

**UWC 2023**

# **NASWA's Integrity Center: An Overview & Update**

*Jim Van Erden*

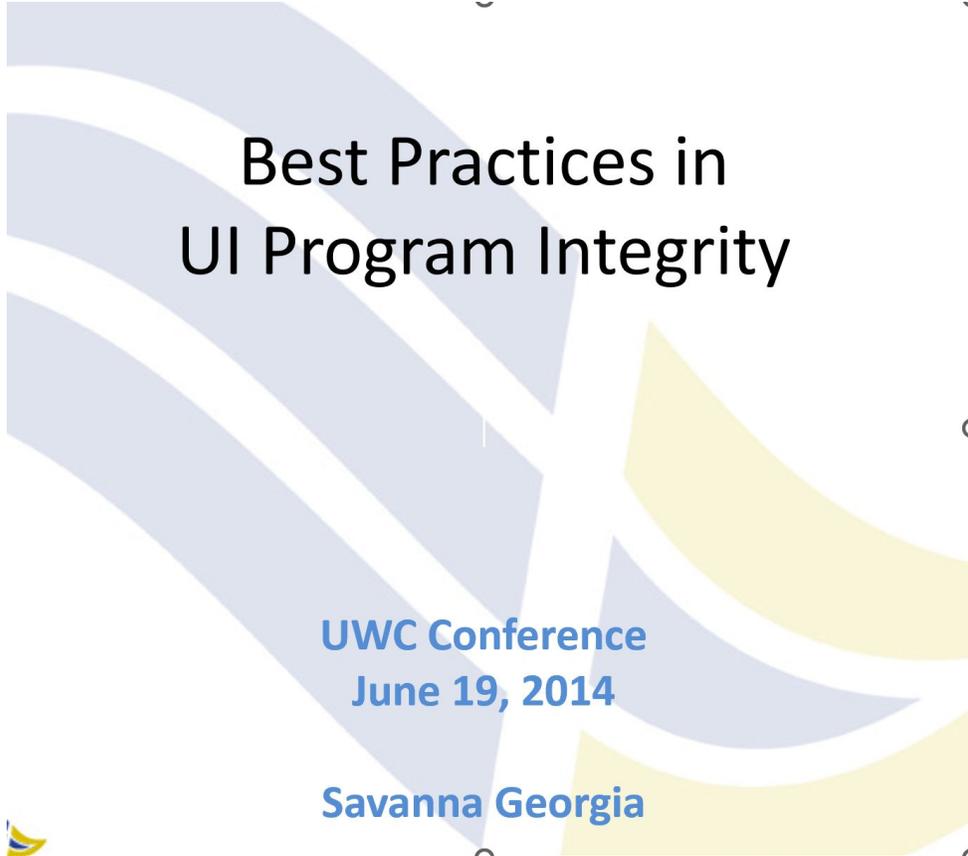
**NASWA Senior Advisor**



# NASWA: The Integrity Center and Assistance to States

- The Integrity Center nearly a decade in the making
- Building on the Centers Base to provide States with needed assistance
- The Future ...

# The Center a Brief Look Back



## UI Integrity Center of Excellence: Core Center Activities

- Work with Treasury, through the DNP initiative, to build state capacity to use data analytics and predictive modeling methodologies to prevent and detect fraud.
- Develop a secure portal to rapidly alert states to new fraud schemes.
- Serve as laboratory for innovation by developing and piloting new strategies and tools to combat improper payments and fraud.
- Identify and disseminate promising practices for state fraud prevention across the UI program.
- Develop and deliver training on fraud solutions and integrity strategies to all states.

# The Center a Brief Look Back



Unemployment Insurance Integrity Center

UWC Annual Conference

June 24, 2016

Kansas City, KS

## Possible Activities

- Develop an Integrity Improvement Investment (III) process to solicit and fund short time Integrity Improvement sub-contracts.
- Develop and fund a UI Integrity Training Academy that would:
  - ✓ Implement a research and training component for state Benefit Payment Control staff,
  - ✓ Implement a research and training academy for state data analysts,
- Host a National UI Integrity Vendors Conference
- Design & build a secure portal, acquire access to data to create a UI “Do Not Pay” analogue portal.
- Develop a model BPC Operation Plan
- Identify and engage a cadre of UI Integrity SMEs on call to assist states with BPC/Integrity efforts.

## UI Digital Library for Integrity (UIDL)

The UIDL will be a managed collection of UI integrity information available online to state and Federal UI programs.

The UIDL will provide states with access to comprehensive materials to help states:

- Prevent and detect improper payments and fraud, and
- Recover any improper payments made within their UI programs.



Unemployment Insurance Integrity Center

UWC Annual Conference

June 24, 2016

Kansas City, KS

## Integrity Data Hub

### OBJECTIVE:

Design and build a single hub with interfaces to multiple databases for purposes of cross-matching and data retrieval.

### STRATEGY:

- Identify and document available data sources
- Establish pilot projects to evaluate design alternatives
- Establish and validate data collection mechanism
- Develop data sharing agreements

## The Center a Brief Look Back



Unemployment Insurance Integrity Center  
UWC Annual Conference  
June 24, 2016  
Kansas City, KS

## National Integrity Training Academy

**OBJECTIVE:** Provide high quality, relevant integrity-related training programs and materials to state administrative agencies.

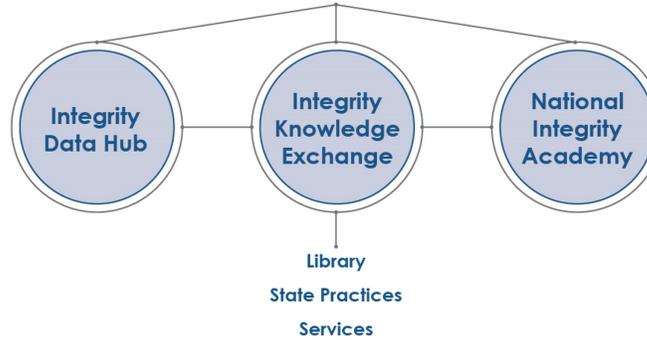
**STRATEGY:** Develop a series of stackable certificates that provide multiple career pathway options for state UI staff.

- **Blended Learning:** Instructor-led, self-paced, eLearning
- **Interactive:** Allow for sharing of promising practices & collaboration
- **Scalable:** Certificates are modularized
- **Current:** Courses are relevant to states

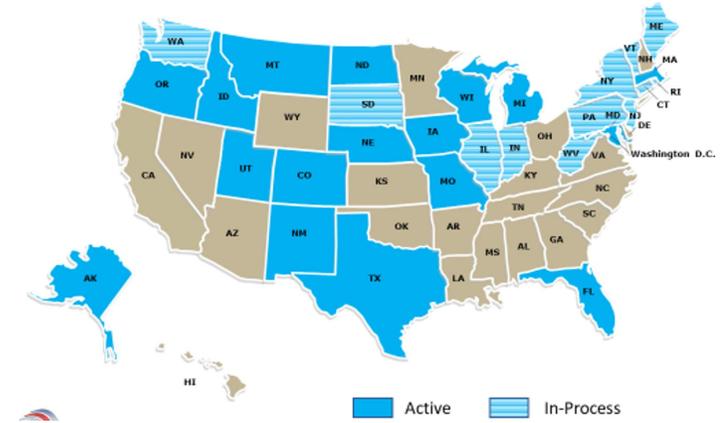
## The Center a Brief Look Back



# NASWA UI Integrity Center Update: June 29, 2018



## Data Hub Participation



### Using Behavioral Insights to Reduce UI Fraud & Overpayments

- For UI Agencies to effectively serve their customers, employers and claimants, they must clearly communicate program expectations, rules, and requirements.
- Behavioral insights, “uses principles from the behavioral sciences such as psychology, neuroscience, and behavioral economics to understand how individuals absorb, process, and react to information and applies this to design practical policies and interventions with human behavior in mind.” \*
- Evidence from pilots shows that there is great potential in the adoption of the underlying principles of behavioral insights to prevent UI improper payments.

\* IRS Publication, the *Behavioral Insights Toolkit*

### Academy Numbers

As of June 28, 2018

- **1,280** Enrolled in the *Integrity* Academy
  - ✓ - 773 Fraud Investigation
  - ✓ - 732 Operations
  - ✓ - 259 Program Leadership
  - ✓ - 123 Tax
  - ✓ - 159 Data Analytics
- **50** States (includes PR & DC) in enrollment total
- **43** States have sent learners to fraud ILT

# The Center a Brief Look Back



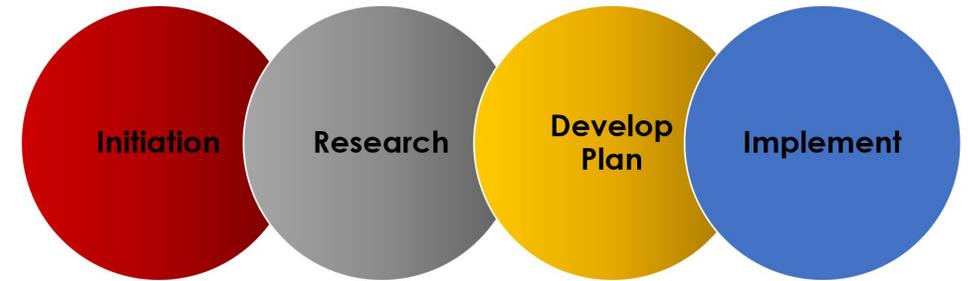
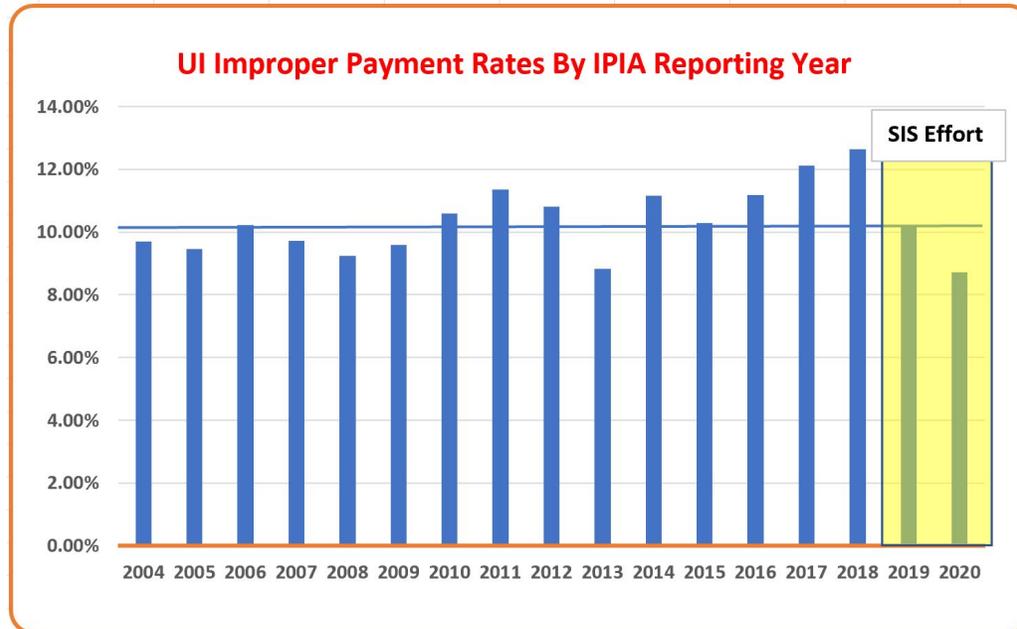
# UWC NASWA Integrity Center Annual Update

June 28<sup>th</sup>, 2019  
Portland, OR

## The Center a Brief Look Back

### State Intensive Services

Deliver Center Services focused on **supporting states** with the reduction of their improper payment rates (IPPR) attributable to **specific root causes** in order to decrease the state and national improper payment rate.



#### Begin:

Following selection, initiate series of calls to define IPPR scope and agenda

Status:  
Complete: 8  
In-process: 2

#### Phase I

Review of state documents, policies, training, technology, and operational processes

Status:  
Complete: 5  
In-process: 3

#### Phase II

Meet with state team for IPPR root cause(s) analysis

Status:  
Complete: 5  
In-process: 3

#### Phase III

Develop IPPR reduction plan

Status:  
Complete: 0  
In-process: 5

#### Phase IV

Assist in implementation of IPPR plan

Status:  
Complete: 0  
In-process: 0

#### Phase V

Impact Measurement

Status:  
Complete: 0  
In-process: 0



# **NASWA Today**

***Integrity Center***

***Tiger Teams***

***Equity Grants***

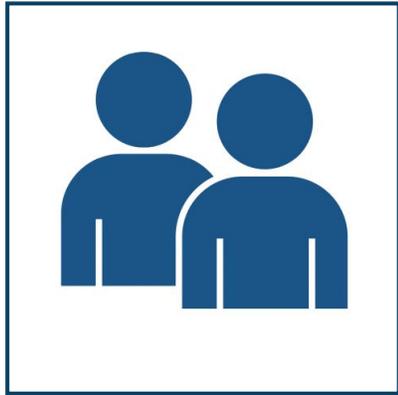
The Integrity Center



# The Integrity Center

A well-respected team of UI subject matter and technical experts, working with states to provide training, tools, resources, and practical integrity solutions.

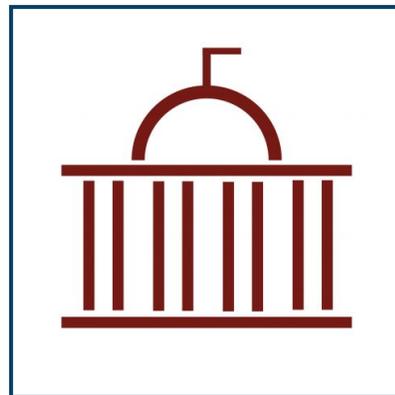
<https://www.naswa.org/integrity-center>



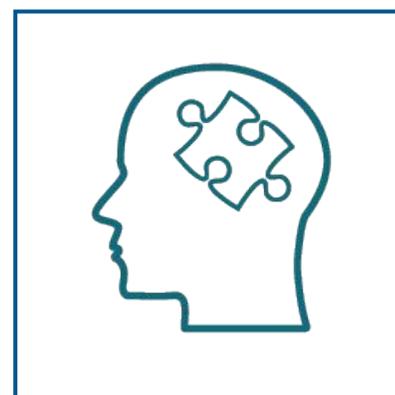
*State Services*



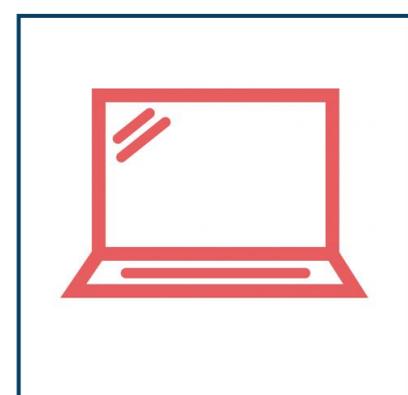
*Integrity  
Data Hub*



*National  
Integrity  
Academy*



*Behavioral  
Insights*



*Knowledge  
Exchange  
Library*

# Integrity State Services

# State Services What We Do

## State Service consults

- Operations gap analysis
- Make recommendations for effective operations

## Provide technical assistance

- Help implement federal guidance and operations

## Collaborate

- With the Services team, provide solution recommendations for state priorities



- Episode 1 will focus on UI benefit claw backs...
- Background on claw backs – definition, historical use
- Focus on “how we got here”, “what is a claw back”
- State panelists share their experiences, advice, and best practices.

# State Services

## Provide a communication platform for states by:

- Facilitating work groups and collaborations
- Engaging third-party entities on behalf of states
- Researching and preparing resource guides
- Providing regular updates of center activities
- Documenting state practices
- Developing webinars around relevant integrity topics



## Selected Resource Guides:

- Stolen UI Claimant Accounts: Process, Procedure, and Operational Best Practices
- Employer Guide: Preventing and Reporting UI Fraud
- TIPS: Top Integrity Practices and Solutions Volume 8, Successful Recovery Practices
- Criteria for Reporting Fraud Cases to the USDOL OIG

## Webinars:

- Maintaining Integrity in UI Operations During High Workload
- Protecting Integrity: Identity Verification
- Protecting Integrity: Internal Security
- Protecting Integrity: Identity Theft

# TIPS: Successful Recovery Processes

# TIPS: Understanding Banking Terms

## TIPS: Top Integrity Practices & Solutions

### Volume 8: Successful Recovery Processes

Recovery of overpaid unemployment insurance (UI) benefits is an essential integrity function for all state workforce agencies. Many methods and considerations are available for effective recovery operations in both the regular UI program as well as special programs such as those administered during the pandemic.



### Successful Recovery Processes

- ❑ **Most Common Recovery Methods**
  - Benefit offsets
  - Cash Payments
  - Treasury Offset Program (TOP)
- ❑ **Less Common Recovery Methods**
  - **Third Party Collection** – using outside collection agencies to assist in debts deemed uncollectable.
  - **Collaborate with other state agencies** – partner with other state agency collection authorities or fund a position to support recovery such as an attorney to prosecute and collect UI debt.
  - **Leverage Financial Institutions** – such as agency bank to identify funds for recovery and assist with third party bank recovery.
  - **Call Campaigns** to personally engage debtors for accounts that have not made payment or failed to fulfill payment agreement.
  - **Utilize auto-dialer and/or robocall** capability to target recovery campaigns, reach a large population of debtors to increase recovery dollars.
- ❑ **Other Considerations for Increased Recovery**
  - Internally working with your state agency's tax division to share tools and exchange expertise that can transfer into more benefit recoveries.
- Check on data exchange opportunities with your state's Department of Revenue to assist with verifying wage and employment information of self-employed individuals or for other data exchanges such as updated or current address.
- Utilize the New Hire cross-match file to include your state's overpayment collection file for new addresses and new employment information.
- ❑ **Successful State Practices – Considerations for Increased Recovery**
  - Credit card and ACH/EFT payment options
  - Administrative Wage Garnishment/Civil Judgments
  - Bank Account Levies
  - Property Liens
  - Modernized billing statements to include:
    - Escalating messaging over time to explain more thoroughly the potential consequences for failing to pay
    - Elements of behavioral insights messaging to promote prompt payment and use plain language
- ❑ **State Proven IDEAS**
  - [WI Financial Record Match \(login required\)](#)
  - [WI Waiver Eligibility Cross-match \(login required\)](#)

#### ➔ Resources and Information

[Blueprint - Recovery - Tools and Methods](#)  
[Role of Financial Institutions in UI Fraud Detection and Recovery](#)

[UIPL 19-21 Benefits Held by Banks and Financial Institutions as a Result of Suspicious and/or Potentially Fraudulent Activity and the Proportional Distribution Methodology Required for Recovering/Returning Federally Funded Unemployment Compensation \(UC\) Program Funds](#)

[UIPL 23-20 Program Integrity for the Unemployment Insurance \(UI\) Program and the UI Programs Authorized by the Coronavirus Aid, Relief, and Economic Security \(CARES\) Act of 2020 – Federal Pandemic Unemployment Compensation \(FPUC\), Pandemic Unemployment Assistance \(PUA\), and Pandemic Emergency Unemployment Compensation \(PEUC\) Programs](#)

The NASWA UI Integrity Center works in partnership with the U.S. Department of Labor.

## TIPS: Top Integrity Practices & Solutions

### Volume 5: Understanding Banking Terms – Banking Transaction Definitions for State UI Agencies

Financial institutions maintain a wealth of data that can be helpful to State UI agencies in their efforts to identify and recover fraudulent benefit payments. Learning the banking transaction definitions shown here can help States communicate more effectively with financial institutions and work to build collaborative strategies to quickly return these funds to the State.



### Banking Transaction Definitions State UI Agencies Should Know

- **American Bankers Association (ABA)**  
The organization that represents financial institutions, regardless of asset size or charter type. The ABA administers policy and procedures associated with bank routing numbers.
- **Automated Clearing House (ACH)**  
An electronic payment method which allows funds to be transferred between savings and checking accounts via direct deposit.
- **Credit Union National Association (CUNA)**  
The organization that advocates for all credit unions.
- **Frozen account**  
An account which may not have funds withdrawn until a lien or hold is satisfied. Only a court order or other legal process can remove the freeze to make the account balance available for withdrawal.
- **Independent Community Bankers of America (ICBA)**  
The organization that exclusively represents the interests of the community banking industry and provides members with tools and solutions.
- **Letter of Indemnity (LOI)**  
A document that holds the bank harmless from any and all costs, expenses, obligations, or charges that the bank may incur as a result of returning funds identified as fraudulent.
- **National Automated Clearing House Association (NACHA)**  
The steward of the electronic system that connects all U.S. bank accounts and facilitates the movement of money between them. It is also responsible for the rules and standards that are used to move money via the ACH method.
- **Originating Depository Financial Institution (ODFI)**  
*This is your state's bank.* The ODFI acts as the interface between the Federal Reserve or ACH network and the originator of the transaction in the ACH flow.
- **Receiving Depository Financial Institution (RDFI)**  
*This is your claimant's bank.* The RDFI is a financial institution that is qualified to receive ACH entries.
- **Seizure**  
The removal of assets. An entity must obtain authority for seizure from a warrant, which would typically be issued by the U.S. Secret Service. Investigations performed must identify the reason for seizing assets, which fall within four categories:
  - Evidence of an offense
  - Contraband or items illegally possessed
  - Fruits of crime (profits and illegally obtained items)
  - Instrumentalities (property used in an illegal act)
 Most seizures are obtained after a full investigation and detailed evaluation is completed to ensure there are no issues.

#### ➔ Resources and Information

- NACHA: <https://www.investopedia.com/terms/n/nacha.asp>
- Bank routing numbers, searchable by bank: <https://usbanksdirectory.com/routing-numbers/>
- ABA routing number policy and procedures: [https://s3-eu-west-1.amazonaws.com/cjp-rbi-accuity/wp-content/uploads/2016/09/21222732/ROUTING\\_NUMBER\\_POLICY-2016.pdf](https://s3-eu-west-1.amazonaws.com/cjp-rbi-accuity/wp-content/uploads/2016/09/21222732/ROUTING_NUMBER_POLICY-2016.pdf)
- "Federal Seizure Warrants Freeze Funds Tied to COVID-19 Unemployment Fraud Scheme" (United States Attorney's Office press release): <https://www.justice.gov/usao-wdnc/pr/federal-seizure-warrants-freeze-funds-tied-covid-19-unemployment-fraud-scheme>



# Integrity Data Hub

# Integrity Data Hub | Tools



## Suspicious Actor Repository

Match current claims against this state-populated database of fraudulent and suspicious claims data.



## ID Verification

A powerful tool powered by Experian Precise ID providing centralized ID verification.



## Multi-state Claims

Allows states to submit current UI and PUA claims for cross-matching and receive notifications when potentially fraudulent claims are filed in multiple states.



## Fraud Alerting

States share information on emerging fraudulent activity within a secure messaging platform.



## Foreign IP Addresses

States can receive flags on claims filed from IP addresses outside the U.S.



## Suspicious Email Domains

States receive flags on claims containing email domains frequently associated with fraudulent activity.



## Data Analysis

The Integrity Data Hub provides the ability to analyze national claims data and conduct cross-state analysis within the secure system.



## Bank Account Verification

This service enables states to validate bank account ownership and status prior to making a UI benefit payment.

All functionality provided at no cost to States



# Cross Matching & Authentication

- Cross matching

- Suspicious Actor Repository (SAR)
- Similar Emails & Suspicious Domains
- Foreign IP addresses
- Suspicious bank routing numbers
- Multi-State Cross Match (MSCM)

- Claimant authentication

- Identity Verification (IDV)
- Bank Account Verification (BAV)
  - ✓ Released Feb 15, 2022

**IDH results provide great value in instances of multiple “hits”**

# IDH Identity Verification (IDV)

## 44 States Currently Using

- Allows the IDH to provide a centralized identity verification/identity proofing solution **at no cost to states**
  - ✓ Leverages the Experian Precise ID solution
  - ✓ Provides fraud scoring and associated cause codes
    - ❖ Flagging of synthetic identities
    - ❖ Access to the SSA Death Master file
- The IDH IDV process
  - ✓ Has no impact on the claimant's credit score
  - ✓ Does not require informed consent

# IDH Bank Account Verification (BAV)

**12,398,998** Total BAV Requests

- Provides validation of:
  - ✓ Bank account status
  - ✓ Bank account owner
- Partnered with BNY Mellon
  - ✓ Early Warning Services (EWS)
- Go-live - Feb 15, 2022
  - ✓ 48 states with BAV amendment
  - ✓ 38 states are receiving BAV data

**INVALID** Flags  
**418,024**  
**3.4%** of Total Requests

<b>INVALID</b> Account <b>Unknown</b> Owner <b>245,376</b> 58.7% of Invalid Flags 2.0% of Total Requests	<b>Valid</b> Account <b>INVALID</b> Owner <b>171,753</b> 41.1% of Invalid Flags 1.4% of Total Requests
--	--



**VALID or Unknown Results**  
**11,980,974**  
**96.6%** of Total Requests

**Valid** Account  
**Valid** Owner  
**4,333,453**  
36.2% of Valid or Unknown  
Unknown  
**35.0%** of Total Requests

**Valid** Account  
**Unknown** Owner  
**3,624,613**  
30.3% of Valid or Unknown  
Unknown  
**29.2%** of Total Requests

**Unknown** Account  
**Unknown** Owner  
**4,022,908**  
33.6% of Valid or Unknown  
Unknown  
**32.4%** of Total Requests

# IDH Fraud Alerting

FA's thru June 24, 2023: **1900**

- Secure environment to notify other states of emergent fraud schemes
- Allows users to:
  - ✓ View
  - ✓ Create
  - ✓ Comment
- Provides an opportunity for states to collaborate on emergent fraud activity

CT prevented over **\$1M**  
in improper payments  
***just in August 2021***

## Recent Alert Issues

- ☐ **Fictitious Employers**
- ☐ **Bot Attacks**
- ☐ **Identified Fraudsters**
- ☐ **Suspicious  
email/domain**



**172,223,739**  
IDH Lookups  
50 States



**1,994,468**  
SAR Submissions  
46 States



**48,445,248**  
IDV Requests  
44 States  
29,935,450 Actual calls to Experian



**11,930,159**  
BAV Requests  
36 States



**7.247B**  
Cells of data in  
IDH Match Detail database

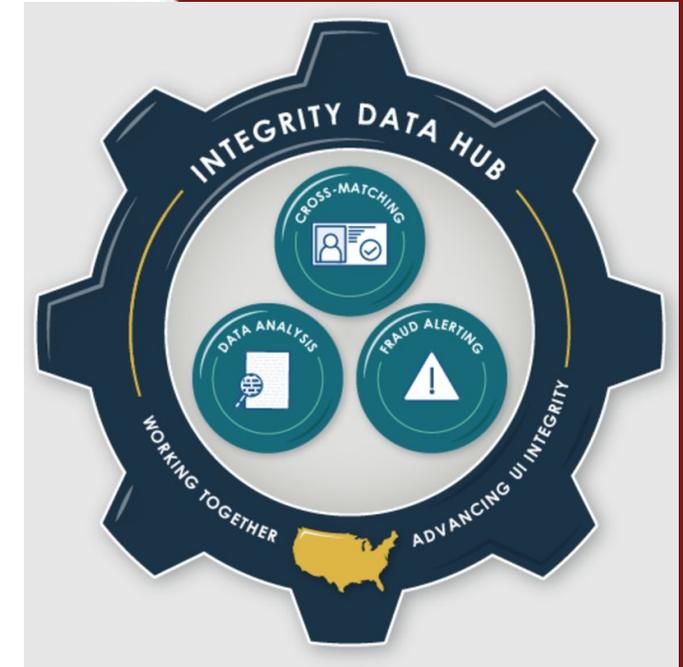
## The IDH Today

Cumulative thru 5/31/2023

53 States with IDH participation agreements

# Potential IDH Enhancements

- Development of an Employer Data Module/Hub
  - Leverage lessons learned from IDH
  - Develop incrementally
  - Start with SAR-like model
    - ✓ Suspicious Employer Repository (SER)
  - Timely with increases in fictitious employer schemes
  - Add additional cross-matching and other capabilities as requested by the user community
  - Complimented by fraud alerting and data analysis capabilities already in place



# NASWA Learning

# NASWA Learning

*Invest in Knowledge*

<https://www.naswa.org/learning>



## **eLearning Modules**

Learn at your own pace



## **Virtual Classes**

Engage in activities with peers and collaborate with UI experts remotely



## **eSimulations**

Enhance skills that transfer directly into your day-to-day



## **Custom Training**

Work with your State Liaison to identify specific needs for improving your state's improper payment rate



## **Instructor-led Training**

A live classroom setting for highly engaging activities

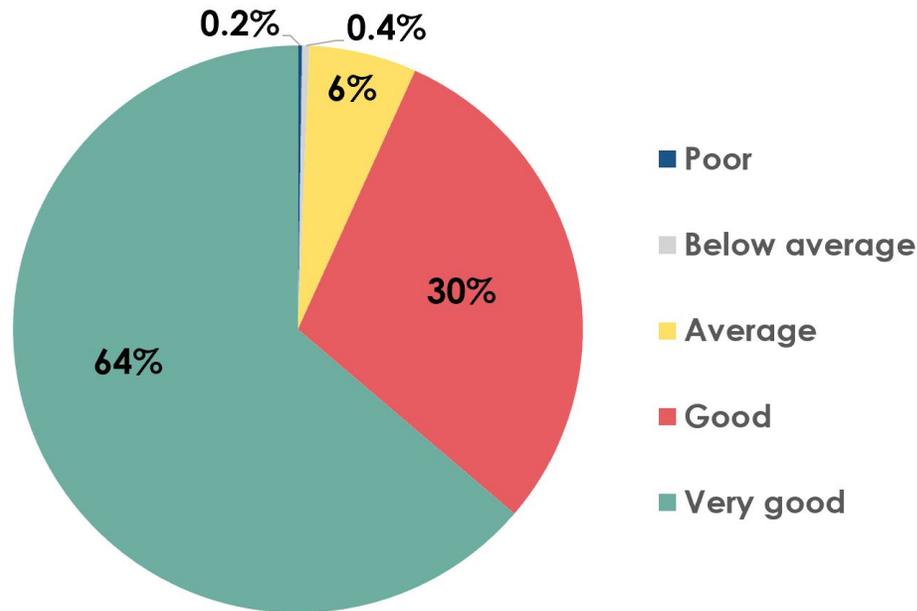


## **Access Learning**

Login, view learning paths and courses, create and access your personal course schedule, and more

# NASWA Learning Metrics

Overall Ratings of Certificates\*



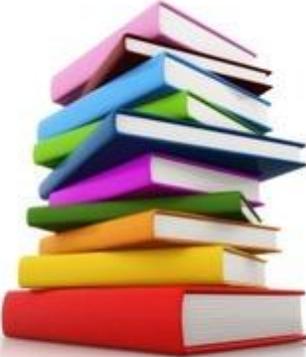
ENROLLMENT COUNT 06/08/2023	
ORGANIZATION	TOTAL
SWE's	20,521
FED EMPLOYEES	182
NASWA	171
EMPLYRS/TPA (SIDES)	238
VENDORS	752
WORKFORCE PARTNERS	8
OTHER (WA POOL)	97
<b>TOTAL</b>	<b>21,969</b>
<i>Includes Active &amp; Inactive</i>	

# What Kind of Learning Is Available?



- Over 250 Individual Lessons on specific topics
- Practical Application Simulations
- Resource Materials
- Job Aids/Desk References
- Claimant/Employer Communication Resources

# What Topics Are Covered?

- Unemployment Insurance
  - Fraud Investigation
  - Adjudication
  - Appeals & Prosecutions
  - Data Analysis
  - Data Validation
  - SIDES
- 
- ICON
  - Unemployment Insurance Modernization
  - Benefit Accuracy Measurement (BAM)
  - Lower Authority Appeals
  - Workforce Business Analysis
  - Digital Transformation for Workforce Leaders

# Basic Investigations Course

- 82 Classes to Date
  - Benefit 69
  - Tax 13
- 1083+ Learners to Date
  - Benefit 863
  - Tax 220
- Tax Version Launched in March 2022

## Investigating UI Fraud for Tax Cases Virtual Course

- ✓ Four 3-hour sessions
  - ✓ Case study activities
  - ✓ Group discussions
  - ✓ Role-play exercises



- ✓ Learn or improve investigative techniques
  - ✓ Developing an evidence-gathering plan
  - ✓ Analyzing and weighing different types of evidence
  - ✓ Interviewing difficult people
  - ✓ Making determinations based on findings

**No cost to states**

ENROLL by logging in at [www.naswa.org/Learning](http://www.naswa.org/Learning) and click "Access My Learning." Search the catalog and enroll in the "UI Fraud Investigations Certificate" Click on "Investigating UI Fraud for Tax Cases Virtual Course" to view and enroll in an upcoming class

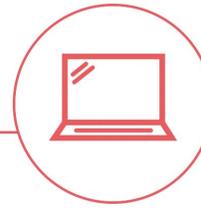
 Investigating UI Fraud for Tax Cases Virtual Course  
Virtual

 **LEARNING**  
NASWA Learning  
In Partnership with USDOL

For questions please contact [Learning@naswa.org](mailto:Learning@naswa.org).

# Knowledge Exchange Library

<https://www.naswa.org/services/knowledge-exchange-library>



UI RESOURCES AVAILABLE AS OF MARCH 2023

2.7K



Full-time librarians are available to assist the UI community



Thousands of technical resources available and growing



States can submit both UI and UI integrity-related resources to the collection



All resources are vetted by UI Subject-Matter Experts

# Employer Guides

## Completing Reports and Requests

Employers help preserve the integrity of the unemployment insurance (UI) program by completing required reports and information requests. UI provides temporary income assistance to qualified individuals who become unemployed through no fault of their own. To provide this economic safety net to their employees, employers pay federal and state UI taxes.

[Remove this text and place State UI logo here.]

## INTEGRITY IS EVERYONE'S RESPONSIBILITY

### State Workforce Agencies

States help to maintain UI integrity by:

- Accurately determining employers' tax liability.
- Implementing safeguards against benefit and tax fraud.
- Educating and supporting employers on their UI responsibilities to ensure compliance.



- Conducting audits of employers' wage and UI tax records.
- Recovering benefit and tax debt owed to the UI agency.

### Employers

You play an extremely important role in helping to maintain integrity by:

- Filing timely quarterly tax and wage reports.
- Paying UI federal and state taxes on time. Failure to do so may adversely affect your UI costs, as well as those of other employers.
- Promptly responding to agency information requests.
- Reporting new hires and rehires.
- Reporting suspected fraudulent activity.



For more information about UI fraud, visit [INSERT STATE URL].

### Tips for Employers

To maintain compliance with federal and state UI regulations, be sure to:

- Report newly hired employees within 20 days of the date of hire. For more information on reporting new hires or rehires visit [INSERT STATE URL].
- Provide complete, detailed information with all the pertinent facts and documentation when responding to agency information requests or reporting suspected fraudulent activity.
- Respond quickly and securely to requests for information by signing up for SIDES E-Response [or insert state's electronic employer portal name]. To register, go to [INSERT STATE URL].

## PREVENTING & REPORTING UI FRAUD

### What is Unemployment Insurance (UI) Fraud?

When an employer knowingly provides false information or withholds facts to avoid or reduce UI contribution liability.

### UI FRAUD IS A CRIME!

For more information about UI fraud visit [INSERT STATE URL].

### Some Examples of Potential UI Fraud

- Deliberately reporting incorrect or zero wages
- Intentionally misclassifying employees as independent contractors
- Paying workers off-the-books or under-the-table wages
- Manipulating payrolls by shifting workers between employer accounts to improperly use a lower contribution tax rate. This is called State Unemployment Tax Act (SUTA) dumping.
- Providing false information regarding a worker's separation from employment or failing to respond to a claim notice that a worker has filed a UI claim while they are still working for the employer

### Consequences of UI Fraud

UI fraud is a serious offense that can carry severe penalties.



For example:

- It could result in liens, fines, and a court-ordered operating suspension against your business.
- Fraudulent employer behavior is shared between state and federal agencies.
- It may result in prosecution or even jail time.

### Ways to Avoid UI Fraud

- Report the reason for employee separation quickly and accurately.
- Report new hires within 20 days and rehires if 60 days have passed from their first day of employment [Insert URL for reporting new hires here].
- Respond promptly to all information requests.
- File quarterly UI Tax and Wage reports and pay UI taxes timely.
- Attend appeal hearings

### Help Stop UI Fraud!



If you know or suspect business or individual is committing UI fraud, please contact us!

Online: [INSERT URL or EMAIL Address HERE]

Call the UI Fraud Hotline: [INSERT PHONE # HERE]

See your state's UI Employer portal [INSERT STATE URL] or the State Information Data Exchange System (SIDES), [uisides.org](http://uisides.org) for more information about reporting and responding electronically.

[REMOVE THIS TEXT AND PLACE AGENCY LOGO HERE.]

# Model Employer Handbook

## MODEL EMPLOYER HANDBOOK

February 2023

A GUIDE TO THE UNEMPLOYMENT INSURANCE (UI) PROGRAM FOR EMPLOYERS



**INTEGRITY**  
NASWA UI Integrity Center  
In Partnership with USDOL

### Purpose of the Model Employer Handbook

This is a resource for UI agencies that want to simplify or update their employer handbook. It draws upon Behavioral Insights (BI) and document layout best practices. The goal is to help your agency produce a handbook that is easy for employers to read and understand.

### Using the Model Employer Handbook

The right-hand column of each page has a gray background to signify it is not intended for employers to view. This area contains tips or best practices your agency can consider while updating your employer handbook.

The left-hand column includes a suggested structure and content for your employer handbook. You are welcome to use this text and layout in your agency's handbook.

### Contact Information

Contact your [NASWA state liaison](#) or email [learnina@naswa.org](mailto:learnina@naswa.org) with questions or for more information about this handbook.

**INTEGRITY**  
NASWA UI Integrity Center  
In Partnership with USDOL

## Contents

- ✓ About This Handbook
- ✓ Overview of Unemployment Insurance
- ✓ Reporting Requirements
- ✓ Determining Your Tax Rate
- ✓ What is Taxed?
- ✓ Paying Taxes
- ✓ Controlling Costs
- ✓ Audits
- ✓ UI Fraud
- ✓ Penalties And Interest
- ✓ Your Role in Benefit Procedures
- ✓ Appeal Rights
- ✓ Appendix

# Tiger Teams

# USDOL Tiger Teams Protocol

- States first **engage** with USDOL to complete a consultative assessment
- Three **Pillars**: Fraud Prevention, Workload Timeliness, Equitable Access
- The assessment leverages a multi-disciplinary team of experts designed specifically to **analyze** state UC systems and process challenges
- Tiger Teams work with states to identify enhancement opportunities in each pillar combining **operational** and **technological** solutions
- Develop actionable **recommendations** for the states to implement
- USDOL and states negotiate how to prioritize the recommendations for implementation and appropriate SBR funding

# Three Pillars: Examples

- **Fraud Prevention**

- Deploy Robotic Process Automation (RPA)
- Data Analytics Enhancements
- Establish/Improve a UI Data Warehouse
- Integrity Data Hub (IDH) Usage Improvements
- Behavioral Insights testing

- **Workload Timeliness**

- Artificial Intelligence (AI) Paperless Solution
- Implement fax server
- State Information Data Exchange System (SIDES)
- *Behavioral Insights Messaging*
- Auto adjudicate claims

- **Equitable Access**

- Simplify Communications/Plain Language
- Conduct User Testing of Communications
- Website Improvements

# NASWA Tiger Teams

## Project Task Details

### Task 1: Cohort Leads

- Leadership role in Discovery and Assessment Phase
- Data and document collection and review
- Develop “quick win” recommendations

### Task 2: Implementation Support

- Project Management and UI SME Support
- Assist members in turning recommendation into actionable project
- Leverage lessons learned and project development from across the UI system

# NASWA Tiger Team Project Implementation Support

## Support services available to states at no cost provide:

- A comprehensive review of program integrity and technology processes by UI and Technical SMEs
- Reduced strain on internal staff resources
- Sustainable project momentum
- Capitalization of successful strategies from NASWA members
- Customized, flexible service to meet state needs



**NASWA**  
NATIONAL ASSOCIATION OF STATE WORKFORCE AGENCIES

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### UI TIGER TEAMS PROJECTS

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NASWA is well positioned to provide in-depth expertise to review, refine, align, and develop project plans to ensure optimal implementation of Tiger Team (TT) recommendations. In collaboration with state staff, we are available to aid in the development, management, and execution of projects.

Our services are customizable and tailored to meet your state's needs. The team's combined knowledge of state experience and project execution puts NASWA in a unique position to provide subject matter expertise beyond technical implementation. We are available to provide advanced expertise in the areas of project management, State Information Data Exchange System (SIDES), Integrity Data Hub (IDH), Behavioral Insights (BI), and Interstate Connection Network (ICON) (see attached resources).

#### Benefits to States

Support services available to states at no cost provide:

- A comprehensive review of program integrity and technology processes by UI and Technical Subject Matter Experts
- Reduced strain on internal staff resources
- Sustainable project momentum
- Capitalization of successful strategies from other NASWA members

#### Available Service Components

##### Project Development

NASWA staff will partner with state UI Leadership to evaluate Tiger Team recommendations, funding streams, resources, and priorities, including:

- A comprehensive review of existing policies and procedures
- Detailed analysis of workflow and processes
- Development of milestones and deliverables across business cases
- Identifying operational needs, risks, and overlaps in project implementation and strategic goals
- Producing a customized implementation plan, keeping the state's capabilities and resources in mind
- Assisting in identifying quick wins aligned with the state's overall priorities
- Aid in identifying vendors and technical solutions to meet the project's needs
- Providing insight to NASWA Services to complement the state's strategic goals

# Behavioral Insights Tiger Teams Equity Grants

# Common Problem Areas Where Behavioral Insights Can Help

**Behavioral Insights is best suited to address problems that are fundamentally behavioral.**



- ✓ Communications (messaging, layout, visuals)
- ✓ System design (layout, architecture)
- ✓ Operations & process improvement

# Why is Behavioral Insights Relevant for State Agencies?

Behavioral Insights addresses challenges caused by behaviors and uses data to measure the success of interventions.

## **INNOVATIVE**

Inspires fresh ideas and approaches, grounded in research

## **ITERATIVE**

Uses a “Try, test, and improve” approach

## **INSTRUCTIVE**

Data-driven

# Behavioral Insights Tool Kit (BI)

Drawing on principles from psychology, neuroscience, and economics, the UI Integrity Center's Behavioral Insights offers UI agencies information, tools, and support to apply best practice thinking and innovative, data-driven strategies to improve program outcomes.

## BI Toolkit/Support



Overviews of behavioral strategies and interventions developed for UI agencies along with how-to information



Relevant publications curated from the field of behavioral science that shed light on core behavioral concepts and research



Articles, tools, and templates developed for the UI community to support efforts to understand and use behavioral insights

# Behavioral Insights Work on Tiger Team Projects

## Examples of BI Support in Tiger Team Projects

- Planning and running focus groups, usability testing, and/or customer surveys
- Developing customer journey maps
- Identifying & analyzing customer pain points
- Reviewing and revising documents to improve lay-out and incorporate plain language and behavioral messaging principles
- Data review and recommendations
- Supporting staff capacity building and development of Process Improvement Teams
- Evaluating the impact of behavioral interventions

# Behavioral Insights Work on Equity Projects

## Examples of BI Support in Equity Projects

- Planning and running focus groups, usability testing, and/or customer surveys
- Readability assessments (before and after)
- Reviewing and revising communications to improve lay-out and incorporate plain language and behavioral messaging principles
- Reviewing claimant portal and initial & continued claims applications, revising messaging, and recommending enhancements to improve lay-out and reduce friction
- Evaluating the impact of behavioral interventions

# Questions?

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