



Life Experience Designation Charter

Approaching retirement

On December 13th, 2021, President Biden signed E.O. 14058, *Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government*, which charges members of the President's Management Council (PMC) to form interagency teams, coordinated by OMB, to designate and assess cross-agency customer life experiences, work to develop measurable improvements for such customer life experiences that involve multiple agencies, develop prospective plans to rigorously test what works, and share lessons learned across the Federal Government.

This charter establishes the PMC's cross-government effort and interagency team, as envisioned in E.O. 14058, to tackle the designated life experience of **approaching retirement**.

Where we are now

[Nearly nine out of ten people age 65 and older receive Social Security retirement benefits](#), and more than [61 million people are covered by Medicare](#). [The number of Americans 65 and older will increase from about 57 million in 2021 to about 76 million by 2035](#). These are two of the bedrock Federal programs in the United States, almost universally enrolled. Yet, irrespective of income, education level, and race, navigating retirement claiming timing and Medicare enrollment processes are time consuming, confusing, complex, and often require back-and-forth with these two programs.

Further, the relation between the two programs is unclear, and often requires re-telling the same information multiple times to multiple agencies of Government. Thresholds of eligibility also change for the elderly for many programs, resulting in under-enrollment of financially, housing, and nutrition-insecure individuals missing out on critical supports for which they are eligible.

Where we want to be

- Any route you begin (via SSA, Medicare, other supports) leads you to an integrated experience that only requires giving the government information once
- The number of people applying for Medicare “late” (in the General Enrollment period) will decline
- The confusion around where to apply for Medicare goes down
- The confidence in people feeling that they applied for retirement benefits “at the right time” goes up
- Seniors who are eligible for and need nutrition, housing, or other supports are proactively connected with these programs

Where we will start

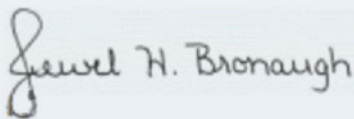
Through the Summer of 2022, the team will focus on activities that occur beginning around age 60 through age 70. The primary focus will be on the journey of customers learning about and beginning to apply for retirement benefits and Medicare, seeking to identify opportunities to simplify and streamline the experience from the customer perspective. Additionally, we will explore the connections to other benefits available to seniors that can be leveraged at the same time (financial, nutritional, housing assistance) and provide warm connections, integration points, and further assistance to seniors who need these benefits the most.

The journey map will identify pain points in the retirement journey from different perspectives, including differences in experiences depending on income/education level, access to guidance/support, online experiences, phone experiences, and in-person experiences when applying for retirement and Medicare benefits. It will highlight difficulties identified in the decision-making process about when, where, and how to claim retirement and Medicare benefits, and document people’s understanding of how different Federal programs may benefit them, as well as confusion around different programs.

Collaborating Agencies

Unlike near-term improvements from agency-specific actions, the work and output from the cross-agency life experiences will take months and years to achieve. This work is a transformation in how the Federal Government delivers services. To succeed will require a combination of ongoing leadership from the Executive Office of the President and President's Management Council members, as well as dedicated project teams to drive the work forward.

We, the undersigned, commit to providing talent, expertise, and relevant supports from our agencies, as allowable, to better serve the American public through this integrated, human-centered approach. We will remain oriented around the lived experience of members of the public irrespective of governmental structural silos, involve representatives from organizations across the delivery system (including Federal agencies, State, local, Tribal, and Territorial governments, social and private sector entities), and will engage members of the public (particularly those from underserved communities), to shape our path forward.



Dr. Jewel H. Bronaugh, Deputy Secretary
Department of Agriculture



Robin Carnahan, Administrator
General Services Administration



Andrea Palm, Deputy Secretary
Department of Health and Human Services



Adrienne Todman, Deputy Secretary Department of
Housing and Urban Development



Julie A. Su, Deputy Secretary
Department of Labor



Dr. Kilolo Kijakazi, Acting Commissioner
Social Security Administration



Wally Adeyemo, Deputy Secretary
Department of the Treasury



Jason Miller, Deputy Director for Management
Office of Management and Budget