

Benefit and Budgeting Calculator case study

Challenge

Anglian Water wanted a more efficient way to assess its low income customers and apply discounted tariffs to those who are eligible

Solution

Using the Benefit and Budgeting Calculator Anglian Water brought eligibility assessments in-house, giving them better control over the process and ensuring their commitment to high levels of customer care

Impact

The Calculator has also helped people access other benefits, with nearly 12,000 customers helped to access £9.4 million of additional support.

"If you're struggling to pay your water bill, you're likely to be struggling to pay other bills, too. Taking weight off our customers' shoulders, by helping to reduce the stress of debt, is incredibly rewarding."

*Spencer Hough,
Head of Billing and
Collections, Anglian Water*

Improving customer service and first-time resolution

CHALLENGE

Anglian Water introduced LITE and Extra LITE tariffs to support customers with low disposable incomes who were struggling to pay their water bills. Although discounts were available to reduce both water and sewerage charges, not all eligible customers were accessing the concessionary tariffs.

Historically, eligibility assessments were, after an initial customer engagement from Anglian Water, handled by the Citizens Advice Bureau (CAB). Following referral, CAB advisors would review customers' income and expenditure to determine eligibility for discounted tariffs and undertake a benefit maximisation.

The outsourced process was, at times, fragmented and occasionally didn't meet the standards expected by the water company in allowing them to deliver the robust customer support they desired.

Even when the process worked well, it occasionally didn't align with Anglian Water's customer-centric values. A time lag meant that it was impossible to quickly make and communicate decisions about discounts.

SOLUTION

Anglian Water needed to find a solution that could be tailored to meet the specific needs of their customers and the care teams who supported them. Following a conference presentation of Policy in Practice's Benefit and Budgeting Calculator, the two companies collaborated to create a bespoke solution built on the Advisor version of the tool.

The water company introduced the calculator in 2019 to promote customer service with genuine connectivity and prevent disengagement. Bringing assessments in-house meant Anglian Water was better able to control the process, giving customers the support needed on their first contact.

Guiding Anglian Water's teams through customer telephone conversations, the Calculator can, within minutes, assess eligibility for and calculate the recommended value of social tariffs, improving the customer journey and reducing operational costs. An efficient social tariff process frees up resources to allow them to provide wider affordability support.

Behind the scenes, the Better Off Calculator calculates the customers' eligibility and identifies the correct social tariff, displaying it only to eligible customers.

"We've never looked back. The Benefit and Budgeting Calculator is an essential tool to navigate customers through the cost of living crisis. It's so much better for the customers."

*Spencer Hough,
Head of Billing and
Collections, Anglian Water*

In 2019, Anglian Water introduced an Extra Care Team with the remit of reaching out to customers who, though not yet in debt, had been identified as needing additional support

Between April and December 2021 60% of customers called by the Extra Care Team qualified for concessionary tariffs. A preventative approach, proactively reaching out to signpost benefits and ensuring income maximisation, will gain importance as living costs soar

Anglian Water has adopted the calculator as its primary application form for social tariffs, meaning the customer's data could seamlessly be ported through. Anglian Water verifies the customer's benefit claim with DWP through an API. Legally, the data sharing was straightforward as users consented to the use of their data for the application.

Policy in Practice's Benefit and Budgeting Calculator is an intuitive system with minimal training required for effective onboarding. In fact, the Calculator has even functioned as a training tool for the Anglian Water team by:

- Promoting a better understanding of the benefits system and other available support
- Acting as a dynamic prompt during calls, a significant improvement on a static PDF
- Helping support staff to articulate responses to customer questions

IMPACT

With the previous system, 35% of customers did not attend their initial discount eligibility appointments with the CAB. Following the introduction of the Benefit and Budgeting Calculator, because staff can carry out speedy assessments while the customer is still on the phone, that drop-out rate has been reduced to zero.

Reducing the time and effort required to complete assessments has boosted Anglian Water's efficiency, too. The Calculator check takes, at most, ten minutes to complete. By comparison, a CAB appointment would have taken around an hour. These efficiencies have significantly increased Anglian Water's reach.

Over the last 12 months, over 60,000 customers have used the calculator to assess eligibility as part of Anglian's sign up journey online, over the phone or via support services. Many first learn about Anglian's social tariff through the Calculator and go on to apply, with over 2,800 doing so immediately through 'Apply Once', potentially 15-30% of applications.

Others will apply later after claiming more valuable benefits like Universal Credit. This shows the benefit of having the social tariff in a benefits calculator used by over 2 million people annually.

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