Service Performance, Quality and Standards

Summary of Test and Learn

25/01/2023

Agenda

Item#	Agenda Item	Speaker
1	**Welcome & Introductions**	**Natasha Still (5 mins)**
2	**Test and Learn Reflections**	**Carol Marsh and Carl de Vries (15 mins)**
3	**Future Plans**	**Natasha Still (10 mins)**
4	**Appeals Testing**	**Bali Kaur (15 mins)**
5	**Guidance from February onwards**	**Sureyya Kilic (10 mins)**
6	**Final questions and close**	**Natasha Still (5 mins)**

Welcome and Introductions

Natasha Still

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Test and Learn Reflections

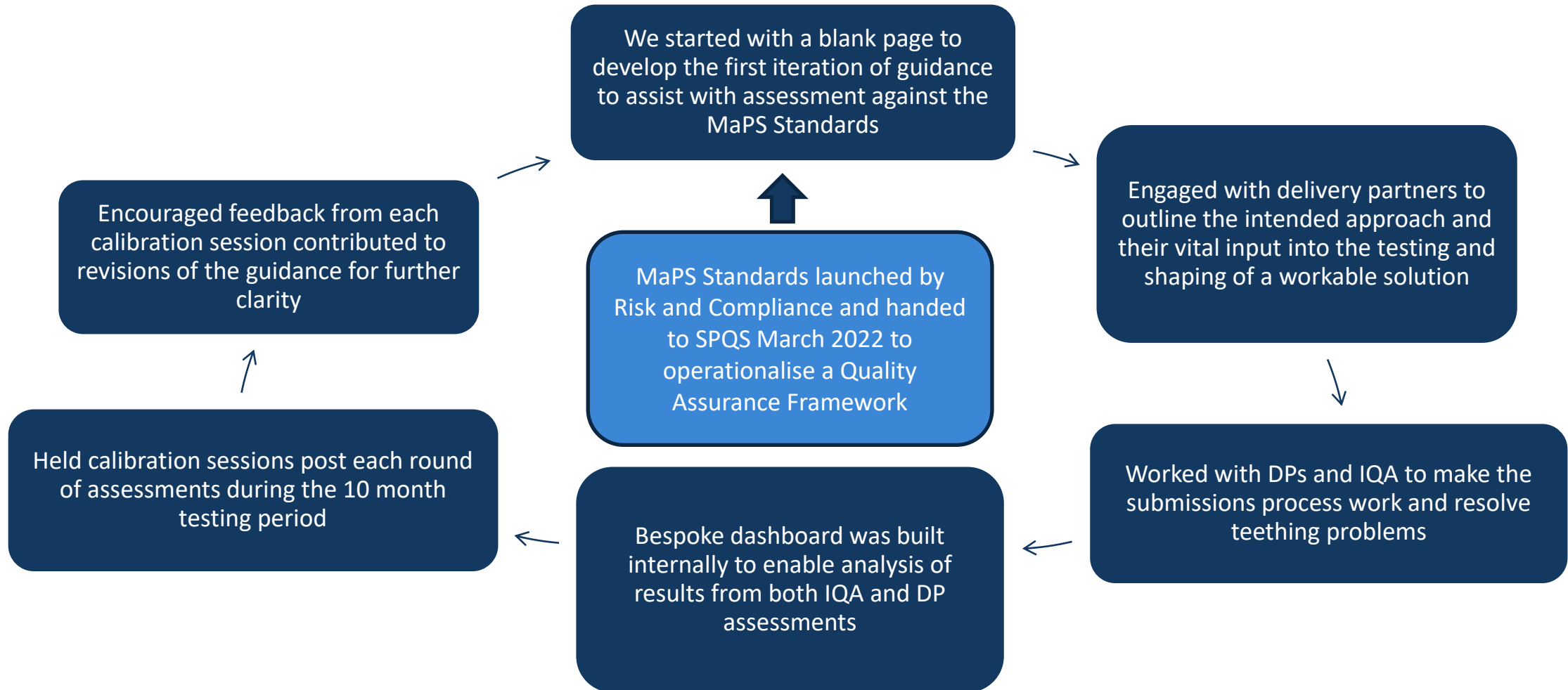**Carol Marsh and Carl de Vries**

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Why the test and learn initiative was launched

- MaPS has a duty as part of its statutory objectives to ensure that the services it funds are delivering high quality advice and guidance

- The Money and Pensions Service have statutory obligations under the Financial Claims and Guidance Act (2018)

- These include both "Setting standards" and "Monitoring and enforcement of Standards" both linked to the FCA approved MaPS Standards

- There is recognition that the former Debt Advice Peer Assessment programme needed to be replaced with a system more customer outcomes focused

- To undertake a thorough review MaPS engaged with, and listened to, provider feedback

- MaPS recognised the need for a quality assessment process which:

  - Confirms the quality of services providing MaPS funded advice and guidance

  - Takes account of feedback on the demands of the former system

  - Fits with the overall MaPS quality framework

  - Confirms compliance with the MaPS Standards

Why the test and learn initiative was launched

- Feedback from delivery partners and advisers was key in determining the test and learn approach

- We accepted that the focus needed to be more evenly split between organisation and adviser responsibilities

- The test and learn approach required input from delivery partners, MaPS and independent assessors to ensure its effectiveness

- MaPS had no agenda at the start of the process other than to find a workable solution which could be applied across its service lines

- MaPS needed to test the process thoroughly to ensure the system in place from February 2023 is fit for purpose

The process for test and learn

We started with a blank page to develop the first iteration of guidance to assist with assessment against the MaPS Standards

Engaged with delivery partners to outline the intended approach and their vital input into the testing and shaping of a workable solution

MaPS Standards launched by Risk and Compliance and handed to SPQS March 2022 to operationalise a Quality Assurance Framework

Worked with DPs and IQA to make the submissions process work and resolve teething problems

Bespoke dashboard was built internally to enable analysis of results from both IQA and DP assessments

Held calibration sessions post each round of assessments during the 10 month testing period

Encouraged feedback from each calibration session contributed to revisions of the guidance for further clarity

'You said' 'We did'

We need a system which places less burden on advisers

MaPS has collaborated throughout test and learn to involve all delivery partners in the process, with regular calibration, engagement and communication processes aimed to remove the perception of 'catching providers/advisers out'

We don't want to feel like we pass or fail an assessment, we want the focus to be the quality of the customer journey

MaPS separates the customer facing standards from the organisational standards removing the full burden of quality from the sole adviser

We need to feel trust in the process with full engagement and communication

The customer facing MaPS standards focus on the minimum expectations for the customer journey and separates standards which have an impact and those that do not

The value of calibration

GETTING THE BEST OUT OF CALIBRATION

Three different approaches to calibration were taken:

First Round – focus on variances and interpretation

Second Round – focus on standards assessed as 'not met' by delivery partners

Third Round – focus on standards assessed as 'not met' by the IQA

COLLABORATION AND RELATIONSHIP BUILDING

The calibration discussions fostered good relationships between all parties which brought a human side to quality assessment rather than isolated reports and data

CALIBRATION INFLUENCED KEY DECISIONS

Collectively the three rounds of calibration provided feedback to MaPS for key decisions on assessment approaches to specific standards through pulling together all delivery partner calibration outcomes

IMPARTIALITY LED TO COMMON UNDERSTANDING

Quality Managers were able to challenge assessment decisions from both parties to really understand the basis for assessment outcomes leading to key takeaways for driving conclusions

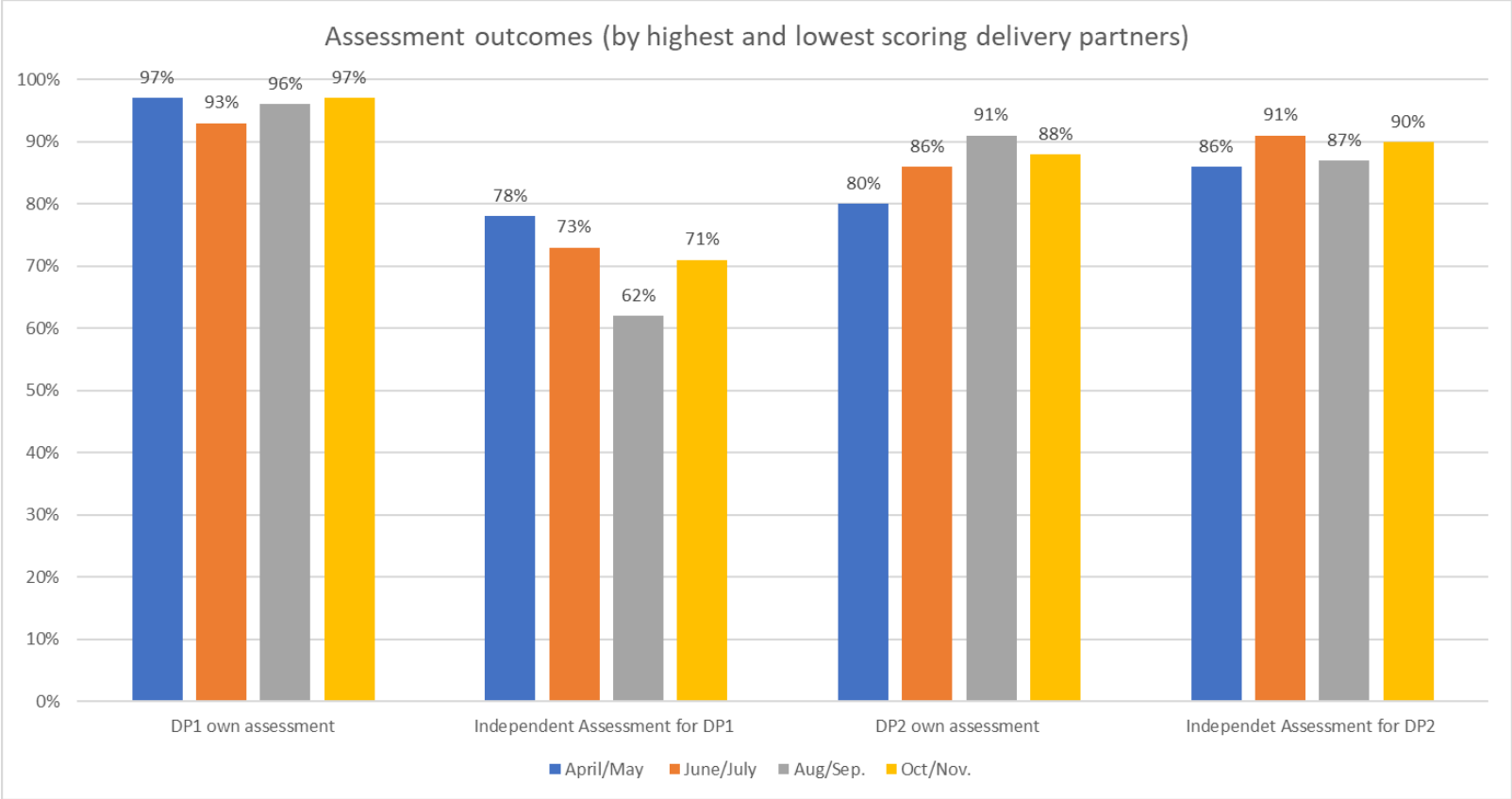**IMPROVEMENT IN CONSISTENCY OF ASSESSMENT**

Positive changes have emerged over the three rounds of calibration with a more consistent assessment approach across all parties

Assessment Outcome data

IQAS vs DPs combined assessments scores
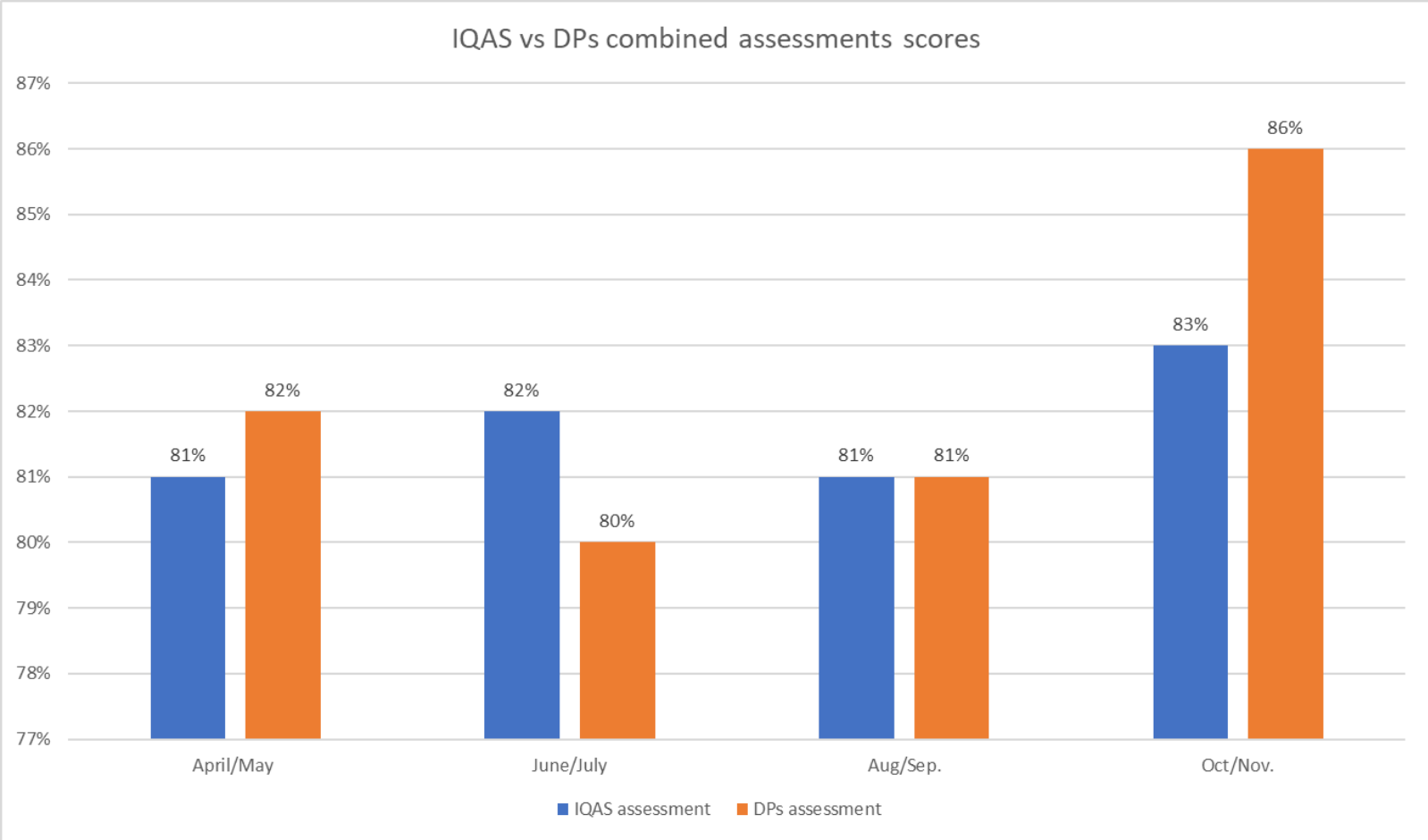
- This table reflects the overall performance of all providers collectively across the 4 submission periods

- There is fluctuation as a result of developing familiarisation with the standards, and calibration, across the four periods

- Aug/Sept demonstrates significant consistence between providers overall and IQAS

- Oct/Nov demonstrates a difference of only 3%

- The collective results from the start of test and learn demonstrate that overall the results are above 80% which is the KPI which is in place from February 2023

Assessment Outcome data

Assessment outcomes (by highest and lowest scoring delivery partners)

	DP1 own assessment	Independent Assessment for DP1	DP2 own assessment	Independet Assessment for DP2
April/May	97%	78%	80%	86%
June/July	93%	73%	86%	91%
Aug/Sep.	96%	62%	91%	87%
Oct/Nov.	97%	71%	88%	90%

- Table reflects the assessment outcomes of our lowest and highest scoring delivery partners

- Provider 1 shows much higher level of variance with IQAS across the 4 submission periods

- Provider 2 demonstrates a more consistent approach to assessment with IQAS across the 4 submission periods

- Provider 1 is at 71% in the latest round according to IQAS – this is much higher than many providers achieved in the former quality system

- These results reflect the testing period and calibration is still determining the accuracy of assessment outcomes across both parties
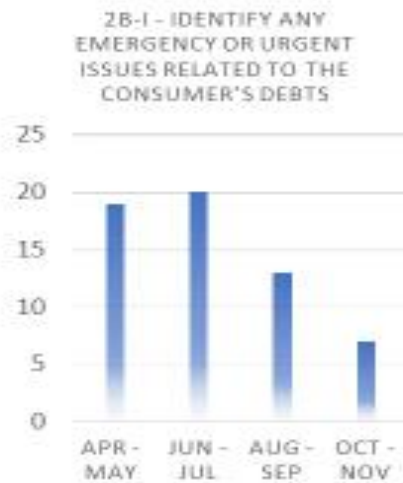
Assessment Outcome data

Standard	Apr - May 22	Jun - Jul 22	Aug -Sep 22	Oct - Nov 22	
2b-i - Identify any emergency or urgent issues related to the consumer's debts	19	20	13	7	Overall Decrease
1e - Be timely and relevant to the consumer	19	23	21	24	Overall Increase
1h - Support consumers to complete the digital tools, as required	26	31	32	2	Overall Decrease
2a-xi - Refer them to their existing product provider where the consumer needs further information that the provider can provide, or where that provider is required to take action to implement one.	27	28	15	7	Overall Decrease
Total Variance	91	102	81	40	

- The table contains data from 3 providers across 4 standards, and covers the entirety of the test and learn period.

- This demonstrates a reduction in overall variance throughout test an learn for 3 of the standards with an increase in the remaining one

- This suggests that through changes/updates in guidance as part of the feedback process, removal of Not Applicable options for several standards, and alignment in understanding between IQA and Delivery Partner has positively reduced overall variance from Apr – May through to Oct - Nov.

- Whilst there are some increases in Jun – Jul this could be a result of changes to approach across each assessment round.
-
  Between Apr – May and Oct – Nov a 56% decrease in variance for these 4 standards.

Assessment Outcome data

The way forward

Test and learn ends 31st January 2023

Comms Dec 2022 outlined interim approach for Feb/Mar 2023

Sampling from April 2023 – Min/Max tiered approach with potential upscale and de-scale taking a risk based approach

Monthly Submissions going forward

Monthly KPI reporting

Interim appeals approach Feb/Mar 23

Appeals approach from April 2023

Quarterly Calibration

IQAS Procurement

Appeals Testing Update

Bali Kaur

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Appeals Testing Update

- MaPS reached out to request engagement in the testing of this process, 3 delivery partners confirmed their interest and were part of the testing process.

- Although testing was carried out with 3 current delivery partners, analysis of outcomes was carried out across all DPs and channels. The focus was on Aug/Sept and Oct/Nov data.

- It was a really positive piece of work and we were pleased with the engagement and process as a whole.

- Purpose – To test an appeals process to confirm that it is fair and transparent.

- Scope – Apply the scoring methodology and analyse the 'NOT METS' to:

  - Gauge the potential volumes of appeals based on the unmet standards
  - Test the SLA timeframes

- Testing Outcomes to be achieved?

- Findings – Positive process for us to learn some of the process implications and the challenges that presented themselves.

  - This testing process also raised risks and recommendations which have been flagged internally.

Appeals Testing Update

EXAMPLE 1	
Cases Assessed	10
N/A	22
KPI	79%
NM and NMU Available	43
Required to meet KPI	1

EXAMPLE 2	
Cases Assessed	10
N/A	41
KPI	70%
NM and NMU Available	56
Required to meet KPI	19

EXAMPLE 3	
Cases Assessed	15
N/A	9
KPI	72%
NM and NMU Available	93
Required to meet KPI	25

- Consideration point - the number of NOT METS to be overturned varies depending on the volume of N/A as this reduces the potential METS.

- Both Example 1 and 2 have the same volume of files but there are key differences in how the KPI can be achieved

  - Example 1 had half of the number of N/A's in the assessment outcome than example 2

  - This resulted in the number of NOT METS to be overturned being higher for example 2

  - Therefore more to overturn with less files to do this.

Appeals Testing Update

	Round 2 (Oct - Nov)		
DP	**KPI**	**Appeals Needed**	**Appeals Available**
A	89%	0	24
B	82%	0	40
C	86%	0	31
D	84%	0	89
E	79%	1	19
F	78%	4	49
G	72%	18	64
H	72%	25	93
I	76%	18	105
J	85%	0	139
K	73%	8	31
L	84%	0	79
M	85%	0	384
	Average 80%	**74**	**1147**

Guidance Update

Sureyya Kilic

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Updates – Customer Facing Guidance Version 3

Additional Standard added	Supplementary Guidance	Revised Guidance
• 2b iii – Create and maintain a detailed consumer record • *This is linked to standard 9 which is covered in the guidance right at the beginning.	• Impacted Standards • Relevance of N/A • Assessing vulnerability guide • Exclusion of digital tools • Standards placement	• 2b ii – Guidance for this standard has been revised • There is clarity on what would be expected during webchat on specific standards • This can be found within the indicators

Questions

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