

A framework for success: a customer-centric approach to social security



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Introduction

Why is customer centricity important in the context of social security benefits and service delivery?

Government agencies in social security face increasing pressure to achieve more with fewer resources, due to rising social risks (such as unemployment, disability etc), escalating costs, limited workforce availability, and a society with higher expectations. This growing complexity in service demand and delivery is driven by both customer needs and evolving legislation designed to enhance welfare.

Social security organizations have always been customer-focused; it's part of their DNA, by definition. The challenge, however, is to

continuously improve their relationship with customers by tailoring processes to fit the customer rather than requiring the customer to adapt to the system. A customer-centric approach addresses these challenges by providing a holistic view of an individual's needs, enabling better coordination of benefits and services. It also empowers individuals to actively manage their own needs and goals, reducing costly and unnecessary interventions, and streamlining support.

“Public administration and service production must be reformed in a people-centered way, increasingly involving the people who use the services in their development.”

Aleksi Kopponen
Director of Digital Transformation, City of Tampere, Finland

A framework for success

What can social security agencies learn from others?

As a result of several years of research, engaging with expert groups, and surveying social programme thought leaders around the globe, we have identified a set of common activities, strategies and models adopted by organizations that have successfully navigated transformation. These elements are categorized below and can be applied to any organization at any stage of maturity – and implemented in any order.



1. Segmentation: Using data to support customers through the changing circumstances of life

This cluster highlights the importance of dynamic segmentation to adapt to customer needs. By leveraging data to understand a customer's life situation and changes, services can be tailored proactively, supporting timely engagement and helping individuals achieve their goals.

2. Activating the person: Giving the customer visibility and control

Customers should evolve from passive benefit recipients to active participants in their personal journey. Self-screening tools and streamlined communication allow customers to take control of their progress. This person-centric approach improves transparency and reduces inquiries by keeping customers informed throughout their case progression.

"The huge take-up of this new benefit in its first three months highlights just what can be achieved when you design a service with the people who will actually use it. In doing so, we have simplified the application process and offered multiple ways to apply."

Shirley-Anne Somerville
Cabinet Secretary, Social Security Scotland

3. Coordination: Activating the ecosystem around the person.

Addressing customer needs holistically involves coordinating efforts across families, communities, agencies, and partners. Multidisciplinary teams should collaborate to create tailored outcome plans, maximizing success by leveraging the entire service network for customer support.

"The human-centered operating model is based on cooperation between actors, where services are developed and organized to respond directly to life events. This provides an opportunity for us to assess society in a holistic, resource-efficient, and ethically sustainable manner."

The Finnish Institute of Public Management, 2023

4. Integration and interoperability: Supporting a holistic view of the customer

A unified, customer-focused approach depends on robust privacy and security to support the sharing of data across platforms and services. Integration enables seamless communication among stakeholders and ensures decisions are made with a full understanding of a customer's life situation, improving service delivery and reducing inefficiencies.

"While digitization of social security administration has delivered significant benefits by enabling to place people's needs at the center of the service response, digitalization has the potential to deliver better social outcomes for all, by pooling information, resources, and initiatives to address complex social problems."

Effects of digitalization on the human centrality of social security administrations and services, Brian Lee-Archer, ILO Working Paper 87, International Labour Organization 2023

5. Digital innovation: Solving challenges with technology—today and tomorrow.

Technology, including automation and AI, can enhance access and streamline service delivery. Systems must be flexible enough to adapt to both anticipated and unexpected changes, for example new legislation or global events such as pandemics. Future-proofing digital systems ensures scalability, continuity, and the ability to support ongoing reforms effectively.

"Our investment in ACCESS HRA allowed us to pivot very quickly during the pandemic to make more services available. We turned on cash assistance in two weeks, and we went from 10% to 90% of benefits applications completed online. Because of the tool we're better able to serve New Yorkers in their time of need."

Rebecca Kircheimer
Interim Deputy Commissioner, NYC Human Resources Administration

6. Change management: Involving the whole service team

Regardless of any agency's stage of maturity, executive sponsorship and ongoing commitment is crucial for aligning teams towards a shared goal. Improving communications and reviewing potential structural changes are necessary to succeed in streamlining operational processes to ensure smooth, efficient and timely customer service.



Conclusion

A customer-centric approach to social security services can drive meaningful transformation within government agencies. By focusing on the individual's needs, agencies can design services that are adaptable, data-informed, and increasingly effective in managing both predictable and unexpected challenges. Through segmentation, customer activation, ecosystem coordination, data integration, digital innovation, and strong change management, social security organizations can move closer to their goal of delivering faster, more responsive, and supportive services to citizens.

The insights in this paper outline actionable strategies to embed customer centricity at the core of service delivery. As agencies face evolving social risks, resource constraints, and heightened expectations, these strategies support both immediate improvements and sustainable change. This framework is designed to help social security agencies ensure their systems remain resilient, adaptable, and ready to meet the needs of future generations.

About Cúram

Cúram by Merative has over 25 years of experience helping national, regional, and local governments, and organizations across health and social ecosystems, to transform the delivery of social services, empower caseworkers, and help individuals and families access the programs they need to achieve better outcomes. Cúram solutions and services expertise are trusted in 12 countries and jurisdictions, and support over 970 government programs. Available in 7 languages, the Cúram platform connects benefits administrators, social services agencies, and case managers, to serve and protect 187 million citizens annually.

Learn more at merative.com/curam

About Merative

Merative provides data, analytics, and software for healthcare and government social services. With focused innovation and deep expertise, Merative works with providers, employers, health plans, governments, and life sciences companies to drive real progress. Merative helps clients orient information and insights around the people they serve to improve decision-making and performance.

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