

Supporting the Design of a Remote Financial Help Service

Socialization Deck


Prosper Canada

bridgeable



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Amidst the COVID-19 pandemic, Canadian households are dealing with new financial challenges, and community service agencies across Canada have to rapidly adapt the way they engage and support people in the community.

A growing number of Canadians need (or will soon need) support as they deal with the financial strain brought on by this unprecedented global pandemic. Navigating through the range of services available can be overwhelming and confusing for individuals.

In order to connect individuals with the support that is available in their communities, agencies are seeking better ways to deliver support in a coordinated fashion.

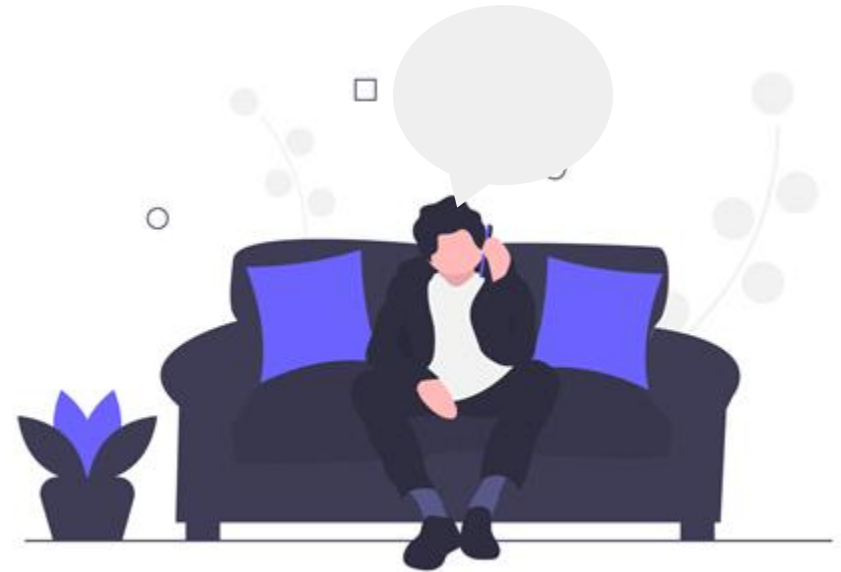


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People's needs will continue to evolve throughout the pandemic.

People who haven't previously needed community financial help services are now seeking guidance as they try to navigate through the financial challenges brought on by the pandemic.

The availability of financial help services continues to evolve as community-based organizations seek the necessary resources and capacity to deliver remote services effectively to meet these changing needs.

For organizations providing financial help services, they may experience:

- A sense of urgency to transition to remote service delivery
- A need to develop new service models and processes
- The adoption of necessary technology
- A need to train staff on new/different capacities to deliver this service
- A need to form new partnerships to ensure that people are being referred to the right service



Background

The following pages draws upon Prosper Canada's network of partners, including Manitoba-based agencies SEED and CFCS from Manitoba, to capture key takeaways from designing and implementing a remote help service model.





Accessing Financial Help

Providing specialized financial help

Community Financial Help Providers (CFHPs) provide specialized services to those seeking financial help.

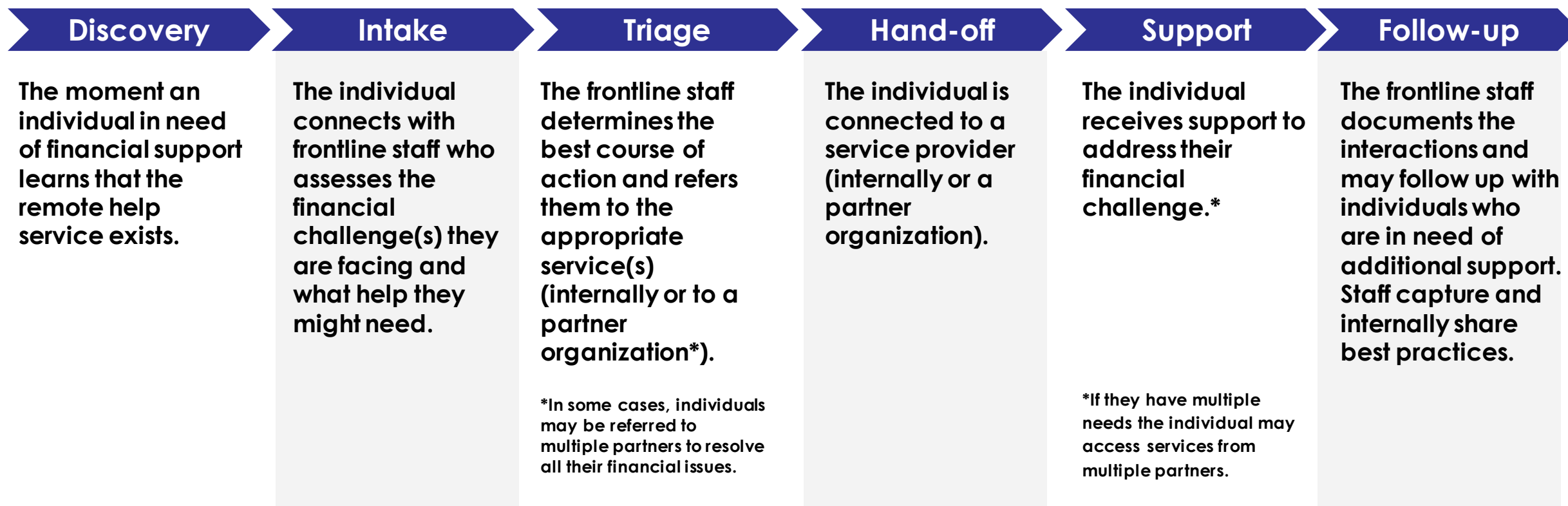
They are Community Based Organizations (CBOs) that have the mandate, capacity and resources to provide specialized financial help services, such as:

- tax clinics
- benefits navigation
- financial coaching or counselling



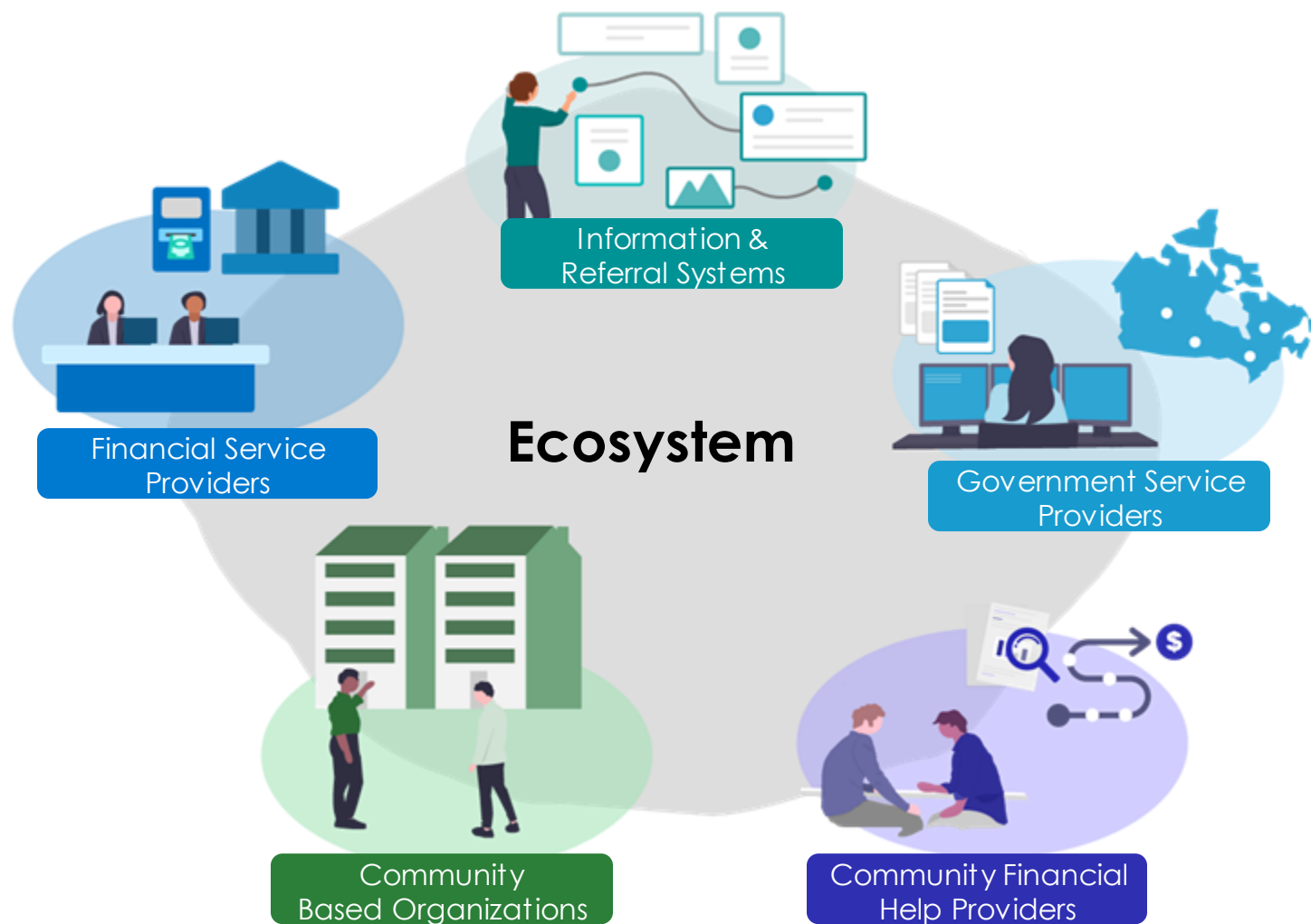
Remote financial help service

Due to the pandemic, there is increased interest from CFHPs on how to deliver or refer Canadians to financial help in a remote service model. The steps below illustrate an end-to-end process for delivering remote financial help.



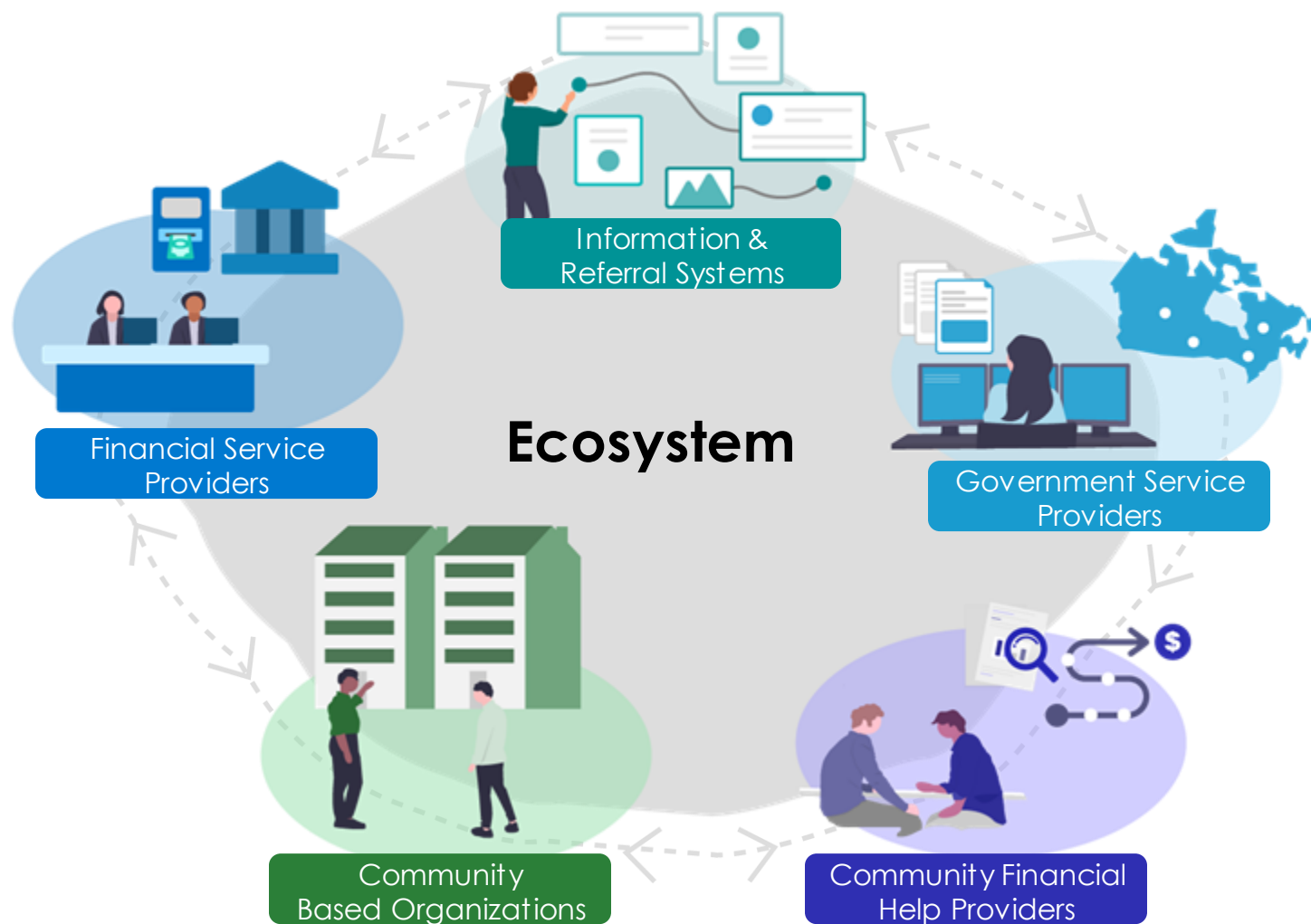
An ecosystem of financial support

Alongside CFHPs, many stakeholders play a role in helping individuals discover and access the financial help they are looking for, all playing a role in a broader ecosystem of financial support.



An ecosystem of financial support

With so many stakeholders impacting an individual's journey to accessing financial help, it is important for each to define their role amongst the others who are present in the ecosystem and work together in a coordinated fashion.



Benefits of coordinated access

Service providers can deliver more impact by working together.

Coordinated access models leverage the capacity, resources, and skills of different partners to provide an ecosystem of financial support.

Each stakeholder in the ecosystem has their own expertise to address specific needs. By recognizing and integrating the resources and capabilities within the ecosystem, they can meet *more* financial needs of the individuals they serve.

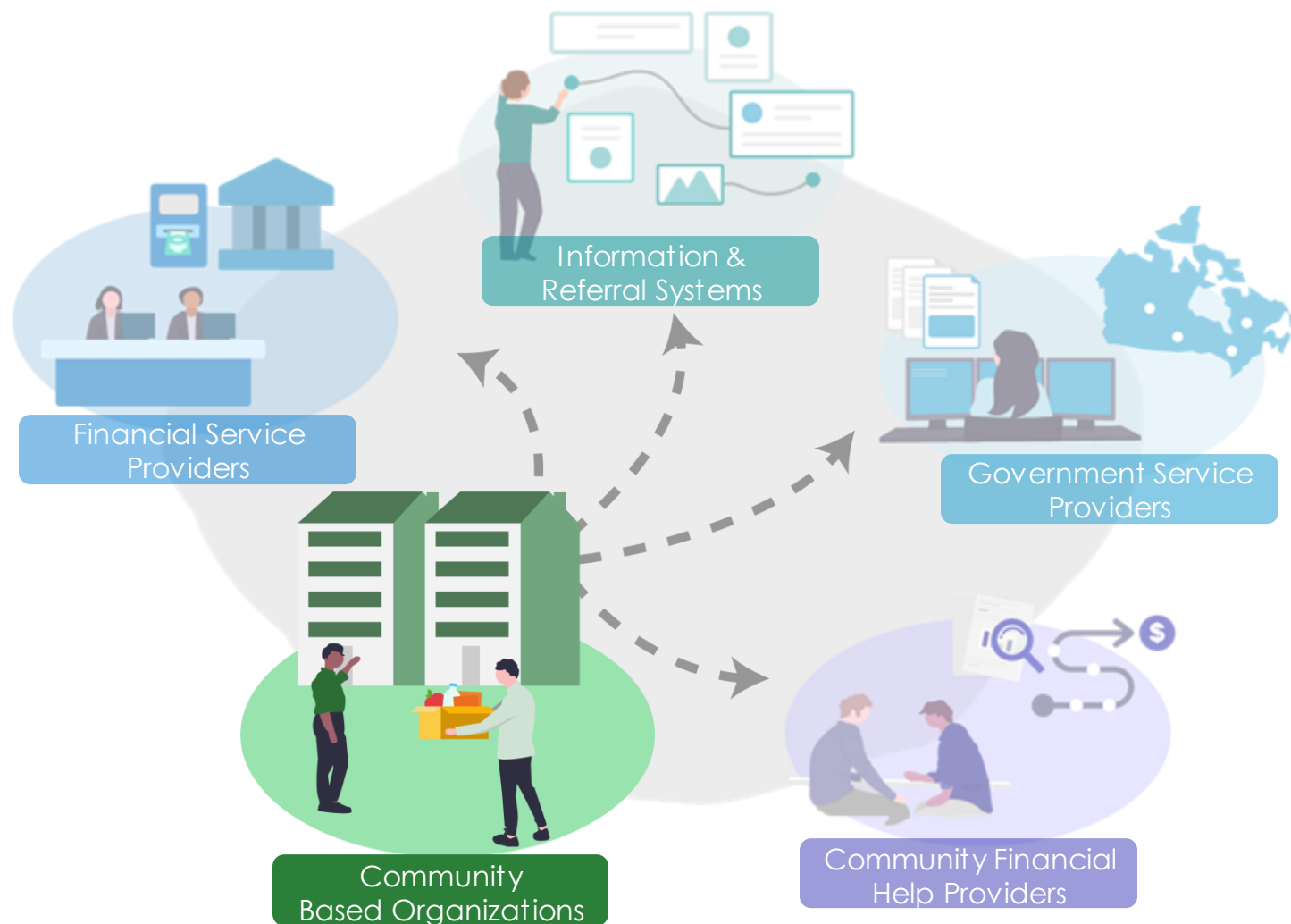


Benefits of coordinated access

People don't always know what services are available and which services they need.

Individuals may be accessing a few services in their community, but still be unaware of the broader ecosystem of support that exists.

Coordinated access helps to alleviate this challenge by connecting individuals to this broader ecosystem through the services they already know and access.



The value of access points

Each service (“stakeholder”) in the ecosystem can serve as access points to the specialized financial help that CFHPs provide.

These access points help individuals in the “discovery” of specialized financial help services and refer them to CFHPs.

Once an individual connects to a CFHP, they will go through the process of intake and triage and be provided with the financial help they require.



ACCESS POINTS

Stakeholders in the ecosystem identifying there is a financial need.

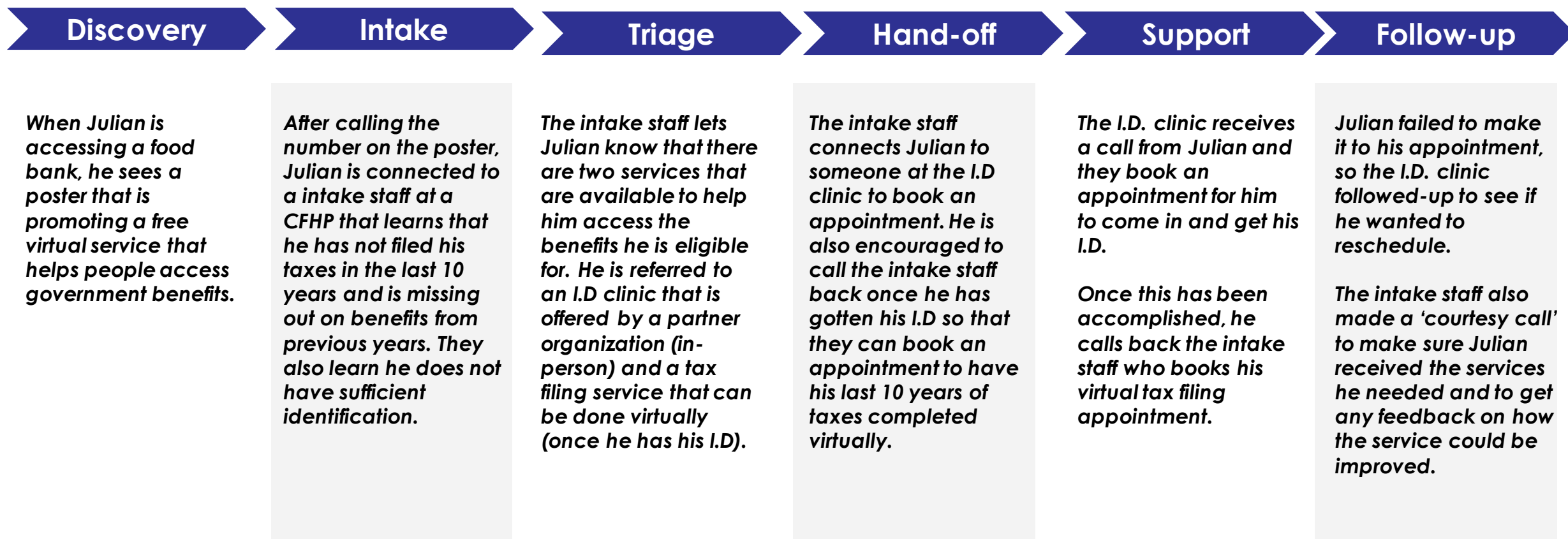


REMOTE HELP SERVICE

CFHPs assessing what type of financial help is required.

A case study of the remote service model

In this illustrative example we look at a person named Julian in need of both food and financial help, and how he discovers and accesses the remote help service.





Universal Themes

There are 6 universal themes that contribute to the success of each step in the remote service delivery process.



TRUST



STRENGTH OF PARTNERSHIPS



COMMUNICATION METHODS



SEAMLESS HANDOFFS



MEASURING IMPACT



CAPACITY



TRUST

Trust is essential throughout the service and is important to foster before an individual even interacts with frontline staff. Building trust will determine an individual's willingness to reach out to a service, if they will recommend it, and if they will return to the service if a new need arises in the future.



STRENGTH OF PARTNERSHIPS

The strength of partnerships that exist will determine the richness and breadth of services individuals can be referred to and extend the reach of the service into the community. Seamless coordination involves communication that is open, honest and ongoing to develop and align on standardized processes and service goals.



COMMUNICATION METHODS

In order to deliver the best remote help service experience, it is important to determine the strength and weakness of different methods (i.e. SMS, webchat, phone). Communication methods should complement each other rather than being duplicative in purpose. Different situations, preferences, abilities and access to technology might impact what method is most appropriate to use.



SEAMLESS HANDOFFS

Design a service experience that feels like it is being delivered by one single entity, rather than feeling like a bunch of disjointed experiences strung together. Consider how the hand-offs between each step of the process is accomplished.



MEASURING IMPACT

Alignment on how you are defining and measuring impact will drive clarity towards whether the service is meeting individual needs and determining improvements that should be prioritized.



CAPACITY

Delivering a sustainable service model requires consideration of an organization's resources and capabilities, and more importantly, their limitations. Being thoughtful with matching staff's skills to roles and looking outside the organization to other stakeholders in the ecosystem can help alleviate capacity limitations.



Recalling the steps of a remote help service

For each stakeholder in the ecosystem, it is important to identify which step(s) of the process they are involved in and understand the universal themes that enable each step to be delivered successfully.



The following slides will outline the universal themes in each step and the recommendations for how to put them into practice.
The term “client” represents the individual(s) using and engaging with the service.

WHAT'S HAPPENING?

The moment an individual in need of financial support learns that the remote help service exists.

UNIVERSAL THEMES IN THIS STEP:



TRUST

- Trust should be established before the client even contacts the service. Client fears may dissuade them from contacting the help service but these fears are often resolved by frontline staff.



STRENGTH OF PARTNERSHIPS

- For those delivering financial help services, fostering strong referral partnerships is critical to ensuring that clients are getting the help they need.

RECOMMENDATIONS:

- Position the service as authentic, credible and free in promotional materials (e.g through social media and flyers) to build trust, overcome fears and motivate clients to access the service.
- Communicate the variety of methods by which a client can access the service. Ensure there are no barriers if they are motivated to engage.
- Continuously and proactively keep referral partners up to date with your financial help service offerings so that they can confidently recommend the service once needs are identified with clients they are serving.
- Strengthen referral partnerships through leveraging pre-existing relationships, if possible, to start and then expand to new partners.

WHAT'S HAPPENING?

The individual connects with frontline staff who assesses the financial challenge(s) they are facing and what help they might need.

UNIVERSAL THEMES IN THIS STEP:



TRUST

- Active listening is critical in building rapport. Clients will share more information if they trust frontline staff and the service. This can lead to identifying stronger referrals and helping to uncover more unmet needs.



MEASURING IMPACT

- Documenting client information (i.e. demographic info and nature of their challenge) can help inform trends in client needs and improve the future service.



CAPACITY

- Intake is a specialized function and often becomes a bottleneck in the process.

RECOMMENDATIONS:

- Train staff in crisis management techniques to be able to de-escalate clients and be able to focus them on sharing information that will lead to meaningful referrals.
- Be cautious of asking too many questions. Consider what data can be captured in the background (e.g. duration of call can be captured through timestamps by the software), and what questions need to be explicitly asked.
- Consider the capacity and training requirements for staff during intake and consider separating this function from the delivery of the financial help service (which typically requires more time and specific expertise).

WHAT'S HAPPENING?

The frontline staff determines the best course of action and refers them to the appropriate service(s) (internally or to a partner organization*).

UNIVERSAL THEMES IN THIS STEP (1 of 2):



COMMUNICATION METHODS

- It is important to identify the communication preferences and limitations of the client, as well as what communication method is best to resolve the particular financial challenge. The selected communication method should be shared with others involved in the coordinated financial help service.



STRENGTH OF PARTNERSHIPS

- Knowledge about local services will help staff determine where to refer clients to and why.
- Detailed insight into service criteria and intake processes can help set client expectations of “what’s next” in the process.

RECOMMENDATIONS:

- Test and iterate communication methods to determine how clients use it before taking the time to build (potentially unnecessary) complex features.
- Use SMS/chat functions to address simple questions or FAQs, while using other communication methods (such as phone calls) for escalation of more complex cases.
- Maintain a database of referral partners that is up to date and review the eligibility criteria at least once year.

*In some cases, clients may be referred to multiple partners to resolve all their financial issues.

WHAT'S HAPPENING?

The frontline staff determines the best course of action and refers them to the appropriate service(s) (internally or to a partner organization*).

UNIVERSAL THEMES IN THIS STEP (2 of 2):



CAPACITY

- Staff need to be able to quickly identify simple versus complex needs, and who best to refer the client to. Staff should also be able to assess other barriers that might hinder a client's ability to access financial help services and ideally have the ability to refer also to non-financial help services as well.

RECOMMENDATIONS:

- Align as a team on the expected duration of an intake call.
- Pilot a standardized triage protocol and iterate this process so that all staff can contribute and benefit from new best practices.
 - Identify how to prioritize needs (e.g. obtaining IDs is necessary to receive all other benefits, and therefore should be asked first).

*In some cases, clients may be referred to multiple partners to resolve all their financial issues.

WHAT'S HAPPENING?

The individual is connected to a service provider (internally or a partner organization).

UNIVERSAL THEMES IN THIS STEP:



SEAMLESS HANDOFFS

- When referring a client to a partner organization, it is helpful to transfer contextual knowledge about the client quickly and securely. This avoids the emotional labour of the client having to repeat information they had already shared.
- Set expectations with the client on what to expect in the following steps and what actions to take. Empower them to take control of their situation.
- With multiple referrals, clients can be overwhelmed with the amount of information being shared. Inaccurate/incomplete recording of referral information lead to needs that are unresolved.

RECOMMENDATIONS:

- Create scripting that helps clients understand what to expect once they are referred to a partner organization.
- Find ways to send the client written documentation of the referral (e.g. through SMS or email), especially when referring clients to multiple partner organizations.
- Consider using secure email or a shared software program to share client information with partner organizations.

WHAT'S HAPPENING?

The individual receives support to address their financial challenge.*

UNIVERSAL THEMES IN THIS STEP:



MEASURING IMPACT

- Although the staff has referred the client to a partner organization at this step, there is a strong desire to know whether the client has been helped and if they require additional support.
- Capturing this feedback also helps determine population-level trends (i.e. are there common/new needs that need to be addressed?).

RECOMMENDATIONS:

- Create a feedback loop amongst partner organizations. Align on the outcomes and achievements you want to measure, what data will help measure those outcomes, and how that information will be shared back to frontline staff.

*If they have multiple needs the individual may access services from multiple partners.

WHAT'S HAPPENING?

The frontline staff documents the interactions and may follow up with individuals who are in need of additional support. Staff capture and internally share best practices.

UNIVERSAL THEMES IN THIS STEP (1 of 2):



TRUST

- How and when follow-up is initiated can impact how the client feels about the service and if they will reach out to it again.



MEASURING IMPACT

- There are often two purposes for follow-up:
 - 1) to measure the quality of your service (i.e. client satisfaction) and
 - 2) measuring if client needs were met

RECOMMENDATIONS:

- Consider having two separate follow-ups (e.g. one initial survey for quality of service and one follow-up call to assess whether needs were addressed).
- Consider quantitative measures that help staff gain insight into how the service is meeting the client's emotional needs (i.e. self-identified rating of a client's stress level (0-5) at the start and end of the call).

WHAT'S HAPPENING?

The frontline staff documents the interactions and may follow up with individuals who are in need of additional support. Staff capture and internally share best practices.

UNIVERSAL THEMES IN THIS STEP (2 of 2):



CAPACITY

- There is a desire for staff to know whether client needs have been met after the referral has been made, but they often lack the time and/or resources to follow-up.



COMMUNICATION METHODS

- Clients may not have access to a reliable phone number where they can be reached for follow-up. Clients with phone access may have limited minutes or personal capacity for follow-up calls.

RECOMMENDATIONS:

- Consider having partner organizations be the ones to follow up with clients and to share back their findings with the intake/triage staff.
 - Partner organizations are in the best position to know when and if the client requires follow-up.
 - Consider using a shared platform to capture updates on a client progress as a standardized process
- Determine the cadence of follow up processes that will be least invasive to the client and takes their technology access into consideration (i.e. limited mins/data).
 - Conducting a survey immediately after the issue has been resolved limits the challenge of not being able to reach the client.



Case Study: Manitoba



The opportunity

Bridgeable worked alongside Prosper and two of their Manitoba-based partner agencies to map out the process for a new remote help service.*

The exercise would help create a benchmark for “**where we are**” and help Prosper and its partners align on opportunities for “**where we can go**”.



FOR MANITOBA-BASED PARTNERS

It would support the future of the service by:

- Identifying the capacity, skills, and training required to deliver a remote help service
- Identifying next steps and driving development in an ongoing, evolving way

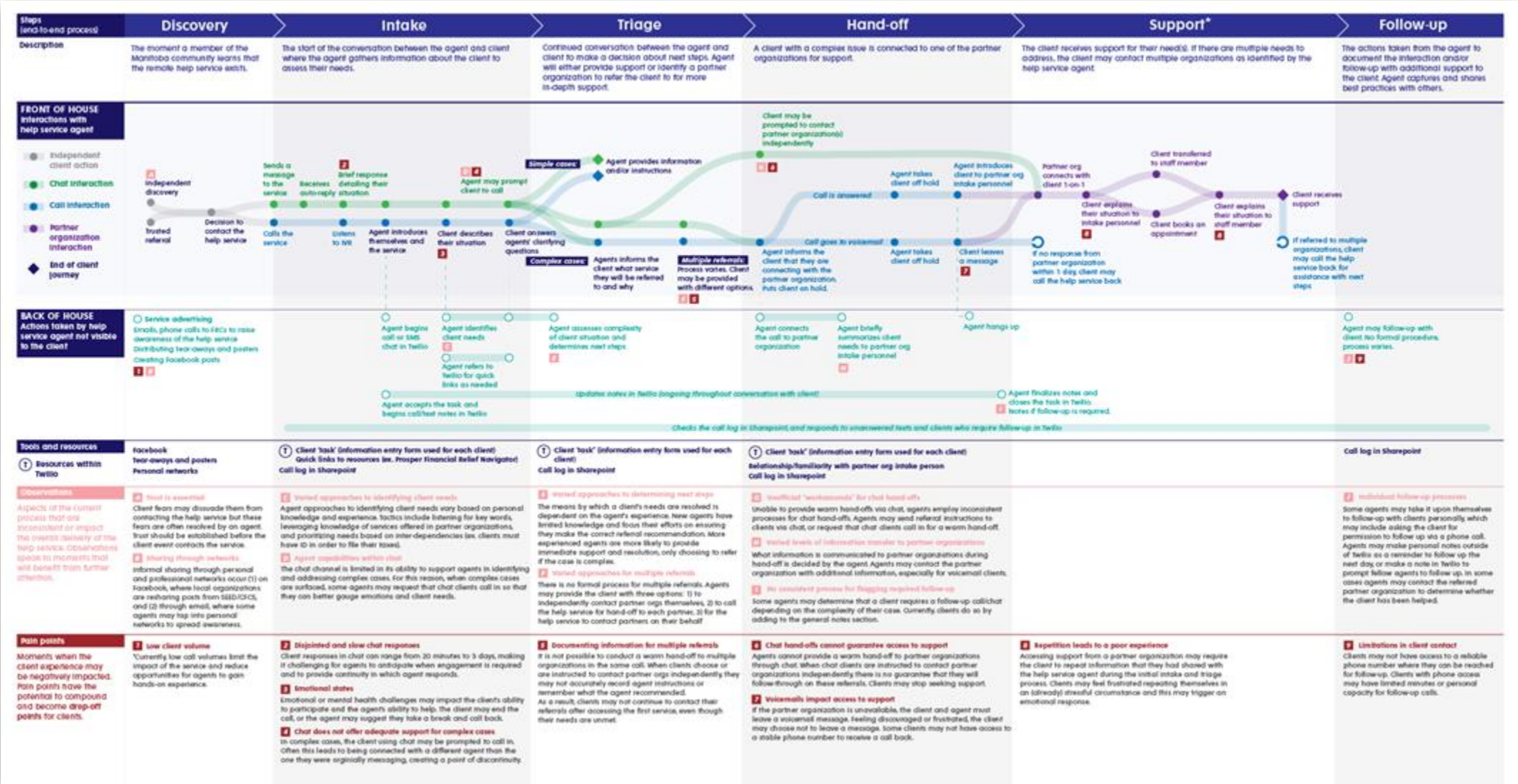
FOR PROSPER

It would inform and guide the development of future services by:

- Clarifying the infrastructure required to develop a “coordinated access model” for financial empowerment services
- Building a starting list of best practices and success criteria that can be shared nationally
- Comparing and contrasting service models delivered by other Canadian partners

**For more context on the approach, please refer to Prosper.*

Full process map of the Manitoba remote help service



To see the larger version the map, please reach out to Ana and Marlene from Prosper.

Understanding the process map

STEPS IN THE REMOTE HELP SERVICE PROCESS

Discovery

The moment a member of the Manitoba community learns that the remote help service exists.

Intake

The start of the conversation between the agent and client where the agent gathers information about the client to assess their needs.

Triage

Continued conversation between the agent and client to make a decision about next steps. Agent will either provide support or identify a partner organization to refer the client to for more in-depth support.

Hand-off

A client with a complex issue is connected to one of the partner organizations for support.

Support

The client receives support for their need(s). If there are multiple needs to address, the client may contact multiple organizations as identified by the help service agent.

Follow-up

The actions taken from the agent to document the interaction and/or follow-up with additional support to the client. Agent captures and shares best practices with others.

Next Steps for Manitoba

The following pages summarize discussions from the final readout, outlining the opportunities that have been identified as “quick wins” and those that have been identified as “mid/long-term wins” by the Manitoba partners.

To see a full list of the opportunities we identified, refer to the appendix.



Quick Wins

Ideas that can be put into action quickly

Discovery

- ❑ **IVR/Auto-reply:**
Provide answers to FAQs ahead of the call (e.g., cost and confidentiality) by updating messaging in the IVR and auto-reply chat functions.
 - ❑ Update IVR messaging with one sentence to drive home *authenticity and credibility* (determine what that one sentence will be).
- ❑ **Advertisement:**
Position the service as authentic and credible through updated social media posts and flyers.
 - ❑ This is already in progress.
 - ❑ Consider leveraging mainstream media (especially when CERB expires) to drive traffic to the service.
 - ❑ Consider limiting ad messaging to the essential details people need.

Intake

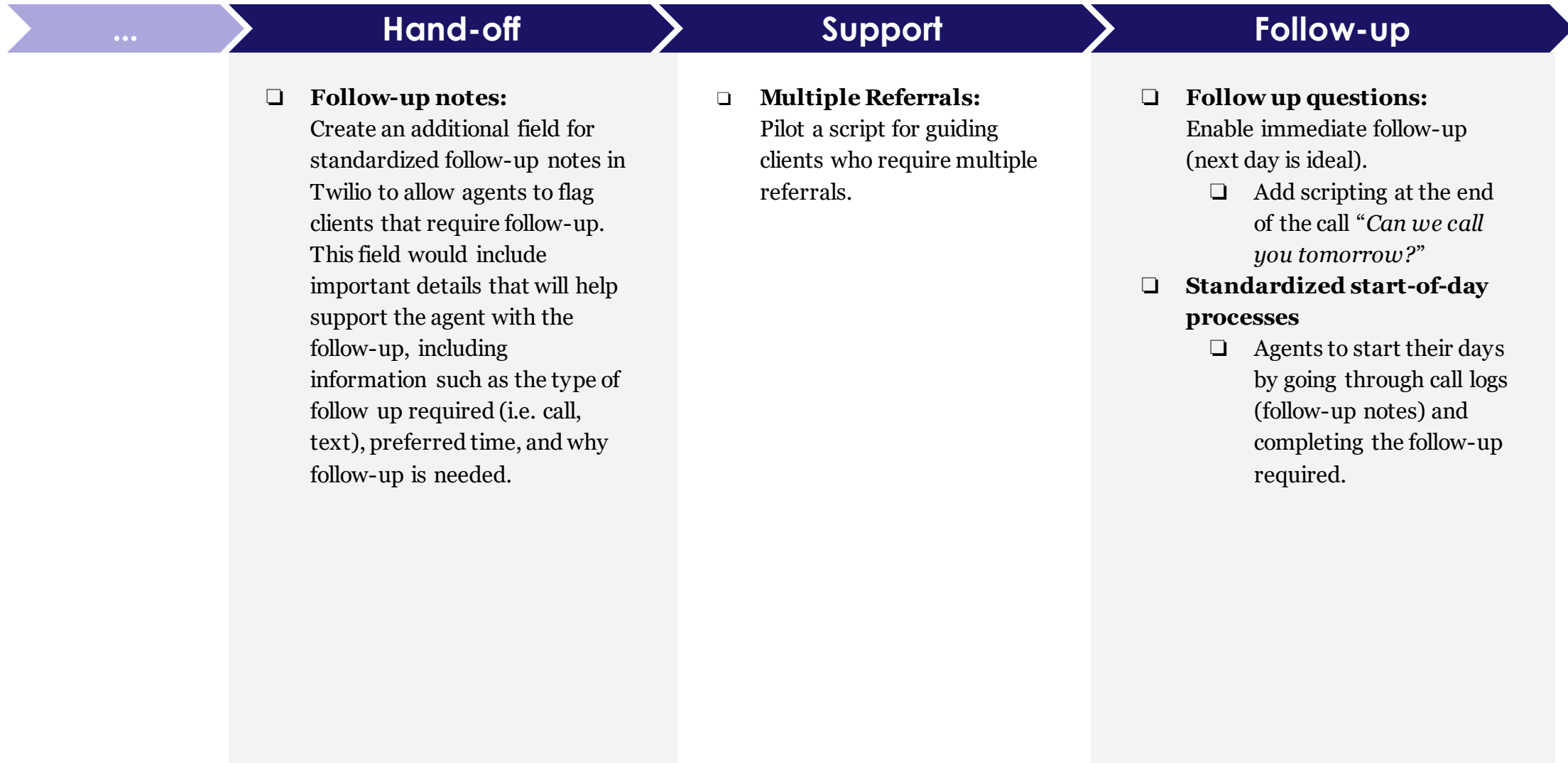
- ❑ **Streamlining channels:**
Consider limiting the chat function to providing straightforward answers to single questions (escalate all other issues to call).
 - ❑ This is already in progress - development started in August 2020 (using open source plugin for Twilio).

Triage

- ❑ **Technology:**
Consider API integration with Financial Relief Navigator (with Prosper support).

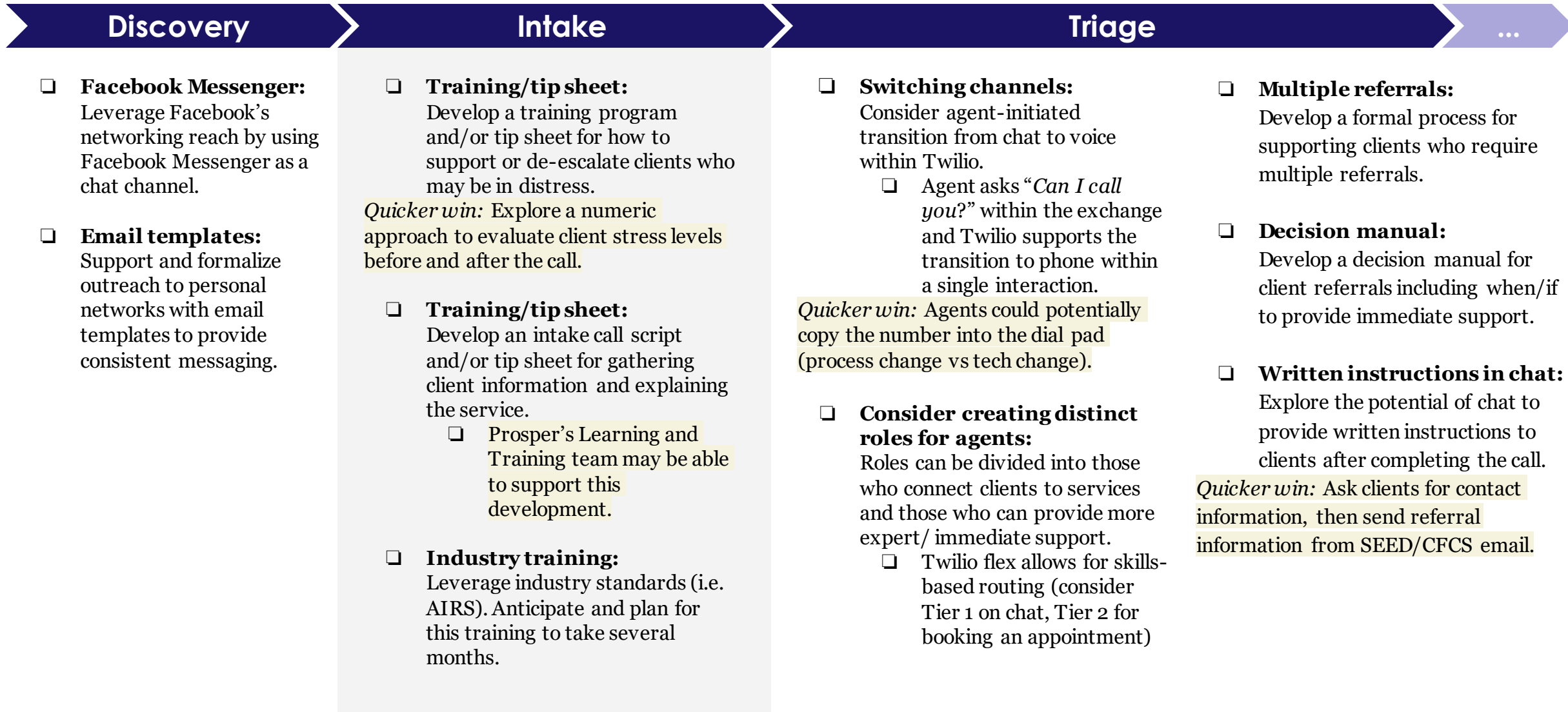
Quick Wins

Ideas that can be put into action quickly



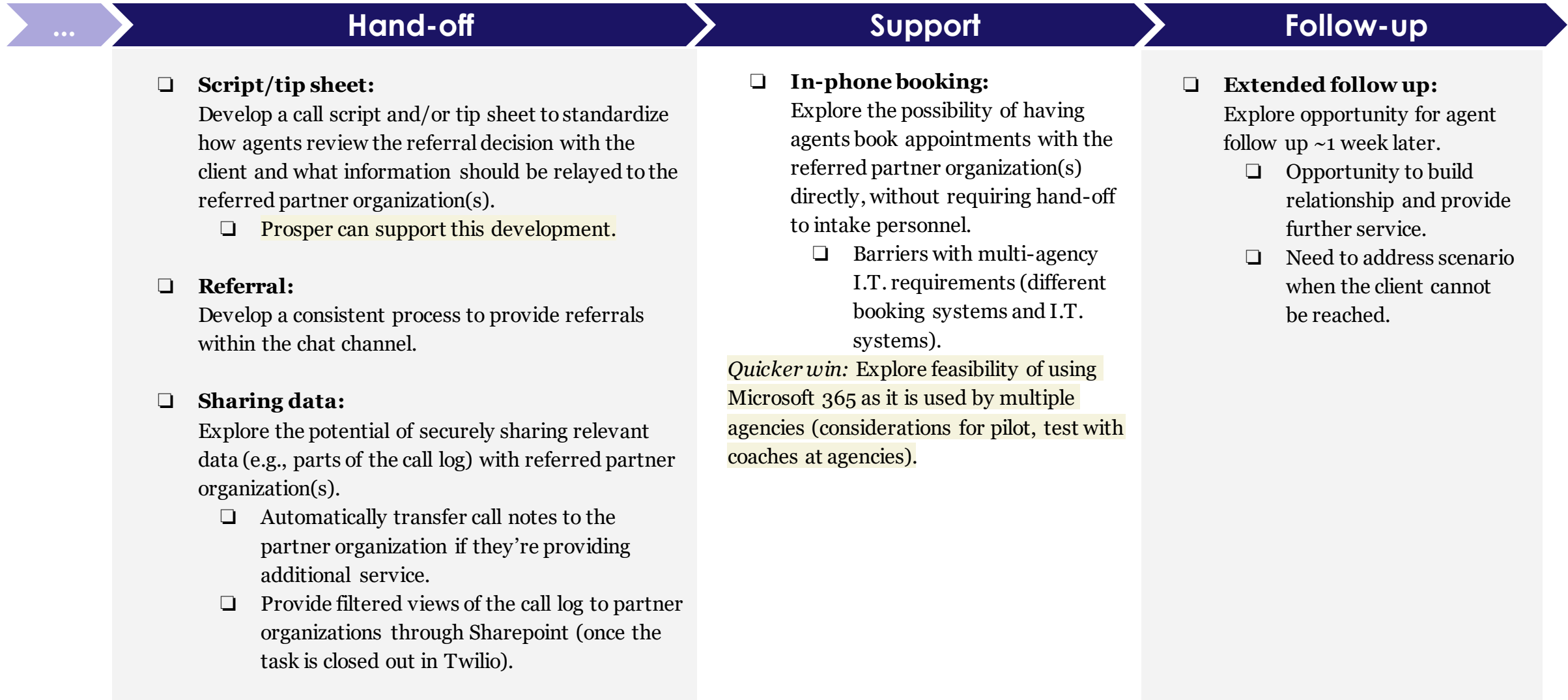
Mid/Long-Term Wins

Ideas that may require more time. “Quicker wins” are captured as ways to execute the idea in the near-term.



Mid/Long-Term Wins

Ideas that may require more time. “Quicker wins” are captured as ways to execute the idea in the near-term.



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Bridgeable is an award-winning strategic design firm based in Toronto, Canada. Founded in 2004, our multi-disciplinary team of designers, strategists, and researchers use service design techniques to understand the world and create multifaceted solutions that improve people's lives.

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