



# Delivering Swift Relief to Minnesota's COVID-19 Frontline Workers: Creating Value Through Digital Transformation

**State of Minnesota: Minnesota IT Services**

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## Executive Summary

“Relief delayed is relief denied” became the guiding philosophy of Minnesota IT Services (MNIT) teams working with several state agencies to deliver \$500 to workers across Minnesota who stuck their neck out during the COVID-19 pandemic by providing services to residents and businesses, while potentially taking on some risk themselves.

From the time Governor Tim Walz signed the [Frontline Worker Pay \(FLP\) program](#) into law on April 29, 2022, enabling workers to apply for a share of \$500 million set aside for the program, the teams worked rapidly to deliver the program with a transparent and fair system.

The law identified the 15 job sectors and specified eligibility requirements, but the teams had to come together to conduct outreach, invite applications, process applications, prevent fraud, and disburse funds swiftly. Within six months, more than a million eligible workers received \$487.45 each.

From April 29, 2022, to Oct. 5, 2022, exemplary collaboration among stakeholders at the Minnesota Departments of Labor and Industry (DLI), the Department of Revenue (DOR), the Department of Employment and Economic Development (DEED), Minnesota Management and Budget, and MNIT focused on delivering the project efficiently and on time.

The application, available in four languages, was launched in 20 business days, and the state received and processed over 1.2 million applications and nearly 57,000 appeals. The project highlighted the significance of collaboration, the use of data for decision-making, and timely communications to fulfill its promise: balancing fraud prevention while removing barriers for eligible applicants to receive the benefits ASAP.

**Why it matters:** Inter-agency collaboration and focus on the user experience ensured Minnesota could process over 1.2M applications to distribute \$500M to frontline workers in less than six months..

## Supporting Frontline Workers in Minnesota

At the Minnesota Legislature, the program was more than a year in the making. This set an expectation that the State would be ready to go as soon as the law was passed — a multi-agency team was formed before [the passage of the bill](#). Initial research helped set expectations, flesh out ideas, and develop a roadmap for the project. MNIT gathered the right resources to support its partners and program objectives. The agency led a technology assessment that included security reviews, accessibility evaluation, and contract negotiations.

The Frontline Worker Pay program was designed to thank those who worked on the frontlines during the COVID-19 peacetime emergency. To be eligible, applicants had to be employed in at least one of the 15 identified frontline sectors for at least 120 hours between March 15, 2020, and June 30, 2021; have been unable to telework and need to work close to people outside the individual’s household; not exceed an adjusted gross income threshold; and not exceed an unemployment insurance benefit threshold.

MNIT helped develop a one-stop applicant portal to support eligibility determinations, respond to applicant questions, and distribute money. Cross-

functional MNIT teams worked with unemployment insurance, tax, and fraud prevention experts, and supported project management, data management, and reporting needs. Implementing and managing the right technology mix was essential to successfully receiving and processing applications, meeting applicant support needs, distributing payment, and preventing fraud.

On June 8, 2022, a little over five weeks after the bill was signed into law, the program began accepting applications. Just weeks after a mandatory appeals period, more than one million frontline workers began receiving payments.

**Figure 1: Eligible frontline workers by sector**

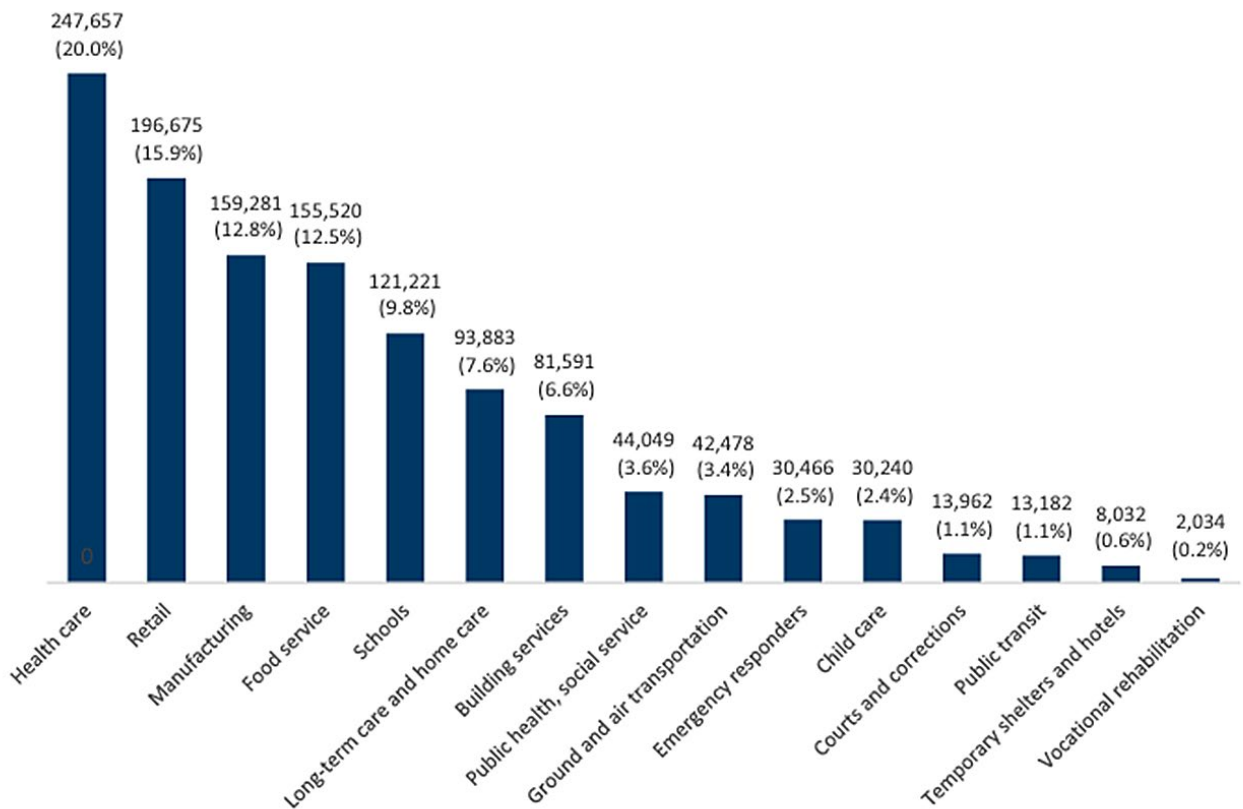


Figure 1: The program received applications from eligible frontline workers in all sectors. The sectors with the largest number of applicants paid were health care (247,657), followed by retail distribution (196,675) and manufacturing (159,281). Because applicants could select more than one sector in their application for Frontline Worker Pay, the total is greater than the number of Frontline Worker Pay applicants. Because sectors are duplicated, percentages displayed in the figure above represent the percentage of all sectors indicated on the applications of eligible frontline workers.

# Ingredients of Success

Operationally an agile approach brought team members together from across agencies and functional areas (finance, communication, IT, applicant support, vendors, security, accessibility, and others) for daily stand-ups. This helped identify potential problems and solutions in advance.

Smaller, specialized teams focused on outreach and communication, data management, unemployment, income and employment eligibility, fraud prevention, payment coordination, and technology. Strategic procurement ensured the State and its vendor aligned on deliverables and timing.

## Outreach

Communication teams from DLI, MNIT, DOR, and DEED partnered to align messaging, applicant support, and outreach. In February 2022, as the Frontline Worker Pay legislation moved toward passage, DLI mapped out an action plan to reach out to other state agencies, frontline workers, the public, and DLI staff members, and to develop specific application content for the application technology vendor, Submittable. DLI launched an informational website ([frontlinepay.mn.gov](https://frontlinepay.mn.gov)) when the legislation was signed into law on April 29, 2022. The site was aided by MNIT's Azure environment and had more than 90,000 views in its first three days.

Employers of individuals in identified frontline sectors also played a key role in informing employees about Frontline Worker Pay and helping them apply. These employers were required to provide notice advising all current workers who may be eligible for Frontline Worker Pay about the program and how to apply for benefits.

Additionally, many employers arranged sign-up events on-site during regularly scheduled work hours.

## Coordination

Team members from across the executive branch met weekly with Governor's Office staff to coordinate strategy. The tight timeline meant sharing ideas was critical to finding options that improved the overall applicant experience and program management.

These deliverables served as short-term sprint objectives that allowed the team to focus on the task at hand. A strategic partnership built a seamless approval-to-payment process that included using API-enabled electronic payments through ACH direct deposit. The open, streamlined communications and unwavering focus on the outcomes of all stakeholders defined the project's success.

## User Experience

The user-centered features of the application encouraged wider participation: accessibility compliance, multi-lingual instructions. The program was designed from the foundation to be accessible in multiple languages – from the instructions and applications to outreach and applicant support. The support team closed 217,000 support tickets during the project.



## Automation and Fraud Prevention

The IT platform contained several built-in protocols that reduced opportunities for fraudulent behavior, including the requirement to create an account with a unique user identifier to start an application and the limitation that each account could only submit one application per project.

Advanced automation processes reviewed applications and appeal forms across five separate projects to meet the aggressive timelines of the

Frontline Worker Pay program. This included using 13 custom scripts in over 26 review stages. At the peak of the 45-day application period, the state received more than 40 applications a second.

DLI and MNIT developed a fraud prevention protocol: fraud prevention occurred in the design of the application, appeals, and identity verification processes, as well as through active review of potential fraud indicators.

## Minnesota Special

Other states had similar emergency fund distribution programs for frontline workers, but Minnesota's program innovatively used a one-stop-shop mechanism. The application process, appeals, and applicant support were delivered through a single portal. This enabled tighter service delivery and data integration.

A multi-state agency collaboration and expedited data sharing ensured the State offered a simple application form for wider participation while keeping safeguards in place for fraud prevention. An intentional applicant journey was designed that integrated with multi-agency operational activities (eligibility determination, data sharing, applicant support, and data integration). Minnesota took a comprehensive approach that included all components and best practices of product management that contributed to the success of the program.



## Timeline

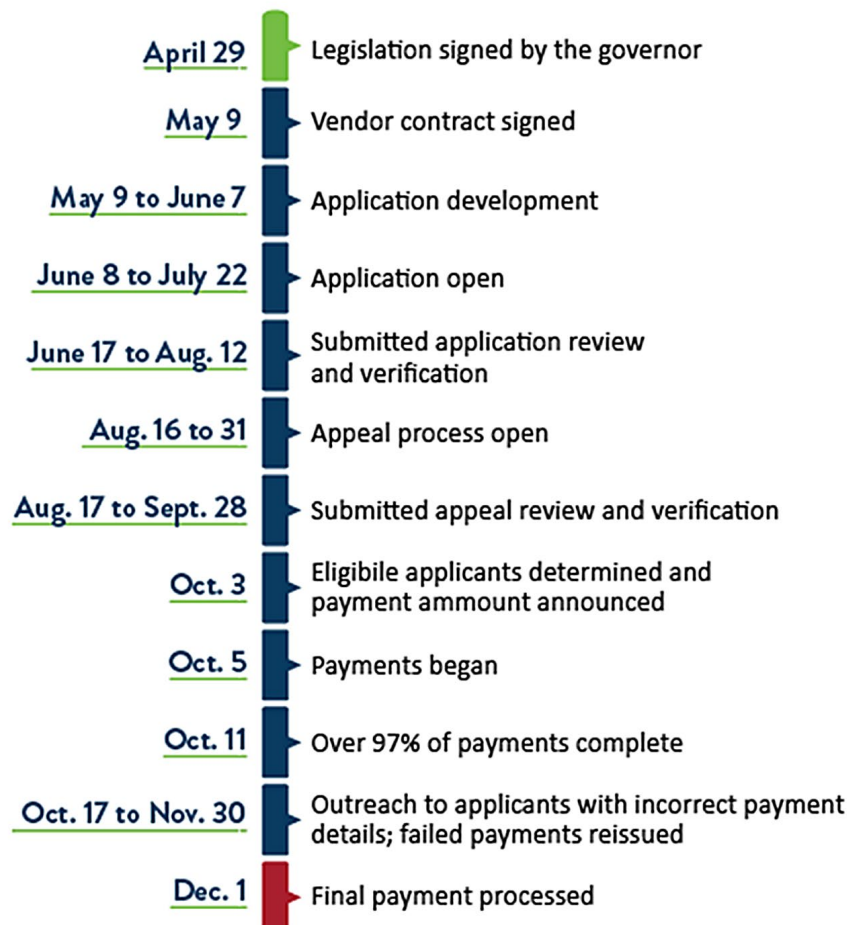
The challenge to complete the project within the short timeframe was compounded by the need to plan, align priorities and processes, communicate, and share data for eligibility determination, fraud prevention, and handling the appeals process across multiple agencies.

DLI, DEED, and DOR verified applications for work and income eligibility for the program and checked that applicants did not receive unemployment benefits for more than 20 weeks on a cumulative basis between March 15, 2020, and June 26, 2021. In the absence of a universal data source for verifying employment in Minnesota according to the FWP program, a combination of

technology and human intervention was needed to find patterns and spot data inconsistencies. Special protocols were put in place to take care of potential fraud. Each agency had fraud prevention steps as part of its eligibility process to spot identity, eligibility, and payment frauds. A total of 173,702 applications were denied for several reasons, including ineligibility, lack of documentation, identity verification, and duplicate submissions.

While the overwhelming number of application submissions initially caused a system slowdown, MNIT and DLI teams worked with Submittable to rectify the issues.

### Program timeline 2022



# Significance of the Project

## Frontline Worker Pay by the Numbers:



**1.2M**

Processed applications



**\$487.45**

received by 1 million  
eligible applicants



**1.8M**

Number of visits to  
the website

The success of the Frontline Worker Pay program demonstrates the importance of clear goals, a commitment to excellence, and steady leadership. The collaboration among multiple state agencies, vendors, and other stakeholders was driven by planning, creativity, teamwork, and data-driven decision-making. It led to the successful implementation, management, and execution of the project.

The program toolkit site, which included resources translated into multiple languages, received more than 1.8 million visits during the application process. Additionally, there were more than 80 news stories published statewide about the Frontline Worker Pay program. DLI also worked to provide information to community groups, legislators, and organizations to help them reach their audiences and empower their members to apply for the Frontline Worker Pay program. Between May 10 and September 30, 2022, DLI participated in 70 outreach events in various formats and partnered with the Frontline Worker Coalition to conduct 10 training sessions, with 433 participants.

In the end, 1,210,008 applications were processed; 1,025,619 eligible applicants were paid \$487.45 each; and over many hundred thousands in fraudulent payments were prevented. Various identity verification strategies and active review of potential fraud indicators were used to prevent payments from going to fraudulent actors.

The work spanned several NASCIO technology priorities, including mitigating risk and cybersecurity, supporting identity management, using cloud services to process applications and payments, working with partners to consolidate services, and building strong customer relationships, both with state agencies and frontline workers.

The execution of the project didn't impede partnering state agencies' other work. The FWP program's accomplishments demonstrate the usefulness of early cross-agency planning to reduce risks and position projects for success. Following the 2023 legislative session, Minnesota IT Services will be asked to deliver similarly large programs for paid family and medical leave, free school lunches, recreational cannabis, and more. The Frontline Worker Pay set the example for how to plan and collaborate to deliver technology solutions to quickly improve the lives of Minnesotans.