

CAPITA

Revolutionising benefit assessment

The Risk and Verification Portal from Capita is an innovative software solution, revolutionising the way in which benefit claims are processed.

The solution enables local authorities to assess in real time the risk (likelihood) that a claim contains fraud or error. This then suggests the level of verification that needs to be applied as appropriate to that case. The reason this is so crucial is that following the Department of Work and Pensions (DWP) approved risk assessment (HB/CTB S11/2011), 'low risk' claims may be 'streamlined', with full verification reserved for medium risk claims, and additional verification applied to high risk claims. This process leads to **improved customer service**, a dramatic improvement in processing times, an **increase in the identification of errors at the claim gateway** and a **reduction in resource requirements**.

While the Verification Framework has been described as the 'gold standard' in verifying claims for housing and Council Tax benefit, it is recognised that it is by far the most time consuming element of assessments and consequently very costly to administer. Perhaps even more importantly, the evidence requirement is a barrier that prevents some people claiming benefit, especially those in some vulnerable groups because of the burden it places upon them. It is also recognised that the Verification Framework is not an intelligent verification mechanism, with LAs subjecting all claims to the same level of checking regardless of the risk each poses of including incorrect information.

Solution outcomes

- Around 52 per cent of claims identified are low risk in accordance with S11/2011
- The risk model has recently been significantly enhanced to reflect recent claim trends and now increases predictive power across all risk bands
- The solution delivers compelling efficiency savings in new claim administration
- The portal implementation is achieved in a matter of days.

Capita's solution is fully compliant with DWP Circular HB/CTB S11/2011

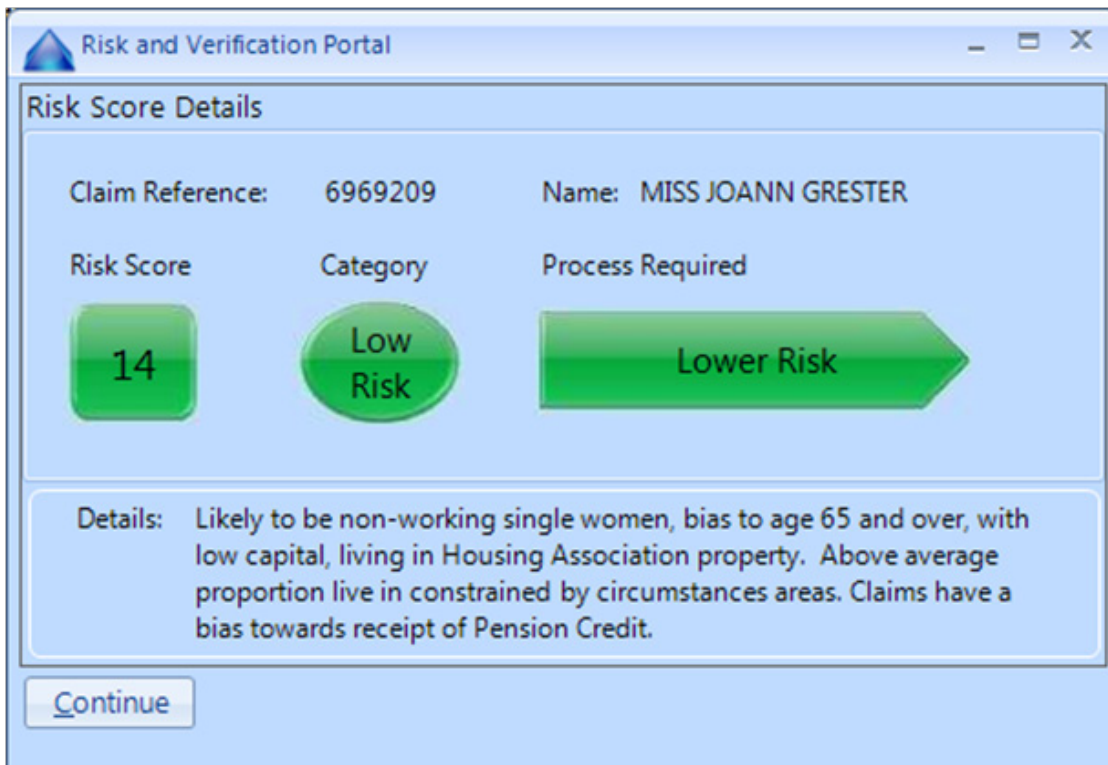
Capita's Risk and Verification Portal uses sophisticated data analytics and predictive modelling techniques to calculate the 'risk' or probability of a claim containing errors. Our risk-based verification solution allows a local authority to apply the level of verification checking that is proportionate and appropriate for the level of risk posed by the individual circumstances of the claim.

Those cases deemed as low risk (52% in our updated model) go through streamlined verification, enabling them to be processed very rapidly. This is (in accordance with HB/CTB S11/2011) validated by an automated blind sampling methodology which will move a sample of those cases identified as low and medium risk to high risk status.

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The cases will be tracked and recorded accordingly for management information and model performance monitoring purposes.

The process significantly reduces claims handling requirements in low risk cases whilst giving local authorities a better chance of finding fraud and error in higher risk claims.



The above screen shows an example of a risk score from the simple user interface within Capita's benefits system

To find out more about Capita's Risk and Verification Portal and to establish the level of efficiencies that you could achieve please contact your Account Manager, email cssenquiries@capita.co.uk or call 08701 631800