



# **Futureframe: Human-centered design at societal scale**

How federal benefits, assistance and insurance programs can tame complexity, delight customers and drive continuous innovation



This report is for federal government executives who are transforming experiences for their customers and workforce. Accenture's Futureframe is a model for implementing transformative change and sustainable improvements across complex programs serving diverse populations. Here, we apply it to 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.

# Shaping tomorrow. Starting today.

Long before the COVID-19 pandemic, federal agencies were collaborating with Accenture to use human-centered design to deliver better customer experiences and outcomes. These efforts were designed to advance the federal government's distinct mission of serving all Americans, including hard-to-reach audiences and people with complex needs.

When the pandemic hit in 2020, Accenture was midstream in developing and testing Futureframe—a framework for applying human-centered design across agencies and at societal scale. COVID-19 refocused some of our plans by illustrating why embracing an approach like Futureframe is more urgent than ever:

The COVID-19 pandemic has resulted in record numbers of people and families facing housing and food insecurity, educational disparities, healthcare needs and other significant challenges. More than ever, people are looking to federal agencies to help them weather trying times and anticipate their needs.

Across all industry sectors, the pandemic accelerated adoption of new ways of interacting with customers. It forced people and organizations to pivot to virtual channels, driving even greater digital transformation. Given their success in making these shifts, government agencies now have an opportunity to transform short-term solutions into permanent, scalable operating models.

Looking ahead, the post-COVID era presents a once-in-a-generation opportunity to rethink how government agencies meet their missions. Thinking about the next few years, how might we redesign customer experience to empower people not just to persevere but to prosper and grow? By codifying best practices and techniques, Futureframe provides a structured and meaningful way to address that central question.

Futureframe is an approach for those who want to bring simplicity into complex environments; who want to actively design for resilience and sustainable change; and who are committed to forging a better future.

# Why customer experience matters

Coined by Accenture’s design consultancy Fjord, “liquid expectations” is the notion that customers set their expectations based on their best experiences across any number of industries.

What someone experiences with Disney or Uber can set their expectations for providers as diverse as mobile carriers, grocers and quick service restaurants. The benchmark for federal agencies is not necessarily a public sector peer, but rather, the most innovative and customer-focused firms in the world.

For federal benefits, assistance and insurance programs, the most influential customer experiences are arguably those delivered by “category competitors” like banks, insurance companies, investment firms and other financial services providers. And as a hotbed for investment in innovation and customer service, the financial services sector keeps raising the bar. After all, these companies have an overriding need to differentiate their virtual products. For example, fintech startup Lemonade has taken advantage of artificial intelligence and behavioral economics to become the “[insur\[er\] that millennials love](#).”

In many cases, customer experience excellence is fundamental to a financial services company’s brand promise. For example, Forrester found that USAA and Navy Federal—two commercial providers well-known by federal employees—were among the [leaders in customer experience across all industries](#). By comparison, the federal government had the lowest overall scores in their analysis, on average.

For commercial enterprises, becoming an experience leader can help drive profitable growth. The opportunity for federal agencies is much larger and more important. By becoming experience leaders, federal agencies can better meet the demands of their missions—from striving to cure cancer to protecting the food supply and working to alleviate child poverty. Better experiences also help rebuild trust in government.

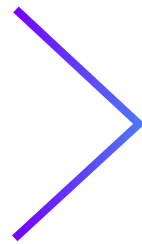
We believe that fostering the same level of affinity associated with the world’s most powerful brands will shift federal customers’ attitudes from acceptance to advocacy. That, in turn, will enable federal agencies to execute their missions more consistently and effectively—helping more people move from surviving to thriving.

# Creating experiences for now, next and the future

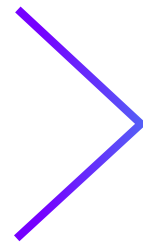
Unlike commercial enterprises, government agencies cannot pick and choose which customers to serve. But by improving your understanding of the diverse people you serve—and crafting a more personalized and convenient experience for them—government agency leaders can achieve better mission outcomes.

Futureframe is an Accenture framework aimed at reimagining challenges with—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.

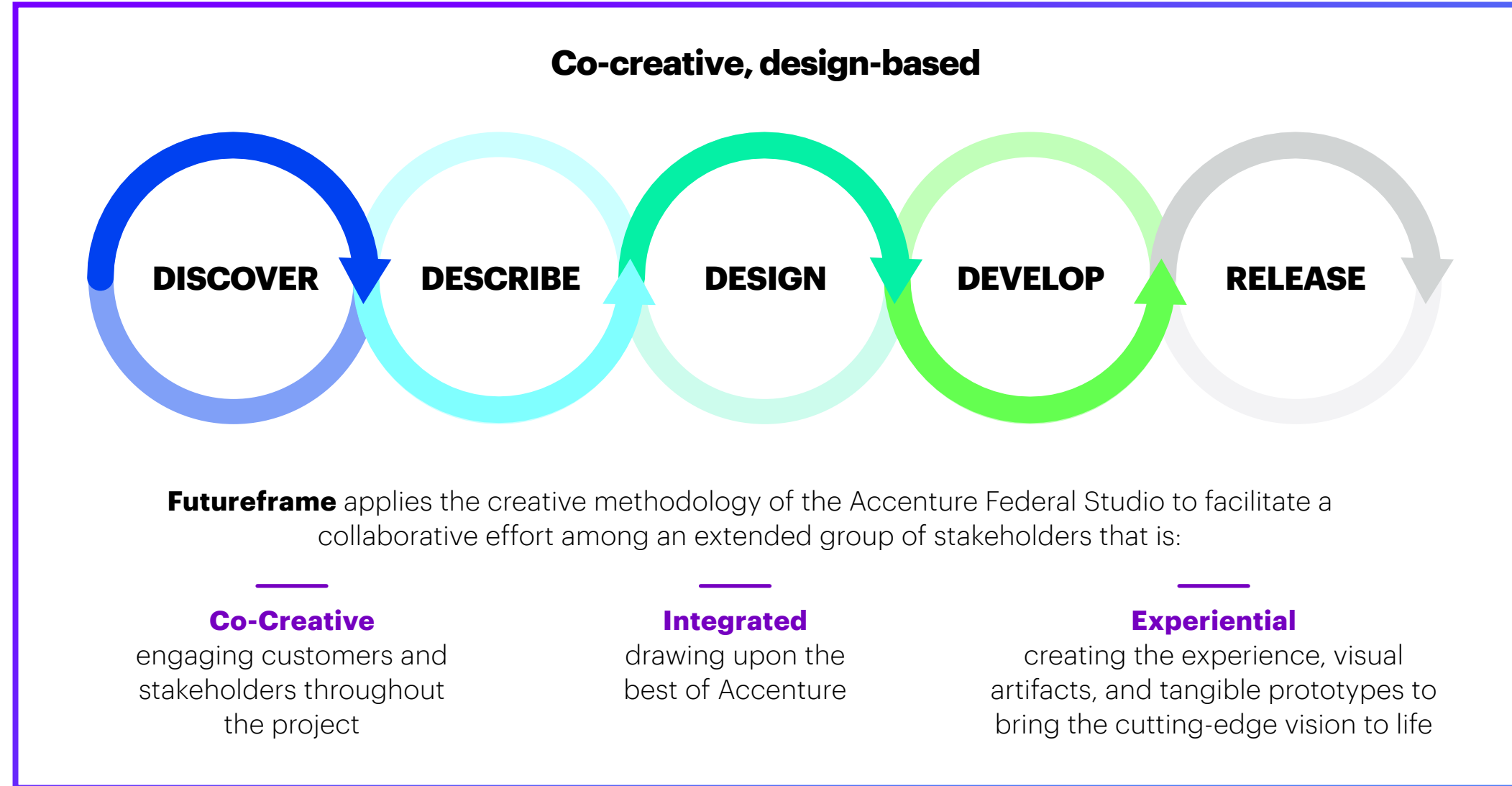
**Because it is inclusive, it enables human-centered design across agencies and at societal scale.**

# Applying human-centered design at societal scale

With its focus on learning and discovery, design thinking has established itself as a powerful problem-solving approach for developing new ideas and fostering innovation. It helps users answer “what if” questions and explore the “art of the possible” in detail. This makes it especially well-suited for solving complex challenges with unknown interdependencies.

With a broad objective or desired outcome in mind, design thinking teams work iteratively to better understand constraints and requirements and then to create, test and improve potential solutions.

Human-centered design applies design thinking principles to solve the real-world challenges of everyday people. Given that individuals often don't fully recognize the limitations they face or where they need help, it also emphasizes contextual observation to understand specific needs, challenges and potential solutions.



Developed with the Accenture Federal Studio, Futureframe is a human-centered design methodology for tackling the multifaceted challenges government agencies face in serving large, diverse populations. It builds upon two well-established disciplines—service design and systems design—to develop sustainable solutions that can operate at societal scale:



**Service design** is a fresh take on traditional business process management that reimagines the end-to-end service experience from the point of view of both recipient and service provider. It aims to create a consistent, empowering user experience across the multiple touchpoints comprising an extended user journey, alleviating pain points, addressing barriers and providing seamless delivery across complex ecosystems. This co-creative process succeeds by ensuring the needs and constraints of all stakeholders—from the customer to those who play a role in creating, enabling or delivering the service—are met.



**Systems design** examines the components and interactions that come together to create a whole. In the case of federal agencies, a “whole” may be a cross-agency or cross-government function or outcome. This discipline aims to rethink and redesign the “whole” while considering its component elements, examining how these elements interact with each other, and optimizing interactions to produce a streamlined and improved future state. While it is an effective approach for addressing immediate and near-term constraints, it is especially valuable when guiding the longer-term evolution of capabilities and services toward a common goal.

Both service design and systems design are fundamental components of Futureframe.

Data-driven research also plays a critical role in human-centered design and Futureframe. Whether qualitative or quantitative, data-driven research enables a more holistic understanding of current experiences and opportunities to design more effective experiences in the future. It also defines the baseline as well as the aspiration or future state. As such, these insights support the process of testing, proving and refining hypotheses.

# Futureframe methods & techniques

Customers don't always know what they need, but they do know what they are experiencing. To better understand user pain points and needs, Futureframe brings together a broad toolkit of discovery and design-based methods and techniques drawn from service design and systems design. 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.



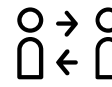
## STEEP factor analysis

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 bring Futureframe to life, the Accenture team decided 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. 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.

# Quantitative insights from the front lines

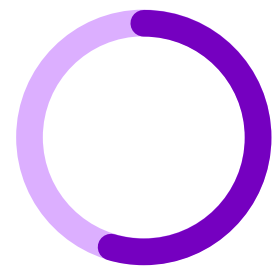
As part of the research for this Futureframe initiative, Accenture and Government Business Council partnered up to survey 223 federal leaders who manage federal insurance, benefits and assistance programs to explore their perceptions, attitudes and experiences.

When this process works well, administrators report measurable impact and pride in seeing positive outcomes change people's lives. When it doesn't work well, it can erode the interconnected web of public health, safety and quality of life, as well as the trust and confidence people place in government.

Our study uncovered three key challenges and opportunities facing agencies that administer benefits.

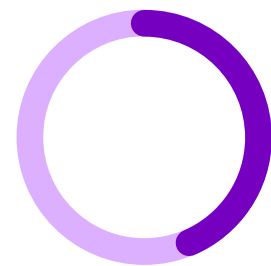
## Those who deliver these programs feel undervalued and underequipped.

Our August 2020 survey found that at least one in four respondents is not satisfied by the nature of their work. Respondents cited poor support structures—both managerial and technical—as their main source of frustration.



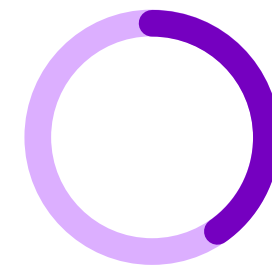
53%

say they require better tools or less frustrating processes



41%

say their office is understaffed

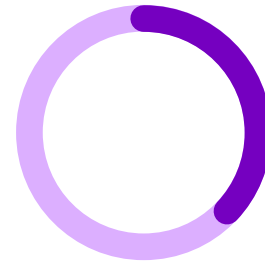


40%

feel their work isn't valued or appreciated

## Long waiting times and inefficient communications with applicants make for a slow process.

Another source of frustration: the benefits process itself. One-quarter (26%) report that the longest part of their process can take more than four months to complete. Only 9% reported that the actual disbursing of benefits is the slowest part of the process. One-third (33%) said the phases based on exchanging information with clients (that is, outreach and documentation) are the most inefficient parts of the benefits administration process.



**One-third (33%)** said that steps focused on exchanging information with clients (that is, outreach and documentation) are the most inefficient parts of the benefits administration process.

## Executives welcome automation to improve end-to-end processes.

Better tools and data would have a positive impact on the work of delivering benefits.



Thirty-four percent of respondents report that moving parts of the application process into the digital sphere—including automating intake procedures or developing self-service tools for applicants—would do the most to relieve frustration in their jobs. Notably, remote engagement protocols necessitated by COVID-19 are already accelerating digital transformation at many agencies. Scaling and making changes that have proven successful permanent should be a priority going forward.

Survey respondents also reported that waiting for information from applicants can take weeks or months. Enabling data sharing would reduce duplicative data entry across multiple programs requiring the same information. That can save time and frustration for the people who deliver benefits—and lead to improved outcomes for the people who need immediate support.

# 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:



**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
<b>Applicant</b>	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.
<b>Administrator</b>	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.



## Selected experience barriers

### 01 NO CLEAR FRONT DOOR FOR APPLICANTS

**Entering and navigating the benefits space is challenging for applicants.**

Applicants often lack awareness of what benefits are available to them, and there exists no common, intuitive front door for learning more and gaining clear visibility into what the application journey entails.

Many applicants end up relying on friends, relatives, and coworkers to gain familiarity and understanding about the federal benefits for which they may be eligible and apply.

### 02 CRYPTIC PROCESS

**The application process is often not intuitive, transparent or easy to navigate.**

Once applicants begin the process of applying for a benefit, their journey can become arduous. The process is not intuitive or user-friendly, and applicants often contend with jargon and legalese that is cryptic and difficult to understand. While eligibility requirements are often the same or similar, there are separate and different processes across programs.

## Selected data barriers

### 03 FRAGMENTED, SILOED DATA

**Documentation for benefit application and eligibility determination is hard to find (and trust).**

The data and documentation required for an application are typically scattered across disparate sources and not readily accessible. Applicants and administrators often spend substantial time and energy searching for, gathering and consolidating relevant records and data from personal archives, agencies across levels of government and private sector organizations.

A major factor in this hunt is verifying the integrity of this data. Without substantial data policies and procedures, the legitimacy of each document provided must be actively confirmed.



# Selected system & process barriers

## 04 DISPARATE SYSTEMS

**Managing multiple systems and channels reduces administrator effectiveness and efficiency.**

The workflow for processing an application depends heavily on the interplay between different systems, many of which are not fully integrated (whether within a single agency, across multiple agencies or more broadly across the ecosystem of government and non-government entities in the benefits space).

As a result, administrators experience friction and slowdown as they attempt to perform time-sensitive work to the best of their ability; applicants endure extended wait times, often without clear visibility as to the status and progress of their case.

## 05 LEGACY OF PHYSICAL, MANUAL PROCESSES AND ANTIQUATED POLICIES

**Physical requirements are imposed on (what should be) a digital world.**

Physical, paper and manual-based processes continue to be prevalent. In fact, even when digital documentation and avenues for digital processing are available, a legacy and habit of physical handling can win the day. Applicants are directed to visit physical locations to submit printed copies of documents, even if the documents start out in digital format. In many cases, outdated legislative and policy requirements mandate these practices and will need to be changed.

## 06 OPTIMIZATION IS NOT CORE TO OPERATIONS

**Process inefficiencies create additional burden for applicants and administrators.**

Administrative processes are not as streamlined and efficient as they could be. Some tasks are managed via spreadsheets or home-grown workarounds, while others are unnecessarily married to antiquated models or sequential flows.

For applicants, the lack of efficiencies is felt palpably—applicants often repeat filling out common forms and performing the same basic tasks, rather than having their information shared for use across programs and retained and leveraged for reuse in future.

# 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.



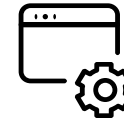
### We are our own data

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.

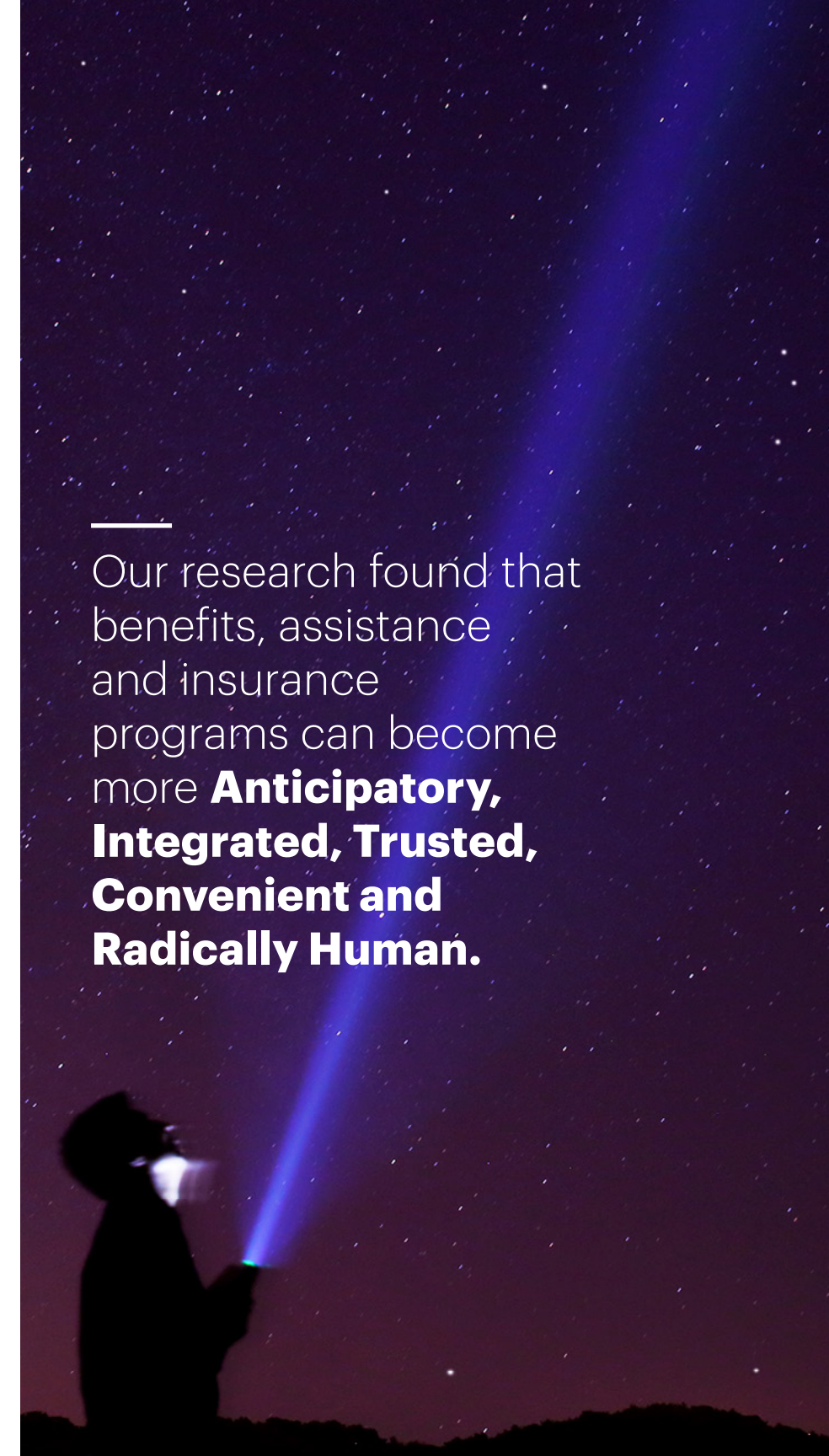
## From reaction to anticipation

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.

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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 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.



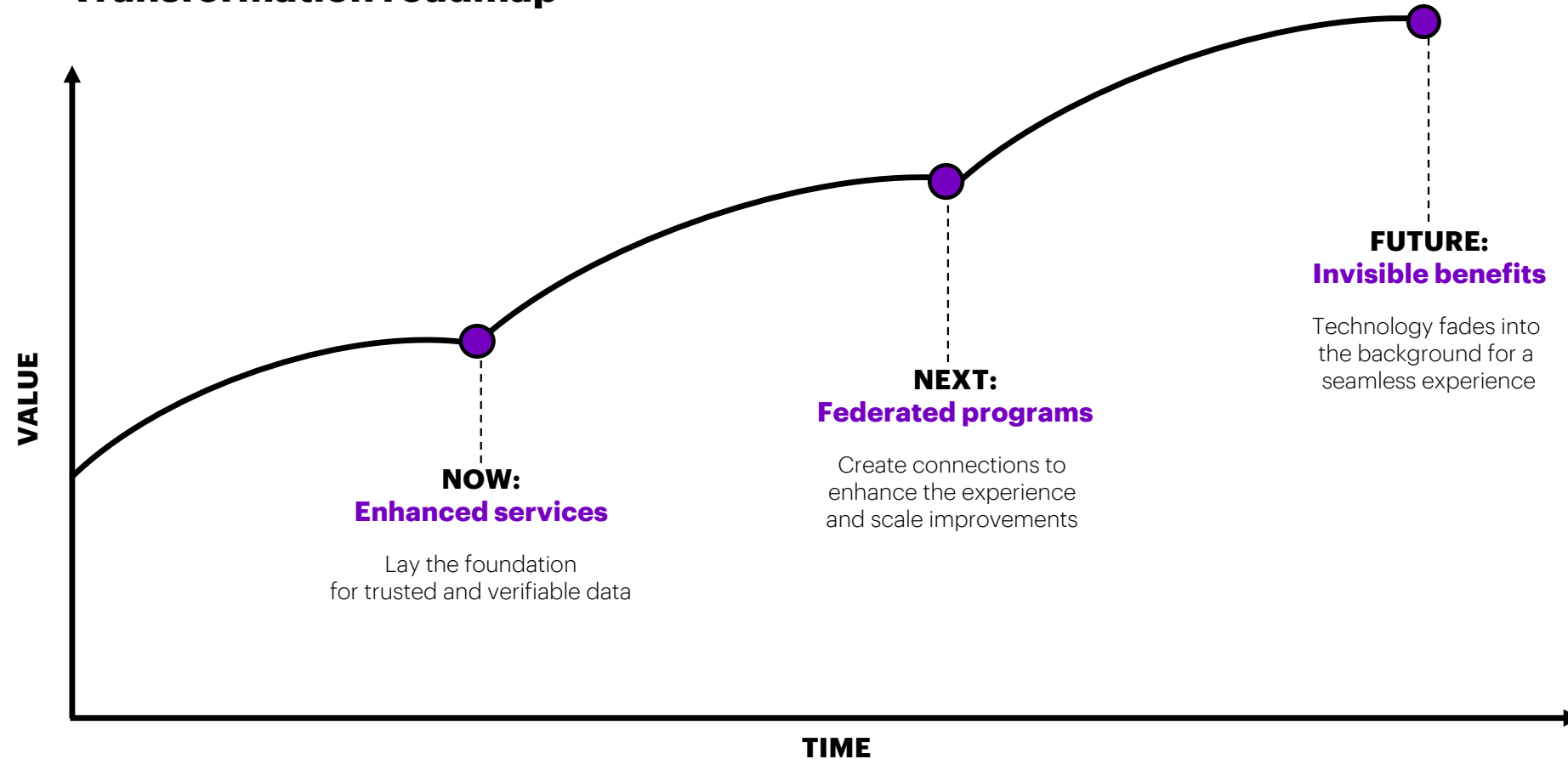
## Real-time risk analysis

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



## 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
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**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.

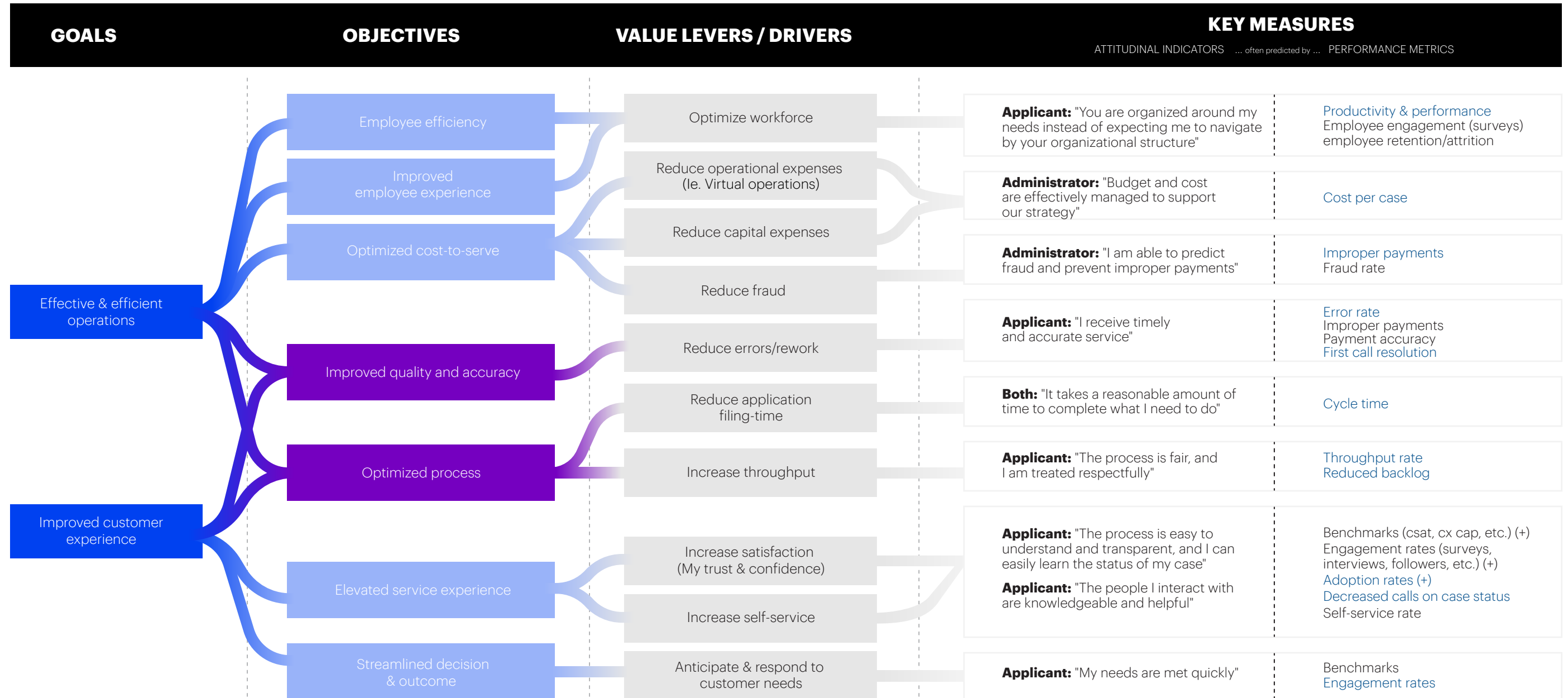
These value propositions support business case development for targeted investments. Specific benefits driving return-on-investment may include:

**VISION**

**High performance benefits administration**

**LEGEND**

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



# Trailblazers in action

Given the constraints that federal agencies face, many will ask: Is this vision realistic? Is it achievable? The reality is that Futureframe builds upon and consolidates techniques and practices federal leaders have already been using to some extent to transform the customer experience, create more value and deliver more impact.

Here are just a few examples.



## U.S. Department of Agriculture

With the launch of Farmers.gov, USDA consolidated seven digital platforms and 150 federal web resources into [a convenient one-stop resource](#) for farmers. Farmers.gov offers farmer-focused content, interactive tools and a business data dashboard—allowing producers more time to focus on their farms and less time filling out antiquated paper forms. Continuing improvement is built into the process based on ongoing feedback from USDA customers and employees.



## U.S. Department of Education


The Department of Education collaborated with Accenture to embrace the bold vision of a Next Generation Financial Services Environment (NextGen). This innovative, streamlined and world-class solution benefits students, parents, school financial aid administrators, and other customers and partners.

The team used human-centered design to inform development of an omnichannel network where borrowers now learn about, apply for and manage their federal financial aid. The new solution includes a single digital platform (Studentaid.gov), a modern marketing platform, a consolidated customer care platform and a dedicated virtual assistant—radically simplifying the student financial aid experience for more than 40 million students and their families.



## U.S. Department of Veterans Affairs

A new version of the VA Loan Electronic Reporting Interface (VALERI) incorporates software-as-a-service capabilities for case management, workflow optimization and data analytics—enabling VA to serve veteran homeowners more efficiently and collaborate with industry partners. VALERI also incorporates customer relationship management best practices, enabling borrowers to see real-time, relevant loan information throughout the loan lifecycle.



# 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>.

## About Accenture

Accenture is a global professional services company with leading capabilities in digital, cloud and security. Combining unmatched experience and specialized skills across more than 40 industries, we offer Strategy and Consulting, Interactive, Technology and Operations services—all powered by the world’s largest network of Advanced Technology and Intelligent Operations centers. Our 569,000 people deliver on the promise of technology and human ingenuity every day, serving clients in more than 120 countries. We embrace the power of change to create value and shared success for our clients, people, shareholders, partners and communities. Visit us at [www.accenture.com](http://www.accenture.com).