

Providing More Responsive and Effective Family and Individual Client-Centered Welfare Services



With up to 95% of welfare agency budgets being spent on services payments and benefits, knowing the identities and relationships of all of the involved parties is critically important. IBM will help you determine who should be receiving assistance, and who is submitting fraudulent requests.

Highlights

- **Implement an integrated end to end enterprise solution across case management with extended capabilities by correlating identities across the enterprise and the multitude of data sources owned by internal and external services providers**
- **Increase quantifiable social outcomes through improved case and client cross program matching**
- **Extend existing investments more affordably, rapidly and with lower risk to optimize current skills and infrastructure**
- **Create an on-ramp for client-centric and a more holistic approach to integrated case and risk management**
- **Protect client privacy while sharing information**
- **Use proven IBM software tools to implement**

Strategic issues

There are external drivers that are common to most countries such as globalization, aging populations, shrinking labor markets, widening gaps between rich and poor and advancing technology; just as there are internal drivers that are shared across welfare organizations such as shrinking budgets, being asked to do more with less, inadequate legacy systems, detecting and reducing fraud, and citizen-centered service delivery.

Welfare agencies are facing strategic issues which require major changes in the way they do business. They need to innovate to deliver programs more effectively, responsively and efficiently, and to deliver better service to their clients. They need to:

- Address growing public pressure to deliver, holistic, client-centered services
- Provide caseworkers with a solution that supports and empower them to make better decisions
- Detect and mitigate fraud to manage risk
- Protect privacy of client information internally and with external service providers

The term 'welfare' is sometimes used interchangeably with 'social security'. In the United States, 'welfare' typically is used to refer to state operated and administered aid and services to needy families with children, maternal and child welfare, aid to people with disabilities and medical assistance to the elderly. It also includes employment benefits. These programs are funded through a combination of federal, state and local (county) funds.

What are the goals of welfare?

With all of the interest in and scrutiny of welfare, it is more important than ever for government organizations to quickly and accurately determine eligibility for services, keep track of the services that each individual receives, document the positive outcomes of those services, and respond quickly to changes in social policy. The goal today is to ensure that those, and only those, who are truly needy, however that is defined by society, get the services and benefits they need while avoiding the development of a permanent under class of people who live off of public funds.

A portion of society will apply for benefits or services to which they are not entitled. When this is done deliberately, it is called 'fraud.' When it is done unintentionally, it is called an 'error', as the system should have

stopped the claim and therefore the system is in error. There are various forms of fraud and some examples include:

- Recipient fraud- when a person intentionally makes a claim to which they are not entitled
- Employer fraud- when the employer intentionally fails to make full contributions; and
- Service provider fraud- when the provider intentionally over-supplies or under-supplies goods or services

Different varieties of welfare fraud

Welfare fraud can take many different forms. Some of the more common types include:

- Organized criminal fraud – where an individual or group undertakes a planned, prearranged effort to intentionally defraud a welfare system
- False identity – can take a number of different forms. An individual may, for example, portray themselves as someone else in order to receive benefits or services. They may also use multiple identities in order to receive duplicative payments or services. False identity may also include the theft and sale of identities in order to illegally receive benefits and services

- Collusive fraud – involves an agreement between two or more parties – possibly an employee, landlord, medical or other professional – in order to illegally receive payments or services
- Misrepresentation of circumstances – involves the intentional, incorrect or misleading representation of circumstances in order to receive unjustified and/or incorrect payments or services

Intensifying challenges... why now?

Segmenting potential welfare claimants to determine who is truly legitimate is intensifying and requires an innovate approach.

- Multiplication of fraud types, and frequency
- Fraud is increasingly asymmetrical
- Explosion in complexity of fraud identification
- Frequency of transaction/interactions
- Transparency is clouding
- Regulatory pressures are increasing
- Intensifying budget and tax revenue pressures

Current approaches have become obsolete for a variety of reasons, including:

- Information is compartmentalized – lack of full integration is obscuring visibility

- Query State limits ability to address complexity of fraud-you need to know the right question to ask
- Untimely – welfare identified ex-post facto
- Inaccurate – broadscale false positives and false negatives
- Out of context – lack of decision support/guidance once fraud is identified

More intelligent service delivery

With up to 95% of welfare agency budgets being spent on services payments and benefits, knowing the identities and relationships of all of the involved parties is critically important. Welfare agencies have a need: to provide and manage client centered cases end-to-end approach, and, provide a platform for differentiated service delivery tailored to individual clients. IBM Client Program Benefit Intelligence provides powerful name recognition, identity and relationship resolution enhancing an organizations key business processes including: registration, intake, screening, referral, assessment, eligibility, validation, service plan, entitlement, certification and payment: This is achieved in the following way:

Recognizes multi-cultural name variations

- Kate, Cait, Catherine, Katherine, Kat

- Multiple name variations: name order, multiple titles, name variants, multiple prefixes, phonetic transpositions of nicknames

Recognizes identities

- Provides the ability to identify who people, and organizations are

Recognizes Relationships

- Identifies what relationships exist between a client, and obvious, -non-obvious people and organizations

Welfare agencies determine benefit eligibility by identifying and focusing effort on particular cases associated with risk to control improper payments and ensure information security, integrity and privacy. With IBM Client Program Benefit Intelligence we:

- Provide full attribution with a complete history of a person and never throw away data about a client
- Real time updates and self correcting to provide a current and a more accurate view
- Multiple degrees of separation for deep relationship insight eg person A knows person B, and person B knows person C. The three are related by two degrees of separation
- Segment clients to detect who is truly a legitimate claimant

More effective case management

In the United States, focus has been shifting more and more from state provision of services to local (county) provision of services. While state and federal government organizations still fund and regulate, they are relying more on local government units and non-profit groups to provide the services. As is true in other parts of the World, case management, data sharing, security and privacy are all becoming more of an issue for welfare services agencies.

Rather than waiting an inordinate amount time for the client and/or family name, identity and relationship information they need, case worker professionals can use IBM's Client Program Benefit Intelligence technology to facilitate communication and information exchange among individuals, programs, departments and organizations. This would allow:

- Correlate and link individuals/families with programs, and benefits
- Service plans to be developed from multiple programs
- Establish if clients are obtaining/receiving payments from more than one program and/or benefits category
- Reduce duplicate program/benefit overlap
- Success of meeting outcomes and measuring them

- Service providers to be fully incorporated into the planning and the delivery of benefits and services
- The fulfillment of service through multiple channels

Protecting privacy & information sharing

Information about clients is needed to successfully process claims or cases for delivery of welfare. The information is usually provided by claimants themselves and does not itself represent privacy issue. Difficulty arises if elements of information are combined in ways that reveal more about a person's private life than intended. Different countries take different approaches to privacy. Many countries have legislated privacy into their welfare systems. Sometimes privacy protections are an inhibitor to good service. Citizens may be willing to allow privacy information to be shared if asked and to their benefit if they provide consent.

IBM Client Program Benefit Intelligence provides welfare agencies:

- Ability to share identity and relationship information with third parties without disclosing the identity of the person to whom the information relates
- Support services delivery model oriented around integrated service and citizen consent and choice

Proven methods, tools and techniques

IBM has invested significant resources in benefit Intelligence to bring together a range of methods, tools and techniques all specifically

designed to enhance the implementation of case management for welfare organizations. IBM is able to implement a Client Program Benefit Intelligence solution integrated with case management, risk management and privacy solutions tailored to individual client needs, using the experience gained in many human services, employment, social services and social security projects in the world.

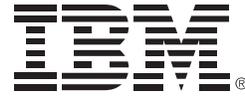
A solid foundation: World class technologies from IBM

IBM has a dedicated team of subject matter experts, solution developers and industry consultants that are focused on the welfare and social services industry. The IBM Client Program Benefit Intelligence solution is built upon:

- IBM Global Name Recognition: recognizes names across multiple cultural variations
- IBM Identity Resolution: identifies 'who is who'
- IBM Relationship Resolution: identifies 'who knows who' by detecting relationships across multiple degrees of separation
- IBM Anonymous Resolution: allows multiple organizations to share identity and relationship data anonymously that never exposes the identity of an individual

For more information

To learn more about IBM Client Program Benefit Intelligence, please visit: ibm.com/db2/eas or contact your IBM sales representative.



© Copyright IBM Corporation 2006

IBM (United States of America)
Entity Analytic Solutions
6600 Bermuda Rd, Suite A
Las Vegas, Nevada
United States of America, 89119

Printed in the United States of America
7/06
All Rights Reserved.

DB2, IBM, the IBM logo, and the On Demand logo are trademarks of International Business Machines Corporation in the United States, other countries or both.

Other company, product and service names may be trademarks or service marks of others.

References in this publication to IBM products or services do not imply that IBM intends to make them available in all countries in which IBM operates.

♻️ Printed in the United States of America on recycled paper containing 10% recovered post-consumer fiber.