

# BenefitsCal Follows Common Design Considerations for Creating User Accounts

BenefitsCal protects user information through its account management features. Customers that desire BenefitsCal access to their CalFresh, Medi-Cal, CalWORKs, General Assistance / General Relief case information and Community-Based Organizations wishing to use BenefitsCal to support Customers must create an account including supplying an email address.

## Enhanced User Experience

- Enabling self-service recovery of account access for forgotten passwords (Users having email address can reset the password using "Forgot Password" functionality")
- Does not require users to remember email address separate from user ID
- Provides a communication channel to users for personalized status updates, new benefits announcements
- Customers can still apply anonymously (no account creation)

## Improved Security

- Requires an email address to establish an account and have access to an individual's CalSAWS account.
- Email is used as a second factor for multi-factor authentication (MFA)
- Phone numbers can be recycled by providers

## Operational Benefits

- Users tend to create new accounts when they forget their username resulting in multiple accounts for the same household members. Using email address, lowers identity license costs by reducing multiple user accounts per customer
- Customers can create email addresses free of charge through various email providers

## Programs Requiring Email to Access Account Information

- Social Security Income, Electronic Benefits Transfer (EBT), Disability Insurance, Unemployment Insurance, Low Income Home Energy Assistance Program (LIHEAP) and Low Income Household Water Assistance Program (LIHWAP), Lifeline, In Home Supportive Services, Child Support, Foster Care Parent Registration, Public Health Programs (HIV/AIDS)

## Alternatives Ways to Access Services

For customers that do not have access to email, there are alternatives. **Not having an email is NOT a barrier to submitting an application.** They can access services such as completing an application, reporting changes, or renewing coverage through other options, which include:

- Contacting the county by phone
- Going in person to the local county office
- Dropping off application, renewal, or reported changes at the office or sending via US Mail
- Individuals can also utilize BenefitsCal to submit their application as a BenefitsCal account is not required to apply for Medi-Cal benefits
- Many community-based organizations have CBO accounts on BenefitsCal, and can assist people with submitting applications
- Effective May 2023, certain CBOs may access certain information via the Release of Information