

WELFARE REFORM COMMITTEE

THE FUTURE DELIVERY OF SOCIAL SECURITY IN SCOTLAND

WRITTEN SUBMISSION FROM MYDEX CIC

Thank you for asking for evidence about how the new welfare powers be used, and this is the response from Mydex Community Interest Company about ways to improve or change welfare powers for the citizens of Scotland.

Mydex's prime purpose is to pursue its social mission of helping individuals realise the value of their personal data and through that become empowered to take better control over their lives. Mydex does this by:

- providing individuals with personal data stores and related services that help individuals collect, store, manage, and share data about and related to their lives, in ways they can control; that are trustworthy, with those organisations that provide services and support to them e.g. social services, DWP, Credit Union, Housing Association, mobile phone provider and through doing so reduce the cost, effort and risk of services for themselves and the organisations.
- by enabling individuals to interact with the world around through the Mydex platform that supports a rich ecosystem of apps and value adding services, that enable individuals to secure actionable insight and make informed choices about any aspect of their life.

We recognise that the enduring pressure on public services and the people of Scotland mean that new innovative ways to deliver services securely need to be found. Critically this must build on the work already underway and extend it beyond basic entitlement and identity. The goal must be inclusion and accessibility for all, to truly end to end digital transactions underpinning services. Services and transactions in which trust is achieved, and information is shared seamlessly and securely. Core to success is for the citizen consent and active participation as information is moved across organisational barriers and, across the public, private and third sector.

Achieving this will deliver improved outcomes for all. The efficient use of benefits and resources applied to the delivery of welfare is a critical element of the proposed changes being made with better targeting, confirmation of entitlement and measurement of value.

Mydex is a public service platform conceived and built to do just that.

Practical suggestions to ensure that the principles of dignity, respect, support, equality and common sense are embedded in the new system

In a country of 5.3 million people, a very important component of equality, support, citizenship and respect for the individual is recognising their distinct identity and meeting their individual needs. Achieving this efficiently and effectively is a powerful way to tackle inequality, recognise diversity and in so doing empower individuals to express their needs, desires and preferences in a way that means services can be configured more precisely.

Implement a truly person centred approach - The citizen remains the same physical entity throughout their life. Adopting a “person centred “ approach ensures personalisation, flexibility of services and will improve the alignment of welfare resources to needs and outcomes.

The specific circumstances and changes in contexts of a person e.g. life stages, life events etc can profoundly change their needs and entitlements. By adopting a person centred approach the individual can seamlessly notify changes, and trigger changes in entitlements and support without barriers being put in the way that add cost to delivery of services and delays in the availability of entitled support.

The policies and services that arise as part of implementing the new powers and controls in the future should embrace the notion of a person centred approach and enable those citizens who wish to take active role do so. This will not only improve outcomes but make the approach much more flexible, efficient and scalable and demonstrate the value of local control.

With a person centred design, a practical and important consequence is a more collaborative working relationship between the individual and organisations supporting them.

This is common sense, it is built on trust derived from the secure sharing of data via the individual in a form called “verified attributes” that are delivered digitally in a seamless and secure manner thereby removing the need for manual verification of information provided historically paper based and online forms. The entire administration and application process becomes seamless with low effort both for citizens and those processing requests and applications

At its core, enabling the citizen to take an active role improves engagement, insight and understanding and reduces the friction and delays traditional administrative and communications processes can create. This leads to better outcomes, improved satisfaction and services. A better return for Scotland's welfare funds.

The existing status quo is organisation centric, and sector centric with fragmented systems in which information exchange is complex, unreliable and prone to many privacy and consent issues.

The new way of integrating services for citizens is not large IT projects but the integration of information flows and the creation of new customer journeys supported by a set of person centred tools. This approach is now making its way into public policy and strategy across the world. Scotland is well placed to take a leadership position for the benefit of the people of Scotland and public services overall.

These new approaches are tried and tested and can be explored in more open and collaborative ways in Exploratory environments, as has been the case with the ongoing Scottish Collaborative Innovation Partnership Process (SCIPP) in Health and Care.

In the call for evidence, there is a list of 9 Organisation-centric systems – PIP, DLA, AA, CA, UC, DHP, Work Programme, Work Choice, Regulated Social Fund. There may be new systems in the future. The Organisation centric system therefore creates a minimum of 9 applications, 9 envelopes, 9 visits, 9 assessments, 9 systems, 9 processes and 9 of everything else.

All this for the most important entity – 1 person, who need a common experience layer and front end for engaging with services. Critically this person centered approach can hide the complexity of back end systems and allow them to be managed and developed overtime. By focusing on reducing customer effort and creating a consistent experience underpinned by seamless data exchange via the individual's personal data store, a step change in public services can achieved for a fraction of traditional systems investment and integrate legacy systems and bridge from Scotland to UK Public Services outside of Scotland seamlessly.

An organisation centric system is complex, prevents system inequalities being tackled, and can deny the person's rights and prevent the individual's choice and control in the processes. The systems can then appear unfair to individuals who cannot navigate the system or require substantial support. In such systems, Government IT is often described as “ broken “ as it does not meet the user's needs.

Citizens Advice wrote a [Report in June 2015](#) - Personal Data Empowerment : Time for a Fairer Deal and it includes -:

We feel that now is the right time to articulate a fresh vision of personal data empowerment: one that sees the value of data shared more evenly amongst both the consumers who generate data and the organisations that use it; one that balances safeguards with the ability to innovate and one that contributes towards a more stable personal data ecosystem that better serves consumers in the 21st century.

There is a Scottish solution for Scottish people and Scottish Government. It is compatible with existing initiatives such as the citizen account. There is a practical public service platform for Scotland available today that will reduce cost, risk and effort for all parties and streamline service delivery.

Create a secure bridge between Scotland and UK public services - Mydex provides a bridge for the people of Scotland to engage with the wider digital economy and UK public services outside of Scotland leveraging the assets they already have available to them in Scotland. Implementation of the Smith agreement and devolution of some benefits to Scotland means that interaction between Scottish and UK public services will need to be achieved. Doing this via empowerment of the individual as the point of integration makes total sense and will ease the implementation and integration process.

Create a person centred ecosystem for Scotland - an enabler with room for the local economy to build on top and integrate with it and create the right citizen journeys. The people of Scotland are served by the public, private and third sector inside and outside Scotland. The efficiency of information flows can only be achieved by placing the individual at the centre with a set of tools and utilities under their control that organisations connect to.

The practical advantages of a person centred system design that empowers citizens include:-

- The person is at the centre, has personal control over personal data and can interact with multiple service providers

- The person at the centre is the point of integration – this is much more flexible and can apply for many different services. Many people need to manage benefits, employability prospects, housing, their health & care, their support from charities and all other aspects of the “ Cluster “ of organisations around the person
- **Consent / Permission Management** - if implemented in a person centred way, where broad preferences and rules are set, then relying parties and service providers can simply embrace and secure real-time consent and only deal with variation and exception.
- **Portable Digital Proof / Evidence** - This is designing services to meet user needs. The most common use case is providing the verified attributes that underpin identity but in reality it is much bigger than that and plays into the privacy space as well. Age verification without date of birth, proof of entitlement to specific services or proof of being on a qualifying state benefit (e.g. Universal Credit ; Benefit ; Blue Badge). If these proofs of claim can be delivered digitally in a secure and trusted manner, we can remove significant amounts of friction and risk in online transactions and remove the need for step out processes in UK and Scotland.
- **Person Centred vs Organisation Centred** - Historically and still today we are seeing an entire organisation (sometimes nation) centric approach to discussing and envisioning identity and managing the issues of consent. If we think differently, we can enable individuals to create their own basic set of identity credentials. This person centred approach re-uses and extends the Scotland citizen account. The individual can attach to it the evidence and proofs of claims they need to prove their identity to relying parties, who can then focus on the issue of access control to their services. An individual could choose the credential they want to use to work with, then wrap the relevant proofs of claims around it for transactions (including welfare) they wish to undertake.

2. Views on the integration of Scottish devolved benefits with existing devolved powers and any unintended consequences of changes

The future system design will aim to minimise the changes for people and organisations. The way that this would work in practice is if the person, and their digital identity are able to be as portable and flexible as the changes in their life. In other words being able to use where and when needed and to attach to it the proofs of claim needed for any transaction they undertake. A person centred design is flexible.

Interoperability - Maintain things in distinct layers - flexible

We live in a world with many “standards” and unfortunately they are not that, often competing and conflicting standards are used by vendors and organisations. We need interoperability to make a person centred digital economy work. At its core it needs to be able to support a range of standards and protocols so that the individual can interact with different organisations, sectors and national systems without the need for multiple credentials or complex steps to move between them.

This puts the issue of integration and interoperability centred on the individual at the heart of the discussion, and allows for a network of overlapping schemes and trust frameworks to exist. It is flexible to allow the individual to have a common set of credentials now and move trust between frameworks and schemes more easily. This removes friction and risk in a trusted and trustworthy manner.

Person centred design would enable the individual to receive “proofs of claim” from one provider through trusted attribute exchange, to offer to another provider.

An example would be a digital certificate from DWP that acts as proof of claim for a specific benefit, can act as a passport to other benefits or services e.g. low cost fuel tariff, parking space, housing benefit or other entitlement.

Person centred, trusted attribute exchange enables the individual to apply for the verified attributes where and whenever they need to use them, not locked into a limited number of organisation centric processes and systems. The model of collect once and share many means a benefit multiplier occurs, as any services that need them can consumer verified attributes and proofs of claims seamlessly which leads to greater efficiency, inclusion, access and better outcomes for all.

In the example around DWP the individual can offer “proof of claims “ about entitlements and benefits collected from e.g. DWP to a Utility company, Housing Association, Employability Social Enterprise, NHS, GP Practice or other organisation to access services, secure discounts or release funds, or fulfil a transaction in the customer journey.

Systems of intergovernmental working in relation to benefit delivery

Part of the problem is that despite their best intentions, many governments continue to design and deliver services based on their own requirements and processes instead of the needs of the people they serve.

Transforming service delivery begins with understanding citizens’ needs and priorities.

This quote from a recent McKinsey [Report](#) about citizen-centric public sector services sums up the opportunity.

Scotland’s future approach to administration of benefits and services can make them seamless and configurable to meet the needs of the individual citizen, all operating within public service trust frameworks free to citizens, easy to access and open in their approach, truly federated and scalable.

The people of Scotland will have high expectations about the improvements that will come from devolved control of key welfare funds and services. Local design and person centred thinking can maximise the impact and gains from the process of devolving benefits from a UK level to Scotland. Citizens often do not mind who delivers the services, their primary concern is that it meets their needs and takes the minimum effort to make happen and access.

Delivery of these services takes place in a system, and systems thinking can be applied to the “ failure demand “ that we see now. Citizens can contribute to the

design and implementation of a person centred service, rather than the organisation centred one that does not always deliver people's needs.

Intergovernmental working can be facilitated at a day to day transactional level by empowering the Scottish citizen with the means to collect, update, create, use and share personal data. This capability can assist greatly in tackling inequality.

Individuals in Scotland will only benefit if their online and offline worlds can sustain and enforce real human values such as participation, dignity, empowerment, control, choice, self-esteem, inclusion and equality.

The future of benefits and social services can be delivered by a person centred system. Scottish citizens can design services with their contribution, insight and experience of welfare services, and the wider stakeholders operating in Third and private sector. Local organisations can also participate in collaboration with the involvement of public sector organisations.

In adopting and embracing a person centred approach to meet local needs for the people of Scotland, we can deliver a transformative, efficient and highly effective welfare service delivering better outcomes overall.