

A Simple Tool to Serve SNAP Clients

ideas

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Increasing SNAP recertification rates using behaviorally informed reminders

NYC's Behavioral Design Team (NYC BDT) partnered with New York City's Human Resources Administration (HRA) to increase recertification rates and maintain access to benefits for New Yorkers receiving Supplemental Nutrition Assistance Program (SNAP) benefits. The BDT designed an additional reminder to SNAP clients informing them that they would lose their benefits if they did not complete the recertification process. Framing the consequences as a potential loss and including attention-grabbing icons made this notice more relevant and actionable for clients. Clients who received the notice were 5.5% more likely to take the first step in the recertification process: submitting the recertification form. Clients who received the notice were also 12.9% more likely to submit their forms early.¹

Public benefit programs are an important safety net for over 50 million Americans. By providing essentials like food and healthcare, these programs help their clients weather economic shocks and care for themselves and their families. But unfortunately, these benefits are often lost. Why? It is generally not because clients are no longer eligible or no longer want the help. Surprisingly, clients lose these valuable benefits simply because they fail to complete the required recertification steps.

Low recertification rates were of particular concern to HRA, as approximately 44% of SNAP cases close at recertification or miss one or more months of benefits before returning to receiving recurring benefits. That represents an average of 16,000 of the approximately 37,000 clients expected to recertify through the standard channels each month in New York City. Many of these clients for SNAP (formerly known as food stamps) return to the program within months. But when they do, they must re-enter as applicants—a process that is much more burdensome for them and the agency.

To address these recertification issues, HRA implemented a suite of structural and procedural improvements, including a new “On-Demand” interview system so SNAP clients could call in to complete their required interviews at their convenience. These improvements targeted each of the three sequential steps that make up recertification: submitting a recertification form, completing an interview, and finally submitting verification documents. HRA realized that, for this investment to succeed, it was critical that clients were aware of the improvements and were using them as intended. To help accomplish this, it partnered with ideas42 through our NYC BDT.

Our team started by targeting the first step of the recertification process: submitting a recertification form. Clearly, many recipients have the intention to recertify, but they fail to follow through. Through data

Highlights

- ▶ SNAP clients must complete a recertification process to continue receiving their benefits.
- ▶ Many clients don't complete the process and experience an interruption in benefits.
- ▶ Behaviorally informed reminders helped more people submit their recertification forms.

¹ These results are statistically significant at the 5% level ($p < 0.05$).

analyses, client interviews, and research from behavioral science, we were able to identify behavioral barriers that prevent SNAP clients from turning their intentions into actions. Among the most critical of these barriers was low salience of communications—SNAP notices failed to catch clients' attention.

We then set about designing an intervention to help people overcome these barriers when submitting the recertification form. We crafted a behaviorally informed reminder letter that used several psychological levers, including **loss aversion**. By reminding people that they would lose their benefits if they did not act, we hoped to cut through the information clutter that we all face each day. The goal of the reminder was twofold: increase the overall number of clients who took this first step, *and* increase the number who took this step *earlier in the recertification period*. Many clients wait until the end of the recertification period to begin the process, which creates logistical challenges. Around 40,000 recertifying clients have to be served during this 75-day period, and some clients run out of time and miss the deadline.

To evaluate whether the reminder notice had an impact on form submissions and timing, we conducted a randomized controlled trial with over 24,000 clients. We found that clients who received our specially designed reminder were 5.5% less likely to miss the form submission step than clients who did not.ⁱⁱ Clients who received our notice also submitted recertification forms and completed phone interviews earlier in the recertification period than those who experienced business-as-usual. Forty-five days into the 75-day recertification period, receivers of our notice were 12.9% more likely to have submitted a recertification form than the control group.ⁱⁱⁱ

One more piece of good news for clients and for HRA: people who received our reminder notice were 6% less likely to conduct their interviews in-person rather than over the phone.^{iv} The shift to phone interviews reduces costs and administrative burden for HRA. Phone interviews also require less client time and effort than in-person interviews; thus, our notice helps increase the likelihood that more clients will keep their benefits. Based on this success, the intervention was scaled up to cover all NYC SNAP clients. The results of the pilot study suggest that at scale this reminder notice would lead to over 5,000 more people each year successfully submitting a recertification form, the first step to maintain important benefits for themselves and their families. That's a substantial payoff for a simple and low-cost reminder.

ⁱⁱ On average, clients in the treatment group were 1.0 percentage points more likely to submit recertification forms. This result is statistically significant at the 5% level ($p < 0.05$) and represents a 5.5% reduction in failure to submit a recertification form.

ⁱⁱⁱ On average, the treatment group was 5.6 percentage points more likely to have submitted their recertification forms after 45 days. This result is statistically significant at the 5% level ($p < 0.05$) and represents a 12.9% increase in form submission.

^{iv} On average, the treatment group was 1.9 percentage points more likely to complete their interviews by telephone. This result is statistically significant at the 5% level ($p < 0.05$) and represents a 6% decrease in center-based interviews.

HRA Letter

Introducing OnDemand Supplemental Nutrition Assistance Program (SNAP) Recertification Telephone Interviews

We are pleased to announce the availability of OnDemand SNAP recertification telephone interviews. Soon, we will send your SNAP recertification package in the mail. It will include information about the different ways you can submit your recertification form.

After you submit your recertification form, you need to contact us to complete your required interview.

In order for your benefits to continue without interruption, you should complete your interview by **Month Day, Year** (use date listed on Z88). We no longer schedule your interview.

Get connected to an interviewer in 3 easy steps...

- **Step 1:** Call **1-718-SNAP-NOW** (1-xxx-xxx-xxxx), Monday through Friday, 8:30 AM – 5:00 PM.
- **Step 2:** Select the language you want to do your interview in.
- **Step 3:** Select how you want us to find your case and enter the information for the option you selected:
 - Social Security Number (SSN)
 - Client Identification Number (CIN)
 - ACCESS NYC Confirmation Number
 - SNAP Case Number.

How does OnDemand change the recertification interview process?

- You must contact us to complete your recertification interview.
- You can contact us during business hours at a time that works best for you...
- You no longer have to wait around for us to call you for your recertification interview.

Some thoughts to keep in mind...

- If you mail or fax your recertification form, please allow a few days for mail processing before calling.
- If you need an in-person interview at your SNAP Center, please call < Infoline # > to schedule it.
- Interviewers are available Monday through Friday, from 8:30 AM – 5:00 PM.

Behaviorally Informed Reminder Notice



Reminder

Don't Lose Your SNAP Benefits!

Your SNAP benefits are about to expire. To avoid losing your SNAP benefits, you must submit a recertification form. There are different ways to submit your recertification form, but the *easiest* and *fastest* way is to submit it online – and you can do that **RIGHT NOW!**

First, Submit Your SNAP Recertification Form.



- 1 Go to www.nyc.gov/accessnyc
- 2 Log into your account (or set one up)
- 3 Click "Apply Now"
- 4 Click "I would like to recertify my active SNAP (Food Stamps) case"
- 5 Fill out your information and submit your form

If you have already submitted your recertification form, you can go right to the next step!

After Submitting Your Recertification Form, Call Us!



After you submit your recertification form, call us at **1-718-SNAP-NOW (1-718-762-7669)**

Monday – Friday, 8:30am to 5:00pm to have your telephone interview.

You must complete your interview by _____, or you may lose your benefits.

We no longer schedule your interview. This means you won't have to wait for us to call you. Just pick up the phone and call us at your convenience!