Maryland Product Symposium

From Frustration to Transformation

Agile Product Management Meets Human-Centered Design

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A. JAMES CLARK SCHOOL OF ENGINEERING | PRODUCT MANAGEMENT

A Legacy of Service, A Challenge of Scale

- Established: **1935**
- Workforce: **60,000+ employees (11,000 at Maryland HQ)**
- Core Services: **Retirement, disability, survivor benefits, Medicare applications, and personal records**
- Data Management: **Filing cabinets... Floppy disks...Network drives**
- Pre-Internet Access: **Field office visits or calling the 800 number**

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The Internet Arrives—And So Does Complexity

- Early 1990s Shift: **Departments created independent public file stores**

- Fragmented Website: **Department-led content silos made navigation difficult**

- User Experience: **Retirement inquiries require clicking through many links and PDFs**

- Result: **Confused users turned to phone support and field offices, with long and cumbersome processes and wait times**

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COVID-19: A Tipping Point for Digital Services

- Pandemic Impact: **Field offices closed; 800-number overwhelmed**

- Executive Order 12862 (2021): **Focus on rebuilding trust and user-centered services**

- Demand Surge: **Citizens urgently needed seamless digital access**

Agile + Human-Centered Design as the Solution

- Agile Management
  - **Iterative development with continuous feedback**
  - **CERTAIN-T Methodology: Discover, Strategy, Execution, and Iteration**
  - **Focus on high-valued features and simplifying processes**
- Human-Centered Design
  - **User needs drive content**
  - **Organized content by questions like "How do I apply for benefits?"**
  - **Plain language for better accessibility**

BRAINSTORM COLLABORATION

REQUIREMENTS DESIGN

RESPONDING TO CHANGE FOCUS ON QUALITY

TESTING DEPLOYMENT

Transformational Techniques that Made It Work

- Simplicity and Plain Language
  - **If it can't be explained over coffee, it's too complicated**
  - **Verbose to concise**
- 80/20 Rule
  - **80% of value from 20% of content**
  - **Focused on critical pages**
- Content Cleanup
  - **From 78,000 pages to hundreds**
- Saying No to Complexity
  - **Avoid edge-case scenarios**
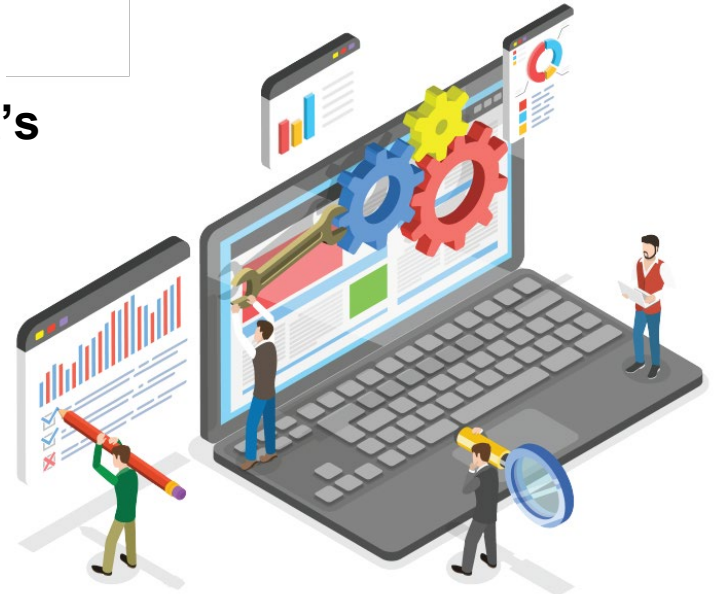
Use Case Scenario
Eligibility App

Goal
Help users quickly determine eligibility without confusion

Key Features
- **Simple Questions:** User-friendly prompts replace jargon and long-form narrative
- **Guided Flow:** Decision-tree logic for step-by-step support
- **Clear Results:** Immediate next steps (e.g., "Apply now")

Impact
- Reduced call center volume with self-service tools
- Increased user satisfaction and fewer in-person visits
- Made dense info easy to personalize and understand
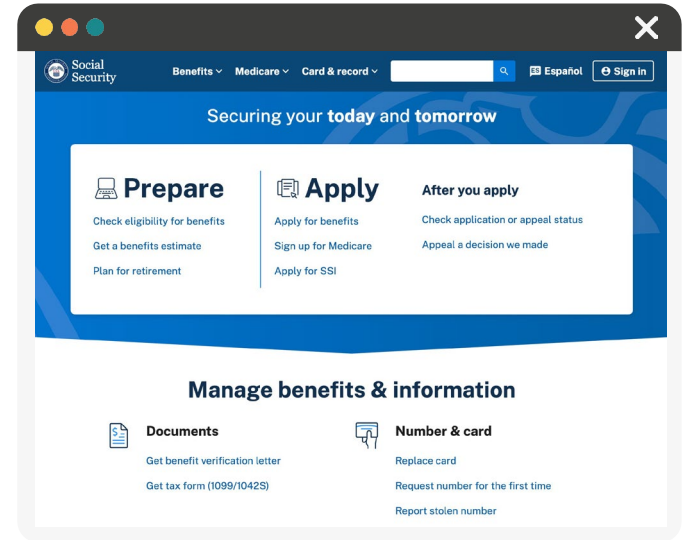
Use Case Scenario
New Homepage

Goal
Provide easy access to frequently used services

Key Features
- **Life-Event and Topic Organization:** Sections like "Prepare" or "Apply"
- **Mobile-Friendly Design:** Accessible from any device
- **Quick Links:** Based on user behavior data to streamline navigation

Impact
- Reduced call center volume with self-service tools
- Faster access to information and services
- Positive feedback from users and partner agencies
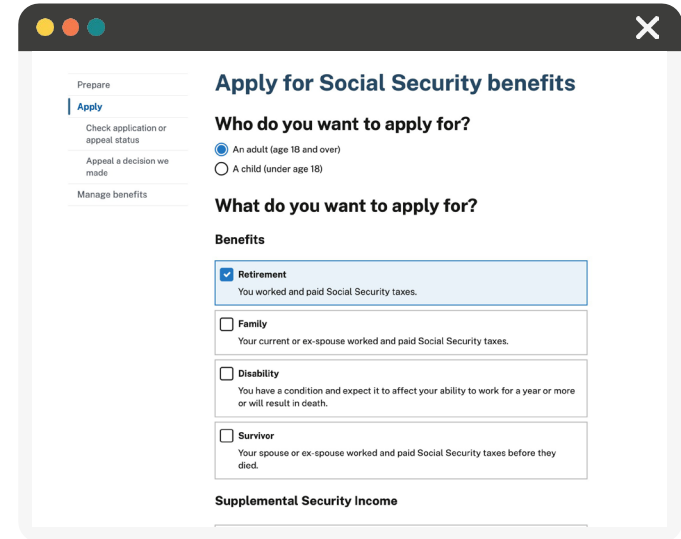
Use Case Scenario
Apply App

Goal
Making applying for benefits straightforward and error-free

Key Features
- **Step-by-Step Guidance:** Users follow a structured application process
- **Document Uploads:** Easily upload required documents
- **Progress Tracker:** Real-time updates on application status

Impact
- Reduced call center volume with self-service tools
- Fewer errors and incomplete applications
- Reduced processing time for benefit approvals

Apply for Social Security benefits

Prepare
Apply
Check application or appeal status
Appeal a decision we made
Manage benefits

Who do you want to apply for?
- An adult (age 18 and over)
- A child (under age 18)

What do you want to apply for?

Benefits

☑ **Retirement**
You worked and paid Social Security taxes.

☐ **Family**
Your current or ex-spouse worked and paid Social Security taxes.

☐ **Disability**
You have a condition and expect it to affect your ability to work for a year or more or will result in death.

☐ **Survivor**
Your spouse or ex-spouse worked and paid Social Security taxes before they died.

Supplemental Security Income

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Use Case Scenario
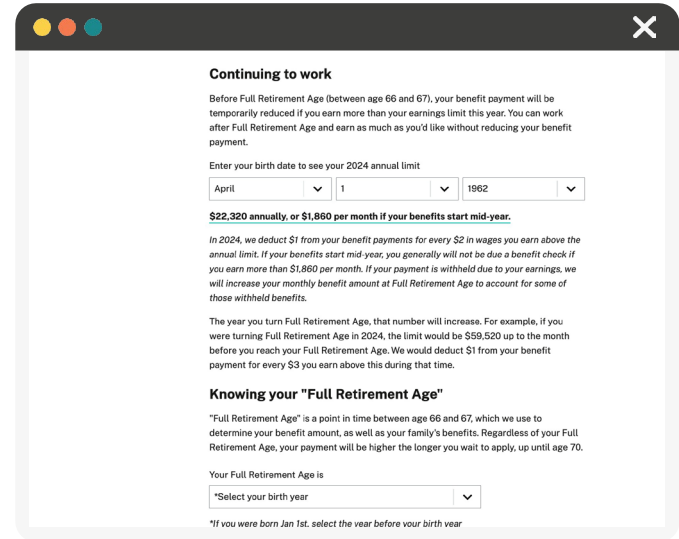# Continuing to Work Toggle

Goal
Allow users to explore options for working while getting benefits

Key Features
- **Interactive Toggle:** Just enter your birthdate to see if your benefit would be reduced by working and by how much
- **Scenario Comparison:** Plain language, personalized display of different benefit reduction outcomes
- **Clarity on Rules:** Simple explanations of complex regulations

Impact
- Empowered users to make informed decisions about their retirement plans
- Reduced confusion and unnecessary inquiries

Continuing to work

Before Full Retirement Age (between age 66 and 67), your benefit payment will be temporarily reduced if you earn more than your earnings limit this year. You can work after Full Retirement Age and earn as much as you'd like without reducing your benefit payment.

Enter your birth date to see your 2024 annual limit

| April | 1 | 1962 |

$22,320 annually, or $1,860 per month if your benefits start mid-year.

In 2024, we deduct $1 from your benefit payments for every $2 in wages you earn above the annual limit. If your benefits start mid-year, you generally will not be due a benefit check if you earn more than $1,860 per month. If your payment is withheld due to your earnings, we will increase your monthly benefit amount at Full Retirement Age to account for some of those withheld benefits.

The year you turn Full Retirement Age, that number will increase. For example, if you were turning Full Retirement Age in 2024, the limit would be $59,520 up to the month before you reach your Full Retirement Age. We would deduct $1 from your benefit payment for every $3 you earn above this during that time.

Knowing your "Full Retirement Age"

"Full Retirement Age" is a point in time between age 66 and 67, which we use to determine your benefit amount, as well as your family's benefits. Regardless of your Full Retirement Age, your payment will be higher the longer you wait to apply, up until age 70.

Your Full Retirement Age is

| *Select your birth year |

*If you were born Jan 1st, select the year before your birth year

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Results That Matter

- Approval Ratings
  - **Overall site: Low 40s to Low 70s**
  - **Medicare Section: Soared to 92%**
- Content Reduction
  - **Thousands to hundreds**
- User-Focused Navigation
  - **Life-event organization praised by other agencies**
- Awards
  - **Multiple recognitions for accessibility and design**
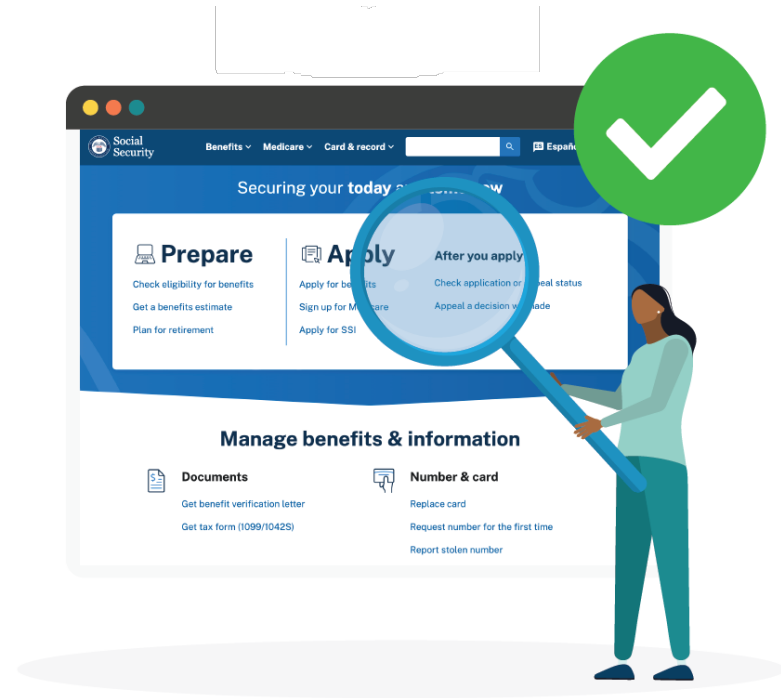
Navigating Organizational Change

Challenge

Departments resisted content consolidation

Solution

- **Workshops and roadshows to build trust**
- **Demonstrated benefits of user-focused design**
- **Shift the focus from ownership to service delivery**

The Role of Agile in Stakeholder Engagement

Feedback Loop

Departments resisted content consolidation

Test-Driven Buy-In

Stakeholders experienced user journeys firsthand

Outcome

Stakeholders became advocates for change

Key Takeaways for Future Government Projects

Agile + Human-Centered Design

Simplicity Matters
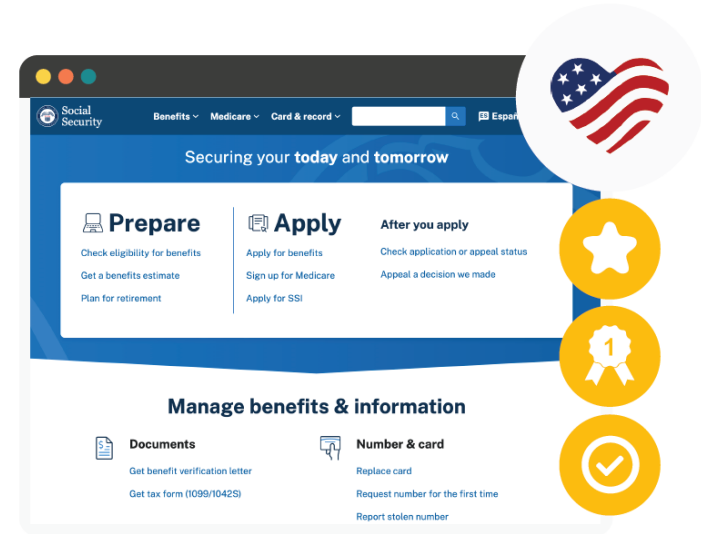
Engage Stakeholders Early

Continuous Improvement

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SSA.gov: A Model for Government Transformation

Proof Point

Government agencies can deliver exceptional digital services

Future Focus

SSA.gov as a benchmark for other projects

Thank You

Session Evaluation

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