

## Revolutionising benefit assessment

**The Risk and Verification Portal from Capita Revenues and Benefits is a unique and innovative software solution, revolutionising the way in which new benefit claims are processed.**

It does this by enabling local authorities to assess in real time the risk (likelihood) that a new claim contains errors, then advising the level of verification that needs to be applied to the case. The reason this is so crucial is that following this Department of Work and Pensions (DWP) approved risk assessment, 'low risk' claims can be 'streamlined', with the verification framework only reserved for higher risk claims. This leads to improved customer service, a dramatic improvement in processing times 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 costly to administer. Perhaps even more importantly, it is unpopular with some vulnerable groups because of the burden of providing proof it places upon them. The Verification Framework is also not an intelligent verification mechanism: LAs subject all claims to the same level of checking, regardless of the risk each claim actually poses of providing incorrect information.

In conjunction with the DWP, our solution has been successfully piloted by the London Borough of Lambeth and Glasgow City Council and is now available to other authorities.

### Pilot results

- 32% reduction in overall processing times across all risk categories
- 37% average reduction in "low risk" claims processing times
- 57% of claims identified were as low risk
- RVP solution implementation achieved in ten days.

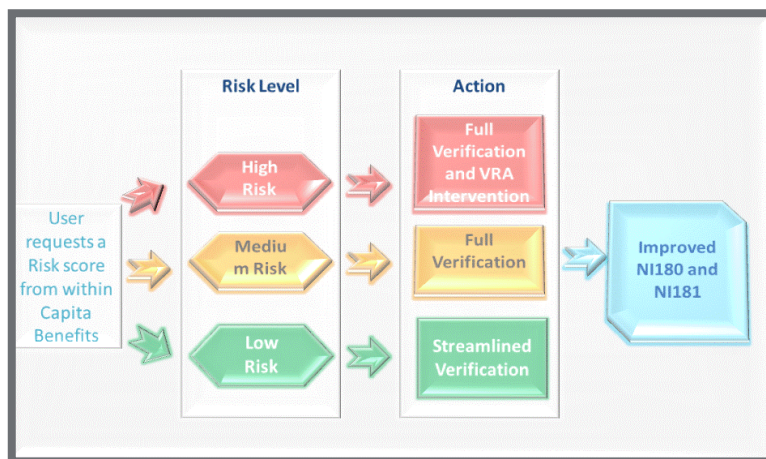
"Taking this innovative approach to verification has seen improvements in processing times and customer satisfaction while continuing to securely protect the public purse."

David Ashmore, London Borough of Lambeth

## So how does it work?

The Risk and Verification Portal uses data analytics and predictive modelling techniques to calculate the 'risk' or probability of a claim containing errors. Risk-based verification allows a local authority to apply the level of verification checking which is proportionate and appropriate for the level of risk posed by the individual claim. Cases deemed as "low risk" (57% in the trial) go through minimal verification, enabling them to be processed rapidly. This process also reduces human resource requirements, allowing staff time be focused on undertaking additional checks such as Voice Risk Analysis on higher risk claims.

Risk-based verification enables the Right Benefit (NI180) indicator to be optimised and the streamlined verification action allows LAs to be faster in processing new claims, enhancing the Right Time (NI181) indicator.



This unique automated process of identifying potential risk is illustrated in this diagram.

Unique to Capita Revenues and Benefits, the Risk and Verification Portal is seamlessly integrated into the assessment process and enables local authorities to quickly and substantially realise significant performance improvements.

## Key functionality of the Risk and Verification Portal

- Instant search of the National Claimant Register for any matching National Insurance Numbers, including ability to view full claim details from previous authorities – effectively an enhanced 'real time
- Compare and contrast the existing details of a claimant with those held at a different local authority (LA), therefore simplifying fraud and error detection and contributing to reducing LA HBMS' Error on the DWP Subsidy Return
- Locate absconded debtors for Benefits should the citizen continue to claim at an other local authority, allowing optimal return on recovery rates.
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"Risk based verification will change the way we run benefits."

Paul Howarth, Head of DWP Strategy Division - speaking at IRRV Annual Conference, Bournemouth 2009