframe process guides you through the following: → **What do you do NOW?** → **What could you do NEXT?** → **How should you build capacity and capability for the FUTURE?**

Futureframe's methods and techniques are by their nature inclusive, focused on uncovering customers' needs and bringing stakeholders together to draw from their wide range of experiences and perspectives to solve the problem at hand. It is a "whole of government"—indeed, "whole of everyone"—approach that leads to more effective, equitable solutions and better outcomes.

Because it is inclusive, it enables human-centered design across agencies and at societal scale.

Futureframe methods & techniques

Futureframe's starting point is understanding customer needs. And while customers don't always know what they need, they do know what they are experiencing. Therefore, Futureframe brings together a broad toolkit of discovery and design-based methods and techniques drawn from service design and systems design to better understand user pain points and needs. These activities help drive the vision, objectives and specific performance metrics for testing and refining new ideas, products and services.

Ethnographic research

Immersive observations of and interviews with people inside and outside the organization to understand their pain points, challenges, behaviors and intents.

Surveys

Traditional instruments for gathering quantitative and qualitative insights.

Data and design exploration

Analysis of qualitative and data science–based evidence to help unpack challenges and evaluate potential solutions.

Emerging trends & vectors

Using foresight or "trend scouting" to identify critical signals and shifts taking shape across a range of dimensions in the industry and problem space.
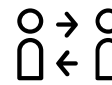
STEEP factor analysis

Assessment of social, technological, environmental, economic and political (STEEP) considerations.

Future scenarios planning

Use of qualitative and quantitative modeling to design and explore potential future scenarios.

Rumbles

Co-creative, design-led working sessions featuring rich interactions, purposefully provocative dialogue and thought-provoking exercises to create a trusted, collaborative stakeholder environment to surface stated and unstated needs and preferences.

Rapid prototyping

A process for quickly generating, building, testing and iterating potential concepts and solutions.

Applying Futureframe to real-world challenges

To demonstrate Futureframe's full potential, we recently used it to focus on an area that crosses many missions and agencies: federal benefits, assistance and insurance programs. Combining human-centered design with a futurist perspective, we took a closer look at today's experiences and began to explore how they could be reimagined for the future.

A focus on federal benefits, assistance and insurance programs

In fiscal year 2019, Social Security, Medicare, Medicaid, CHIP and marketplace subsidies, along with federal benefits and additional safety net programs, represented approximately 64% of the federal government's $4.4 trillion annual budget.[1] Beyond the sheer size of these expenditures, each of these hundreds of programs has its own eligibility and participation requirements—many defined by Congress with little consideration for their impact on other federal programs.

Given the diverse stakeholders, fragmented delivery models and often conflicting policies, administering these programs encompasses significant complexity. These aren't programs with ad hoc, quickly addressed transactional interactions, such as paying a parking ticket. These programs are defined by their often long-term and continuing relationships with the audiences they serve across many levels of government. These relationships may involve complex deliberations, ongoing compliance or performance monitoring, and active efforts to foster growth or improvements.

Learn what the Accenture Federal Studio team discovered when exploring the current state and pursuing opportunities to transform the status quo.

Why we chose this topic

Federal agencies administer a wide range of assistance to diverse recipients—from veterans' benefits to student loans to disaster relief to federal funding for state-administered cash, food and health care assistance. Although recipients are frequently eligible for multiple programs, there is seldom a single point of entry available to them for identifying and engaging with those programs. In fact, each agency or program typically manages its own eligibility, application and determination processes, as well as the ongoing disbursement and management of benefits once they have been approved.

The result? Complex eligibility requirements and application processes. Long review and determination cycles. Difficulty obtaining information and, ultimately, delays in obtaining assistance. These realities negatively impact the experience of recipients as well as the federal workforce responsible for administering them.

While recent efforts have made significant progress within specific programs, there remains a need for more integrated, holistic and transformative solutions.

Qualitative insights: The phases of today's experience

Through Futureframe discovery methods and techniques, we examined the broader ecosystem of federal benefits, assistance and insurance programs to identify the entities, relationships and constraints that could be subject to positive disruption and innovation. Most programs involve seven key phases:

01 **LEARN**
02 **QUALIFY**
03 **APPLY**
04 **PROCESS**
05 **DECIDE**
06 **DELIVER**
07 **APPEAL**

Service design and systems design can leverage these phases to orchestrate and optimize interactions across each step of the journey, delivering a more consistent, empowering experience and result for both individuals and administrators.

ROLE	LEARN	QUALIFY	APPLY	PROCESS	DECIDE	DELIVER	APPEAL
Applicant	Applicants look for information to understand benefits. They may be simply exploring what is available, or addressing an emergent need based on a life event, such as losing a job, retiring or sustaining an injury.	Applicants reference benefit guidelines and requirements to determine whether they are eligible, then decide whether it's worth it to proceed with the application process.	Applicants fill out the application form, gathering all the necessary documentation to support their claim. They may seek assistance from someone else to ensure they are doing things correctly.	Applicants may receive requests for additional documentation to prove their eligibility and may communicate with administrators to make changes or updates to their application.	Applicants await a response and may reach out to administrators to request case updates. They may attend interviews or examinations to provide further information.	Applicants receive a decision from the administrator and determine if any additional actions are required. If their application is approved, they will receive the benefit in the form of payments or status.	Applicants challenge the decision when unsatisfied and fill out an appeal request, seek legal guidance if necessary and gather new documentation to prove their case.
Administrator	Administrators create outreach plans, collaborate with multiple partners and seek to inform eligible applicants of the existence of benefits.	Administrators inform applicants of eligibility criteria and provide guidelines to ensure that eligible applicants apply for the right benefits.	Administrators assist applicants who are seeking the benefit by responding to inquiries and providing guidance. They receive applications and check that they are filed correctly.	Administrators gather and consolidate the necessary information and communicate with the applicant if needed. They route cases to certain offices and assign them to individuals.	Administrators validate the applicant's information, conduct interviews or examinations to support it and analyze all the documentation to make a decision.	Administrators communicate the decision and assist applicants to understand the implications. They deliver the benefit payments/status and continuously review applicants' eligibility to maintain the benefit.	Administrators receive appeal requests, gather new documentation and re-evaluate the case. In certain cases, they route the application to the court system.

Pain points and friction

Our research reflects that today's benefits journey is not simple or easy.

Each phase has distinct challenges and constraints. Furthermore, the overall process of applying for, delivering and managing benefits, assistance and insurance programs is complex and time consuming. Through Futureframe methods and techniques we identified six key barriers endemic in the current system. These barriers fall into three main categories.

| Select experience barriers

01
No clear front door for applicants

02
Cryptic process

| Select data barriers

03
Fragmented, siloed data

| Select system & process barriers

04
Disparate systems

05
Legacy of physical, manual processes and antiquated policies

06
Optimization is not core to operations

The futurist perspective: What will shape benefits delivery?

To reimagine the future of benefits delivery, federal leaders need to understand where you are today and what's possible tomorrow. Futureframe examines key trends poised to shape the future (and reshape experiences) across industries and use cases.

We envision a world where these won't be ideas—they will be day-to-day realities that make people's lives better:

Intelligent automation is tablestakes

The increasing maturity of automation, analytics and artificial intelligence (AI) makes it possible to delegate more decision-making to machines supervised by administrators for faster, more predictable responses.

We are our own data

Wearables, the Internet of Things (IoT) and cloud computing converge to create our own digital twins, capturing, analyzing and reporting milestones large and small.

Services actually serve

Dynamic, intelligent services integrate into our everyday lives and are available whenever and however we want them. At the same time, financial benefits and assistance are delivered digitally in a similarly seamless fashion.

Machine learning creates smarter systems

Machines learn from us both individually and collectively to make smarter decisions and anticipate new needs, driving business process optimization over the long haul.

Consumers take charge

How data is stored and used is explicit and transparent, and people exercise clear ownership and control over how, when and by whom their data is used. Control translates to more structured sharing, allowing for seamless payment and new types of integrated personalized services.

The omnipresence and seamlessness of these new technology and service interactions establish a new normal. Though they've become essential elements to our lives, they've also become increasingly familiar, unobtrusive and taken for granted. Opting in to participate has effectively become tacit.

Establishing a North Star Future Vision

Using Futureframe, federal leaders can develop a North Star Future Vision for federal benefits, assistance and insurance programs that pushes the envelope, stretches thinking and inspires—while ensuring that fundamentals of the problem space are addressed head-on. Having a clear and compelling goal empowers leaders to unite the workforce and infuse the future state into every decision made and action taken.

Futureframe provides not just the "what" of the vision but also the "why"—making it easier to align the organization around it.

From reaction to anticipation

Gartner has proposed organizing digital government around "civic moments"—an "event that triggers a series of cascading actions and data exchange across a network of people, businesses and organizations, and things to achieve a singular objective."

The Accenture Federal Studio team reflected that thinking to envision a future in which the system anticipates the needs of beneficiaries and responds accordingly. The system is integrated, holistic, respectful and unified across multiple government organizations on the federal, state and local level.

Our research found that benefits, assistance and insurance programs can become more **Anticipatory, Integrated, Trusted, Convenient and Radically Human.**

How might federal leaders build a bridge to this future?

Guiding principles for designing experiences

To anchor, shape and guide the future-state experience for both applicants and administrators, we defined four experience principles. These design principles underscore the value of the new experience for all stakeholders. They also help in bringing the future vision to life—guiding decision-making and nurturing a unified culture.

Intelligent support

Increase access to useful information and services by providing intelligent support across a range of touchpoints and environments.

MyBenefits

Alleviate the burden of applying by anticipating applicant needs, consolidating processes and requirements, and integrating access to data required to determine eligibility for similar programs.

Document-free processing

Remove the need for applicants and administrators to gather documents and data by providing secure channels with trusted, streamlined automated processes that obtain required data directly from the source.
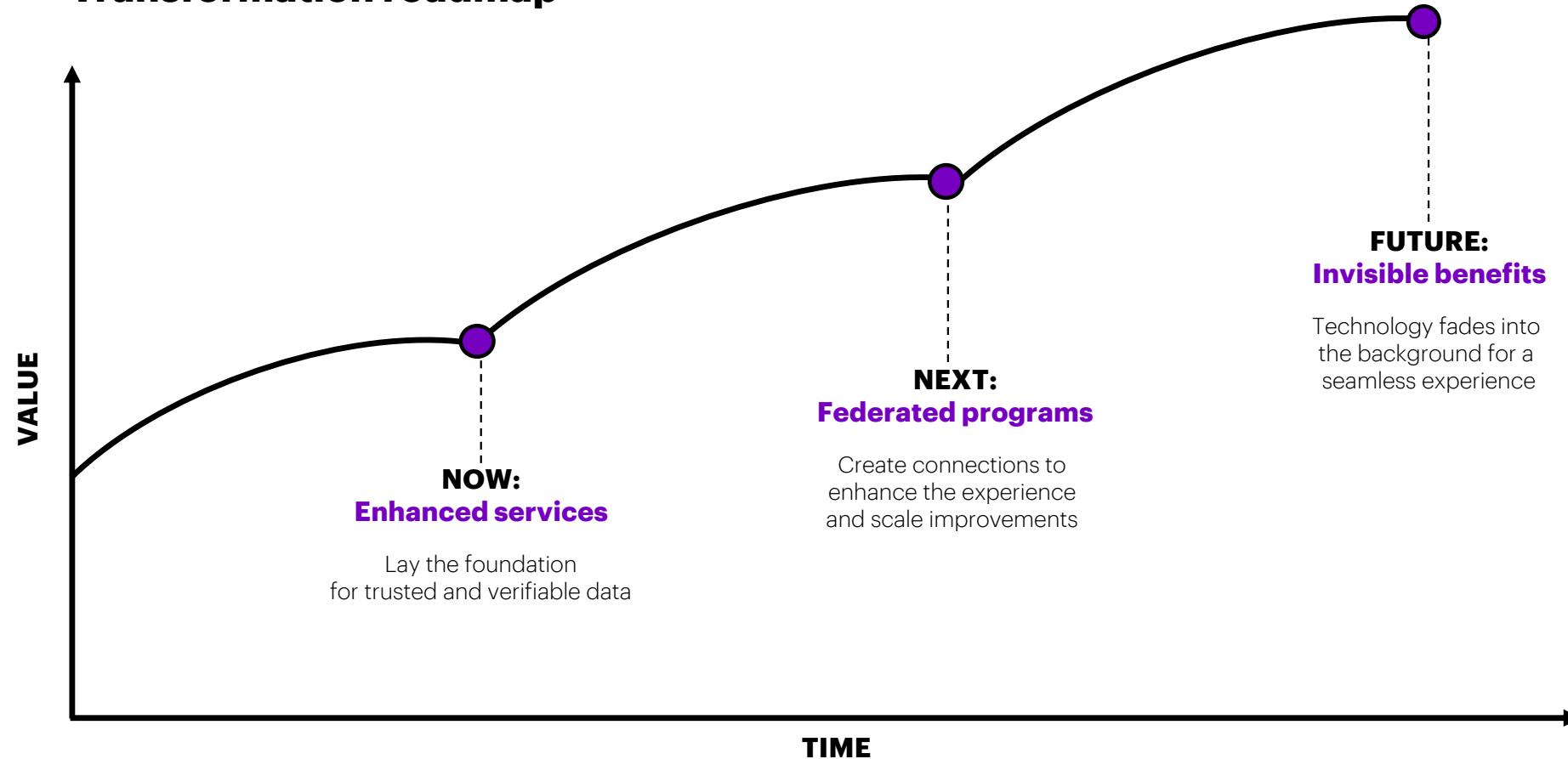
Real-time risk analysis

Improve administrators' ability to mitigate errors and identify fraud by providing instant, automated analysis of applicant data and sources.

Map the journey to the future of benefits administration

While our experience principles are powerful framing concepts, they also represent a shift of significant complexity. Big changes are best implemented incrementally—it's the idea behind agile and test and learn, a core tenet of change management, and the reality of annual federal budgets. By aligning iterative advances against a strategic roadmap, federal agencies can achieve transformative change.

Transformation roadmap

NOW:
Enhanced services
Lay the foundation
for trusted and verifiable data

NEXT:
Federated programs
Create connections to
enhance the experience
and scale improvements

FUTURE:
Invisible benefits
Technology fades into
the background for a
seamless experience

VALUE

TIME

Within Futureframe, we define a NOW, NEXT and FUTURE vision:

To enhance the **NOW** for benefits, assistance and insurance programs, we lay the foundation for trusted and verifiable data along with convenient, consistent and reliable authentication to bring transparency, speed, resolution and equity for administrators and applicants alike.

To forge the **NEXT** for these programs, we integrate added context and insight to enhance the experience and improve performance.

In the **FUTURE**, the inclusion of greater intelligence and autonomy allow technology and business processes to simply fade into the background for a seamless experience.

The new building blocks of sustainable change

The vision specifies the destination. The experience principles provide design signposts to guide the journey. What's still needed are the specific mechanisms and approaches to advance toward the destination. The Futureframe team articulated core concepts as building blocks of the new model.

By mapping these desired enhancements to technical, business process and operational maturity, federal agencies can pursue an incremental and sustainable approach to performance improvement. This sets the stage for continuous evolution that layers new innovations and capabilities upon a foundation of past successes.

CONCEPT	NOW	NEXT	FUTURE
INTELLIGENT ASSISTANT **Leverages natural interfaces and conversational AI to work with you to achieve your needs and goals**	**Simple chatbots with rules-based question banks** Examples: Digitized Data, Computational Linguistics (AI)	**Natural conversation between the user and AI, including framework for Responsible AI principles** Examples: Computational Linguistics (Dialogue AI), Responsible AI Principles	**Intelligent Assistants communicate directly with each other and proactively work alongside individuals** Examples: Artificial Intelligence (Neural Network Architecture, Computational Linguistics), High-speed, High-power GPUs
DECENTRALIZED DATA TRUST **Builds trust in algorithmically driven decisions via traceability of your data and application of a Responsible AI lens**	**Beginning stages of fraud detection and identity verification for a single agency** Examples: Rules-Based Business Processes, Statistics	**Federated fraud detection across entities; ability to verify trusted data sources** Examples: Knowledge Graphs for fraud detection, Robotic Process Automation, Data Storage	**Information available in real-time via permissions-based access and data exchange is tied to creation for individual cases** Examples: Distributed Ledger Technology, Biometric Authentication, Knowledge Graphs for Fraud Detection
CONNECTED BENEFITS **Provides consistent entry to a unified network of benefits**	**Single-agency benefit application and eligibility processes** Examples: Customer Relationship Management, API Integration, Robotic Process Automation	**Shared benefit application processes across multiple agencies** Examples: Customer Relationship Management, Data Storage	**Shared benefit application processes across multiple agencies and private-public partnerships** Examples: Customer Relationship Management, Distributed Ledger Technology
ASSISTANCE PREDICTION **Anticipates and suggests benefits to you based on emerging needs**	**Transitioning from descriptive to predictive analytics** Examples: Analytics & Reporting, API Integration	**Multi-agency recommendations based on access to applicant data sources** Examples: Artificial Intelligence (includes Machine Learning, Recommendation System, Analytics & Reporting)	**Anticipates eligibility based on applicant data history and real-time events** Examples: Artificial Intelligence (includes Machine Learning, Recommendation System, Analytics & Reporting)

CONCEPT	NOW	NEXT	FUTURE
FEDERATED WORKFLOW **Facilitates cross-agency collaboration and decision-making**	**Automation of manual data entry and tasks, smart case routing, and case hand-off for easier collaboration** Examples: Robotic Process Automation, Data Governance	**Smart case routing for easier collaboration** Examples: Artificial Intelligence (includes Machine Learning, Recommendation System, Analytics)	**Augmentation of administrator assignments and workflow, with AI decision-making** Examples: Artificial Intelligence, Federated Business Rules
IMMERSIVE DECISION-MAKING **Helps administrators navigate and make sense of complex information**	**Decision-making focused primarily on keyboard and mobile interactions** Example: API Integration	**Gesture-based interactions with reporting across related benefit programs and agencies** Examples: Augmented & Virtual Reality, Wearable Technology, Computer Vision	**AI-driven insights supported by full range of interfaces and interactive controls** Examples: Augmented & Virtual Reality, Wearable Technology, Computer Vision, Holographic Imaging, Network Science
PERSONALIZED OUTREACH **Builds awareness and understanding in the right way, at the right time**	**Auto-generated interactive, personalized content** Examples: Content Marketing, Artificial Intelligence (includes Machine Learning, Recommendation System, Computational Linguistics)	**Auto-generated interactive, personalized videos** Examples: Content Marketing, Artificial Intelligence (includes Machine Learning, Recommendation System, Computational Linguistics)	**Virtual experiences enabling participation in personalized narratives/exploratory environments** Examples: Content Marketing, Artificial Intelligence (includes Machine Learning, Recommendation System, Computational Linguistics), Ecosystem of Sensors/ Smart Environment
DYNAMIC REMOTE ASSESSMENT **Facilitates richer interactions between applicants and administrators**	**Smart wearables and video enhance communications and data sharing** Examples: Video Conferencing, IoT	**Smart wearables and augmented virtual reality enhance communications data sharing** Examples: Augmented & Virtual Reality, IoT	**Incorporation of sensors and scanning technology, ability to conduct remote meetings/ interactions in any appropriately secure physical environment** Examples: Video Conferencing, Computer Vision, Augmented & Virtual Reality, Computational Linguistics, 3D/4D Imaging & Scanning

Prioritize investments and actions through value mapping

Agencies today face many challenges in making decisions and prioritizing actions to deliver mission-driven outcomes. Adapting to future change is also paramount to achieving success. Value mapping based on what is important to stakeholders—in this case, applicants and administrators—can be critical to making the business case, selecting investments and guiding decisions.

Applicant value proposition

Applicants are personally assisted and notified of benefits instead of having to search for them. That alleviates dependence on friends, family, legal representatives and other outside support to navigate the process. Personalized, interactive experiences enable federal agencies to target and reach applicants who are eligible and need them most, increasing equity and access to government services.

Administrator value proposition

Real-time, secure data access enables federal program administrators to better determine eligibility, automate communication channels, detect anomalies and identify application errors. Data from state and local administrators is shared seamlessly with the federal level, and federal support is provided, helping ensure compliance and facilitating improved operations through auto-generated reporting and analysis.
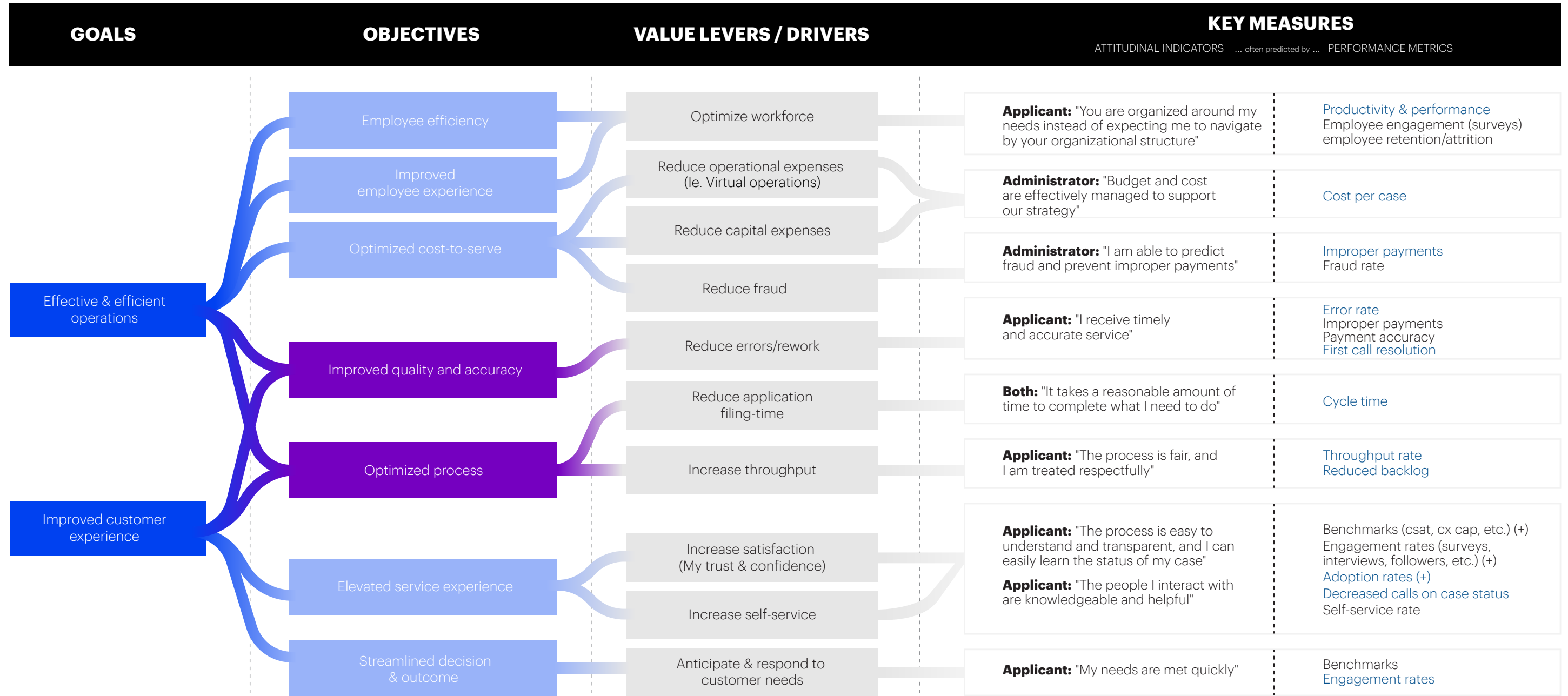
These value propositions support business case development for targeted investments. Specific benefits driving return-on-investment may include:

High performance benefits administration

LEGEND
- Objective aligns with single Goal
- Objective aligns with both Goals

GOALS	OBJECTIVES	VALUE LEVERS / DRIVERS	KEY MEASURES	
			ATTITUDINAL INDICATORS ... often predicted by ...	PERFORMANCE METRICS

GOALS
- Effective & efficient operations
- Improved customer experience

OBJECTIVES
- Employee efficiency
- Improved employee experience
- Optimized cost-to-serve
- Improved quality and accuracy
- Optimized process
- Elevated service experience
- Streamlined decision & outcome

VALUE LEVERS / DRIVERS
- Optimize workforce
- Reduce operational expenses (Ie. Virtual operations)
- Reduce capital expenses
- Reduce fraud
- Reduce errors/rework
- Reduce application filing-time
- Increase throughput
- Increase satisfaction (My trust & confidence)
- Increase self-service
- Anticipate & respond to customer needs

KEY MEASURES

Applicant: "You are organized around my needs instead of expecting me to navigate by your organizational structure"

Productivity & performance
Employee engagement (surveys)
employee retention/attrition

Administrator: "Budget and cost are effectively managed to support our strategy"

Cost per case

Administrator: "I am able to predict fraud and prevent improper payments"

Improper payments
Fraud rate

Applicant: "I receive timely and accurate service"

Error rate
Improper payments
Payment accuracy
First call resolution

Both: "It takes a reasonable amount of time to complete what I need to do"

Cycle time

Applicant: "The process is fair, and I am treated respectfully"

Throughput rate
Reduced backlog

Applicant: "The process is easy to understand and transparent, and I can easily learn the status of my case"

Applicant: "The people I interact with are knowledgeable and helpful"

Benchmarks (csat, cx cap, etc.) (+)
Engagement rates (surveys, interviews, followers, etc.) (+)
Adoption rates (+)
Decreased calls on case status
Self-service rate

Applicant: "My needs are met quickly"

Benchmarks
Engagement rates

Frame the future for your agency

The COVID-19 pandemic has changed customer expectations forever. Industry and sector leaders have responded to these unprecedented changes with a slew of innovations that are reshaping digital services around fundamental customer needs. The opportunity for government is to embrace this imperative, build upon these advances and create new benchmarks for how it can empower Americans.

By tapping into service design and systems design via the Futureframe approach, you can build—and execute—a bold vision for the future. The Futureframe process yields important insights about where to direct resources, how to prioritize change and the value of a dual focus on near-term impact and improvements alongside longer-term transformation.

We invite you to get in touch with us about engaging with the Accenture Federal Studio. Experience prototypes that show the functionality, multidimensional user experience and ability to push the envelope on what is possible. And explore how you can begin framing the future for your customer experiences.

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About Accenture Federal Services

Accenture Federal Services, a wholly owned subsidiary of Accenture, brings together mission expertise with proven innovation and leading practices to help the federal government do the extraordinary things it takes to create a better future for all of us. We are passionate about partnering with clients, going beyond the bold future we collectively imagine, to create real and enduring change for our country and our communities. We deliver new value and advantage that lasts, drawing on the full power of our partners and Accenture. Learn more at http://www.accenture.com.

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