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EnablesWel

Delivering priority outcomes in Welfare Transformation

Global welfare agencies play a vital role in supporting individuals and families, and encouraging participation in both society and work. Handling many millions of citizen interactions each day, these agencies are now facing significant citizen demands for increased responsiveness, greater flexibility and improved efficiency. Citizens' increasing digital connectivity also demands new approaches from welfare agencies to deliver a truly citizen centric experience. The agency itself also needs to continually improve its processing and administration effectiveness to deliver to the 'Digital Citizen'.

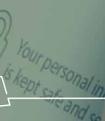
Capgemini's EnablesWel solution delivers this digital citizen journey and streamlines the agency's internal processing using industry leading technologies, with an adaptable approach to bring maximum value to the agency's top priorities.



People matter, results count.



The Transformation Challenge



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How will welfare agencies deliver on the transformation challenge?



Welfare agencies, more than most, need a breadth of capability to manage a complex range of interactions. They must deal with highly diverse needs, abilities, and expectations, ranging from the homeless and the infirm, to students and pensioners. Across the world they are facing significant challenges:

- Moving to increasing digital connectivity
- Policy reform
- An ageing population putting the benefits system under pressure
- Ever increasing costs of welfare provision
- Growing complexity around eligibility for welfare
- New employment contracts, work life balance considerations and multiple employments are leading to changing working practices and changes in employment
- Increasing need to tackle fraud and error in welfare payments
- Ensuring the right welfare recipients receive the right benefits through effective identity management
- Increasing customer expectations for real time, near time and all-the-time access to welfare support.

Resulting in growing expenditure on benefits paid and increased cost of servicing these benefits.



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Technology-enabled Transformation

Technology has a pivotal role in enabling critical policy and structural change within welfare agencies, as well as broader efficiency improvements. At Capgemini, we are already using digital technologies to help clients identify and prevent benefit fraud. In the Netherlands, Capgemini is also helping to control costs with the digitization of services for the unemployed.

Welfare transformation underpinned by EnablesWel

EnablesWel provides a range of ready-to-use assets supporting the automation of repeatable processes that can allow more than 90% of all claims to be processed automatically. The results are compelling:

- Improved and more efficient digital citizen engagement;
- Intervention by exception – rule driven automation and in-stream fraud detection;
- Quicker settlement of claims through automation and improved information quality;
- Greater throughput of claims, notifications and updates;
- Real-time processing of citizen interactions;
- Increased capacity for agency staff to deal with complex cases.





Today's Priorities





What key priorities do welfare agencies face today?



As welfare and employment agencies look to transform and digitize their welfare administration processes and become increasingly more agile, there are two priorities to address:

1. **How to improve the end to end citizen experience across the welfare life cycle:** agencies need to embrace citizen service effectiveness through transformed front office processes; and
2. **How to make benefit provision and process management more efficient:** with continual citizen updates due to change in circumstances, starting new benefits and updating others, the welfare agency needs to be able to manage the dynamic benefit processing cycle as effectively as possible, striving to lower costs and improve process efficiency at every step.

Priority 1: How to improve the end to end citizen experience across the welfare life cycle

- **Improve the customer journey:** today's citizens are increasingly demanding and expect a constantly improving level of service, including real-time experience, along the welfare lifecycle of their dependency on state-provided welfare and benefits. The welfare agency needs to be able to provide a structured, informative digital customer journey that puts the citizen at the heart of its processes;
- **Achieve a 360° picture of welfare claimants:** understanding citizen needs at any one moment in time demands the ability to listen to their requirements in a constantly changing economic environment. This will improve processes to ensure responsiveness, reduce error, and eliminate fraud; and
- **Make the most of new digital channels:** welfare agencies are not just modernizing IT to enhance operational efficiencies; they are managing interactions via new channels, such as portals and smart devices.



EnablesWel delivers quick wins by allowing the incremental rollout of different agile solution components to target rapid improvement in core problem areas.

Priority 2: How to make benefit provision and process management more efficient

- **Right people, right benefits:** the need to counter the increasing threat of organized crime demands new approaches, such as real-time transaction monitoring and pattern recognition. This will enable the welfare agency to assure both the identity of an individual accessing online services directly within the transaction, and the legitimacy of their interaction. It will smooth the customer journey for legitimate claimants;
- **Do more with less:** with smaller operational budgets, retiring workforces, and the consolidation of some agencies, it is vital to improve processes and make them more efficient;
- **Use more information more effectively:** information and the rise of Big Data entering the enterprise across multiple channels has the potential to become a valuable asset by creating a more holistic view of citizens – but only if it is well designed and well managed;
- **Get the most out of the workforce:** increasing volumes of claim submissions demand greater technology to balance the load. Process and technology enhancements can be considered for automation of claim processing and better routing of claims across the spectrum of operations – claims processing, qualification, and scrutiny; and
- **Modernize agency systems:** systems need to be modernized without having to be replaced so that they interface with new channels for citizen interaction, such as online and mobile.

EnablesWel can help support your transformation

EnablesWel modernizes the core business processes of social security, benefits, and unemployment agencies. It initiates digitization to address and impact the way an organization functions.

EnablesWel provides the welfare agency with capabilities to identify welfare fraud and error, whilst streamlining accurate welfare payments to achieve a responsive service.

EnablesWel is based on Capgemini assets for automated processing (including process and technical methodologies), enterprise solutions for streamlining back office processing, third party technology transformation products, and Odigo multichannel technology and services for customer interactions.



Our Solution





Seizing the welfare transformation opportunity

With a long tradition of working with welfare agencies, Capgemini understands the sensitivities around modernizing welfare provision and administration processes. But there are also huge opportunities that must be seized for agencies to run more efficiently and cost effectively.

Capgemini has partnered with leading technology vendors, such as SAP, Oracle, SAS and IBM Cúram, as well as digital open source product providers, to bring the compelling EnablesWel offering to market in response to this need.

EnablesWel is built on:

- Capgemini's ready-to-use assets for processes, such as data management and modeling, processing and case prioritization, and internal skills availability management;
- Our technology partners' applications and expertise in the public sector;
- Capgemini's **'Odigo'** solution for delivering a multichannel customer experience in the welfare industry;
- Capgemini's **'Immediate'** Acceleration Service for agile digital solutions;
- Capgemini's **'Trouve'** Fraud and Error solution for highly sophisticated analytics capabilities.

A step-by-step approach gives flexibility

EnablesWel offers welfare agencies flexibility on whether to start their transformation with front office processes or back office processes, or another specific area of need.

This flexibility extends deeper into the solution with components that can be implemented one step at a time, rather than in a big bang approach. This recognizes today's budgetary constraints and allows welfare agencies to transform in stages, measuring benefits and refining the direction of travel.

Citizen Interaction

Interactions, whether one-to-one, online or via form submission, amongst others, set in motion a chain of benefit-related qualification activity, management, delivery and continuity through the welfare lifecycle. Capgemini's client-led all-channel experience is proven to transform citizen interaction challenges into positive outcomes, taking citizen satisfaction and intimacy to new and much increased levels of sophistication.



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Claims

Benefit processing and management form the core of benefit delivery and contact engines. Modern technology enables agencies not only to provide welfare, but also to put beneficiaries more in touch with relevant information. The business issues that drive these processing and contact engines are central to the EnablesWel framework that optimizes the use of various functional and technology components to target better outcomes.

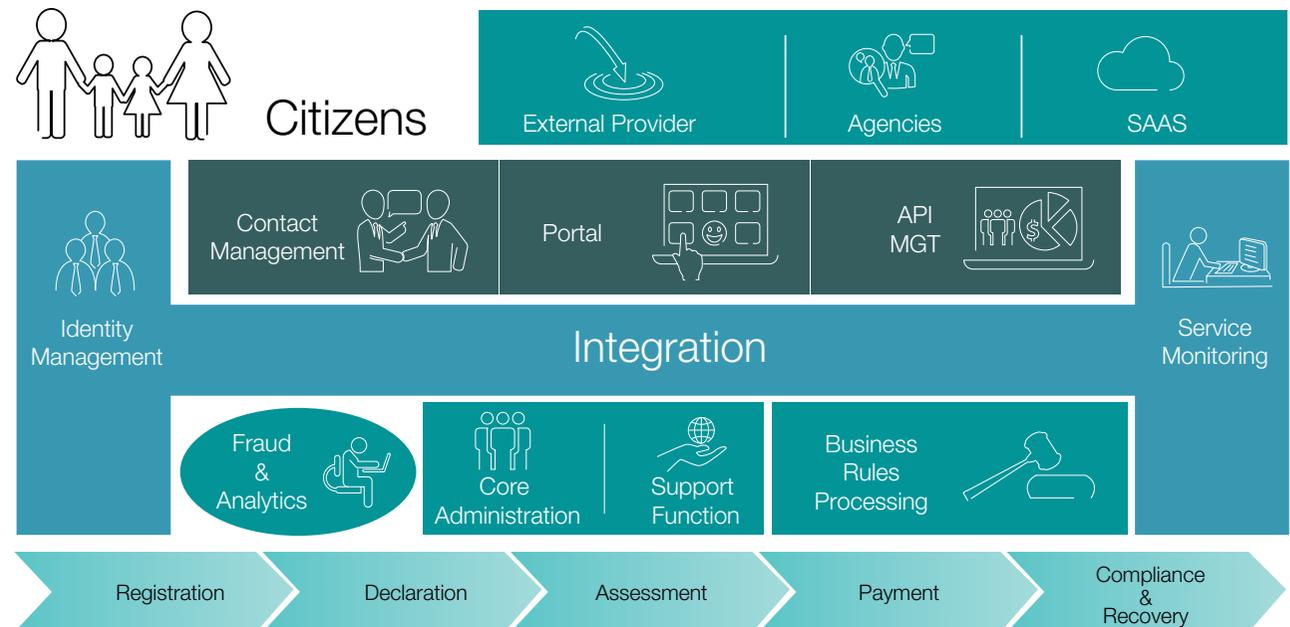
Fraud and Error

The delivery of benefits is becoming increasingly transaction based, opening the door to margins of error and fraud. Modern analytical tools help to shut the door. They have the potential to observe and respond to intrusive patterns of benefits utilization. For example, Capgemini's Trouve solution gives agencies deep detection capabilities, social link analysis, investigation and case management capabilities, all of which are highly effective within pre-disbursement claim cycles.

Scale without increasing manpower

The components within EnablesWel are scalable both to increasing volumes and to additional services, such as third party web services integration, channel integration, multi-agency consolidation, and core application and process enhancements. This scalability allows welfare agencies to address changing demographic trends that add to the workload without the need to increase internal manpower.

Core EnablesWel solution components





The EnablesWel solution

EnablesWel is built on a powerful and flexible Service Oriented Architecture (SOA). It includes a cloud-based communications offering that allows welfare agencies to dramatically improve welfare business responses, managing all the complexity of interactions. Crucially, it does this without the capital expenditure costs of building or upgrading infrastructure.

The EnablesWel solution delivers across two areas of value;

1. The customer welfare journey; and
2. The agency's internal processing along that journey.

1. The customer welfare journey

- Intelligent management of multichannel citizen preferences for addressing their problems. The response channel can be via internet, phone, smartphone, email, or a number of other digital means, such as SMS, depending on which is the most efficient and in line with individual citizen expectations;
- Smart tools making the work of the civil servants much more efficient, leading to greater citizen and civil servant service satisfaction;
- Cloud-based platform providing more functionality with less investment. Pay-as-you use in the cloud allows the welfare agency to manage its multichannel interaction on a real-time basis 24/7 to provide always-available citizen services;
- Additional functionalities include an Avatar on a portal that is linked to a phone call, video conferencing, co-browsing or sharing desktops between civil servants and citizens. These can all seamlessly interact;

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- Capgemini's **Immediate** solution is the robust and secure digital platform on which digital services can be integrated quickly, consistently and cost effectively, enabling this enhanced citizen interaction. An open-source based orchestration platform, it integrates best-of-breed services across cloud (SaaS) and on-premise whilst retaining back-end legacy system integration;
- Invisible to your customers, **Immediate** is the backbone that allows you to plug and play digital services, integrate them with your landscape, and provide a seamless customer journey, no matter how many providers you use;
- **Immediate** isn't just a point solution: it's a complete, enterprise scale, proven and ready-to-go platform. It makes it easy for you to continuously refine and enhance the digital experience of your customers, building their loyalty through services that are always ahead of the game;
- Capgemini's **Odigo** solution provides Multichannel Interactions Management with full cloud value-added services to manage all channels of communication with citizens and companies, significantly reduce costs, and free up agents to focus on other business services. **Odigo** also enables ease-of-access to citizens and companies across email, interactive voice, chat, internet, social media, mobile apps with hosted infrastructure and telecom integration. The **Odigo** pay-as-you-use cloud platform manages multichannel interactions on a real-time basis 24/7 and has a robust Multi Business Processing System that aids scalability, allowing agencies to manage more transactions without increasing internal manpower.





2. The agency's internal processing along the customer journey

The EnablesWel solution also delivers across value for the agency's internal processing.

- Automated processing of greater than 90% of claims;
- Only exceptional claims are processed manually, typically less than 10%, using a pre-configured and powerful application;
- A 360° view of other citizen databases allows welfare agency teams to make the right decision for the small percentage of claims that have to be handled manually and individually;
- A core business rules engine gives the solution flexibility, enabling it to respond to changes in government or local authority policy;
- EnablesWel can reduce both the claims processing time and the cost to serve, enabling a responsive, citizen-centric service;
- Capgemini's solution '**Trouve**' addresses the increasing tax evasion and welfare fraud, plus error issues faced by welfare agencies in both the developed and developing world. Capgemini has extensive experience in working with agencies to combat fraud and **Trouve** is powered by SAS's industry-leading fraud framework and customer intelligence software. **Trouve** provides all of the capabilities required to combat tax non-compliance, as well as welfare fraud and error, while reducing the burden on honest citizens and improving productivity. **Trouve** has already shown agencies how such results can be delivered in record time.



Adaptability





Adaptable to changing citizens needs

EnablesWel can be quickly and easily implemented, with quick wins built into the process to ensure a rapid response to changing citizens needs. The component-based structure means that agencies can choose the most appropriate components to meet their requirements, whilst enabling seamless integration with legacy processes and systems.

They can prioritize their biggest challenges, for example channel aggregation, business rule automation, or budget constraints. These can then be addressed without the need to procure an end to end system. Capgemini works in partnership with the welfare agency to determine the strategic priorities and define which components will have the greatest impact at an early stage. Smaller, but well defined and more easily managed components give welfare agencies a greater degree of freedom and agility in how their transformation is managed.



Faster implementation

Depending on which components form part of the solution, the implementation timeframe can be reduced. Our solution allows for rapid and iterative deployment of services and components, significantly reducing the implementation timeframe compared with traditional large scale transformation programmes. Using the Capgemini **Odigo** solution channel management, the transformation process can be significantly reduced and allows for incremental realisation of benefit.

The pay-as-you-use communications components are based on the Capgemini **Odigo** solution and require marginal-up-front investment due to its cloud-based platform and Capgemini's business model.



Dynamic response

EnablesWel is highly scalable, offering a dynamic response to changing welfare administration volumes. This makes it a future-ready solution, giving welfare agencies the flexibility to scale up without increasing internal manpower. This means it is possible for the agency to handle more real-time error free transactions without additional cost. Fundamentally, EnablesWel frees up welfare agency teams to concentrate on how to service the citizen most effectively.



The Outcomes





Business Transformation Strategic Priorities

Priority 1: How to improve the end to end citizen experience across the welfare life cycle:



- **Citizen services**
 - Enhance citizen experience by enabling multi-channel interactions
- **Channel management**
 - Readiness
 - Aggregation
- **Speed of service and citizen satisfaction**



- **Processes**
 - Balance, prioritize and accelerate benefits administration processes
 - Reduce process bottlenecks

- **People**
 - Improve utilization
 - Accelerate audit
 - Resource enablement with automation of business rules



Priority 2: How to make benefit provision and process management more efficient:

- **Be future ready with our scalable, flexible and agile framework**
 - Consolidation ready
 - Modularity to ramp up or down services on demand
 - Reducing vendor dependency and cost of ownership.

Outcomes delivered

Implementation of EnablesWel leads to:

- Reduced costs, better flexibility and improved efficiency for government agencies with fewer errors, better visibility across multiple sets of information, the ability to monitor and measure performance, and shortened processing cycle times;
- Low cost, compatible and flexible multichannel front office connectivity between agency and citizen;
- Component-based approach to implementation to meet priority needs in a rolling automation implementation program;
- Better service as a result of citizen-focused, fast and personal interaction across all available channels to suit individual citizen needs.

Flexible transformation

EnablesWel has been developed as a set of repeatable solutions to modernize welfare agency administration processes. It can digitally transform an agency to ease interaction between governments and citizens through improved and digitized back office and front office processes.

The EnablesWel framework delivers a verifiable template for modernization, allowing welfare and employment agencies to focus on policy, strategy and citizen support. By adopting EnablesWel's modular architecture, agencies can work within available budgets and accelerate their business transformation in line with strategic priorities.

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The Individual customer journey

EnablesWel also offers the flexibility to rapidly adapt to the change in volume demanded by escalating citizen needs and evolving government policy at any given time.

EnablesWel supports the customer's individual journey throughout the welfare cycle:

- It provides a 360° picture of each citizen's interaction with the agency;
- It helps manage all channels of communication with citizens via a low-cost, integrated multichannel front office, significantly reducing costs and freeing up agents to focus on further enhancing the citizen experience;
- It speeds up operating payment processes and makes them both compliant and more secure;
- It enables automation of processes with advanced business rules to help isolate errors and exceptions earlier in the process;
- It significantly reduces errors and extensions caused by manual evaluation and processing;
- It provides new generation interfaces for civil servants to improve or replace the commonly used redundant and unresponsive interfaces; and
- It reduces IT complexity and enables effective self-service and communications.





Find out more

Find out how Capgemini's EnablesWel solution can help your organization transform the business of welfare.

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About Capgemini

With almost 145,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion. Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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