

OGILVY CONSULTING

Behavioural Insights Trial:
Reducing Fairer Charging Debt
*Trial Results &
Recommendations Report*



Ogilvy

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Introduction

1. Our Behavioural Challenge

2. The Brief

3. Our Process



Our Behavioural Challenge

Background to Fairer Charging Debt

Many people receiving social care services at home are required to contribute financially to those services, but many invoices for these contributions often go unpaid.

When invoices are not paid an investigation needs to be undertaken as to the reasons behind the non-payment. This is time consuming and involves looking at the social care notes and possible discussions with social workers before making a decision on how best to contact the service user.

In order to tackle the existing debt and improve their debt recovery processes, Worcestershire County Council (WCC) were particularly interested to look at behavioural interventions at the debt recovery stage. They wanted to also explore the way in which they approach people with unpaid fairer charging debt contributions can impact debt recovery rates.

The Behavioural Context

In financial decision-making we tend to assume that people make wholly rational and informed decisions. However our behaviour is shaped by unconscious biases that are influenced by internal and external factors.

Therefore, instead of responding logically to information or persuasive appeals, our decisions are governed by these unconscious biases, and if communications do not take account of this, they are unlikely to produce the desired effect. By approaching the context of debt and finance with an understanding of these psychological factors we can attempt to overcome many of the potential barriers to payment, and help people make better decisions.

An understanding of the contextual factors unique to this audience, such as cognitive and physical capability perceptions of the service, and WCC payment processes is paramount to ensure communications are as effective as possible.

The Brief

Using Behavioural Insights:

How might we – reduce fairer charging debt for Worcestershire County Council through optimising care service communications.

With opportunities - to roll-out our insights nationwide in partnership with Local Government Association.

Our process

Diagnose



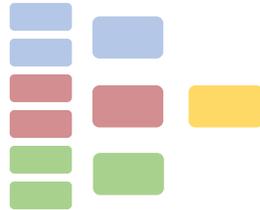
Deepen



Design



Do



Existing Research

Academic Review

COM-B Diagnosis

Ideation

Creation

Trial

An analysis and validation of current WCC communications and the past client payment data including qualitative interviews with Worcestershire social care workers

Review of behavioural science literature around debt psychology and decision making, and collating insights from previous Ogilvy projects in the financial category.

Applying the COM-B Model of behaviour change, determining the psychological drivers and barriers for clients to pay their care bill.

Using the MINDSPACE Framework to creatively ideation behavioural solutions to the barriers surfaced in the COM-B diagnosis.

Establishing strongest strategies to take forward to the trial and creation of the behavioural interventions.

Launch and analysis of behavioural insights trial.



1. Diagnosing the Challenge

1a. Understanding the Landscape

1b. Our three Audience Types

1c. Defining the WCC Customer Journey

1a Understanding the Landscape

Review of Behavioural Insights

We conducted a review of the existing psychological literature surrounding debt and financial decision making, as well as drawing on the insights gained from previous projects working closely with the Money Advice Trust.

Analysis of existing WCC data

Immersion into the existing WCC data to understand the scope of the behavioural challenge and to understand the three audience types.

Mapping out the client journey

Plotting out the client touch points in order to map out both the client payment journey and the Council invoice process. This included a review of the current WCC communications and following the route to payment through the eyes of the client, to understand the initial psychological drivers and barriers to payment.

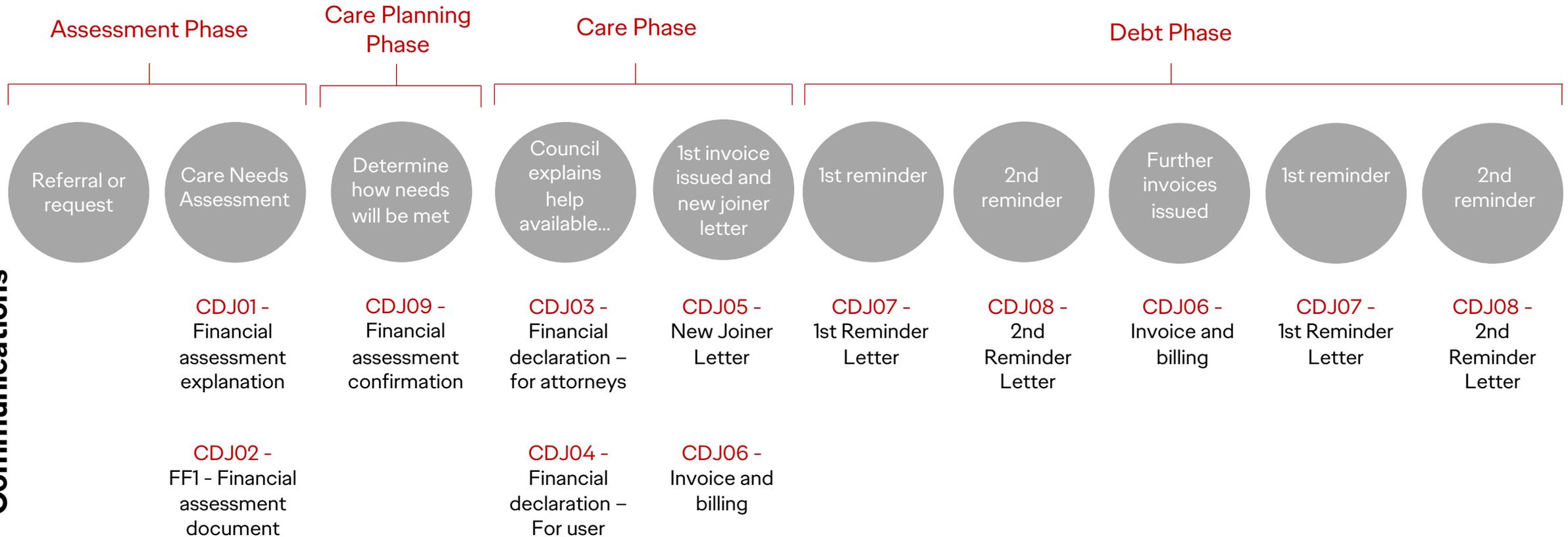
Ib Audience types

We identified three types of audiences involved in the debtor journey



1c Defining the WCC Customer Journey

Communications



2. Deepen our understanding

2a Analysing the Drivers & Barriers

2b Introducing: The COM-B Model

2c Defining the Drivers and Barriers – New Joiner Letter,
Invoice & Billing Doc

2d Defining the Drivers and Barriers – 1st & 2nd Reminders

2a Analysing the Drivers & Barriers

Key Stakeholders

During a one day session we brought together key stakeholders from relevant areas of WCC who are involved in the behavioural challenge.

These included social workers, and members of the debt and adult care teams

Interventions to optimise

The letters that were the focus of this workshop were the Invoice and billing document and the Reminder letters:

Invoice & Billing Document – These documents give an overview of how much is paid each month, with ways to pay.

New Joiner Letter – These letter is sent to service users when receiving their first invoice.

1st & 2nd Reminder Letters – sent to clients when the council has not received the payment for their care. The reminder letters can be sent out between 1 – 3 months after the initial invoice. These documents contain a simple reminder to pay, as well as the outstanding amount.

Desired Behaviours

Client care bills are sent via letter to their home, the family member or their solicitor. Therefore the desired behaviour of clients successfully paying their domiciliary care bill was broken down into three sub-behaviours of:

- 1. Open** – Helping clients to notice the letter from WCC.
- 2. Accept** – Helping clients to understand the purpose of the letter and the information within.
- 3. Act** – Making it as easy as possible to pay the bill or get in contact with WCC.

The results of the COM-B diagnosis to these behaviours were plotted in a traffic light system:

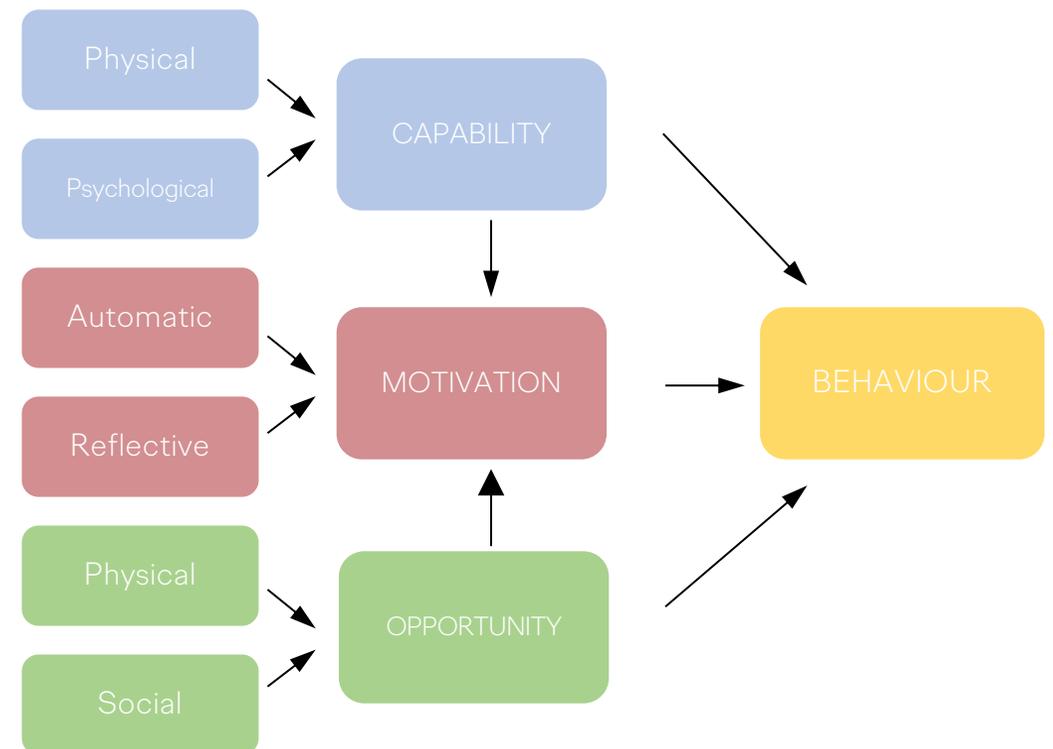
-  **Strong behavioural barrier identified**
-  **Weak behavioural barrier identified**
-  **No barrier identified**

2b Introducing: The COM-B Model

The COM-B model, developed by the University College London Centre for Behaviour Change (Michie et al, 2014), aims to unpick and understand the specific drivers and barriers which influence a particular behaviour.

The model rests on the understanding that people need sufficient levels of three interacting components – **capability** (C), **opportunity** (O) and **motivation** (M) – in order to perform a **behaviour** (B). Each of these components can then be further split down into two sub-components.

By assessing the presence and strength of each of these sub-components, we are able to identify, on a more granular level, the **specific factors which may be preventing a behaviour from occurring**. This therefore allows us to see which areas we need to focus on in order to **allow the desired behaviour to happen**.



Michie, S., van Stralen, M. M., & West, R. (2011) The behaviour change wheel: a new method for characterising and designing behaviour change interventions. Implementation Science, 6(1).

Figure 1. The COM-B Model of Behaviour Change

2c Defining the Barriers to payment

New Joiner, Invoice & Billing Document

1. Barriers to Open

- Clients can find it hard to read the design and fonts of the letter, a lack of signposting and help also provides a barrier
- Some clients may not want to open their letters due to the high volume of received letters, or because they believe it could be bills or spam.
- Opportunity driver is that the letters are posted to the clients homes.
- May not be expecting it

2. Barriers to Accept

- A possible barrier to acceptance is that the invoice does not outline the previous agreement to undergo care, therefore some clients may not be expecting an invoice, or feel it is unfair
- The amount to pay for the care can present a barrier. This may be because the invoice comes as part of many invoices the client has not yet paid.
- Clients may be confused about the state of their current care plan.
- New joiner letters may be received a relatively long time after their care had started

3. Barriers to Act

- The invoice is not entirely clear as to how to make a payment which presents a barrier. Furthermore the helpline that was outlined on the invoice was no longer in use.
- A barrier to paying the bill is that there is no perceived consequence for not paying their bills, as well as a lack of positive reinforcement for paying.
- There is no norm to reinforce paying, as well as multiple possible ways to pay which can present choice overload for some.

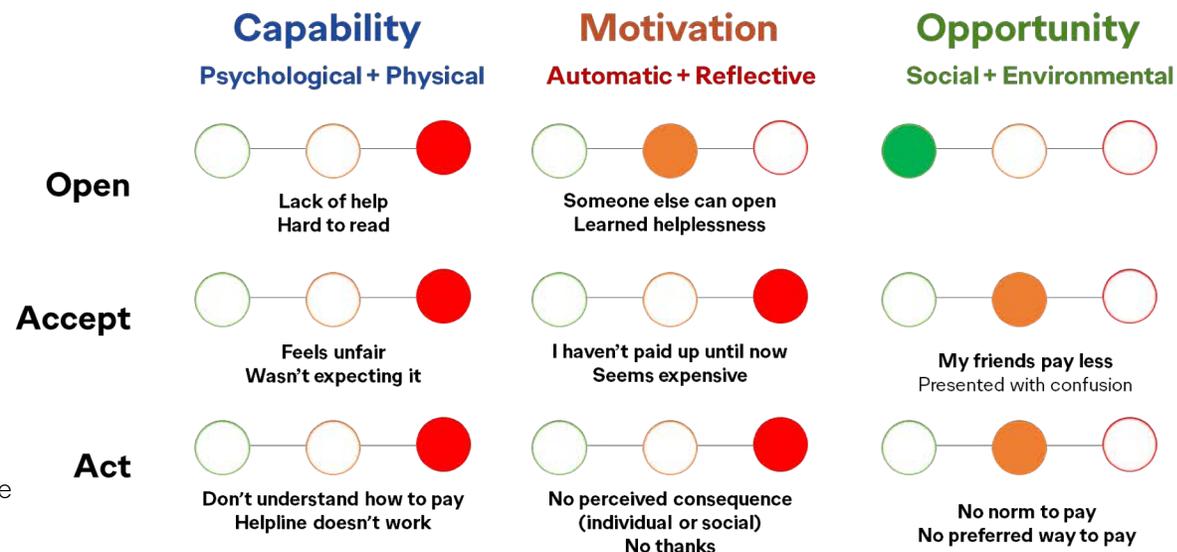


Figure 1. COM-B Diagnosis of New Joiner Letters and Billing Document

2d Defining the Barriers to payment

1st & 2nd Reminder Letters

1. Barriers to Open

- Clients may not know what the letter is regarding and therefore may ignore opening it. Upon opening clients can find the letter format and design hard to read
- Some clients may be able to pay their bill quickly whilst others may “hide their heads in the sand” and shy away from bills out of fear.
- Opportunity driver is that the reminder letters are delivered to clients house

2. Barriers to Accept

- A strong barrier presented is that there can be confusion around what they are asked to do, there is no distinct call to action.
- Clients may be unsure as to the next step, whilst others may believe they shouldn't have to pay for their care.
- Lack of an expected norm to pay, as well as a lack of consequences may lead clients not accepting their bill.

3. Barriers to Act

- No clear call to action combined with a complicated journey to pay presents a barrier to act.
- Clients who are on pensions may not have the cashflow to pay or believe that their money is better spent elsewhere.
- Lack of perceived urgency to pay the bill combined with broken payment journey can provide a barrier

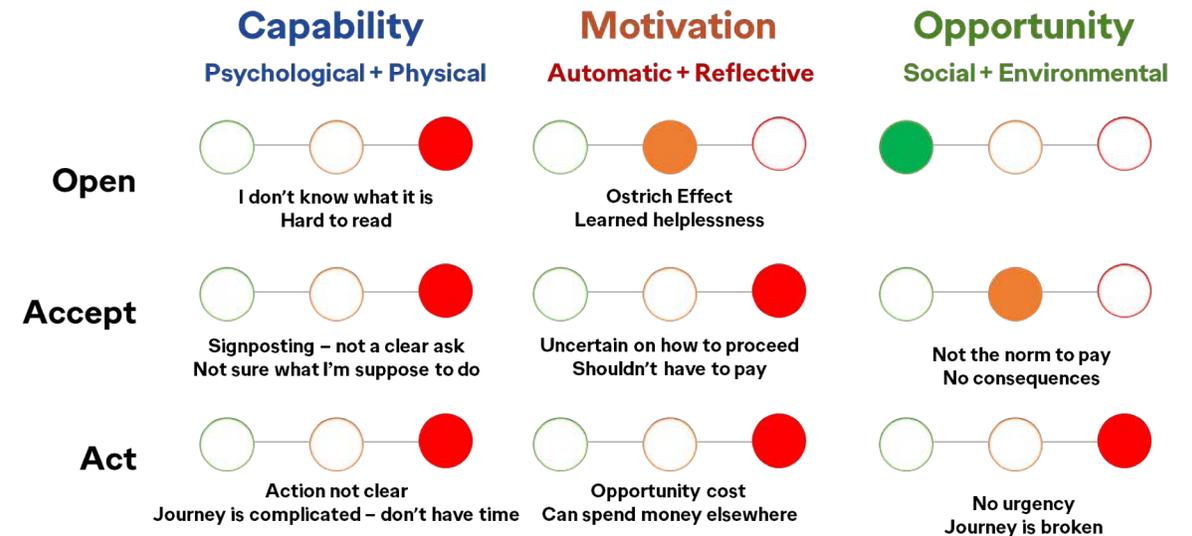


Figure 2. COM-B Diagnosis of New Joiner, 1st & 2nd Reminder Letters

3. Designing our Interventions

3a. Generating Behavioral Interventions

3b. Refining our Ideas

3c. Our three Clusters to test

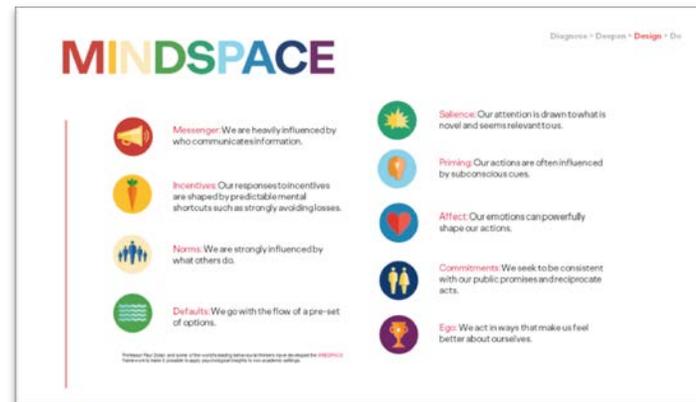
3a Generating our Behavioural Interventions

Key Stakeholders

In second collaborative session we brought together key stakeholders to ideate creative behavioural interventions

These included social workers, and members of the debt and adult care teams

MINDSPACE Framework



We applied the MINDSPACE Framework to ideate creative behavioural interventions to overcome the surfaced barriers identified from the COM-B analysis. The MINDSPACE Framework synthesises a multitude of behavioural principles into a nine-letter mnemonic which can be used to generate behavioural solutions to challenges.

By looking at each individual barrier and using each principle within the framework we can create the context for creative, behaviourally informed ideas.

Developing our interventions

Using the framework as a basis, we produced over 300+ potential behaviourally-informed ideas (see document 'WCC Ideation Workshop Writeup'.xlsx).

In order to select the strongest interventions to put forward to testing they were measured through a Rating Criteria which measured each intervention based on its Feasibility, Impact, Tone of Voice, Testability and Scalability.

This resulted in 58 behaviourally informed ideas that were taken forward to be developed into behavioural interventions.

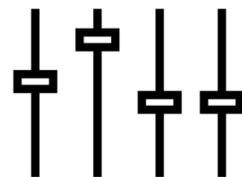
3b Refining our ideas



MINDSPACE Ideation

300+ ideas

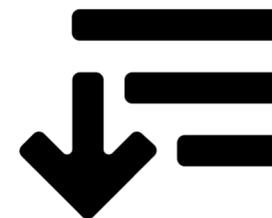
The collaborative session generated 300+ initial ideas using the MINDSPACE framework.



Feasibility Criteria

101 ideas

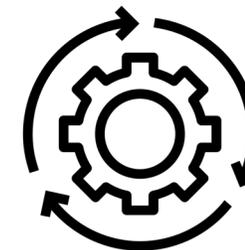
These 300+ ideas were then filtered through a Feasibility Criteria which ranked each idea based on the criteria of: Feasibility, Behavioural Impact, Tone of Voice, Testability and Scalability. These left us with 101 possible ideas to take forward.



Consolidation

**58
executions**

The 101 ideas were then consolidated even further by grouping together similar individual ideas into general strategies which resulted in 58 potential ideas.



Development

3 clusters

Of the 58 ideas left, we developed each one into a behavioural execution and worked collaboratively with WCC to develop the three strategies that were taken forward into the trial.

3c Our three clusters to test

Cluster 1

Increase the ease to process information

One of the main findings from the COM-B analysis was the barrier to processing and understanding the information on the letters. Therefore, the communications were redesigned in order to make the information cognitively easier to process, as well as increasing the saliency of important information. This redesign included chunking information, using colour cues and increasing font legibility.

Cluster 2

Increase the perceived value of the service

To overcome the potential barriers of clients not expecting to pay, or not believing that the care is something worth paying for, we applied strategies to increase the perceived value of the care put in place for them.

Cluster 3

Increase the perceived consequences

A significant barrier to client payment was that there is no real consequences for client non-payment. A strategy of increasing the perceived consequences of non-payment was applied in order to diminish this behaviour.

Cluster 1 – Increase the ease to process information

Behavioural barriers to overcome

I Wasn't expecting it

Lack of help

Don't understand how to pay

Helpline doesn't work

Someone else can open/ 'Learned helplessness'

No norm to pay

No preferred way to pay

Letter changes

- Highlight important information
- Create a sense of ownership
- Personalisation
- Default direct debit

Envelope changes

- Add authority on envelope

Behavioural Principles Used



Saliency

We instinctively give more attention to information that stands out from the rest.



Cognitive Ease

We have a preference for information and tasks that are mentally “easier” to process.



Defaults

We have a tendency to ‘go with the flow’ of pre-set choices.



Chunking

We process and remember information when it is broken into meaningful segments.



Messenger

We are heavily influenced by who communicates information to us.



Ambiguity Aversion

Humans have an instinctive avoidance of the unknown



Social Norms

Our behaviours is strongly influenced by the behaviour of others

Increase the ease to process the information

Highlight the important information

1

Don't forget...

2

Choose your payment method overleaf or call us on our **dedicated helpline 01905 766 553.**

1

2

3

Your invoice at a glance...
 Have this information to hand when contacting us or making a payment:

01905 766 553 Press option 4.

Customer Number: DU20G211
 Payment Due Date: 02.08.18
 You owe: £238.24

TOTAL CHARGE TO YOU **238.24** You pay

al: 238.24

Turn over to pay

Behavioural Principles

1

Salience – Using colour and fonts to highlight which information is the most important to the client.

2

Chunking - Breaking down information into small and digestible steps to reduce the perceived effort of payment.

3

Cognitive Ease – Grouping all of the important information into one highlighted area to limit searching and confusion.

Increase the ease to process the information

Defaulting direct debit sign-ups

HOW WILL YOU PAY FOR YOUR CARE SERVICE?



Easiest and safest way to pay **2**



I want to make easy and safe monthly payments

Direct Debit

Please note, this method of payment is only suitable if you are making regular monthly payments. You can pay automatically through Direct Debit. We will ask your bank to make the payment and will notify you in advance of the amount to be requested each month. To set up Direct Debit please call the Payments and Client Charging Team on 01905 766936, or go to www.worcestershire.gov.uk/xxx to download the Direct Debit form.

3

1 Time: Less than 5 minutes.
Difficulty: ●●●●●



I want to pay manually online every month

BACS/Online Banking

Sort Code: 20-98-87 | Account Number: 53583147

This is a reliable, simple and secure way to make a payment. Please reference the invoice number. If you are paying more than one invoice, quote you customer number as your reference.

Internet Payment Facility

Pay your invoice online at any time using your debit or credit card. We accept Delta, JCB, Maestro, MasterCard, Solo, Switch, Visa Electron & Visa. To make a payment online go to www.worcestershire.gov.uk and click on PAY. Go to the secure online payments site link and Select Debtor Invoices. When making online payments you can add multiple invoice numbers by selecting "add to list". Your privacy and security online is our prime concern and our payments system encrypts your personal information. See www.worcestershire.gov.uk/areOnlinePaymentsSafe for more information.

1 Time: 15 minutes.
Difficulty: ●●●●●



I want to pay by cheque, debit or credit card every month

Automated Telephone Payments

Call 0300 456 2206. You will need you invoice number and debit or credit card details to hand. Your privacy and security is our prime concern and our payments system encrypts your personal information. Calls will be charged at the local call rate. If you have a calling plan which includes free local calls, then 0300 calls are also free and if you have a mobile contract, they are also included as part of any free minutes.

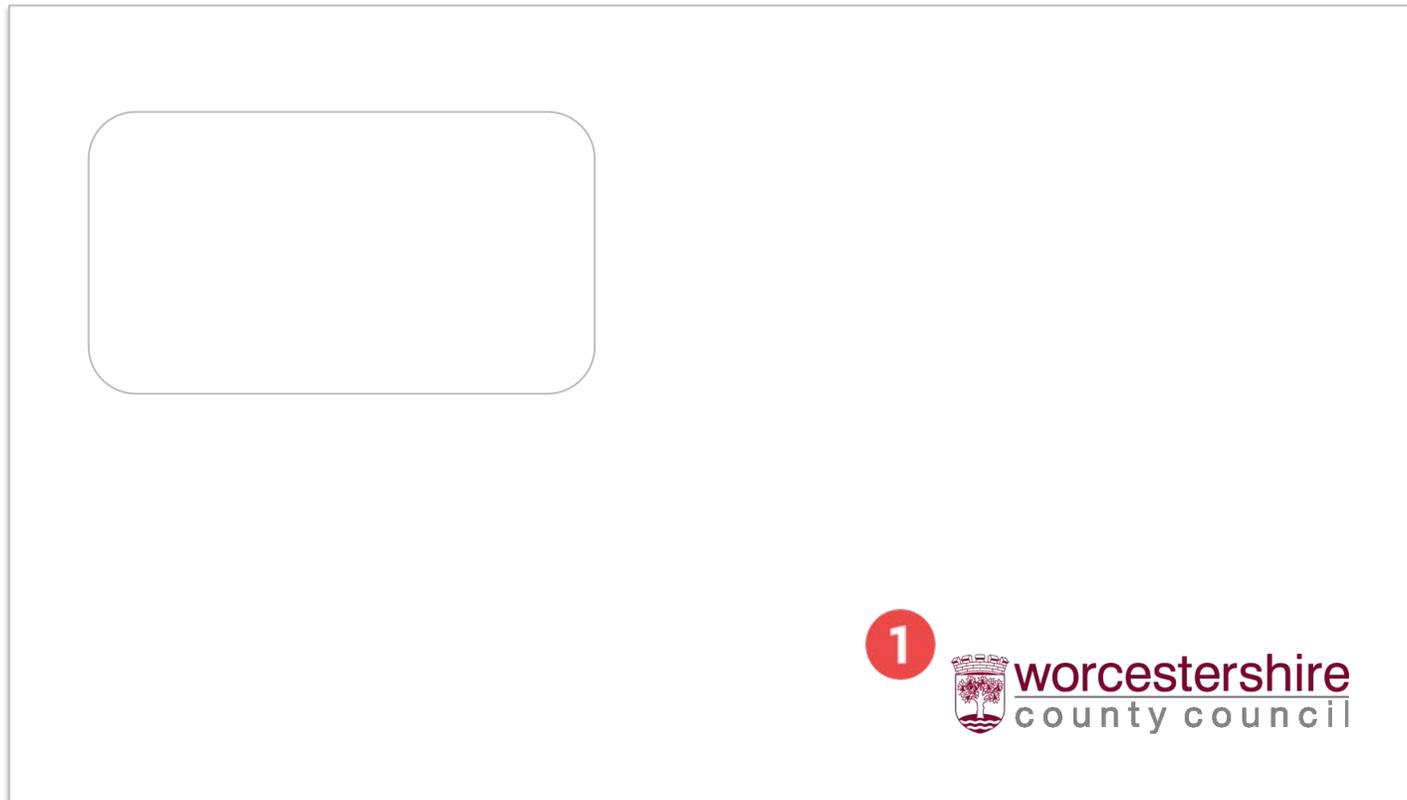
1 Time: 15 minutes.
Difficulty: ●●●●●

Behavioural Principles

- 1 Cognitive Ease** – Using colour and visual cues to create “difficulty rating” and increase the perception that direct debit is the least difficult way to pay. Furthermore, highlighting the effort that is required to complete each task in terms of the time taken decreases the perceived “ease” and therefore reinforces this nudge towards Direct Debit.
- 2 Default** – Highlighting that Direct Debit as the “easiest and safest way to pay” compared to other methods of payment.
- 3 Salience** – Using colour, boxes and arrows to indicate that information within “Direct Debit” should be given time to consider above other methods of payment.
- 4 Sense of control** – When we feel a sense of control our perceived risk of a situation decreases.

Increase
the ease to
process the
information

Making the envelope more salient



Behavioural Principles

- 1 Messenger** – Using Worcestershire County Council as the Messenger of the information to indicate that the information within is relevant..

Increase the ease to process the information

Helping people address their finances

What if I can't pay this month's invoice?

We want you to continue receiving the best possible care in your home. So if you are having trouble making payments, don't panic. You can now organise your payment plan over the phone with one of our advisors. We answer hundreds of calls from Worcestershire residents every month.

1 Simply call Ashley from our dedicated helpline team:

- 2** ✓ Speak to a human
- ✓ Organise a payment plan
- ✓ 10 minute consultation

3 **worcestershire county council**

We are open:
Monday to Friday
8:30am – 5:00pm
 Lines are usually least busy between 2pm – 3pm

3 **Press Option 4**

Behavioural Principles

- 1 Chunking** – Breaking up the information on the page so that it is easily processed.
- 2 Ambiguity Aversion** – Highlighting what the client can expect from calling the dedicated helpline team to remove any potential barriers to calling.
- 3 Social Norms** – “we answer hundreds of calls from Worcestershire residents every month” –

Indicating to the client that, if they are experiencing financial difficulty there are many others who may also have money issues, in order to reassure the client and normalise their financial difficulty. This also infers the norm of getting in contact with the council if people are experiencing money troubles.

Furthermore, indicating when lines are “least busy” reinforces the norm of calling the helpline.

Cluster 2 – Increasing the perceived value of the service

Behavioural barriers to overcome

Feels unfair

Wasn't expecting it

I haven't paid up until now

Seems expensive

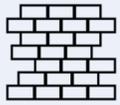
Can spend money elsewhere

My friends pay less

Interventions:

- Increase the sense of ownership and control
- Personalisation
- Highlight the work of the care workers & council
- Make the care feel worth paying for

Behavioural Principles Used



Concreteness

We process “concrete” words and visuals easier than abstract concepts.



Endowment Effect

The prospect of owning something instinctively increases its value to us.



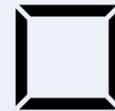
Goal Gradient Effect

The closer we believe we are to achieving a goal, more effort we put into achieving it.



Identifiable Victim Effect

We empathise more with one person as opposed to groups or organisations.



Framing

We have different behavioural reactions to language depending on how it is framed.



Chunking

We process and remember information when it is broken into meaningful segments.

Increase the perceived value of the service

Invoice

Behavioural Principles

- 1 **Concreteness** – using an image of a penny to visually reinforce the mental processing that their money will go back into care.
- 2 **Endowment Effect**– Highlighting that the council is “providing your care” to increase the client’s feeling of ownership and control over the care.
- 3 **Labour Illusion** – Highlighting the effort that the care workers go to, to deliver “thousands of hours” of care on behalf of others.

WC1 123

YOUR CARE SERVICE INVOICE

Don't forget...

1  **Every penny you pay goes back into providing your care. Each day care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.**

2  **2**

3  **3**

Please note if payment is not received by the payment due date shown above we reserve the right to charge interest and administration costs

Email: payadultsocialcare@worcestershire.gov.uk
 Invoice Reference: xxxxx
 Customer Account Number: xxxxx
 Invoice Date/Tax Point Date: xxxxx
 Payment Due Date: xxxxx
 Your Reference: xxxxx

| Description | Quantity | Price | Net amount £ | VAT |
|--|----------|--------|--------------|-----|
| Social Care Payee Reference 200239831: Fairer Charging billing to service users | 1.0 | 238.24 | 238.24 | 0 |
| FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982282 | | | | |

Increase the perceived value of the service

New Joiner Letter



Payments and Client Charging Team
Adult Services and Health Directorate
County Hall, Spetchley Road, Worcester WR5 2NP

Date: xxx
Email: payadultsocialcare@worcestershire.gov.uk

Dear xxx

Please find enclosed your first invoice and billing advice for your personal care.

1



Every penny you pay goes back into providing your care.

Each day care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Next steps

Please pay your invoice in 2 easy steps:

2

1. **CHECK** your invoice.
2. **CHOOSE** your preferred payment method found on the back of your invoice, and pay this month's contribution.

3

Hint... Many residents receiving care in their home also find that Direct Debit is the easiest and safest way to pay each month. To set-up your Direct Debit, please contact us on [xxxxx xxx xxx](tel:xxxxx xxx xxx). As we cannot collect an invoice by Direct Debit until it has been set up, the enclosed invoice should be paid by an alternative payment method. These are detailed on the reverse of your invoice.

!

It's not possible for me to pay this invoice
We want you to continue receiving the best possible care in your home. So if you are having trouble making payments, don't panic. Call us on our **helpline** [xxxxx xxx xxx](tel:xxxxx xxx xxx) to speak to a friendly advisor. We are open: Monday to Friday 8:30am - 5:00pm. Lines are usually least busy between 2pm-3pm.

Yours sincerely,

2

Your invoice at a glance...

Have this information to hand when contacting us or making a payment:



Customer Account Number: xxx
Invoice Reference: xxxxx
Payment Due Date: xxx
You owe: xxx

Behavioural Principles

- 1 **Identifiable Victim Effect** – Including an image of potential staff humanises the “care workers” and triggers a connection between their work and the money paid. Framing the letter from an identifiable person (“Ashley”) rather than an ambiguous organisation increases the perception that clients feel that this information is tailored to them specifically.
- 2 **Chunking** – Highlighting important information and breaking down the desired behaviours into simple and easy steps.
- 3 **Social norms** – By highlighting that ‘many residents’ pay by direct debit, it suggests it is the standard, normal way to pay.



Increase
the
perceived
value of the
service

Reminder 1

REMINDER TO PAY

Account status: Awaiting contribution

Dear XXX,

Our records show that the amount £XXX for your contribution for your care service is outstanding.

Every penny you pay goes back into providing your care. Each month, care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Your reminder at a glance
Have this information to hand when contacting us or making a payment:

Customer Account Number: XXX
Invoice Reference: XXX,
Payment Due Date: XXX
You owe: XXX

1 *Your payment checklist:*

We have arranged care ✓ We delivered your care ✓ We have sent invoice (highlighted) You have paid care ✓ Your money back into care ✓

Behavioural Principles

- 1** **Goal Gradient** - Showing the behaviours that the client has “already achieved” along the care journey, and indicating the desired behaviours for them to achieve to complete the journey. Using colour and visual cues to indicate progress towards the goal.

Increase the perceived value of the service

Reminder 2

Account status: Investigation pending

Dear xxx

Our records show that the amount of XXXXX for your contribution for your care service is still outstanding and you have yet to contact us.

To avoid further charges, please pay this amount in the next 14 days.

Every penny you pay goes back into providing your care.

Each month, care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Your reminder at a glance

Have this information to hand when contacting us or making a payment:

XXXXXXXX XXX XXX

Customer Account Number: XXX
 Invoice Reference: XXX
 Payment Due Date: XXX
 You owe: XXX

Your payment checklist:

- 1 We have arranged care ✓
- 2 We delivered your care ✓
- 3 You paid for care ✗
- 4 Payment outstanding ✗
- 5 Care continues ✓

Behavioural Principles

- 1 **Goal Gradient Effect** - Highlighting the non-progression of the client's behaviour as not completing the process towards the goal.
- 2 **Framing** - Suggesting that the goal is for care to continue which infers that if the client does not complete the steps required, there is a possibility of their care being terminated.
- 3 **Chunking** - Breaking down the desired behaviours into simple and easy steps.

Increase the perceived value of the service

Invoice front

worcestershire county council | VAT Reg No: GB 705 6721 42

Jean Smith
123 Letsbe Avenue
Worcestershire
WC1 123

Important Information...
For enquiries please contact:
XXXXX XXXX XXX **Free 24 hours**
Email: payadulsocialcare@worcestershire.gov.uk
Invoice Reference: XXXX
Customer Account Number: XXXX
Invoice Date/Tax Point Date: XXXX
Payment Due Date: XXXX
Your Reference: XXXX

YOUR CARE SERVICE INVOICE

Don't forget...
Every penny you pay goes back into providing your care. Each day care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

! Please note if payment is not received by the payment due date shown above we reserve the right to charge interest and administration costs

| Description | Quantity | Price | Net amount £ | VAT |
|--|----------|--------|---------------|-----|
| Social Care Payee Reference 200239831: Fairer Charging billing to service users | 1.0 | 238.24 | 238.24 | 0 |
| FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982262 | | | | |
| SUB TOTAL | | | 238.24 | |
| VAT TOTAL | | | 0 | |
| INVOICE TOTAL | | | 238.24 | |

Bacs Payments to Sort Code **209887** - Account **53583147**. Please Quote your Invoice Reference on All Payments. Please submit payment promptly in accordance with our payment methods overview. Remittance Advices should be sent to email address

bank giro credit

IBAN: GB23 2600 0000 0000 0000 0000
Reference (Invoice Reference): XXXX
Credit Account Number: XXXX
Amount Due (including tax credits at 0% standard): £ XXX

Customer Account Number: XXXX

Barclays Bank PLC
Worcester Branch
Worcestershire C.C.

Sort Code Number: 20-98-87

< XXXX < 209887+ 53583147< 73 X

Invoice back

worcestershire county council

HOW WILL YOU PAY FOR YOUR CARE SERVICE? *Easiest and safest way to pay*

Direct Debit *I want to make easy and safe monthly payments*
Time: Less than 5 minutes. Difficulty: ●●●●●

BACS/Online Banking *I want to pay manually online every month*
Time: 15 minutes. Difficulty: ●●●●●

Internet Payment Facility
Pay your invoice online at any time using your debit or credit card. We accept Delta, JCB, Maestro, MasterCard, Solo, Switch, Visa Electron & Visa. To make a payment online go to www.worcestershire.gov.uk and click on PAY. Go to the secure online payments site link and Select Debtor Invoices. When making online payments you can add multiple invoice numbers by selecting "add to list". Your privacy and security online is our prime concern and our payments system encrypts your personal information. See www.worcestershire.gov.uk/areOnlinePaymentsSafe for more information.

Automated Telephone Payments *I want to pay by cheque, debit or credit card every month*
Time: 15 minutes. Difficulty: ●●●●●

By Post
Cheques or Postal Orders should be made payable to 'Worcestershire County Council' and crossed 'A/C Payee' with your invoice number and customer number written clearly on the reverse. Put your payment and the Remittance Advice (on your invoice) in an envelope and post to: Worcestershire County Council, Pavilion E3, County Hall, Spetchley Road, Worcester WR5 2NP. Please do not send cash through the post. Receipts will only be issued if requested.

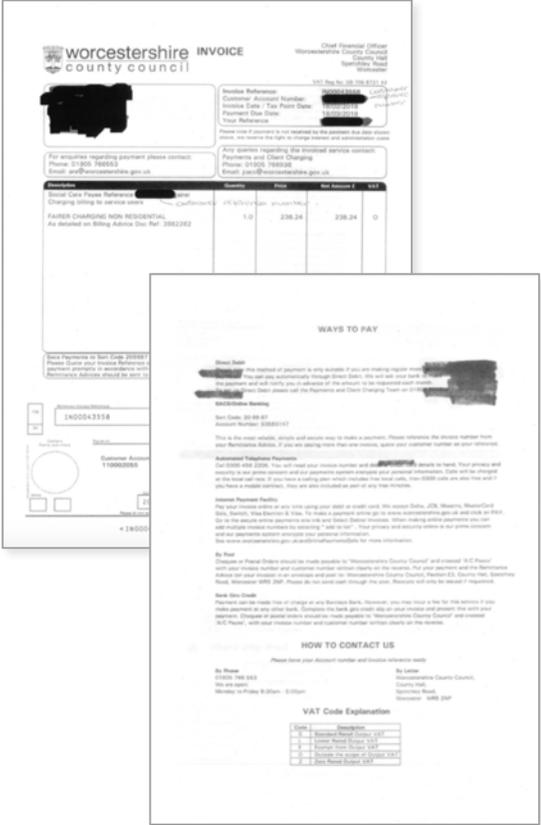
Bank Giro Credit *I want to visit the bank every month*
Time: 30 minutes+ Difficulty: ●●●●●

Bank Giro Credit
Payment can be made free of charge at any Barclays Bank. However, you may incur a fee for this service if you make payments at any other bank. Complete the bank giro credit slip on your invoice and present this with your payment. Cheques or postal orders should be made payable to 'Worcestershire County Council' and crossed 'A/C Payee', with your invoice number and customer number written clearly on the reverse.

If you need to contact us... Please have your account number and invoice reference ready

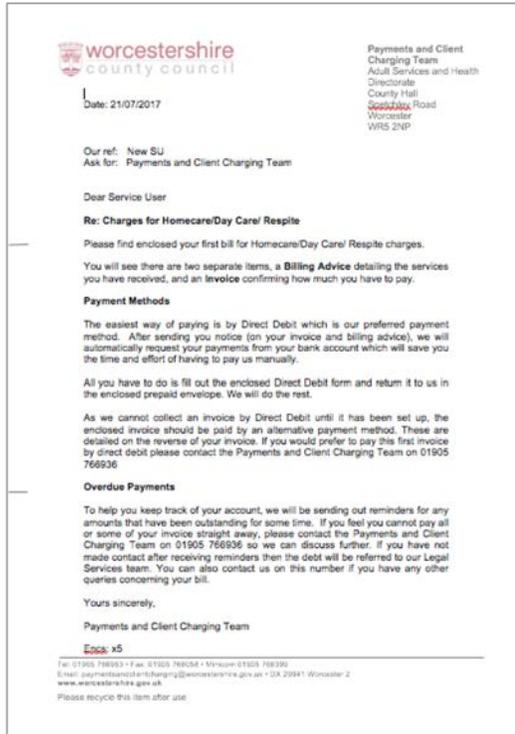
By phone: 01905 676 497
We are open: Monday to Friday 8:30am-5:00pm

By Letter: Worcestershire County Council
County Hall, Spetchley Road, Worcester WR5 2NP



Images of final documents used in the trial

Increase the perceived value of the service



New Joiner Letter

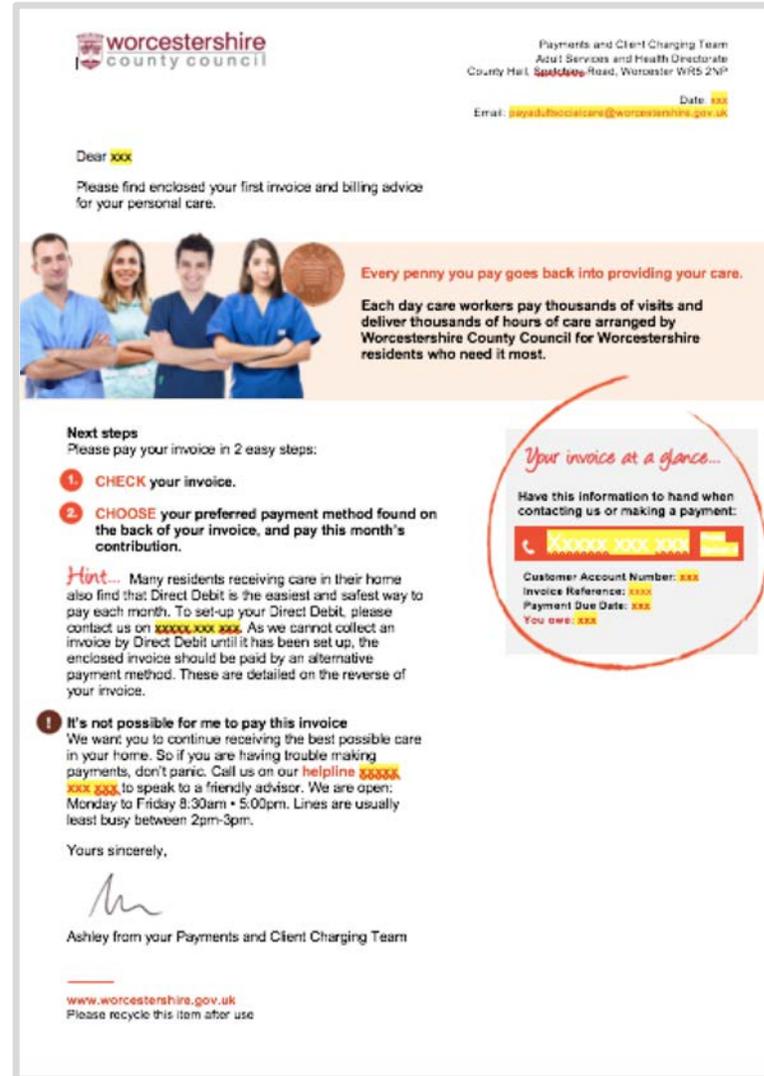


Image of final documents used in the trial

Reminder 1 & 2

Increase the perceived value of the service




 Payments and Client Charging Team
 Adult Services and Health Directorate
 County Hall, ~~Spetchley~~ Road, Worcester WR5 2NP
 Date: xxx
 Email: payad@socialcare@worcestershire.gov.uk

Jean Smith
 123 Letsbe Avenue
 Worcestershire
 WC1 123

REMINDER TO PAY

Account status: **Awaiting contribution**

Dear **XXX**,

Our records show that the amount **£XXXX** for your contribution for your care service is outstanding.


 Every penny you pay goes back into providing your care. Each month, care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Your reminder at a glance
 Have this information to hand when contacting us or making a payment:
 **XXXXXX XXX XXX**
 Customer Account Number: **xxx**
 Invoice Reference: **xxx**
 Payment Due Date: **xxx**
 You owe: **xxx**

Your payment checklist:
 We have arranged care ✓ We delivered your care ✓ We have sent invoice **✗** You have paid care ✓ Your money back into care ✓

To pay this bill, choose your payment method overleaf or call us on our **dedicated helpline 055333 xxx 333**.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,

 Ashley from your Payments and Client Charging Team

Your payment breakdown:
 Details for currency GBP Great Britain Pounds

| Tran date | Reference | Land | Original Balance | Outstanding Balance | Due Date |
|-----------|-----------|------|------------------|---------------------|-------------------|
| xxx | xxx | xxx | xxx | xxx | xxx |
| xxx | xxx | xxx | xxx | xxx | xxx |
| | | | | | Total: xxx |

Turn over to pay


 Payments and Client Charging Team
 Adult Services and Health Directorate
 County Hall, ~~Spetchley~~ Road, Worcester WR5 2NP
 Date: xxx
 Email: payad@socialcare@worcestershire.gov.uk

Jean Smith
 123 Letsbe Avenue
 Worcestershire
 WC1 123

URGENT REMINDER

Account status: **Investigation pending**

Dear **xxx**

Our records show that the amount of **XXXX** for your contribution for your care service is still outstanding and you have yet to contact us.

To avoid further charges, please pay this amount in the next 14 days.


 Every penny you pay goes back into providing your care. Each month, care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Your reminder at a glance
 Have this information to hand when contacting us or making a payment:
 **XXXXXX XXX XXX**
 Customer Account Number: **xxx**
 Invoice Reference: **xxx**
 Payment Due Date: **xxx**
 You owe: **xxx**

Your payment checklist:
 We have arranged care ✓ We delivered your care ✓ You paid for care **✗** Payment outstanding **✗** Care continues ✓

To pay this bill, choose your payment method overleaf or call us on our **dedicated helpline 055333 xxx 333**.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,

 Ashley from your Payments and Client Charging Team

Your payment breakdown:
 Details for currency GBP Great Britain Pounds

| Tran date | Reference | Land | Original Balance | Outstanding Balance | Due Date |
|-----------|-----------|------|------------------|---------------------|----------|
| xxx | xxx | xxx | xxx | xxx | xxx |
| xxx | xxx | xxx | xxx | xxx | xxx |

Turn over to pay

Images of final documents used in the trial

Cluster 3 – Increase the perceived consequences

COM-B barriers to overcome

Feels unfair

Can spend money elsewhere

Not the norm to pay

No consequences

I've gotten away with it

Can spend money elsewhere

There's nothing they can do

Interventions:

- Show the consequences of non-payment
- Make their situation feel “visible”
- Give the client a deadline
- Highlight their commitment

Behavioural Principles Used



Reciprocity

We feel compelled to return favours done on our behalf.



Commitments

We seek to be consistent with our actions and fulfil promises.



Goal Gradient Effect

The closer we believe we are to achieving a goal, more effort we put into achieving it.



Operational Transparency

Seeing how a service is delivered brings more value to customers.



Saliency

We have different behavioural reactions to language depending on how it is framed.



Framing

We instinctively give more attention to information that stands out from the rest.

Increase the perceived consequences

Invoice

YOUR CARE SERVICE INVOICE

Invoice Reference: xxxxx
 Customer Account Number: xxxxx
 Invoice Date/Tax Point Date: xxxxx
 Payment Due Date: xxxxx
 Your Reference: xxxxx

Continuing your care...

1 We have paid your care providers to ensure access to your care continues without change. As per our agreement, your contribution to pay this month is: xxx

2 Please note if payment is not received by the payment due date shown above we reserve the right to charge interest and administration costs

| Description | Quantity | Price | Net amount E | VAT |
|--|----------|--------|--------------|-----|
| Social Care Payee Reference 200239631: Fairer Charging billing to service users | 1.0 | 238.24 | 238.24 | 0 |
| FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982262 | | | | |

Behavioural Principles

- 1 Reciprocity** – Communicating the actions of the council that go towards continuing the client’s care for them, by paying the care workers.
- 2 Commitments** – Referring to the care bill as “an agreement” to increase the feeling of commitment and the obligation to pay.

Increase the perceived consequences

New Joiner Letter



Payments and Client Charging Team
Adult Services and Health Directorate
County Hall, Spetchley Road, Worcester WR5 2NP

Date: xxx
Email: payadultsocialcare@worcestershire.gov.uk

Dear xxx

Please find enclosed your first invoice and billing advice for your personal care.

1

Continuing your care...

We have paid your care providers to ensure access to your care continues without change. As per our agreement, your contribution to pay this month is: xxx

Next steps

Please pay your invoice in 2 easy steps:

2

1. **CHECK** your invoice.
2. **CHOOSE** your preferred payment method found on the back of your invoice, and pay this month's contribution.

3

Hint... Many residents receiving care in their home also find that Direct Debit is the easiest and safest way to pay each month. To set-up your Direct Debit, please contact us on xxxxx xxx xxx. As we cannot collect an invoice by Direct Debit until it has been set up, the enclosed invoice should be paid by an alternative payment method. These are detailed on the reverse of your invoice.

!

It's not possible for me to pay this invoice
We want you to continue receiving the best possible care in your home. So if you are having trouble making payments, don't panic. Call us on our helpline xxxxx xxx xxx to speak to a friendly advisor. We are open: Monday to Friday 8:30am - 5:00pm. Lines are usually least busy between 2pm-3pm.

Yours sincerely,

Your invoice at a glance...

Have this information to hand when contacting us or making a payment:



Customer Account Number: xxx
Invoice Reference: xxxxx
Payment Due Date: xxx
You owe: xxx

2

1

Reciprocity – Communicating the actions of the council that go towards continuing the client's care for them, by paying the care workers.

Commitments – Referring to the care bill as “an agreement” to increase the feeling of commitment and the obligation to pay.

2

Chunking – Highlighting important information and breaking down the desired behaviours into simple and easy steps.

3

Social norms – By highlighting that ‘many residents’ pay by direct debit, it suggests it is the standard, normal way to pay.

Increase the perceived consequences

Reminder 1

REMINDER TO PAY

1 Account status: **Unresolved**

Dear xxx,

Our records show that the amount xxx for your contribution for your care service is outstanding.

2

PLEASE PAY IN THE NEXT 14 DAYS TO ENSURE YOUR CARE CONTINUES WITHOUT CHANGE.

Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

Choose your payment method overleaf or call us on our dedicated helpline xxx,xxx,xxx.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,

Ashley from your Payments and Client Charging Team

Your reminder at a glance

Have this information to hand when contacting us or making a payment:

☎ XXXX XXX XXX XXX XXXX

Customer Account Number: xxx
 Invoice Reference: xxx
 Payment Due Date: xxx
 You owe: xxx

What will happen next?

- Care Invoice sent
- Failure to pay invoice
- Failure to contact
- You are here:**
Reminder received
- Investigation: Legal action and costs incurred

Behavioural Principles

- 1 **Operational Transparency** – Communicating that the client’s account has a ‘status’ which changes depending on their actions infers that the council are paying attention to this case.
- 2 **Commitments** – Framing the payment as a “ your contribution for your care” enforces that there are at least two parties working towards the same goal and that the client is needed to fulfil this.
- 3 **Goal Gradient** – Using a “negative” goal gradient to show the user where they are currently in the non-payment journey to indicate desired behaviours and potential consequences.
- 4 **Salience** – Change of colours and visual cues to shades of red to grab attention but also subconsciously indicate a level of importance and consequence.

Increase the perceived consequences

Reminder 2

URGENT REMINDER

Account status: **Investigation Pending**

Dear xxx,

Our records show that the amount xxx for your contribution for your care service is outstanding.

2

1 IF THIS LETTER IS IGNORED: INVESTIGATION WILL COMMENCE IN 14 DAYS. **3**

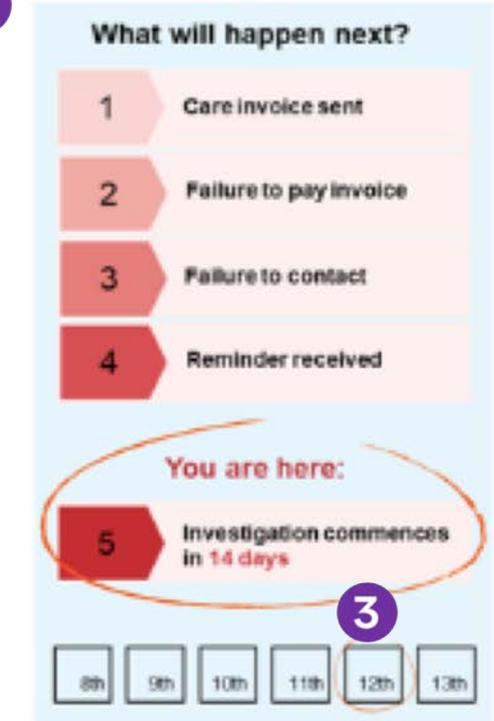
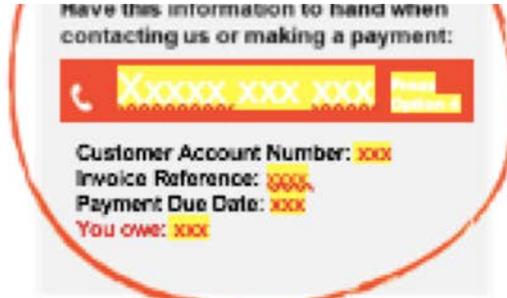
Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

To pay this bill, choose your payment method overleaf or call us on our **dedicated helpline** xxxxx xxx xxx.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,

Ashley from your Payments and Client Charging Team



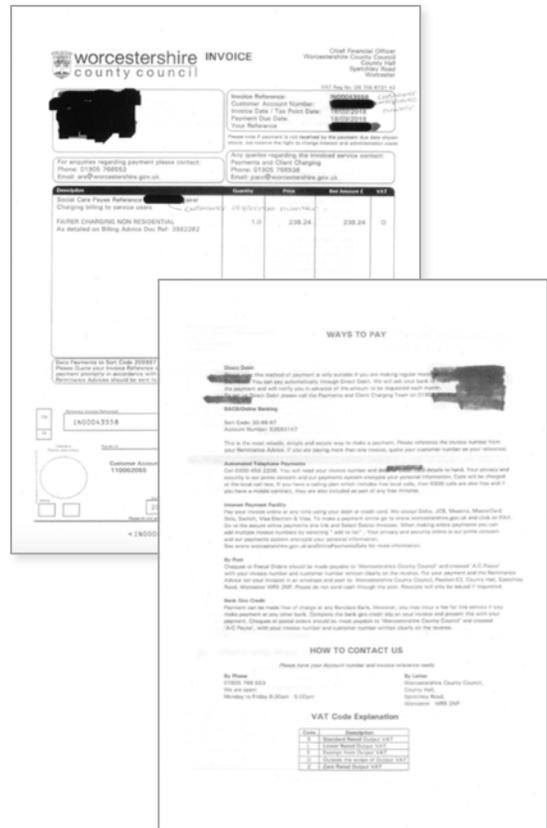
Behavioural Principles

- 1 Framing** – Framing the inaction as an “investigation” brings association of a consequence for not paying.
- 2 Commitments** – Framing the payment as a “your contribution for your care” enforces that there are at least two parties working towards the same goal and that the client is needed to fulfil this.
- 3 Salience** – Highlighting the length of time the client has to pay the bill before the investigation occurs creates a deadline. This is aided by a visual cue detailing the specific day.

Increase the perceived consequences

Invoice front

Invoice back



VAT Reg No: GB 756 8721 42

Jean Smith
 123 Letsbe Avenue
 Worcestershire
 WC1 123

Important Information...
 For enquiries please contact:
 XXXXXX XXXX XXX
 Email: payadutsocio.care@worcestershire.gov.uk
 Invoice Reference: XXXX
 Customer Account Number: XXXX
 Invoice Date/Tax Point Date: XXXX
 Payment Due Date: XXXX
 Your Reference: XXXX

YOUR CARE SERVICE INVOICE

Continuing your care...
 We have paid your care providers to ensure access to your care continues without change. As per our agreement, your contribution to pay this month is: xxx

Please note if payment is not received by the payment due date shown above we reserve the right to charge interest and administration costs

| Description | Quantity | Price | Net amount £ | VAT |
|--|----------|--------|----------------------|--------|
| Social Care Payee Reference 200239631: FAIRER CHARGING billing to service users | 1.0 | 238.24 | 238.24 | 0 |
| FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982262 | | | | |
| | | | SUB TOTAL | 238.24 |
| | | | VAT TOTAL | 0 |
| | | | INVOICE TOTAL | 238.24 |

Back Payments to Sort Code 209887, Account 53585147. Please Quote your Invoice Reference on All Payments. Please submit payment promptly in accordance with our payment methods overseas. Remittance Advice should be sent to email address:

bank giro credit

Reference (Invoice Reference) XXXX
 Credit Account Number XXXX
 Amount Due XXXX
 £ XXXX

Customer Account Number XXXX
 Barclays Bank PLC
 Worcester Branch
 Worcestershire C.C.

VAT Code Explanation: 20-98-87

< XXXX < 209887- 53585147c 73 X

HOW WILL YOU PAY FOR YOUR CARE SERVICE?
Easiest and safest way to pay

I want to make easy and safe monthly payments
Time: Less than 5 minutes. Difficulty: ●●●●●

Direct Debit
 Please note, this method of payment is only suitable if you are making regular monthly payments. You can pay automatically through Direct Debit. We will ask your bank to make the payment and will notify you in advance of the amount to be requested each month. To set up Direct Debit please call the Payments and Client Charging Team on 01905 766936, or go to www.worcestershire.gov.uk/xxx to download the Direct Debit form.

I want to pay manually online every month
Time: 15 minutes. Difficulty: ●●●●●

BACS/Online Banking
 Sort Code: 20-98-87 | Account Number: 53585147
 This is a reliable, simple and secure way to make a payment. Please reference the invoice number, if you are paying more than one invoice, quote your customer number as your reference.

Internet Payment Facility
 Pay your invoice online at any time using your debit or credit card. We accept Delta, JCB, Maestro, MasterCard, Solo, Switch, Visa Electron & Visa. To make a payment online go to www.worcestershire.gov.uk and click on PAY. Go to the secure online payments site link and Select Debtor Invoices. When making online payments you can add multiple invoice numbers by selecting "add to list". Your privacy and security online is our prime concern and our payments system encrypts your personal information. See www.worcestershire.gov.uk/secureOnlinePaymentsSafe for more information.

I want to pay by cheque, debit or credit card every month
Time: 15 minutes. Difficulty: ●●●●●

Automated Telephone Payments
 Call 0300 456 2208. You will need your invoice number and debit or credit card details to hand. Your privacy and security is our prime concern and our payments system encrypts your personal information. Calls will be charged at the local call rate. If you have a calling plan which includes free local calls, then 0300 calls are also free and if you have a mobile contract, they are also included as part of any free minutes.

By Post
 Cheques or Postal Orders should be made payable to "Worcestershire County Council" and crossed "A/C Payee" with your invoice number and customer number written clearly on the reverse. Put your payment and the Remittance Advice (on your invoice) in an envelope and post to: Worcestershire County Council, Pavilion E3, County Hall, Spetchley Road, Worcester WR5 2NP. Please do not send cash through the post. Receipts will only be issued if requested.

I want to visit the bank every month
Time: 30 minutes. Difficulty: ●●●●●

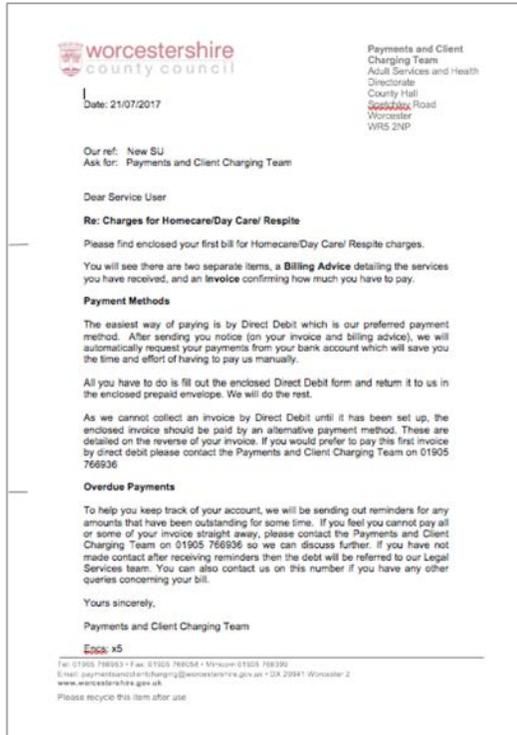
Bank Giro Credit
 Payment can be made free of charge at any Barclays Bank. However, you may incur a fee for this service if you make payments at any other bank. Complete the bank giro credit slip on your invoice and present this with your payment. Cheques or postal orders should be made payable to "Worcestershire County Council" and crossed "A/C Payee", with your invoice number and customer number written clearly on the reverse.

If you need to contact us... Please have your account number and invoice reference ready

By phone: 01905 676 497
 We are open: Monday to Friday 8:30am-5:00pm
 By Letter: Worcestershire County Council
 County Hall, Spetchley Road, Worcester WR5 2NP

Images of final documents used in the trial

Increase the perceived consequences



New Joiner Letter

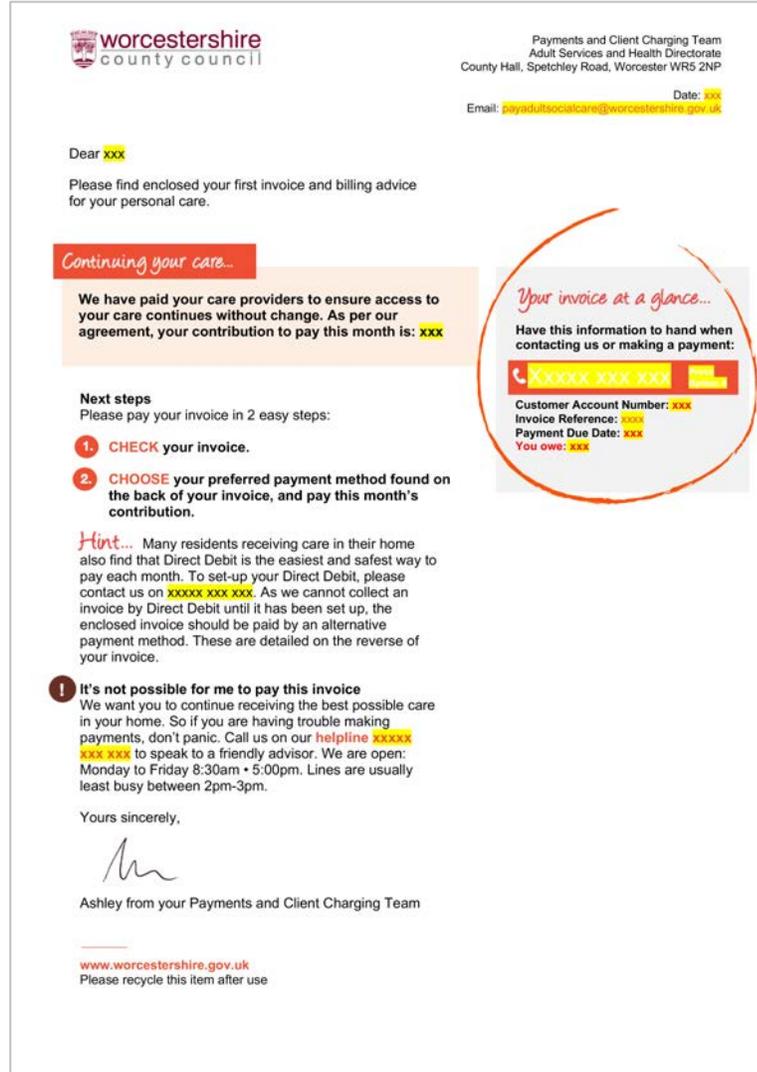


Image of final documents used in the trial

Increase the perceived consequences

Reminder 1

worcestershire county council

Payments and Client Charging Team
Adult Services and Health Directorate
County Hall, Spotsley Road, Worcester WR5 2NP

Date: xxx
Email: payad.fsocialcare@worcestershirc.gov.uk

Jean Smith
123 Letsbe Avenue
Worcestershire
WC1 123

REMINDER TO PAY
Account status: **Unresolved**

Dear xxx,

Our records show that the amount **xxx** for your contribution for your care service is outstanding.

PLEASE PAY IN THE NEXT 14 DAYS TO ENSURE YOUR CARE CONTINUES WITHOUT CHANGE.

Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

Choose your payment method overleaf or call us on our **dedicated helpline xxxxx xxxx xxx**.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,
Ashley
Ashley from your Payments and Client Charging Team

Your reminder at a glance
Have this information to hand when contacting us or making a payment:
xxxxxx xxxx xxxx
Customer Account Number: xxx
Invoice Reference: xxx
Payment Due Date: xxx
You owe: xxx

What will happen next?

- Care invoice sent
- Failure to pay invoice
- Failure to contact
- Reminder received**
- Investigation: Legal action and costs incurred

Your payment breakdown:

Details for currency GBP Great Britain Pounds

| Tran date | Reference | Lgnd | Original Balance | Outstanding Balance | Due Date |
|-----------|-----------|------|------------------|---------------------|-------------------|
| xxx | xxx | xxx | xxx | xxx | xxx |
| xxx | xxx | xxx | xxx | xxx | xxx |
| | | | | | Total: xxx |

Turn over to pay

Reminder 2

worcestershire county council

Payments and Client Charging Team
Adult Services and Health Directorate
County Hall, Spotsley Road, Worcester WR5 2NP

Date: xxx
Email: payad.fsocialcare@worcestershirc.gov.uk

Jean Smith
123 Letsbe Avenue
Worcestershire
WC1 123

URGENT REMINDER
Account status: **Investigation Pending**

Dear xxx,

Our records show that the amount **xxx** for your contribution for your care service is outstanding.

IF THIS LETTER IS IGNORED: INVESTIGATION WILL COMMENCE IN 14 DAYS.

Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

To pay this bill, choose your payment method overleaf or call us on our **dedicated helpline xxxxx xxxx xxx**.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,
Ashley
Ashley from your Payments and Client Charging Team

Your reminder at a glance
Have this information to hand when contacting us or making a payment:
xxxxxx xxxx xxxx
Customer Account Number: xxx
Invoice Reference: xxx
Payment Due Date: xxx
You owe: xxx

What will happen next?

- Care invoice sent
- Failure to pay invoice
- Failure to contact
- Reminder received
- Investigation commences in 14 days**

Your payment breakdown:

Details for currency GBP Great Britain Pounds

| Tran date | Reference | Lgnd | Original Balance | Outstanding Balance | Due Date |
|-----------|-----------|------|------------------|---------------------|-------------------|
| xxx | xxx | xxx | xxx | xxx | xxx |
| xxx | xxx | xxx | xxx | xxx | xxx |
| | | | | | Total: xxx |

Turn over to pay



Images of final documents used in the trial

4. Do

4a Our Trial Design

4b Experiment design

4c Our Results

4d Implications

4a Our trial design

We conducted two simultaneous randomised controlled trials (RCT), one with the main cohort of domiciliary care users, and one for 'new joiners' of the service who were receiving their first invoice and welcome letter for the first time. In each case, those who failed to pay their invoice then received Reminder 1 and Reminder 2 letters.

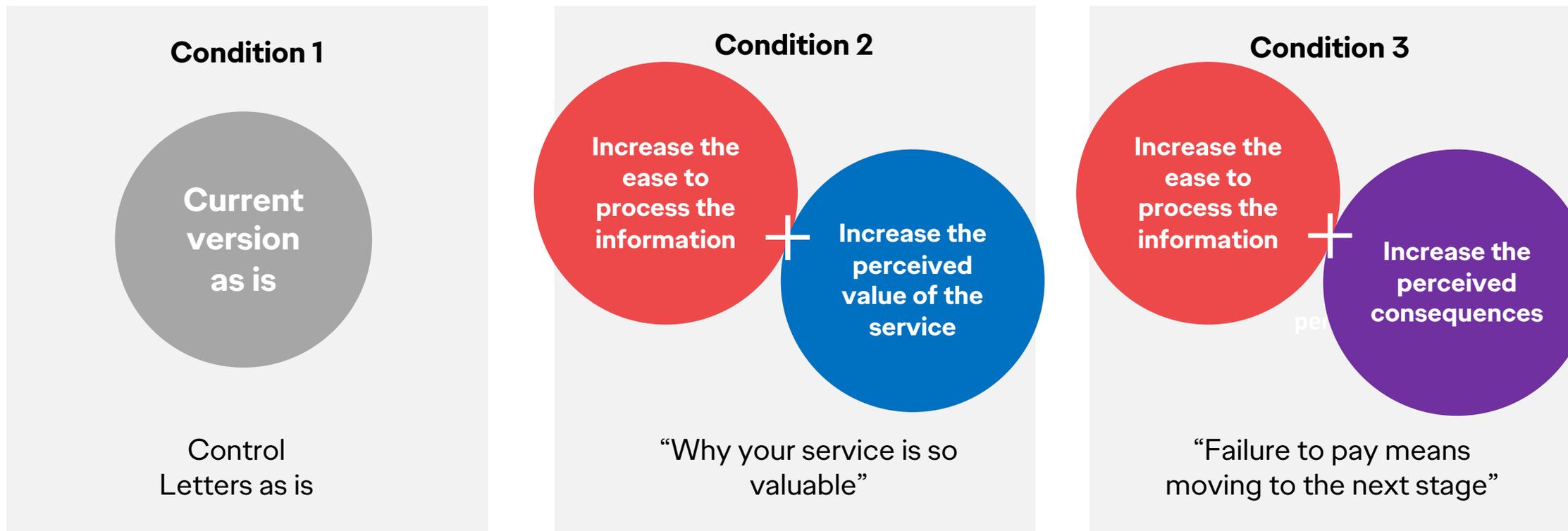
We tested our behaviourally optimised interventions against the control across the Invoice, Reminder 1 and Reminder 2 phases.

Why an RCT?

To ensure we know what works (and what doesn't!) so we can replicate our findings at scale.

4b Our experimental design - conditions

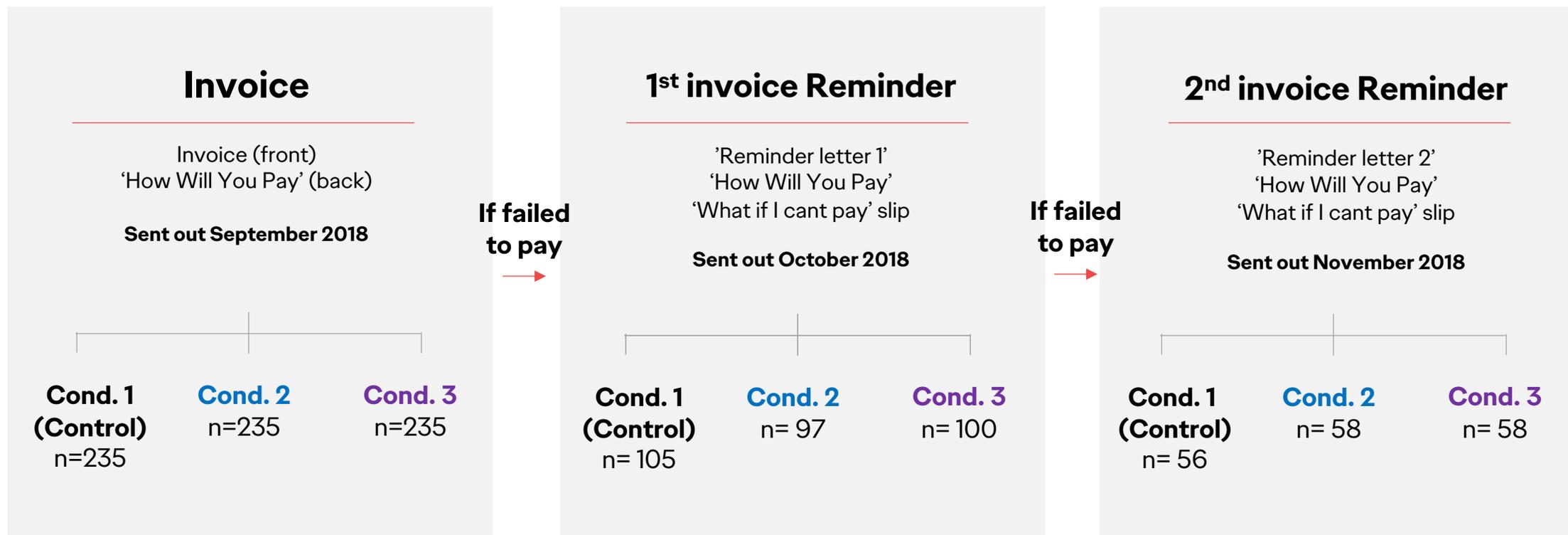
We randomly assigned domiciliary care receivers across 3 conditions, testing our two experimental conditions against the control.



4b Trial 1 - intervention phases

Our three conditions were sent out across the Invoice, Reminder 1 and Reminder 2 intervention phases

Note: Reminders 1 & 2 sent to only those who didn't pay their September invoice

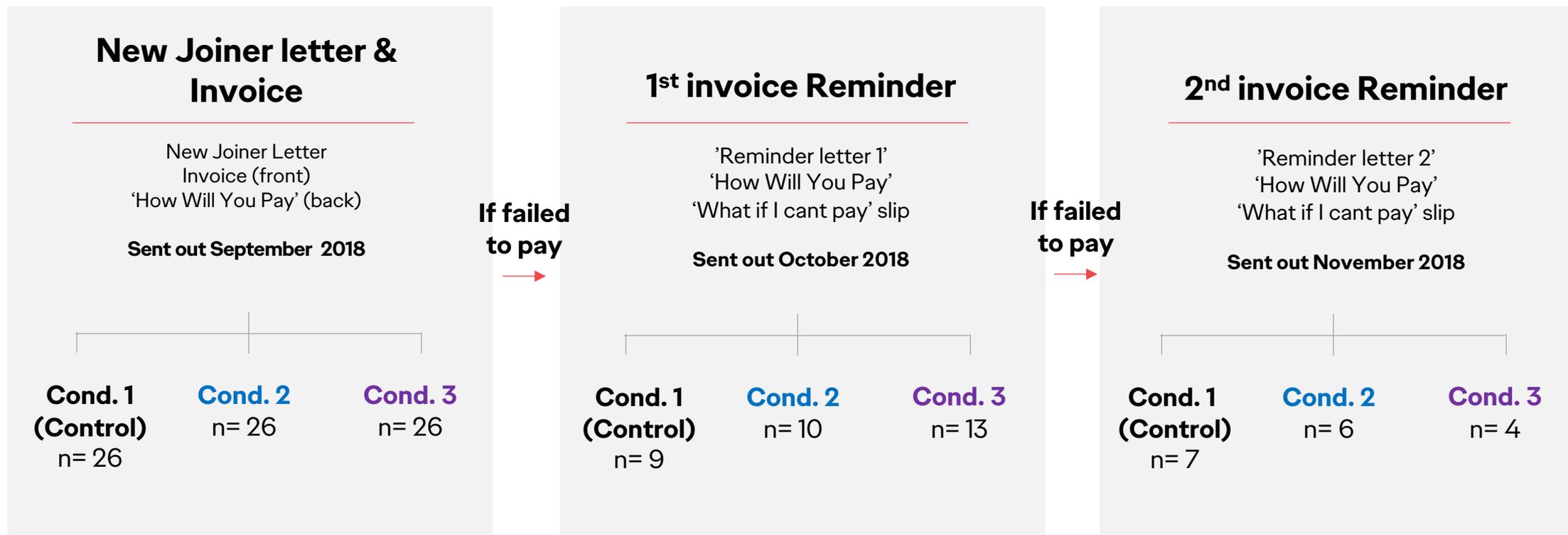


Trial ended:
December 2018

4b Trial 2 - New Joiners – September cohort

Our three conditions were sent out across the Invoice, Reminder 1 and Reminder 2 intervention phases

Note: Reminders 1 & 2 sent to only those who didn't pay in each September invoice condition

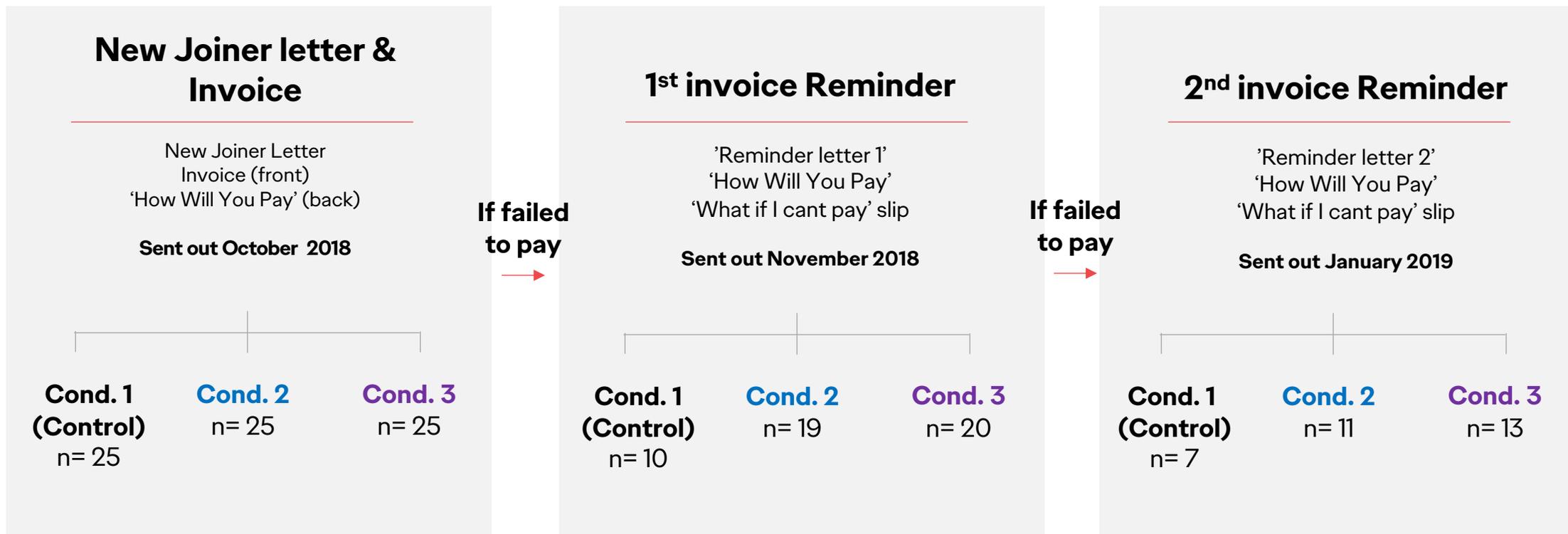


Trial ended:
December 2018

4b Trial 2 - New Joiners – October cohort

Our three conditions were sent out across the Invoice, Reminder 1 and Reminder 2 intervention phases

Note: Reminders 1 & 2 sent to only those who didn't pay in each September invoice condition

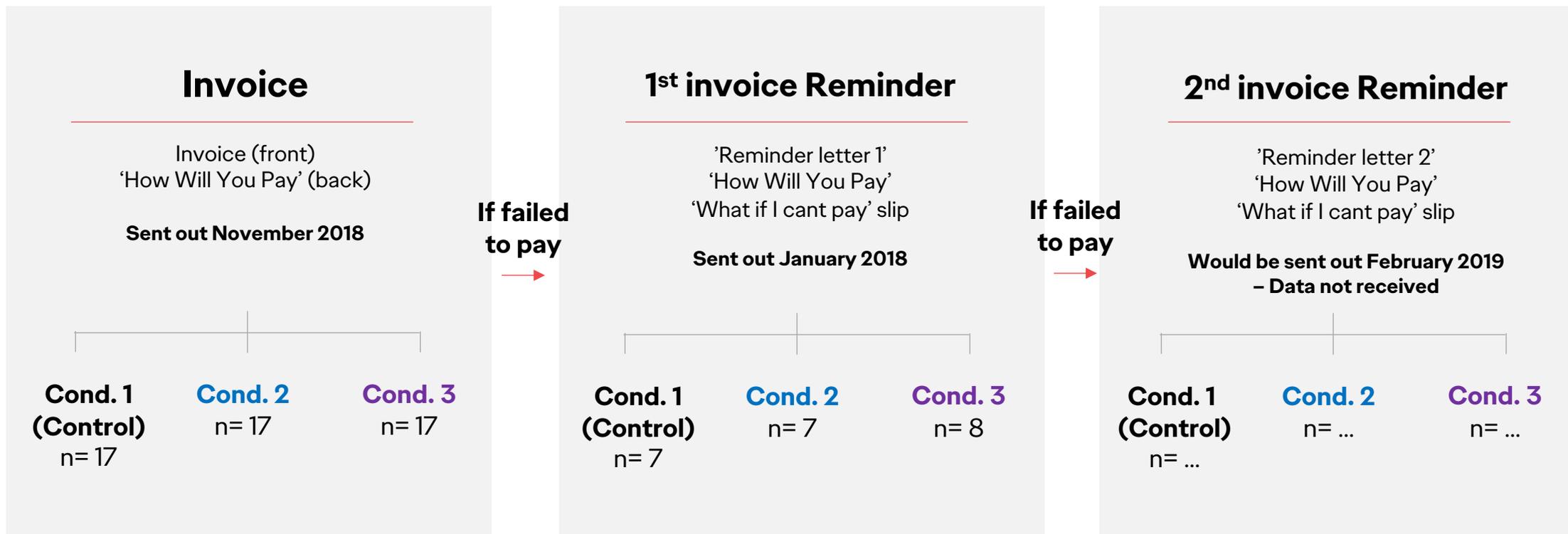


Trial ended:
February 2019

4b Trial 2 - New Joiners – November cohort

Our three conditions were sent out across the Invoice, Reminder 1 and Reminder 2 intervention phases

Note: Reminders 1 & 2 sent to only those who didn't pay in each September invoice condition



Trial ended:
February 2019

4b Experimental design – analysis

Between each treatment group we looked at 8 key measures of success:

Our primary measures of success:

1. How many people paid their invoice
2. How many people signed up to direct debit

Our secondary measures of success:

3. How people paid
4. How many people rang the helpline
5. How quickly people paid
6. Is there a relationship between how long they have received their care, and if they paid?
7. Is there a relationship between how much people pay, and how soon?
8. Is there a relationship between people's value of care, and if they paid?

Sampling bias:

We collected samples from care users in as a robust manner as possible, to ensure no cohort/sub-group was more or less likely to be included than others.

Participant screening

Those care receivers who had already signed up for direct debit payments were omitted from the trial.

Statistical tests:

We conducted Chi-Square tests to examine for significant differences between the groups of interest (i.e. comparing the control vs each condition).

We have reported p values of $p < 0.1$ (90% confidence, 10% chance of getting the result by chance), and of $p < 0.2$ (80% confidence, 20% chance of getting the result by chance).

Trial Limitations

There was a relatively small sample size, especially within the Reminder 1 and 2 phases. There may be contextual factors within the cohort of WCC itself compared to the national population. Some participants may have seen a mixture of control and condition communications during the trial – for instance some may have received an experimental condition reminder letter, alongside a control format invoice. Finally, when forecasting we are assuming everything will remain constant in the future.

Significance guide

 Significant increase relative to control at 95% ($p < 0.05$) and 90% ($p < 0.1$) confidence

 Significant decrease relative to control ($p < 0.02$) 80% confidence

4c Trial 1 - Our Results

How many people paid their invoice?

How many people signed up to direct debit?

How did people pay?

How many people rang the helpline?

How quickly did people pay?

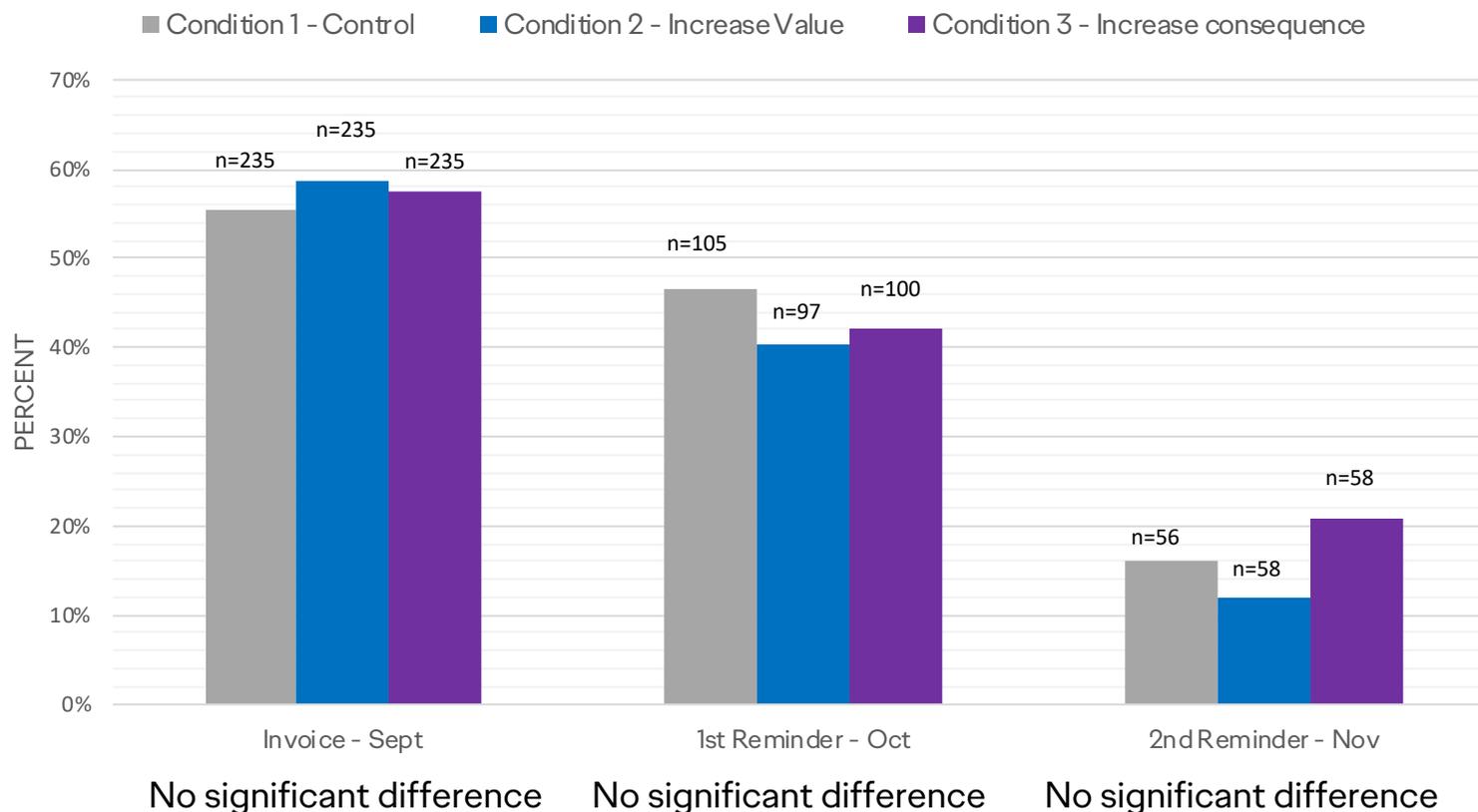
Is there a relationship between how long they have received their care, and if they paid?

Is there a relationship between how much people pay, and how soon?

Is there a relationship between people's value of care, and if they paid?

How many people paid their invoice?

Percentage of payers by treatment and phase



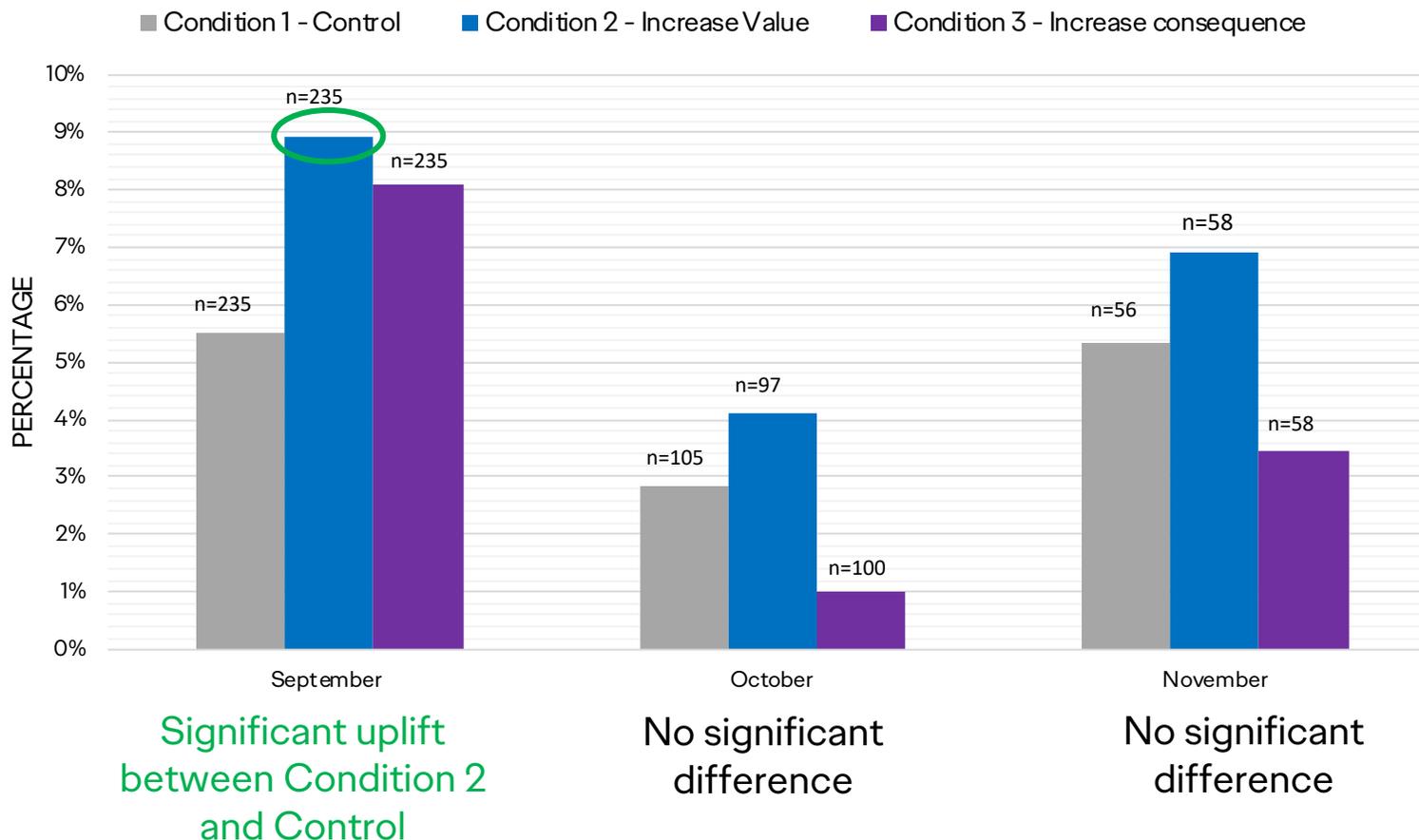
n denotes the total number of individuals in each group

Findings:

The increase value and increase consequence conditions **did not significantly differ** from the control in each phase.

How many people signed up to Direct Debit?

Percentage of DD signups



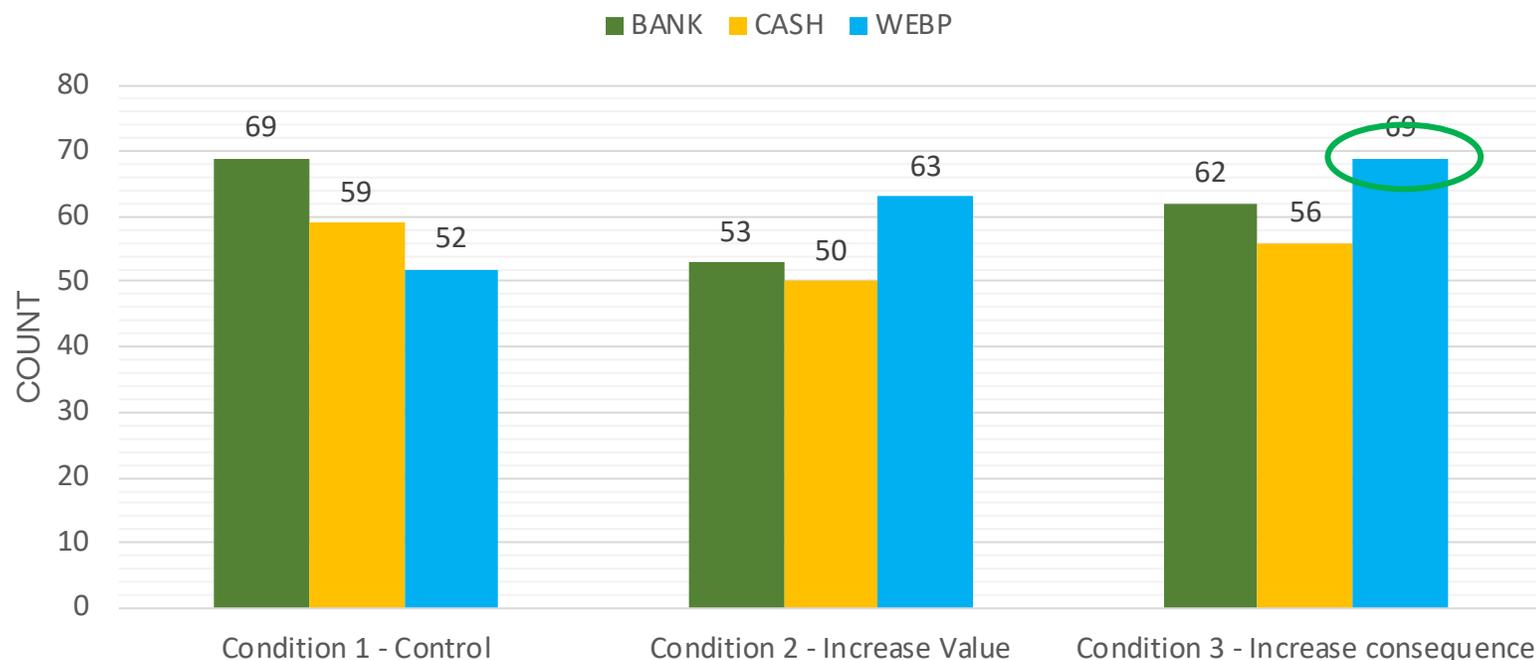
n denotes the number of individuals in each group

Findings:

The bars represent the percentage of individuals for each group in each cohort that signed up to direct debit, and *n* represents the total number of individuals per group.

We found a **61% increase** between Condition 2 and the control (at 90% confidence) in the invoice phase.

How did people pay?



Findings :

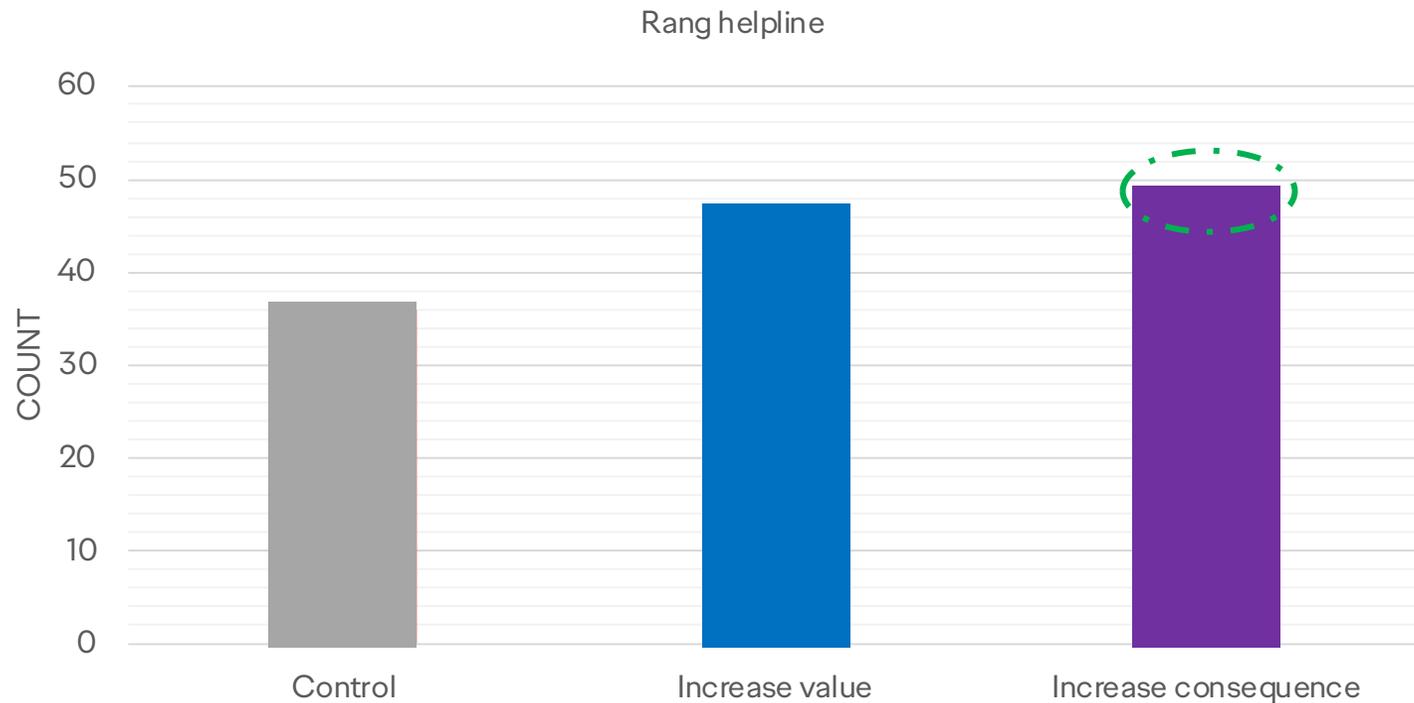
We found a **33% increase** for people paying by **WEBP** (payments via **WCC website and the automated telephone line**) for condition 3 against the control (at 90% confidence).

| Payment Type | p-value: 80% confidence |
|--------------|-------------------------|
| BANK | non-significant (>0.20) |
| CASH | non-significant (>0.20) |
| WEBP | significant (<0.20) |



| WEBP comparisons | p-value |
|------------------------|--------------------------------|
| Control to Condition 2 | significant (<0.20; 80% conf.) |
| Control to Condition 3 | significant (<0.10; 90% conf.) |

How many people rang the helpline?



Significant uplift between Condition 3 and Control

Findings :

We found a **36% increase** for people calling the helpline for condition 3 against the control. Significant at 80% confidence.

Control vs Increase Value

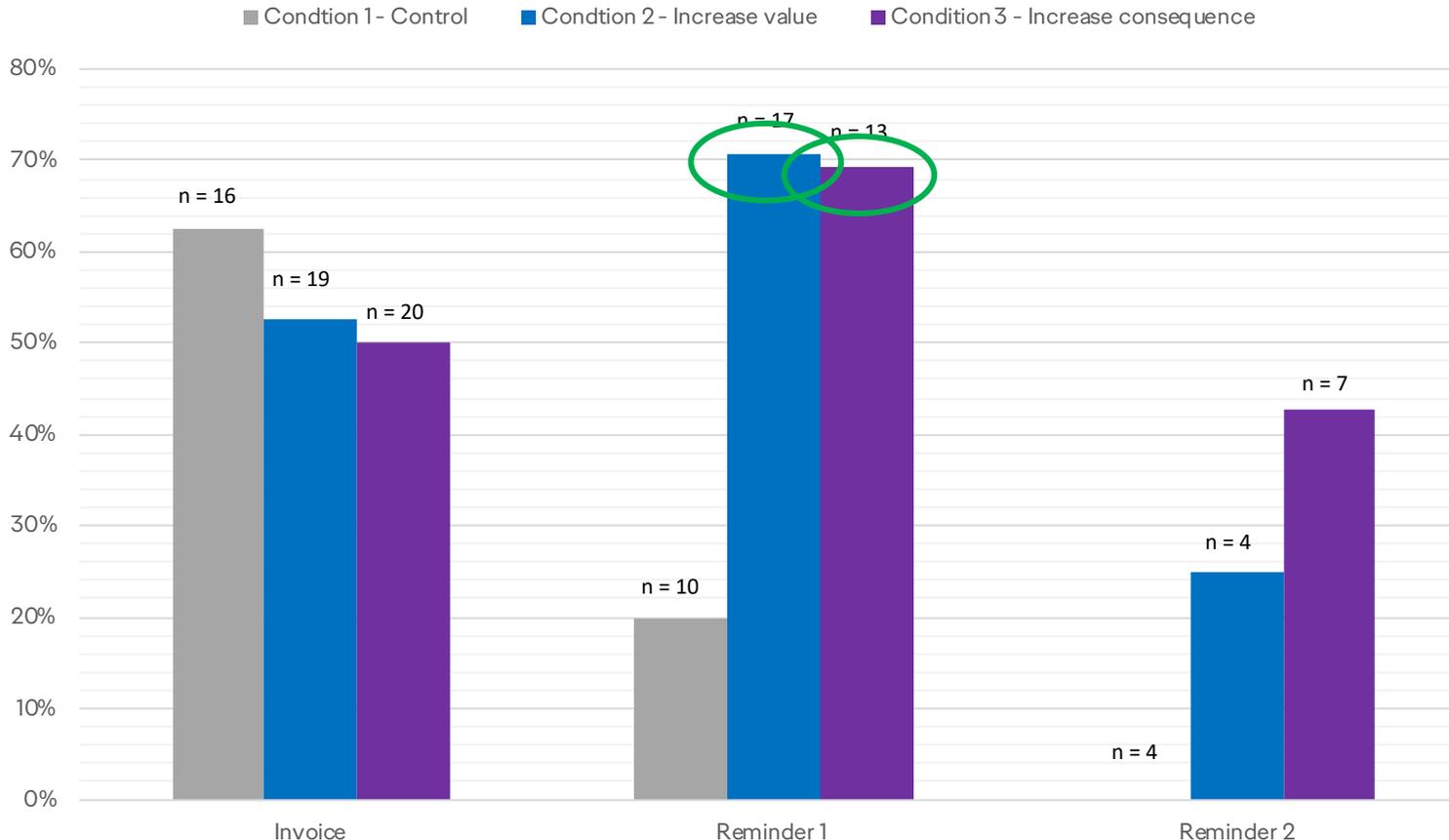
Non-significant ($p > 0.20$)

Control Vs Increase Consequence

significant ($p < 0.20$)

How many people rang the helpline, and then paid?

Percentage of payers by cohort



Significant uplift with Conditions 2 and 3 vs Control

Reminder 1
 Control Vs Condition 2 (p < 0.05)
 Control Vs Condition 3 (p < 0.05)

Can't test because sample sizes too small

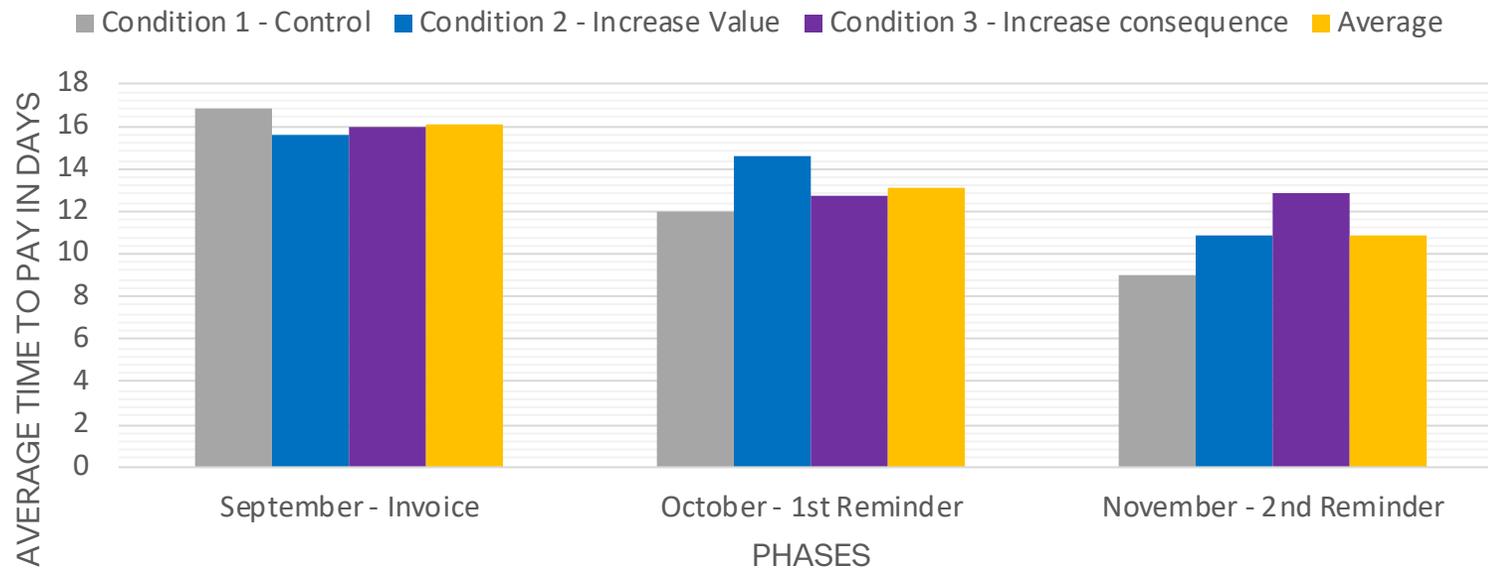
Findings :

We found that for those individuals who received Reminders 1 & 2, those in conditions 2 & 3 who rang the helpline then went on to pay at a higher proportion than those in the control.

Note: because of small samples sizes, further testing is needed to make robust conclusion and recommendations.

How quickly did people pay?

Average time to pay for the non-new joiners after receiving message by treatment group

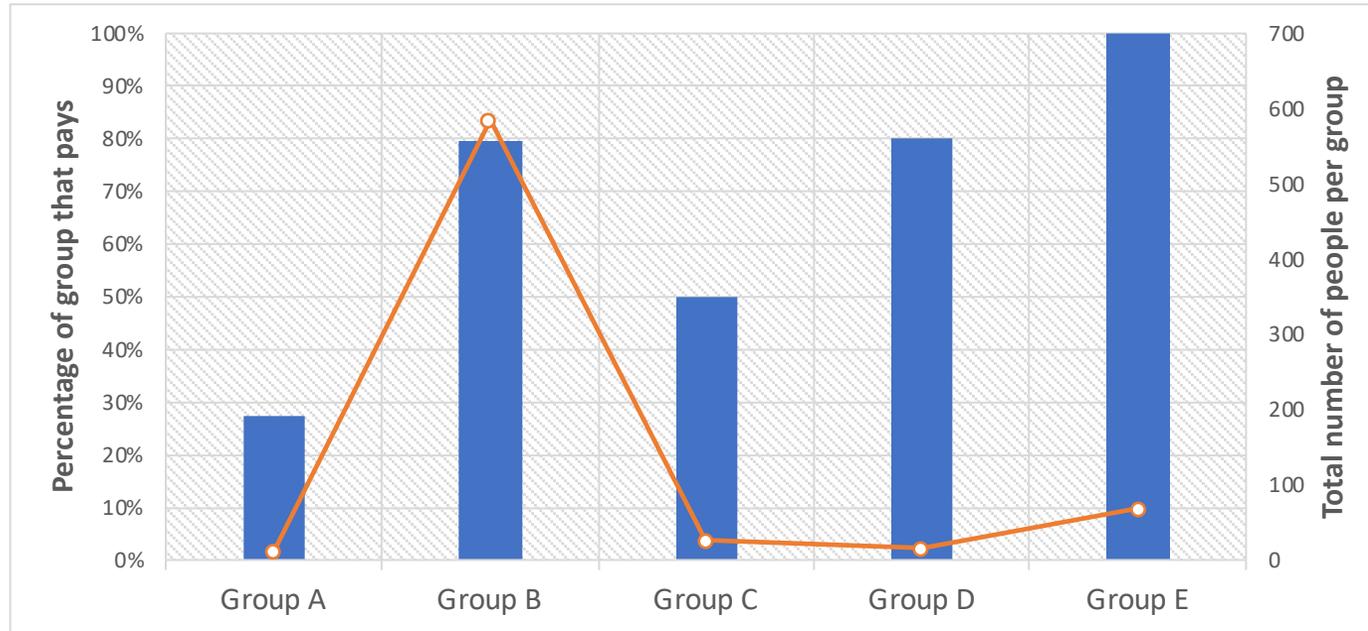


No significant difference

Findings:

We found **no significant difference** with how quickly people paid between each condition.

Is there a relationship between how long users have been receiving care, and if they paid?



Findings:

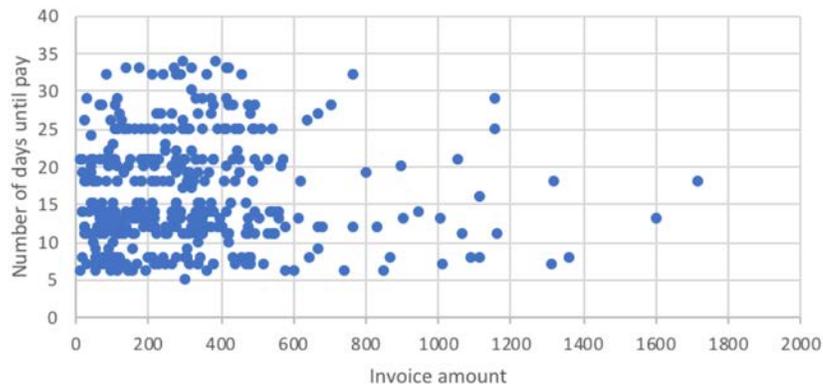
We found **complex relationships between debt value and how long they've been a service user.**

For example, we found that people who had been receiving care for the least amount of time were the most likely to pay. Conversely, people who had been on book for longer periods of time and owed more than an average amount were the least likely to pay.

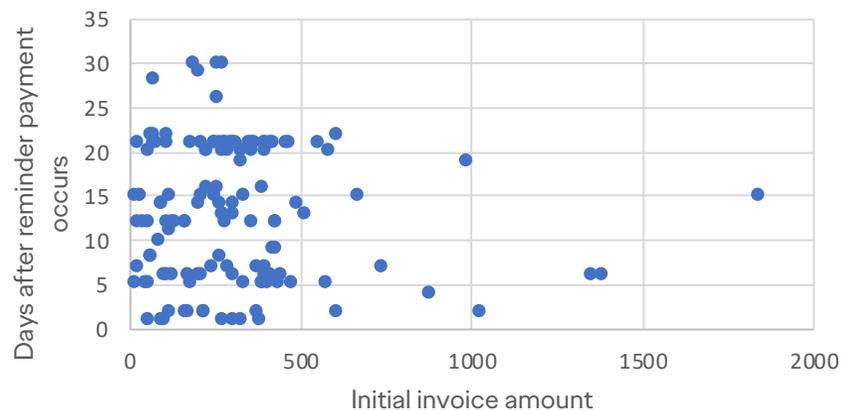
| Name | Invoice value (£) | Time on Book (days) |
|---------|--------------------|---------------------|
| Group A | >= 41.11 & < 45.79 | >= 162 |
| Group B | < 41.11 | >= 162 & < 1518 |
| Group C | < 41.11 | >= 162 |
| Group D | >= 45.79 | >= 162 |
| Group E | | < 162 |

Is there a relationship between how much people pay, and how soon?

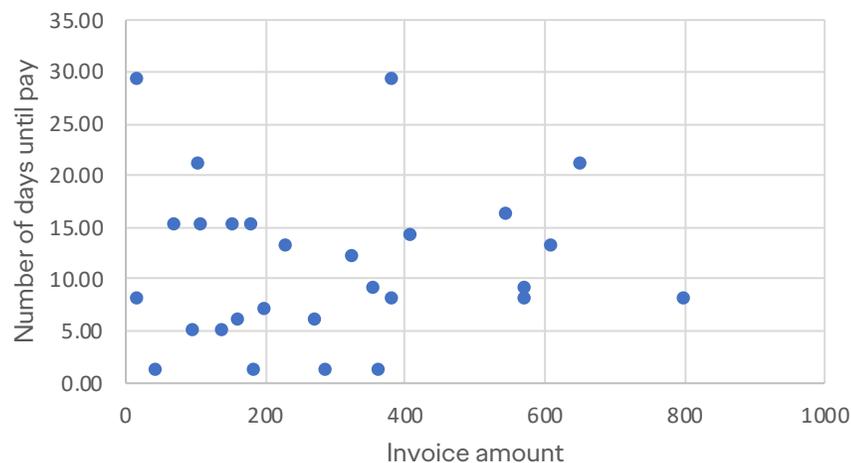
Days accrued until paying, after receiving invoice



Days accrued until paying, after receiving 1st reminder



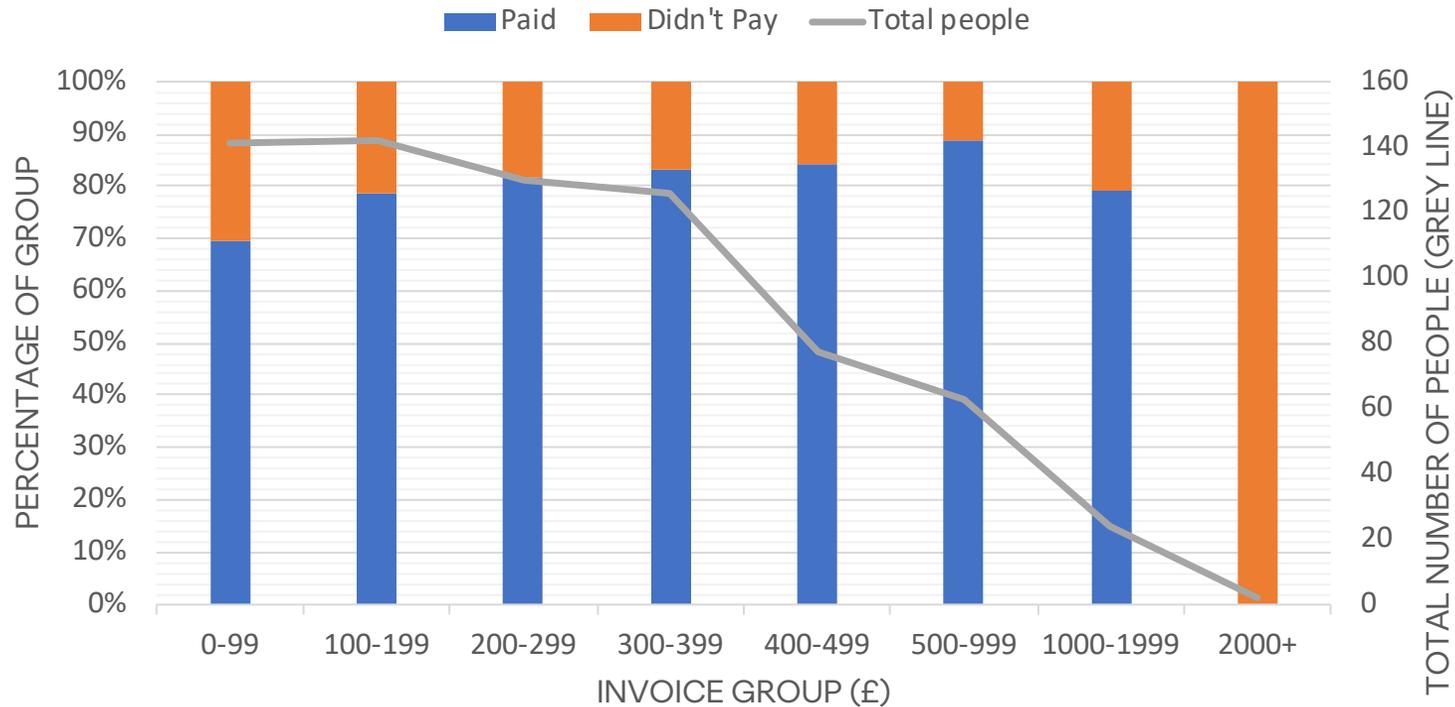
Days accrued until paying, after receiving 2nd Reminder



Findings:
 We found **no significant difference between how much people pay (invoice amount) and how soon they pay** after receiving each letter.

Is there a relationship between people's value of care, and if they paid?

Number of individuals per invoice group and the percentage within group that pay



Trend:

We find a trend that the less the amount owed per service user, the less likely they were to pay.

4d Implications

What worked well?

What had an unexpected effect?

What worked well?

We significantly increased direct debit sign ups

Result: We significantly increased (at 90% confidence) direct debit sign ups by **61%** for condition 2 compared to the control.

Behavioural rationale

- 1 **Ambiguity aversion:** We have an instinctive avoidance of the unknown. By giving each payment option a time frame and difficulty score, we helped our customers understand the effort required to perform each task.
- 2 **Default:** We are more likely to go with the flow of pre-set options. By subtly highlighting the direct debit option and framing it as the 'easiest', we are suggesting that this is the 'standard' way to pay.
- 3 **Chunking:** Breaking information into chunks and highlighting important areas saw that the information became easier to process for our clients.



HOW WILL YOU PAY FOR YOUR CARE SERVICE?

Easiest and safest way to pay

2


I want to make easy and safe monthly payments

Direct Debit
Please note, this method of payment is only suitable if you are making regular monthly payments. You can pay automatically through Direct Debit. We will ask your bank to make the payment and will notify you in advance of the amount to be requested each month. To set up Direct Debit please call the Payments and Client Charging Team on 01905 766936, or go to www.worcestershire.gov.uk/xxx to download the Direct Debit form.

Time: Less than 5 minutes.
Difficulty: ●●●●●

1

3


I want to pay manually online every month

BACS/Online Banking
Sort Code: 20-98-87 | Account Number: 53583147
This is a reliable, simple and secure way to make a payment. Please reference the invoice number. If you are paying more than one invoice, quote your customer number as your reference.

Time: 15 minutes.
Difficulty: ●●●●●

3


I want to pay by cheque, debit or credit card every month

Automated Telephone Payments
Call 0300 456 2206. You will need your invoice number and debit or credit card details to hand. Your privacy and security is our prime concern and our payments system encrypts your personal information. Calls will be charged at the local call rate. If you have a calling plan which includes free local calls, then 0300 calls are also free and if you have a mobile contract, they are also included as part of any free minutes.

By Post
Cheques or Postal Orders should be made payable to 'Worcestershire County Council' and crossed 'A/C Payee' with your invoice number and customer number written clearly on the reverse. Put your payment and the Remittance Advice (on your invoice) in an envelope and post to: Worcestershire County Council, Pavilion E3, County Hall, Spetchley Road, Worcester WR5 2NP. Please do not send cash through the post. Receipts will only be issued if requested.

Time: 15 minutes.
Difficulty: ●●●●●

3


I want to visit the bank every month

Time: 30 minutes+

What worked well?

We significantly increased payments via WCC website and the automated telephone system.

Result: A 33% uplift (at 90% confidence) for those making payments via the WCC website and the automated telephone line, for those in Condition 3 versus the control

Behavioural rationale

- 1 **Ambiguity aversion:** We have an instinctive avoidance of the unknown. By giving each payment option a time frame and difficulty score, we helped our customers understand the effort required to perform each task.
- 2 **Chunking:** Breaking information into chunks and highlighting important areas see that the information became easier to process for our customers.
- 3 **Social Norms:** By indicating to the client that there are many others who may also have money issues reassures them that getting in contact is the norm. This is also reinforced by highlighting when lines are “least busy”.

What if I can't pay this month's invoice?

We want you to continue receiving the best possible care in your home. So if you are having trouble making payments, don't panic. You can now organise your payment plan over the phone with one of our advisors. We answer hundreds of calls from Worcestershire residents every month.



1 Simply call Ashley from our dedicated helpline team:

✓ Speak to a human

✓ Organise a payment plan

✓ 10 minute consultation

Xxxx xxx xxx
Press Option 4

We are open:

Monday to Friday
8:30am – 5:00pm

Lines are usually least busy between 2pm – 3pm

Direct Debit please call the Payments and Client Charging team on 01527 40000, or go to www.worcestershire.gov.uk/xxx to download the Direct Debit form.

2 *I want to pay manually online every month*

BACS/Online Banking
Sort Code: 20-98-87 | Account Number: 53583147
This is a reliable, simple and secure way to make a payment. Please reference the invoice number. If you are paying more than one invoice, quote you customer number as your reference.

Internet Payment Facility
Pay your invoice online at any time using your debit or credit card. We accept Delta, JCB, Maestro, MasterCard, Solo, Switch, Visa Electron & Visa. To make a payment online go to www.worcestershire.gov.uk and click on PAY. Go to the secure online payments site link and Select Debtor Invoices. When making online payments you can add multiple invoice numbers by selecting “add to list”. Your privacy and security online is our prime concern and our payments system encrypts your personal information. See www.worcestershire.gov.uk/areOnlinePaymentsSafe for more information.

Time: 15 minutes.
Difficulty: ●●●●● **1**

2 *I want to pay by cheque, debit or credit card every month*

Automated Telephone Payments
Call 0300 456 2206. You will need you invoice number and debit or credit card details to hand. Your privacy and security is our prime concern and our payments system encrypts your personal information. Calls will be charged at the local call rate. If you have a calling plan which includes free local calls, then 0300 calls are also free and if you have a mobile contract, they are also included as part of any free minutes.

By Post
Cheques or Postal Orders should be made payable to “Worcestershire County Council” and crossed “A/C Payee” with your invoice number and customer number written clearly on the reverse. Do not pay by post until you have received the Permit to Pay (see user guide) in an envelope.

Time: 15 minutes.
Difficulty: ●●●●●

What worked well?

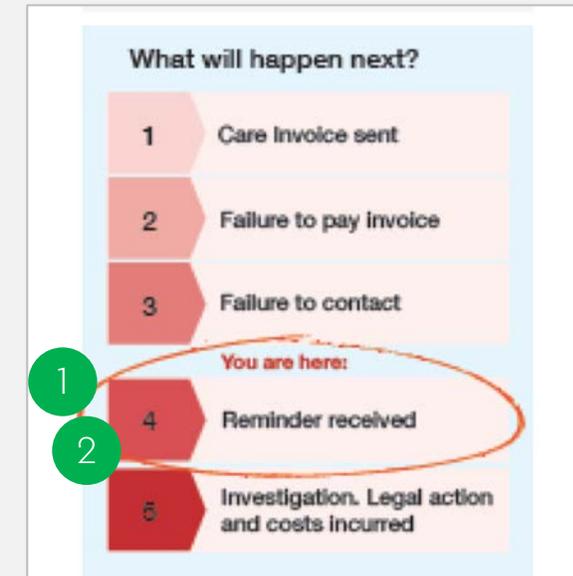
We significantly increased contact to the helpline

Result: We saw a **36%** increase in people calling the helpline (at 80% confidence) for Condition 3 compared to the control.

Behavioural rationale

- 1 **Consequence is a bigger motivator than valuing the service for people to get in contact:** By suggesting an investigation will occur proved more effective than increasing the perceived value of the service. This may be due to the high importance care receivers place on continuing their service, rather than merely 'valuing' their service overall.
- 2 **Goal Gradient:** Showing people where they were in the journey helped them to better understand the relatively short time they had to respond before further consequences.
- 3 **Loss aversion:** We are roughly twice as motivated to avoid loss than to pursue gain. By suggesting that care may not continue, care receivers were more motivated to contact.
- 4 **Ambiguity aversion:** We have an instinctive avoidance of the unknown. By describing exactly what the caller could expect, it reduces the uncertainty of what happens next.

However! We must take into consideration that there are resource implications with this payment method for WCC. Further research is required to understand the cost benefit analysis compared with other payment methods.



What if I can't pay this month's invoice?

We want you to continue receiving the best possible care in your home. So if you are having trouble making payments, don't panic. You can now organise your payment plan over the phone with one of our advisors. We answer hundreds of calls from Worcestershire residents every month.

Simply call Ashley from our dedicated helpline team:

- ✓ Speak to a human
- ✓ Organise a payment plan
- ✓ 10 minute consultation

XXXX XXX XXX **Press Option 4**

We are open Monday 8:30am - 5:30pm. Lines are busy between 12:30pm and 1:30pm.

What had an unexpected effect?

Getting people to pay their invoices

Result: We found no significant difference for people paying between the treatment groups in the invoice, reminder 1 and reminder 2 phase.

Results rationale

- 'Valuing' the service may not be a big enough motivator to pay - Due to the non-significant result, focussing on the value of people's own care service may have been a less effective way to get people to pay.
- Testing a wider array of interventions - It might be that optimising letters in this instance are a less effective way to nudge people compared to other interventions, such as face to face communications with their social care workers.

Getting to the 'why'

Despite efforts to simplify information, increase perceived value and consequence, we found no significant difference for people paying their invoice between the treatment groups.

Further investigation is required into the customer journey to understand why debt wasn't paid i.e. was the letter opened, did they have the means to make the phone call.

With a better understanding of why people don't pay, we recommend exploring a wider array of customer touchpoints.

4e Trial 2 - Our Results

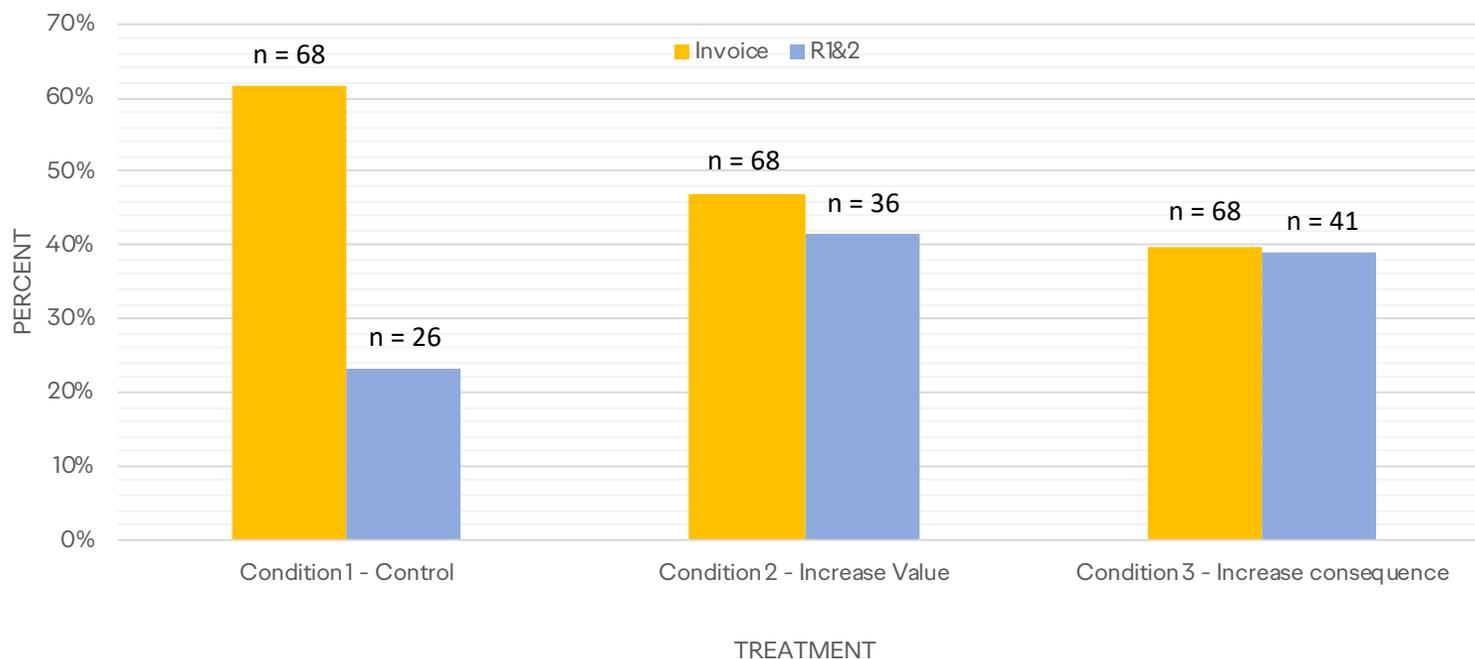
How many people paid their invoice?

How many people signed up to direct debit?

Note: Due to small and uneven sample sizes (and the November trial ending early), we have given 'averages' for each treatment group... Therefore we recommend further testing for conclusions to be drawn for this trial.

How many people paid their invoice?

Percent of New-Joiner payers by group and treatment



Note:

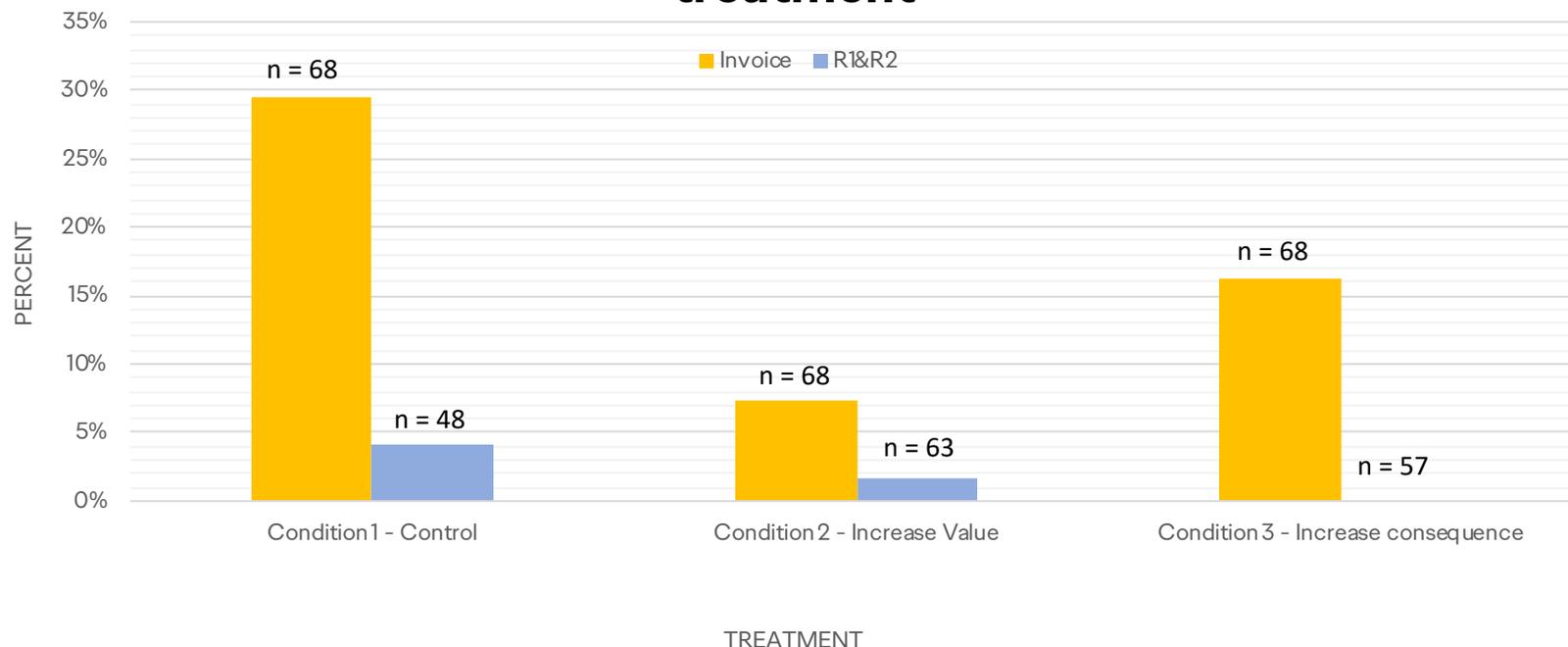
Figure depicts merged data for all New-Joiner cohorts (September, October, November), due to unbalanced data. We also merged the data for reminder 1 and 2 across all cohorts.

For example, data were recorded for New-Joiners of the September cohort who received & paid in the invoice, 1st reminder, and 2nd reminder. Data were recorded for the New-Joiners of the October cohort who received & paid in the invoice, 1st reminder, but not the 2nd reminder. And data were recorded for the New-Joiners in the November cohort who received and paid in the invoice only, and not at all for the 1st and 2nd reminders. Confer to slides 49-51.

We recommend further testing with increased sample sizes to obtain a more robust conclusion for the comparison between the invoice and reminder 1 as well as invoice and reminder 2.

How many people signed up to direct debit?

Percent of New-Joiners signing up to DD by group and treatment



Note:

Figure depicts merged data for all New-Joiner cohorts (September, October, November), due to unbalanced data. We also merged the data for reminder 1 and 2 across all cohorts.

For example, data were recorded for New-Joiners of the September cohort who received & sign up to DD in the invoice, 1st reminder, and 2nd reminder. Data were recorded for the New-Joiners of the October cohort who received & sign up to DD in the invoice, 1st reminder, but not the 2nd reminder. And data were recorded for the New-Joiners in the November cohort who received & sign up to DD in the invoice only, and not at all for the 1st and 2nd reminders. Confer to slides 49-51.

We recommend further testing with increased sample sizes to obtain a more robust conclusion for the comparison between the invoice and reminder 1 as well as invoice and reminder 2.

5. Recommendations

5a. Implementing the successful findings from this trial

5b Further exploration into trends and early findings

5c further activities on a wider array of touchpoints

5. Recommendations

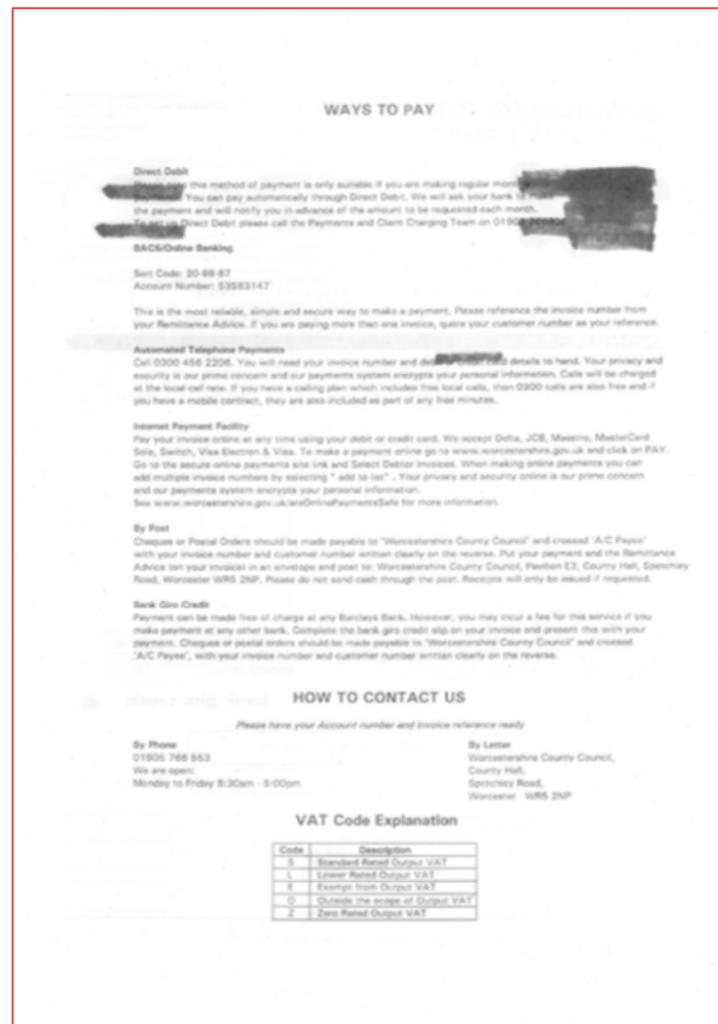
5a. Implementing the successful findings
from this trial

5a Implementing the successful findings from this trial

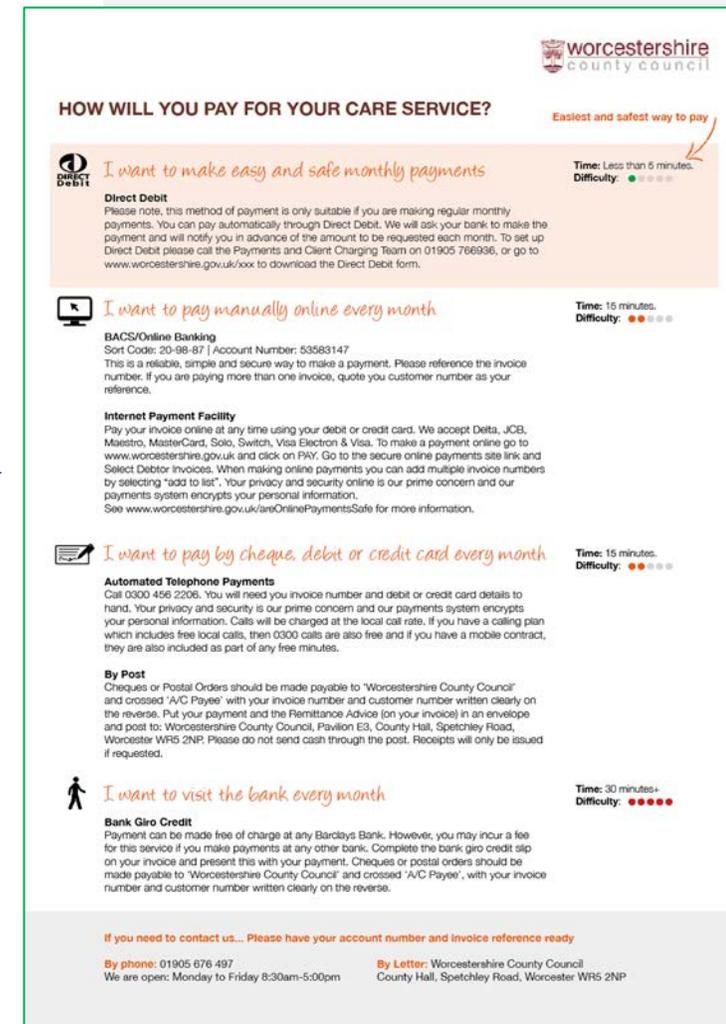
Recommendation 1: Nudging people to direct debit

How?
Update the current 'Ways to pay' letter with the new 'How Will You Pay' design.

Applied to:
Invoice (back)
Billing document (back)
Include with Reminder 1 and Reminder 2 letters.



Invoice (back)
Billing document (back)



5a Implementing the successful findings from this trial

Recommendation 2: Nudging people to direct debit sooner

How?

Update the current financial assessment confirmation with the new 'How Will You Pay' design.

Applied to:

Financial assessment Confirmation letter

How do I pay ?

If you have chosen to take your Personal Budget as a Direct Payment, your contribution will be deducted from your allocated budget before it is paid to you. You will be expected to pay your contribution into your designated Direct Payment bank account.

If we arrange the care for you, you will receive an invoice every month.

How do I pay ?

If you have chosen to take your Personal Budget as a Direct Payment, your contribution will be deducted from your allocated budget before it is paid to you. You will be expected to pay your contribution into your designated Direct Payment bank account.

Many elderly residents receiving care in their home find that Direct Debit is the easiest and safest way to pay.

Easiest and safest way to pay



I want to make easy and safe monthly payments

Time: Less than 5 minutes.

Difficulty: ● ● ● ● ●

Direct Debit

Please note, this method of payment is only suitable if you are making regular monthly payments. You can pay automatically through Direct Debit. We will ask your bank to make the payment and will notify you in advance of the amount to be requested each month. To set up Direct Debit please call the Payments and Client Charging Team on 01905 766936, or go to www.worcestershire.gov.uk/xxx to download the Direct Debit form.

5. Recommendations

5b Further exploration into trends and early findings

5b Further exploration into trends and early findings

Recommendation 4:
Scale up the testing to apply condition 3 versus the control within the full domiciliary care cohort.

How?
 Using our trial as a blueprint, conduct an RCT with Condition 3 and the control.

Applied to:
 Invoice, Reminder 1 and Reminder 2 phases.

Important Information...
 For enquiries please contact:
 XXXXX XXXX XXX
 Email: payadut@cc.care@worcestershires.gov.uk
 Invoice Reference: XXXX
 Customer Account Number: XXXX
 Invoice Date/Tax Point Date: XXXX
 Payment Due Date: XXXX
 Your Reference: XXXX

| Description | Quantity | Price | Net amount £ | VAT |
|--|----------|--------|--------------|-----|
| Social Care Payee Reference 200239631: Fairer Charging billing to service users | 1.0 | 238.24 | 238.24 | 0 |

FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982262

Sub Totals:
 SUB TOTAL: 238.24
 VAT TOTAL: 0
 INVOICE TOTAL: 238.24

bank giro credit

Customer Account Number: XXXX
 Sort Code: 20-98-87
 Account Number: XXXX XXXX XXXX XXXX

What if I can't pay this month's invoice?

We want you to continue receiving the best possible care in your home. So if you are having trouble making payments, don't panic. You can now organise your payment plan over the phone with one of our advisors. We answer hundreds of calls from Worcestershire residents every month.

Simply call Ashley from our dedicated helpline team:

- Speak to a human
- Organise a payment plan
- 10 minute consultation

We are open:
 Monday to Friday
 8:30am – 5:00pm
 Lines are usually least busy between 2pm – 3pm

REMINDER TO PAY
 Account status: **Unresolved**

Dear Jean,
 Our records show that the amount £238.24 for your care service is outstanding.

PLEASE PAY IN THE NEXT 14 DAYS TO ENSURE YOUR CARE CONTINUES WITH NO CHANGE.

Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

Choose your payment method overleaf or call us on our dedicated helpline 01905 766 553.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,
 Ashley, Accounts Receivable Team.

What will happen next?

- Care invoice sent
- Failure to pay invoice
- Failure to contact
- Reminder received** (You are here)
- Investigation, Legal action and costs incurred

Your payment breakdown:

| Tran date | Reference | Lgnd | Original Balance | Outstanding Balance | Due Date |
|-----------|-----------|------|----------------------|---------------------|----------|
| 23/11/17 | INV001 | INV | 119.12 | 119.12 | 23/12/17 |
| 23/11/17 | INV001 | INV | 119.12 | 238.24 | 19/01/18 |
| | | | Total: 238.24 | | |

Turn over to pay

5b Further exploration into trends and early findings

Recommendation 5:

Further research to find out the 'why'?

We feel we have started to unearth trends for differences in some groups of people paying for their care over others.

There is a suggestion that those who pay the least for their care are also less likely to pay (see slide 60).

Further investigation

We recommend further primary research and data analysis to unearth insights into these potential underlying factors as to why some groups may not be able to pay.



5. Recommendations

5c further activities on a wider array of touchpoints

5c further activities on a wider array of touchpoints

Recommendation 5.1:
Using our findings to give front line staff the tools to engage sensitively and effectively with care receivers about their finances.

How?

Through our work with the Money Advice Service, we have developed a behaviourally optimised toolkit which can aid front line staff engage with care receivers about their finances.

We have supplied this document to you for sharing within the relevant teams.

File supplied: 'MAS0032-MAS-BehaviouralChange of Debt Advice.pdf'



5c further activities on a wider array of touchpoints

Recommendation 5.2:

Using our findings to give front line staff the tools to engage sensitively and effectively with care receivers about their finances.

How?

During our research with WCC social workers, we found that they felt they didn't have the right language to raise finances with care receivers.

Therefore we have developed 'conversation starters' to help guide them to firstly raise the issue of payment, ways to contact and preferred ways to pay.

WCC Social workers conversation starters:

"Did you know direct debits are the easiest and safest and easiest way to pay for your care?"

Behavioural principle: **Ambiguity aversion**

"As per your agreement we have paid your care providers to ensure access to your care continues as it should... all you need to do is pay the rest."

Behavioural principle: **Commitment**

"Many of those receiving care in their home find that Direct Debit is the easiest and safest way to pay each month."

Behavioural principle: **Social norms**

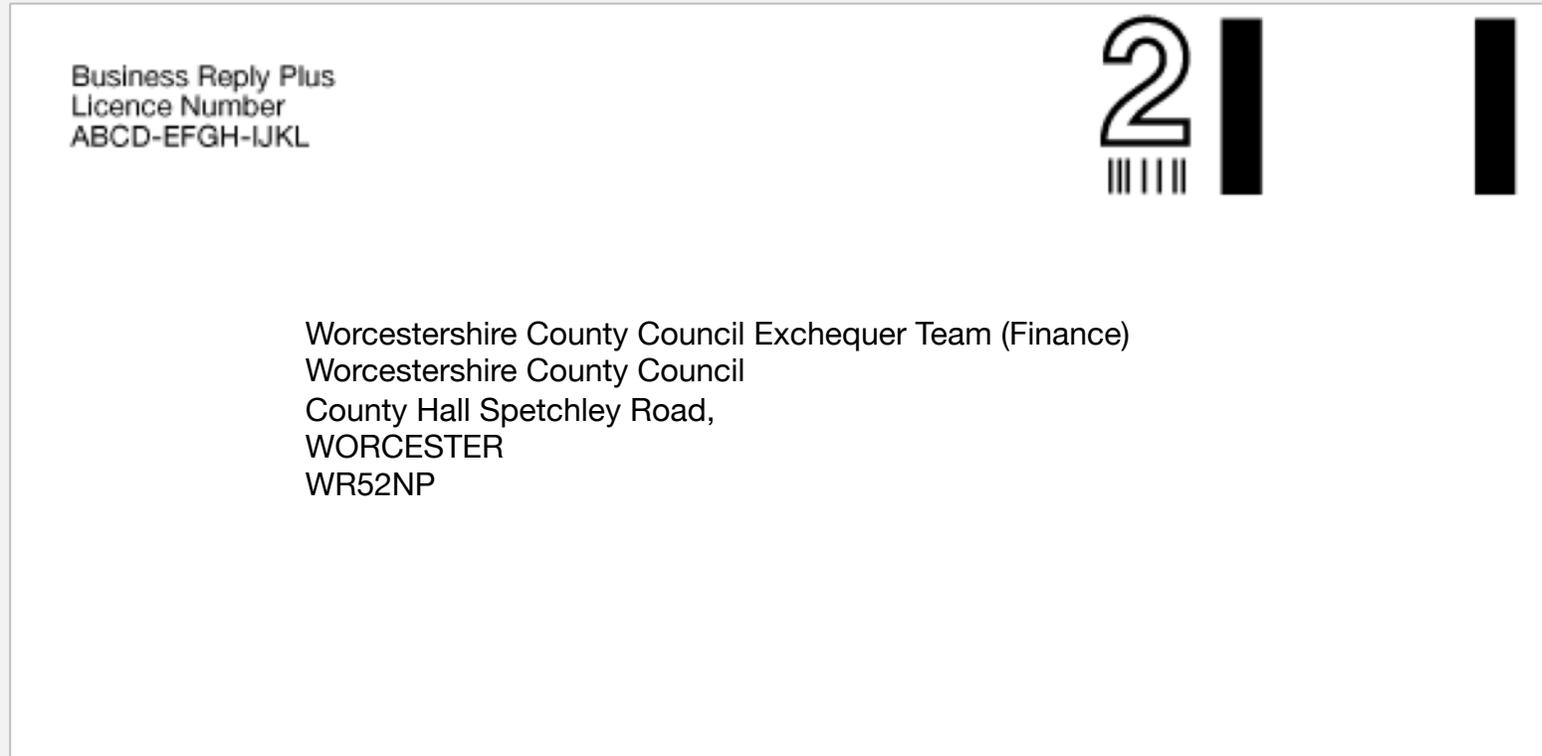
"For our helpline, lines are least busy between 2-3pm"

Behavioural principle: **Social norms**

Appendix

Further intervention concepts

Include pre-paid envelope



Worcestershire Care Card

Behavioural Principle: **Ego/Reciprocity**

By firstly making people a 'member' of their Care Service and then offering them discounts, we hope to increase perceived value of the service.



April 8, 2019



WCC Calendar



30
Pay care

Behavioural Principle: Salience
By providing a Worcestershire themed calendar, with pre-populated 'pay care' dates, we are creating salient reminders for people to pay

Care payment reminders



Remember



To pay your care bill

Checked by



You've paid



You've paid your care bill for last month

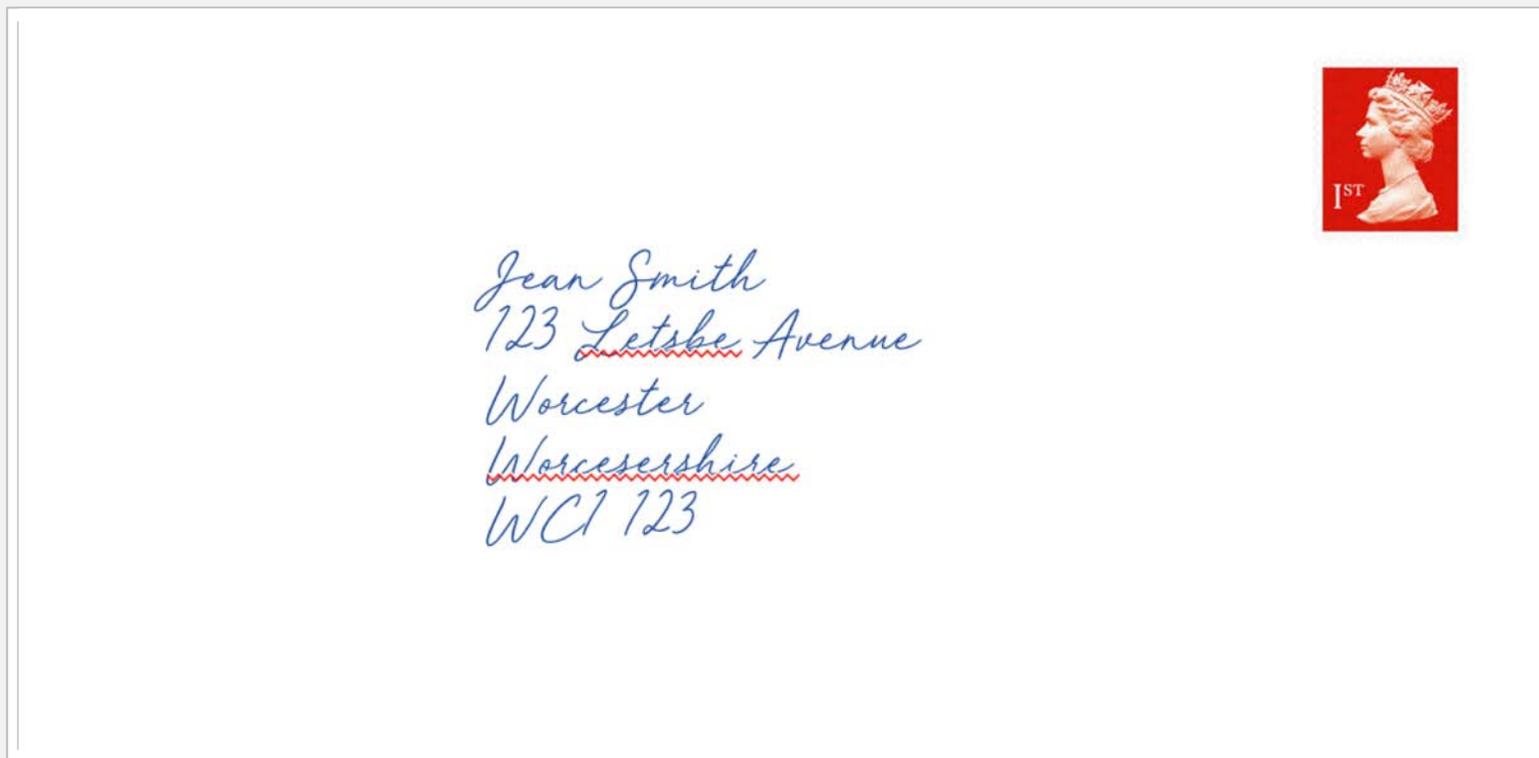
Checked by



Behavioural Principle:
Saliency

By providing a fridge stickers, we are creating salient reminders for people to pay

Handwritten letter (to the 'Big 25')?



Behavioural Principle:
Salience/Personalisation
/Labour Illusion/Affect
By sending a handwritten letter to the 'Big 25' debtors, we are creating a personalised, targeted letter to motivate people to address their outstanding care charges.

Thank you!

Ogilvy