

Maryland's One Benefits Application

A Case Study in People-Centered Modernization

Andrés Argüello

Across the country, people seeking help to feed their families, pay energy bills, or get health coverage often face digital systems that are difficult to use. A parent who recently lost a job and is applying for the Supplemental Nutrition Assistance Program (SNAP) to buy groceries for their family might have to visit one website, then start over on another to apply for Medicaid or energy assistance. Some states don't have online applications at all, requiring people to mail or hand-deliver paper forms. Even when websites exist, they can be confusing—repeating the same questions, using program-specific jargon, or failing to function on a mobile device.¹ These frustrating experiences prevent many from receiving the help for which they qualify.

In Maryland, those barriers became the starting point for a redesign that aimed to make it faster and simpler for people to apply for multiple benefits. Maryland's One Benefits application—which was launched in summer 2025—allows people to apply for Medicaid, SNAP, Temporary Assistance for Needy Families (TANF), the Low-Income Home Energy Assistance Program (LIHEAP), the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and other public benefits programs through a single, streamlined application.²

From the beginning, the state designed the One Benefits application *with* people—not just for them—embedding user research, testing, and feedback into every stage of development. People applying for benefits and caseworkers helped shape prototypes, refine language, and simplify the process of applying for benefits, ensuring that the final product reflected real experiences rather than assumptions.

This case study explores Maryland's people-centered design approach to building the One Benefits application, and the leadership, governance, and organizational structures that were critical to success. This case study was developed through conversations and correspondence with senior leaders in Maryland who helped shape and oversee this work. By grounding development in the lived experiences of people and aligning agencies under a shared vision, Maryland created a new digital tool that can serve as a model for how governments can deliver services that are simpler, faster, and more dignified.

Maryland Grounded Its Redesign in Residents' Experiences

Maryland grounded its work on the integrated benefits application in a simple premise: to improve the benefits system, the state first needed to understand what applying for benefits felt like from a resident's perspective.

The state recognized that many benefits serve overlapping populations with similar eligibility requirements. National data illustrate the scale of this overlap: about 12 million households receive both Medicaid and SNAP—that's roughly 40 percent of all Medicaid households and nearly 80 percent of all SNAP households.³ Similarly, 63 percent of households receiving energy assistance through LIHEAP also participate in SNAP, while around 82 percent of families in the TANF program are also enrolled in

Medicaid.⁴ These patterns reveal a core challenge: the same person can have multiple, related needs, but each is served by different programs with different systems and requirements. The result for families is a fragmented experience that places the burden of coordination on them rather than the government.

To better understand the real-world impact of these fragmented systems firsthand, the team at Maryland Benefits—which sits in the Department of Information Technology and led development of the integrated application—partnered with Code for America to conduct fieldwork in local Department of Social Services (DSS) offices across the state.⁵ The team spent their time in DSS lobbies observing how people applied for benefits and talking directly with applicants about their experiences with the process. These conversations and observations revealed common pain points that shaped the redesign, including:

- **Limited awareness of overlapping programs**—Many people didn't realize they could qualify for other forms of help.
- **Long processes**—Applications were time-consuming and each application for a different benefit required people to provide the same information multiple times.
- **Poor mobile experience**—About 60 percent of applicants accessed benefits on their phones, yet existing online applications weren't mobile-friendly.
- **Complex language and structure**—Program-specific terms and complicated question wording made it difficult for people to understand what was being asked of them.
- **Misleading sequencing**—The order and phrasing of questions sometimes affected how people interpreted eligibility or responded to key prompts.

Together, these insights revealed the specific pain points that made the benefits process harder than it needed to be, and helped the team better understand what had to be fixed.

People-Centered Design Drove Development of An Integrated Application

Maryland's people-centered approach to developing the One Benefits application prioritized co-design, iteration, simplification, and accessibility. As the state translated research into practice, a shared commitment to these priorities ensured success.

COLLABORATION WITH MARYLANDERS GUIDED DEVELOPMENT

From the start, Maryland made co-designing with Marylanders the foundation of its approach to developing an integrated benefits application. The team created early mock-ups and prototypes to visualize what an integrated benefits application could look like, testing how information flowed across programs and where applicants might get stuck. They brought these prototypes into DSS lobbies across the state, meeting people in the same places where they were applying for help. By observing people as they navigated the forms and asking for real-time feedback, the team learned how applicants interpreted questions, which sections caused confusion, and what language felt most intuitive.

At the same time, the team conducted parallel testing with caseworkers—the staff responsible for reviewing applications and helping people complete them. Caseworkers offered insights into how the

digital process would affect intake, verification, and day-to-day workload. Their input helped the team align design decisions with the operational realities of frontline service delivery. This co-design process ensured that every element of the application—from question order to plain-language explanations—was shaped by the people who use and help deliver benefits.

ITERATION WAS BUILT INTO THE PROCESS

Maryland treated iteration as an essential part of design. Over a six-month period, the team conducted six rounds of community testing across six local DSS offices, engaging with over 50 Marylanders and caseworkers. After every session, the team integrated what they learned, refining content, adjusting layout, and simplifying navigation before moving to the next round. The steady cadence of testing built trust with applicants and caseworkers alike and ensured the final application reflected real experiences rather than assumptions.

SIMPLIFICATION GOALS GUIDED EVERY DESIGN DECISION

As the team refined the One Benefits application, simplification was a north star goal. They conducted a cross-program audit of every question asked across benefits applications to determine which were legally required and which could be removed or consolidated. Redundant or outdated questions were eliminated, and the remaining ones were rewritten in plain, accessible language. The goal was to make the process faster, clearer, and less intimidating, especially for people completing the application on a phone or without assistance. Every design choice, from wording to screen order, was shaped by this commitment to clarity.

ACCESSIBILITY & INCLUSION WERE CORE TO THE WORK

Maryland prioritized accessibility and inclusion to ensure the application worked for everyone. The team collaborated with the state's Accessibility Group to meet accessibility standards, including by making sure that fonts, color contrast, and readability across devices were accessible. Maryland ensured translations and plain-language content supported people with limited English proficiency. They also partnered with the Office of Benefit Access, which coordinated site visits to counties and local partners and connected the team with community-based organizations through its monthly calls to gather feedback. This helped connect the team to Marylanders of diverse backgrounds, abilities, and experiences, ensuring the application reflected the needs of the full population it serves.

Structures Made People-Centered Design Possible

Maryland's focus on serving residents effectively was only possible because of the institutional capacity behind it. Shared infrastructure, governance, and leadership alignment created the conditions for sustained collaboration on an integrated application and commitment to people-centered design.

SHARED TECHNICAL INFRASTRUCTURE ENABLED APPLICATION INTEGRATION

The One Benefits application was built on the Maryland Benefits Platform, an enterprise cloud platform already used by multiple agencies for data sharing and service delivery from health care to foster care. Pre-existing data-sharing agreements and platform governance reduced both technical and legal friction, making it easier to integrate program applications into a single, seamless experience for residents.

CROSS-AGENCY GOVERNANCE DROVE COORDINATION

A formal governance structure guided the work from the outset. Maryland's Executive Steering Committee, made up of the Governor's Office and various agency secretaries—including Human Services, Health, Information Technology, Juvenile Services, Public Safety, Budget and Management—created a shared venue for collaboration, issue resolution, and decision-making. This structure institutionalized the coordination and shared decision-making needed to ensure that the project could stay on track.

LEADERSHIP ALIGNMENT SUSTAINED MOMENTUM

Political will and unified leadership gave the initiative visibility and direction. Governor Wes Moore's anti-poverty agenda elevated benefit access as a state priority, which helped align agency heads and program teams around a common goal.⁶ Building on that mandate, the Secretaries of Human Services and Health, working alongside the Department of Information Technology's Maryland Benefits team, provided clear and consistent leadership throughout development.

Early Results Show Real Impact

Maryland's integrated, people-centered application is already producing measurable results, with shorter application times, higher completion rates, and strong early feedback from applicants and caseworkers. The average time it takes to apply for benefits has dropped from 78 minutes to 22 minutes, allowing people to access help more quickly. Since launching in the summer of 2025, more than 150,000 applications have been submitted through the One Benefits portal, saving people an estimated 75,000 hours collectively.

Early feedback from both Marylanders and caseworkers has also been positive. Applicants report that the process feels clearer, faster, and less intimidating, while caseworkers say the new system reduces errors and streamlines their workload. Continuous testing and feedback are now guiding additional improvements, including plans to expand integration with aging, disability, and labor programs to make the experience of applying for benefits even more seamless.

Maryland Offers a Model for People-Centered Systems

Maryland's One Benefits application shows what it takes to make people-centered design work in practice. Every decision—from research and testing to development and delivery—was guided by the experiences of residents and frontline workers. Maryland was able to build an application that better serves people. Shared infrastructure, cross-agency governance, and strong leadership made that approach possible. Maryland's experience demonstrates that when design, structure, and leadership are aligned around the people they serve, government can meet needs more effectively and with greater dignity.

About

Andrés Argüello is a Visiting Fellow at the Georgetown Center on Poverty & Inequality (GCPI). This is the second in a series of case studies within GCPI's People-Centered Digital Benefits Project. This case study is grounded in interviews and correspondence between the author and senior officials from Maryland state agencies conducted between June and November 2025.

Endnotes

¹ “What the online enrollment experience for safety net benefits looks like across America.” Code for America, 2025. Available at <https://codeforamerica.org/explore/benefits-enrollment-field-guide/?att=online&j=AL&app=4&dev=d#explore>.

² “Maryland Benefits.” Maryland.gov, 2025. Available at <https://ub.benefits.maryland.gov/ub/#/one-app/help-benefits>.

³ Schwabish, Jonathan. “About 12 Million Households Receive Both Medicaid and SNAP. The Reconciliation Bill Puts Them At Risk.” Urban Institute, 28 July 2025. Available at <https://www.urban.org/urban-wire/about-12-million-households-receive-both-medicaid-and-snap-reconciliation-bill-puts-them>.

⁴ Macartney, Suzanne and Robin Gherter. “How Many People that Receive One Safety Net Benefit Also Receive Others?” U.S. Department of Health and Human Services, Office of Human Services Policy, 20 January 2023. Available at <https://aspe.hhs.gov/sites/default/files/documents/340f9d2586feb3cdc1510f793403d0c/program-overlap-datapoint.pdf>.

⁵ Code for America is a nonprofit organization that uses “the principles and practices of the new digital age to improve how government serves the public.” See <https://codeforamerica.org/>.

⁶ “Moore-Miller Administration 2024 State Plan.” The Office of Governor Wes Moore, 8 February 2024. Available at <https://governor.maryland.gov/priorities/Documents/2024%20State%20Plan.pdf>.