



# **Integrity Best Practices, Benefit Overpayment Recovery and Collection**



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# Ohio's P3 Project (Public Private Partnership)



**Fraud  
Management**



**Claims &  
Adjudication**



**Contact  
Center**

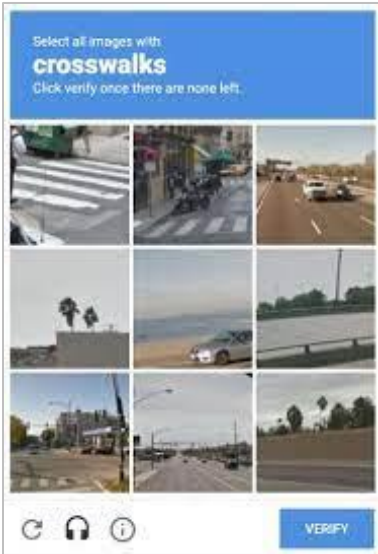


**Strategic  
Initiatives**

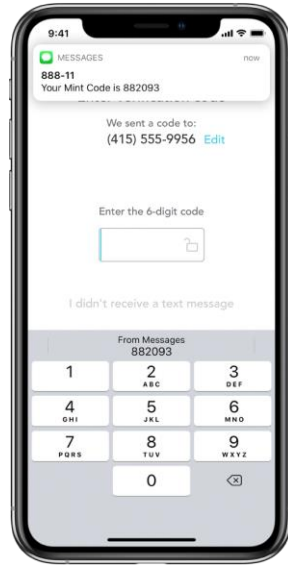




# Multi-Factor Authentication for UI & PUA



**ReCaptcha**



**One Time Passcode**

**What's A Challenge Question**

- \* challenge-response authentication is a family of protocols in which one party presents a question ("challenge") and another party must provide a valid answer ("response") to be authenticated.
- \* The challenge questions are used for security purposes to enable you to retrieve your password and to allow Customer Service to confirm your identity when you call. It is critical that you keep your challenge questions up-to-date.

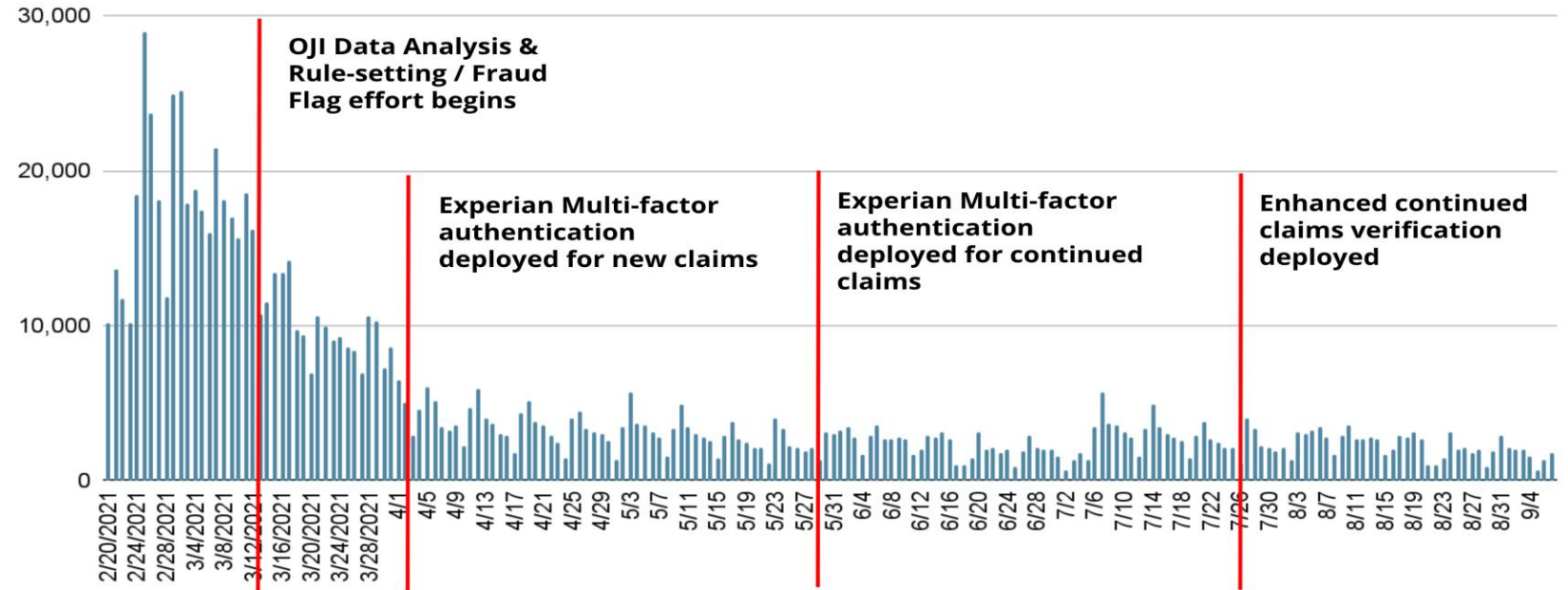
**Challenge Questions**



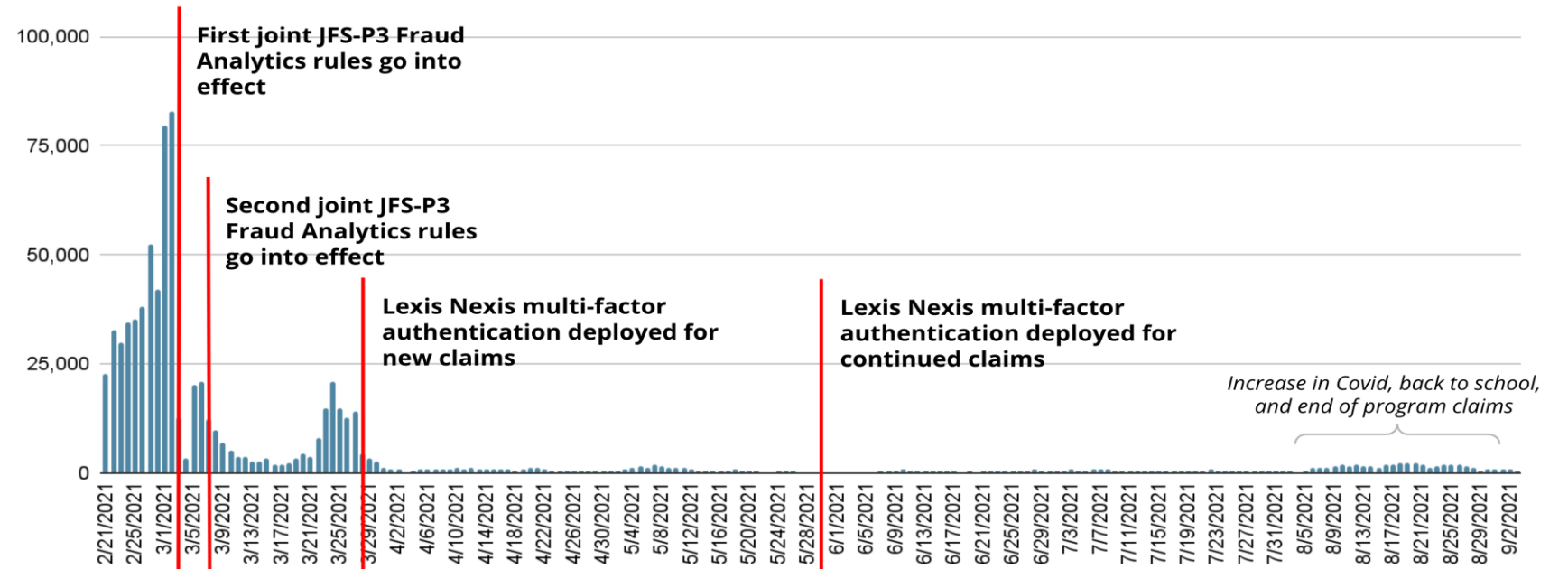
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## 90% Reduction in Initial UI Claims



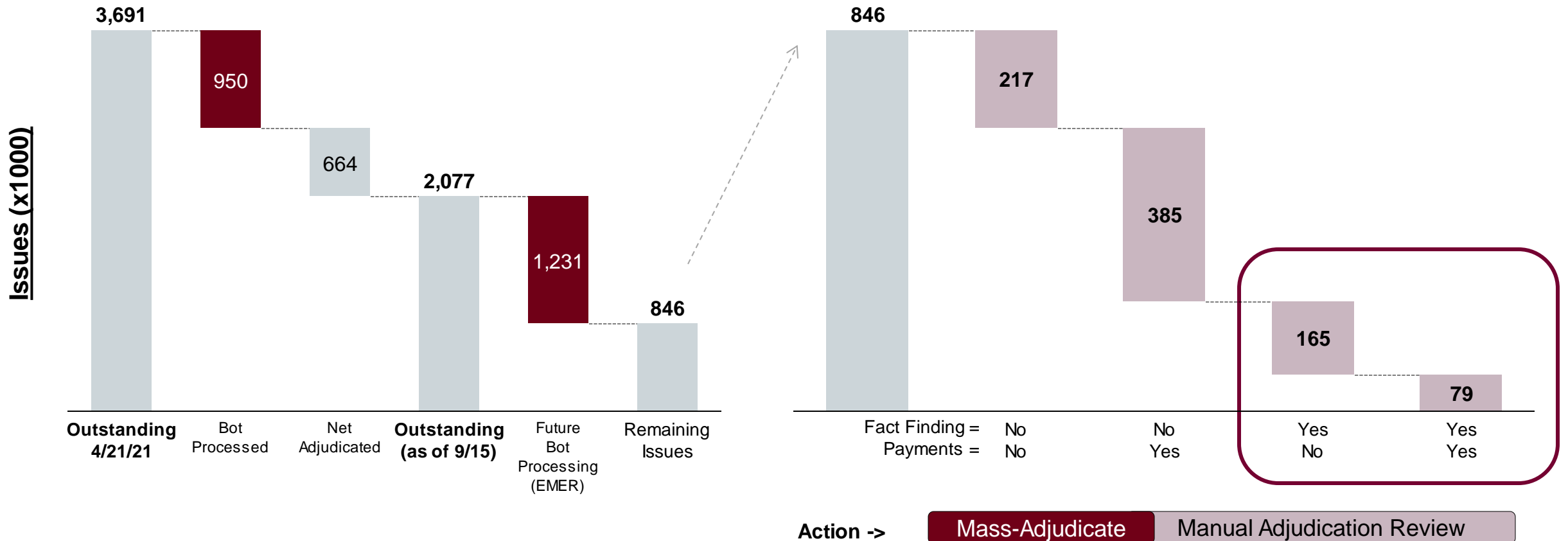
## 98% Reduction in New PUA Claims





# PUA Claims/Issues/Fraud Analysis

2.1M Claims



\*data as of 9/15/21



# Adjudication Supported by Advanced Data Analytics

## EDA Summary Combined

PUA – Total Amount  
\$X

UI – Total Amount  
\$X

Claimant ID  
Enter a value

Main Flags  
Equals

Select date range

Score Yield	CMT ID	Total Payments
LOW		

Program	CMT ID
<input checked="" type="checkbox"/> PUA	4.6M
<input checked="" type="checkbox"/> UI	

● LOW  
● MEDIUM  
● HIGH

Fraud	CMT_ID
<input checked="" type="checkbox"/> 0	7.8M
<input type="checkbox"/> 1	1.2M

Payments	Claiman...
<input checked="" type="checkbox"/> null	786.4K
<input checked="" type="checkbox"/> false	122.1K
<input checked="" type="checkbox"/> true	219.7K

**Flag Score**

0 ————— 150

Totals

Fact Finding = No  
Payments = No

Fact Finding = No  
Payments = Yes

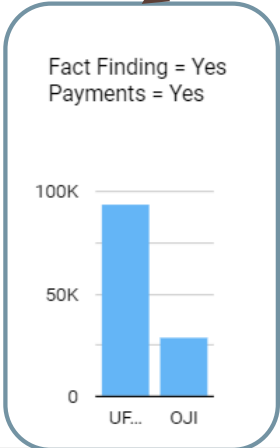
Fact Finding = Yes  
Payments = No

Fact Finding = Yes  
Payments = Yes

CMT Summary	CMT Claim	CMT Payments	SSN	First Name	Last Name	JFS Fraud Flag	Program	Flags	Flag Scores	Main Flags	Last Payment	Total Payments	Total Paid
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Lowest Likelihood of Fraud

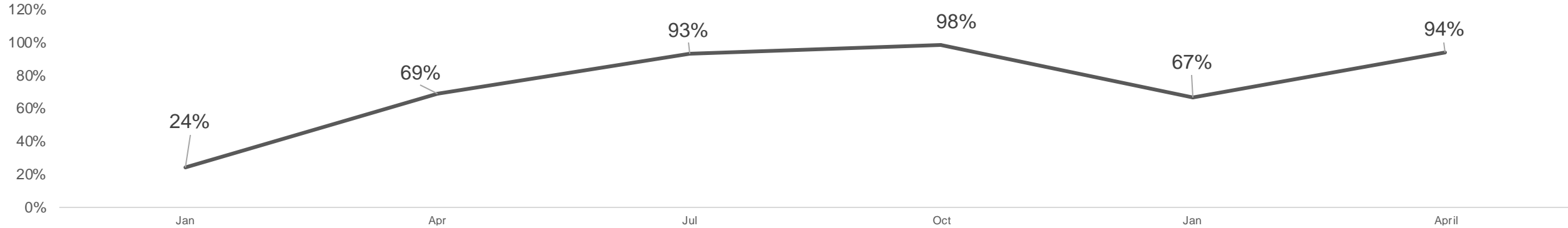
Focus for Prioritization



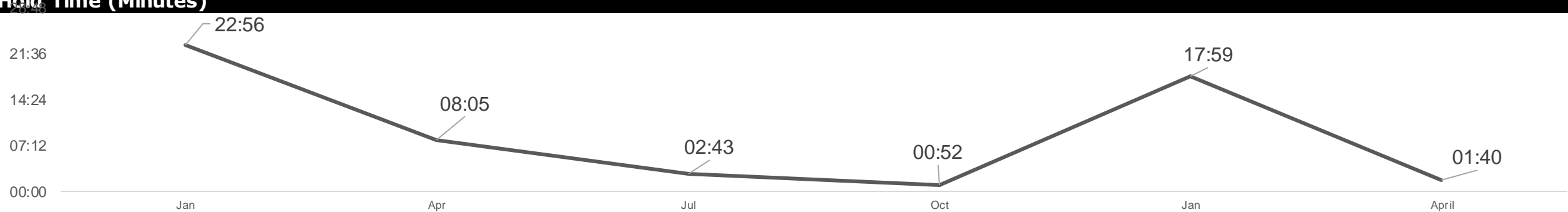


# Contact Center Performance KPIs

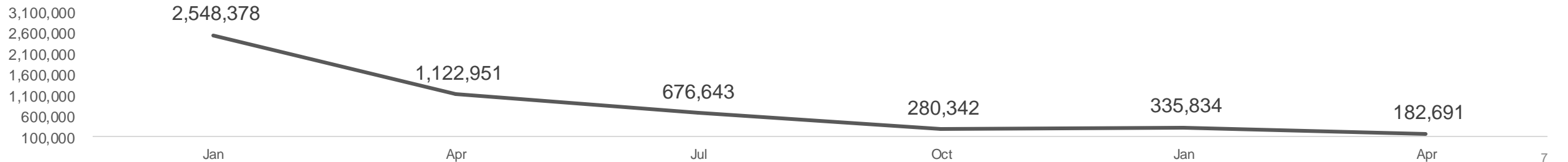
## Handle Rate



## Hold Time (Minutes)



## Calls Presented (Before Queue Caps)



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# The Future of UI Fraud Detection & Prevention

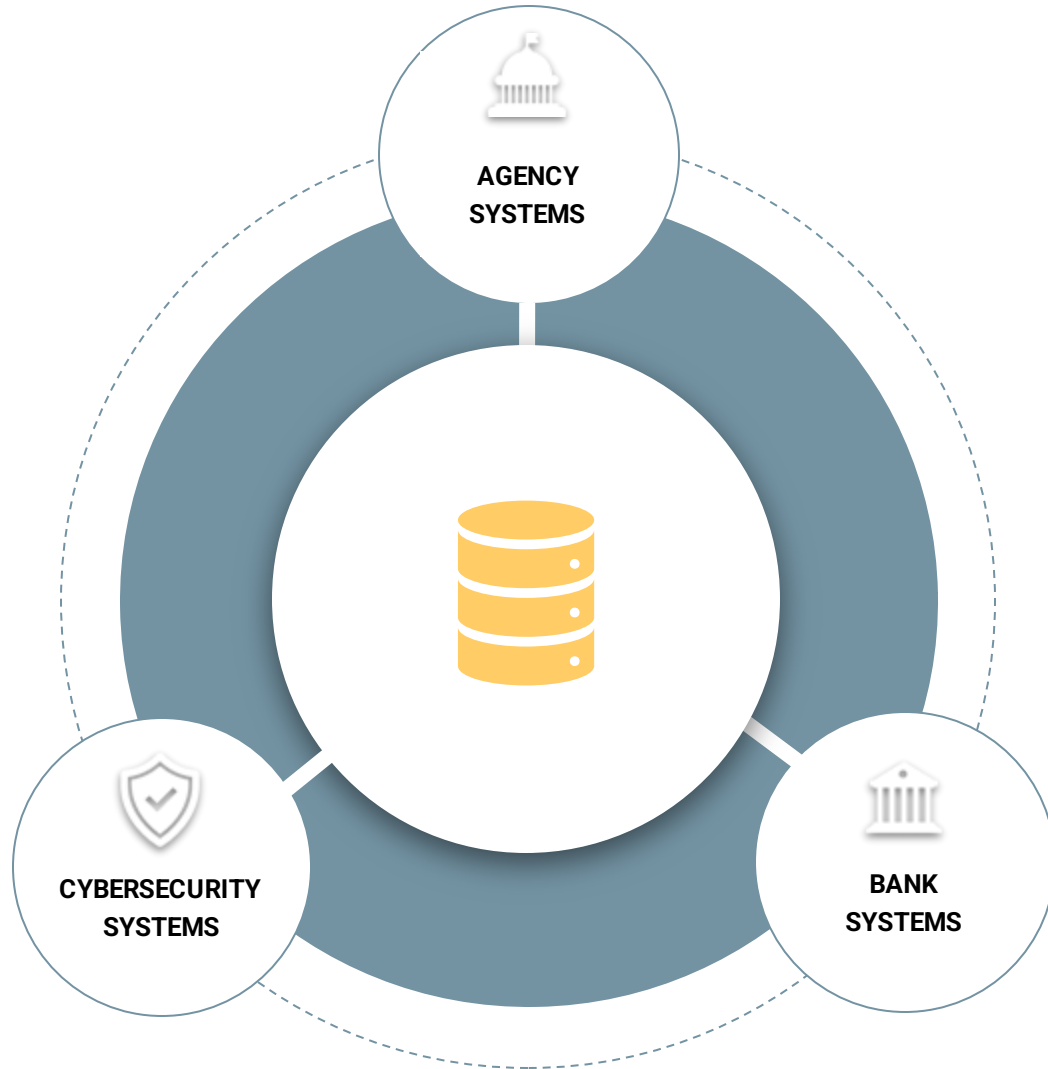


Emerging Strategies & Technologies





# The Need to Connect Data Sources



**Interconnecting key sources of data is integral** to the success of anti-fraud solutions for Government

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**Led by Unemployment Insurance.**



# The Power of Integrated Data

Integrated data will enable the next generation of fraud enhancement solutions

01

## QUALITY ANALYSIS

A centralized repository for POST-PAYMENT fraud and funds recovery analysis



02

## FUNDS RECOVERY

Collaboration with financial institutions to return improperly disbursed funds



03

## TRANSACTION VALIDATION

A real-time validation check to determine whether to make or hold a payment



04

## DISBURSEMENT MANAGEMENT

Innovative new ways to work with banks to manage & validate payments





# A Deep Dive Into Quality Analysis

Integrating **agency, cybersecurity & banking data** into a centralized repository forms the foundation for **POST-PAYMENT fraud and funds recovery analysis**





# Financial Service Integration



- Direct Banking APIs
- ODFI <> RFDI
- Fraud / ACH Operations
- Digital Payment Network
- Real Time Payments (RTP)
- Embedded Payments
- Fund Recovery



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