

# Apply for Healthy Start - Beta

Application journey screens with tech,  
business rules and design rationale



Department  
of Health &  
Social Care



# Introduction

November 2019

# Who have we built the service for?

## Who

This prototype has been designed for users who are on passported benefits. UC users will get an instant decision at the end of the journey providing all their details match, including email and phone.

Users who provide different email or phone details, or are on other benefits, will get a decision by letter. It will be a success letter if their address matches and a failure letter if their address does not match government records. Users who are not on a qualifying benefit will receive an instant failure at the end of the application.

## Why

These decisions were made together with DWP and their data security experts in order to protect personal data and were a condition of receiving the data.



### Instant decision

On Universal Credit

Registered with DWP (*and matches*)

- Active email address
- Mobile



### Decision by letter

On other benefit

Any email

Any phone number



### Unsuccessful

Not on benefit (U18/20)

Assisted digital

# What have we improved?

We have done a lengthy review of all the fields within the [original paper application form](#) (the alpha had not done this), challenging why we are collecting the data and looking for clever alternatives where we can ask users for minimum info, balancing security at the same time. This has resulted in removing title, which benefit they are on, partner's title, name, date of birth, NINO, benefits and relationship to the applicant.

We were able to do this due to the household checks we can do via the API when an applicant enters their NINO. There is a whole section for carer and carer's partner which we were planning to remove and replace with a few clever questions, but the dependency on ID assurance meant we never got to designing these journeys.

**Application form for Healthy Start vouchers**  
Fill in this application form clearly in black ink, in English and in CAPITAL letters

**1 You:** Please fill in the details of the person who is applying (this is you, if you are pregnant)

|   |   |
|---|---|
| Title <input type="text"/> Surname <input type="text"/> | Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>             |
| First name <input type="text"/>                         | National Insurance number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Email <input type="text"/>                              |   |

Tick all the benefits you are getting:

Income Support    Income-related Employment and Support Allowance    Income-based Jobseeker's Allowance  
 Child Tax Credit (with a family income of £16,190 or less per year)    Universal credit (with a family take home pay of £468 or less per month)

**2 Your address and telephone number:** Please tell us where you live and your current telephone number

|                               |  |
|-------------------------------|--|
| Line 1 <input type="text"/>   | Country <input type="text"/>   |
| Line 2 <input type="text"/>   | Telephone number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Town <input type="text"/>     |  |
| Postcode <input type="text"/> |  |

**3 Your partner – if they live with you:** This could be your husband, wife, boyfriend or girlfriend

|   |   |
|---|---|
| Title <input type="text"/> Surname <input type="text"/> | Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>             |
| First name <input type="text"/>                         | National Insurance number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Relationship to applicant <input type="text"/>          |   |

Tick all the benefits he or she is getting:

Income Support    Income-related Employment and Support Allowance    Income-based Jobseeker's Allowance  
 Child Tax Credit (with a family income of £16,190 or less per year)    Universal credit (with a family take home pay of £468 or less per month)

**4 Your carer and your carer's partner:** Only fill this in if you are under 18 (or under 20 and in full-time education) and live with a carer – e.g. a parent

**4a** Your carer

|   |   |
|---|---|
| Title <input type="text"/> Surname <input type="text"/> | Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>             |
| First name <input type="text"/>                         | National Insurance number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Relationship to applicant <input type="text"/>          |   |

**4b** Your carer's partner (if over 18 years old and living with you)

|   |   |
|---|---|
| Title <input type="text"/> Surname <input type="text"/> | Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>             |
| First name <input type="text"/>                         | National Insurance number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Relationship to applicant <input type="text"/>          |   |

Tick all the benefits that your carer and your carer's partner are getting (even if you are applying because you are pregnant and under 18, we will help you see if you may be able to get vouchers after your baby is born):

Income Support    Income-related Employment and Support Allowance    Income-based Jobseeker's Allowance  
 Child Tax Credit (with a family income of £16,190 or less per year)    Universal credit (with a family take home pay of £468 or less per month)

**4c** Complete if you are 18 or 19 years old, in full-time education and pregnant

I am included in my carer/carer's partner's claim for:

Income Support    Income-related Employment and Support Allowance    Income-based Jobseeker's Allowance  
 Child Tax Credit (with a family income of £16,190 or less per year)    Universal credit (with a family take home pay of £468 or less per month)

Please turn over [Healthcare](#)

|  |  |
|--|--|
| <b>Part B: Health professional's statement</b>   |  |
| <input type="checkbox"/> I certify that<br><br>(name of applicant)<br><br>date of birth (of applicant)<br><br>DD MM YYYY   | Health professional's signature<br><br>Health professional's name<br><br>Date of signing<br><br>DD MM YYYY |
| <input checked="" type="radio"/> has consulted me about her pregnancy<br><br>The expected date of delivery is<br><br>DD MM YYYY<br><br>(please fill in full date). | Surgery stamp or work address<br><br><br><br><br><br><br><br>  |
| <b>AND/OR</b>  |  |
| <input type="radio"/> I certify that the information (s)he has given in Part A, question 5 about his/her children is, to the best of my knowledge, correct.        | <br><br><br><br><br><br><br><br>   |
| <b>AND</b>   |  |
| <input type="radio"/> I confirm that I have given him/her health-related advice.   | <br><br><br><br><br><br><br><br>   |
| This form can be countersigned by any registered midwife, nurse or medical practitioner.   |  |
| Applications for Healthy Start vouchers will not be accepted without a signature (or letter) from your health professional.  |  |

# Why don't you have a separate eligibility checker?

Eligibility checking is built into the design of the application. This is why we ask the first few questions in a way that may seem like an odd order, ranked in order of importance and ensuring users don't waste time filling out questions they don't need to (see individual pages for more detail). E.g. 'Date of birth', 'Do you have any children under 4?' and 'Are you pregnant?' in combination with 'What's your National Insurance number?' and 'Address?' allows us to see if they are eligible and check that fact by matching it with DWP and HMRC data.

If they are under 20 and not on benefits we need to take them on a different journey as we can't check the information against anything, which is why asking for date of birth early on is more important than 'What's your name?'.

## Application not successful

You will not be sent a prepaid money card

## We're considering your application

You're no longer eligible for Healthy Start

# How have we iterated?

We have created multiple designs and iterations which have changed during time due to a combination of understanding business rules and user research.

For instance adding in ID assurance steps as a consequence of meeting with DWP led to a complete re-think to the order of questions we asked and why.

## Prototype iterations

### Dev baseline prototype

- [For reference to Jira tickets - happy path](#)
- [Private Beta 20 - unsuccessful screen](#)
- [Apply - we'll let you know screen](#)

### Private Beta - current prototypes

Iteration 10  
04 October 2019 - current

CIC Miro journey

- [CIC v2.3 - happy path](#)
- [CIC v2.3 - no longer eligible](#)
  - but within the 16 week period where they could become eligible again without having to re-apply
- [CIC v2.3 - already a pregnancy on record](#)
  - screen appears as an unsuccessful confirmation screen
- [CIC v2.3 - no longer on the service](#)
  - screen appears directly after ID assurance if user's claim has expired
- [CIC v2.3 - no match](#)
  - user name, NINO and DOB don't match our records

Iteration 8, 9  
11 June 2019 - current

- [Apply v2.2 - to t's and c's](#)
- [Apply v2.2 - successful screen](#)
- [Apply v2.2 - unsuccessful screen](#)
  - Leads testing 15th July x 6 users

### Prototype archive

Iteration 7  
30 May 2019 - 10 June 2019

- [Apply & transfer v2.1 - Single journey](#)
  - Calling users and applying for them using the prototype as if they called contact centre

# What patterns have we used and why?

The [GOV.UK Design System](#) has been followed throughout with the exception of the 'add another' pattern which is adapted from [HMCTS Design System](#) and may need further review from GDS (it's testing very well).

Back links haven't been added because of the routing in the prototype, they work perfectly well in the build version.

Error messages are not supported in the prototype (as there's no db) and can only be viewed/recreated in the build

We explain on each page why we are asking users for information. This has been checked by the head of data governance (Chris Gooday) and iterated from the [details component](#) which was testing badly (noone was reading it)

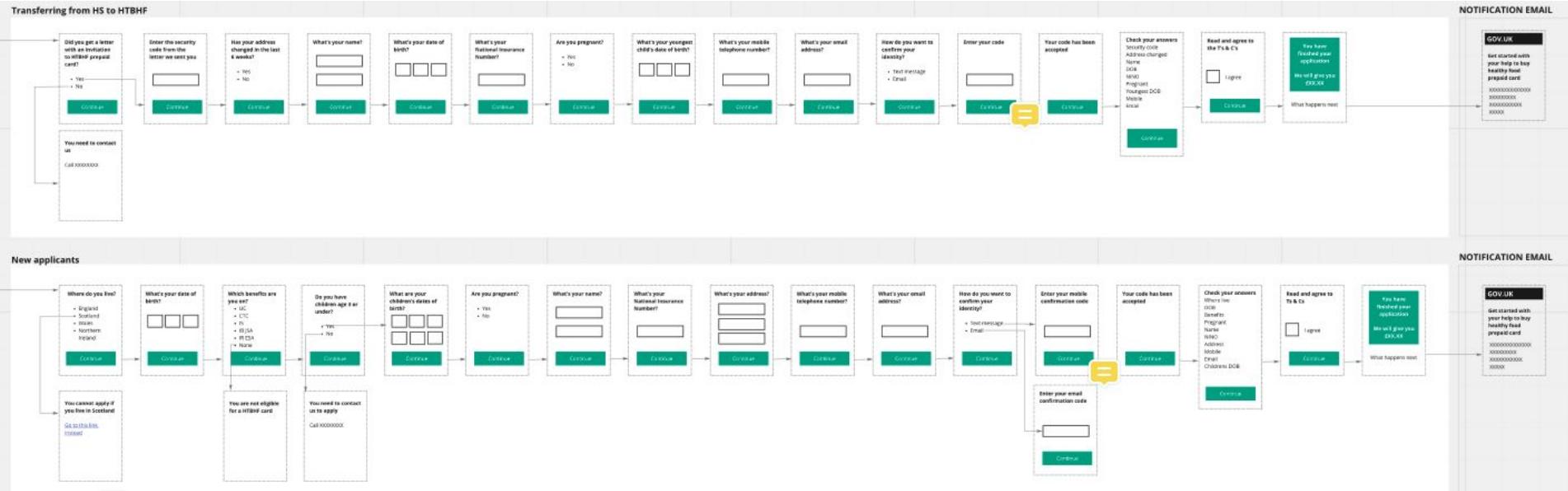
The feedback pages have not been built (need to be requested by GDS as they own them) but have been created for the prototype. They are saved at global level (useful to know if you access them via the beta banner midway through a specific iteration/journey). We created a [different feedback mechanism](#) for the private beta so we could get specific feedback. This will need removing from the build application journey and replacing with an alternative.

The image displays two side-by-side prototypes of design systems. The top half shows the **GOV.UK Design System** prototype, which has a dark blue header bar with the GOV.UK logo and the text "GOV.UK Design System". It includes a search bar and a "BETA" banner stating "This is a new service – your [feedback](#) will help us to improve it." Below the header is a navigation menu with links to "Get started", "Styles", "Components", "Patterns", and "Community". The main content area has a large blue background with white text that reads "Design your service using GOV.UK styles, components and patterns". A descriptive paragraph follows, along with a "Get started" button. The bottom half shows the **HMCTS Design System** prototype, with a similar dark blue header bar and "HMCTS Design System" text. It also features a "BETA" banner and a "Get started" button. The main content area has a purple background with white text that reads "Design your service using HMCTS styles, components and patterns". A descriptive paragraph follows.

# What about transition?

Originally the prototype catered for splitting out new and existing users with the idea that existing users would have a much shorter journey.

However the reality meant that actually the journey for existing users was only one question shorter once we had assured their identity and carried out further checks.



# What do I need to know about the prototype?

Heroku app - 'htbf-prototype' is the legacy name that we inherited from another team who did the alpha. The service was called Help to buy healthy foods (htbf), when we took it on but is not reflected in the link. [See here for service name research.](#)

The URLs in the prototype have not had content input, whereas the build ones have.

- We created 2 versions of the prototype which you can access from the link in the footer:
  - Dev baseline prototype: the version for the devs to refer to which has been user tested
  - Private Beta - current prototypes: Iterations 9 & 10 (apply and CiC) are usually untested prototypes which include changes made from previous user research and don't interfere with the delivery (dev build) work.

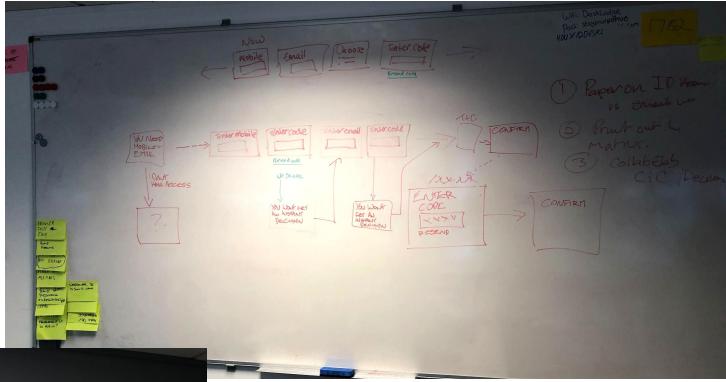
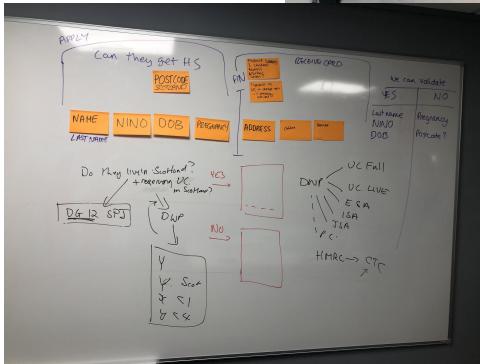
There's a very high level summary of testing on previous versions of the prototype but [all research findings can be found in Confluence](#) with their relevant reports.

<https://htbf-prototype.herokuapp.com/>

# How did we work together?

We worked as a tight trio UR, IxD, CD so the content handover will be a useful document to read.

Our UI design process typically involves the whole team sketching the journey on a whiteboard, involving any relevant insights from previous research and then refining a digital journey where applicable before adding to a Heroku prototype, ready for user research. Content is either paired on/worked on at the same time. We have run a separate research stream to allow us research the many other facets of the service that are not the application journey.



# Apply journey

Screen by screen

# Guidance - how it works



BETA This is a new service – your [feedback](#) will help us to improve it.

## Get money off milk, food and vitamins (Healthy Start)

### Contents

- How it works
- Eligibility
- What you'll get
- What you can buy
- Using your card
- Apply for Healthy Start
- Report a change

### How it works

If you're pregnant or have a child under 4 years old, you could get money for milk, fruit and vegetables.

If you qualify (you're eligible) you'll be sent a money card (like a bank card) to use in some UK shops.

You can also get free vitamins.

If you live in Scotland you must [apply for Best Start Foods](#) instead.

You usually qualify if you also get certain benefits.

If you're not on benefits you could still qualify if you're:

- under 18 and pregnant
- under 20, pregnant and in full-time education

### If you're already on the scheme

You'll no longer get milk and food vouchers. You need to [apply for a Healthy Start money card](#) instead.

It only takes 5 minutes to apply online and you no longer need a signature from your midwife or health visitor.

There are new rules about how [long you have to spend your money](#).

### Get advice on healthy eating

You can get advice on nutrition during pregnancy, birth and parenthood at [NHS Start 4 Life](#).

→ [Next](#)  
Eligibility

## Design & content

- Consulted with GDS on pattern to use as the guidance is owned by them. We've built this as per their recommendation using the same style as [Carer's Allowance](#) which integrates guidance and start pages, where there are multiple journeys (apply and report a change). Also, to accommodate a lot of information that the users need to know – breaking it up into short pages. More info in [Confluence](#) – see GDS' notes.
- Includes signposting to Scottish scheme.
- Steps users through each area, using navigation at the bottom.

## Research

- Testing really well. Existing users tend to skim or skip most content as they believe they already know the rules. New users tend to read everything.
- Some users with English as a second language struggle with the word 'eligible' but we kept this in because it's used by Universal Credit so familiar for most.

# Get money off milk, food and v (Healthy Start)

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- [How it works](#)
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- [Apply for Healthy Start](#)
- [Report a change](#)

## Eligibility

You'll qualify if either:

- you're at least 10 weeks pregnant
- you have at least 1 child under 4 years old

You must also be receiving any of the following benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Child Tax Credit (but only if your family's annual income is £16,190 or less)
- Universal Credit (but only if your family earns £408 or less per month from employment)
- Pension Credit

If you do not receive any benefits you can apply if you're:

- under 18 years old and pregnant
- under 20 years old, pregnant and in full-time education

## What you'll get

If you qualify you get:

- £3.10 each week for a pregnancy
- £6.20 each week for children from birth to 1 year old
- £3.10 each week for children between 1 and 4 years old

The money will stop when your child is 4 years old or if you no longer receive benefits.

## When you'll get it

The money will be added to your card every 4 weeks.

You can only spend whatever is on your card. If you try to spend more it will be declined.

## How long you have to spend it

You can only have a maximum of 16 weeks' money on the card. If you do not spend it in that time your payments will stop. They will start again once you start spending.

### For example

If you get £3.10 every 4 weeks and you do not spend it your payment would stop after 16 weeks.

£3.10 x 16 weeks = £49.60

£49.60 would be the maximum amount you can have on the card.

If you spend all of the £49.60 your payments will start up again as normal.

If you only spend £2 you would only get a £2 payment. This is because you will have reached your maximum amount again.

Try to spend your money each month and keep your balance low to make sure you get your full amount.

## Get free vitamins

You can also get free vitamin supplements – tablets for women and drops for children.

They do not contain milk, egg, gluten, soya or peanut residues. They are suitable for vegetarians and halal diets.

You can find out more about the vitamins you and your baby need and why at [Start4Life](#).

### Children's vitamin drops

These can be taken from birth if your child is having less than 500ml (about one pint) of infant formula a day.

If they're having more than this they do not need to take them. This is because vitamins have already been added to formula.

You or your children should not take more than the recommended amount.

### Vitamin vouchers

Vitamins are not part of the card service yet. You'll be sent vouchers for them separately if you want them. You can exchange them for vitamins.

Find out where to exchange your vouchers at:

- [NHS Choices](#) if you live in England (or ask your midwife or health visitor)
- from your midwife or health visitor if you live in Wales
- [NHS Healthy Start](#) if you live in Northern Ireland

# Guidance - Eligibility and What you'll get

## Design & content

- Rules stay the same for both of these.
- Pages navigable by either top or bottom links.

## Research

- When tested with non-English speaking users interpreters required us to qualify age – just saying 'under 4' which was in the paper comms didn't make sense when translated.

## Source

- Policy team and legislation, including planned amendments. See [Business Rules](#)
- Existing guidance re vitamins

← [Previous](#)  
[How it works](#)

→ [Next](#)  
[What you'll get](#)

# Guidance - What you can buy and Using your card

## What you can buy

You're only allowed to buy certain types of milk, infant formula, fruit and vegetables.

### Plain cow's milk

This can be skimmed, semi-skimmed or whole cow's milk.

It cannot be:

- flavoured
- coloured
- evaporated
- condensed
- goat's
- soya
- powdered (unless it's stage one infant formula)

### Infant formula

This must be:

- stage one only (first infant formula)
- made from cow's milk
- nutritionally complete

Look for 'complete nutrition', 'from birth', 'from birth to 6 months', or 'from birth to 12 months' on the label.

It cannot be follow-on formula or milk ('from 6 months', 'from 6 to 12 months').

### Fruit and vegetables

These can be:

- fresh or frozen
- whole or chopped
- packaged or loose

They cannot:

- have added ingredients like fat (oil), salt, sugar or flavourings, such as oven chips and battered onion rings
- be dried, canned, juiced or pre-cooked
- be smoothies

## Using your card

You'll get a card in the post with instructions on how to activate and use it. It will be sent to you for free.

You'll be given a 4-digit PIN to use when making payments and to check your balance. You will be able to change this so it's easy to remember.

Once activated you can use your card straight away.

### Contactless payments

The first time you make a payment you'll have to use your PIN. After that you can make contactless payments up to £10.

You'll sometimes be asked to enter your PIN for contactless payments – this is for extra security.

You'll have to enter your PIN for payments over £10.

### Checking your balance

You can check your balance at any cashpoint that allows this.

You cannot withdraw cash.

## Where you can shop

You can use your card in most places that sell milk, infant formula, fruit and vegetables. These include:

- corner shops
- supermarkets
- food co-ops
- grocery shops including discount stores
- greengrocers
- market stalls
- farmers markets
- food markets
- petrol stations
- pharmacies
- newsagents and newsstands
- hospital grocery shops
- bakeries

They must display a Mastercard® symbol.

If you try to spend the money anywhere else the card will be declined.

## If your situation changes

If there's any money left on the card when your entitlement ends you have 16 weeks to spend it.

If you do not spend it in this time you will not get a refund.

The same applies if you cancel the card yourself.

## Reporting a card problem

### Reporting activation problems

If you experience any problems activating or using your card:

- call 0800 330 7010
- select option 2 and follow the instructions

### Lost or stolen cards

You are responsible for all spending on your prepaid card even if someone else uses it.

If you see a transaction you do not recognise you must contact us straight away.

To do this or to report your card lost or stolen:

- call 0800 330 7010
- select option 2 and follow the instructions
- or call the number on the card

A lost or stolen card will be immediately blocked so that no one else can use it.

Any transactions made before the card is reported lost or stolen will be charged to your account.

Look after your card – if you lose it too many times we may need to charge a replacement fee.

## Design & content

- What you can buy stays the same.
- New rules for the card introduced, including how long they have to spend their money - longer than for the vouchers. And what happens if they don't spend it within that time.
- Where you can shop has changed – must be in shops displaying the Mastercard symbol and registered to sell Healthy Start items.

## Research

- New rules for the card missed by a lot of existing users as they are still in 'vouchers mode'
- Highlighting importance of initial comms

## Source

- Allpay terms and conditions for the card
- Business rules on card use
- Policy decisions re restrictions on Merchant Category Code, Internet spend and cash withdrawal

# Guidance - Apply for Healthy Start



BETA | This is a new service – your [feedback](#) will help us improve it.

## Get money off milk, food and vitamins (Healthy Start)

### Contents

- [How it works](#)
- [Eligibility](#)
- [What you'll get](#)
- [What you can buy](#)
- [Using your card](#)
- [Apply for Healthy Start](#)
- [Report a change](#)

## Apply for Healthy Start

You can only apply if your benefit has been approved.

It only takes about 5 minutes to apply.

Before you apply you will need your:

- National Insurance number
- baby's due date if you're pregnant
- contact details which should match those registered with the benefits agencies (if you claim benefits)
- mobile telephone number
- email address

You need to apply over the phone if you're:

- under 18 years old and pregnant
- under 20 years old, pregnant and in full-time education

Call:

- 0300 330 7010
- select option 3

[Apply now >](#)

← [Previous](#)  
Using your card

→ [Next](#)  
Report a change

## Design & content

- Early iterations of the prototype included a single start page with lots of content that users were not reading. Moving to this pattern has moved the focus to what information is needed at the right time for the user. Content is broken up into short manageable pages that they can navigate through.
- Users can go back and look at the guidance when they need to.

## Research

- Users were getting confused at which point to apply if they were being transferred from legacy benefits to UC, so the warning text was added in.
- Existing users often skipped the guidance as they believe they know the rules, while new users tend to read all of it. This highlighted the importance of transition comms so we started signposting them early here to make sure everyone reads the guidance (see [content handover](#)) and understands new rules.

# Guidance - Report a change

GOV.UK

BETA | This is a new service – your [feedback](#) will help us improve it.

## Get money off milk, food and vitamins (Healthy Start)

### Contents

- [How it works](#)
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- [Apply for Healthy Start](#)
- Report a change

### Report a change

You must always report a change in your circumstances or personal details.

Changes you need to report include:

- a birth
- a new pregnancy
- change of name
- change of contact details

This is to make sure you receive:

- the right amount of money
- emails and letters about payments and changes
- replacement cards

If you're claiming any benefits you must also tell the [benefit agencies](#) about these changes.

**!** If you deliberately do not report changes to the benefit agencies, you're committing [benefit fraud](#).

### Contact us

To report a change:

- call 0300 330 7010 and select option 3
- or email [nhsbsa.applyforhealthystart@nhsbsa.nhs.uk](mailto:nhsbsa.applyforhealthystart@nhsbsa.nhs.uk)

← [Previous](#)  
[Apply for Healthy Start](#)

## Design & content

- This dev baseline version has different content due to the support needs being different in private beta to what the proposed solution will be (with a fully functioning contact centre and CRM). Users currently can email or call, but will be able to report a change online.

## Research

- Research was tricky as we had to create artificial circumstances (new pregnancy and moved house) to enable us to test the online journey with real users. We pretended to be the contact centre, taking calls from users wanting to report a change. T&Cs tested particularly well when read out over the phone. All users completed with no difficulty.

## Outstanding Decisions for Report a Change

- Is identifying via NINO, Surname, DOB sufficient identity assurance, when combined with notifications to the user of the change made, for changes to email, phone or adding a due date?
- Will DWP provide name and address changes via the API, negating the need for an online journey within this service? See [change request doc](#)

# Apply - Do you live in Scotland?

The screenshot shows a 'BETA' service page for 'Apply for Healthy Start'. At the top, it says 'This is a new service – your [feedback](#) will help us to improve it.' Below that is a 'Back' link. The main question 'Do you live in Scotland?' is displayed in bold. Two radio buttons are available: 'Yes' and 'No'. A green 'Continue' button is at the bottom. The footer includes links for 'GOV.UK Prototype Kit v9.2.0', 'Clear data', 'Cookies', 'Privacy notice', and the 'Open Government Licence v3.0'. It also features the Royal Coat of Arms and a '© Crown copyright' notice.

## Design & content

- Has been iterated from 'Where do you live?' which asked users to select from England, Scotland, Wales and N. Ireland to simplify the question.
- Asked at the start of the journey to redirect users to Best Start (Scottish scheme), before they get too far into the journey.
- All error messages added to the build.

The screenshot shows the same page as above, but with a red border around the question area. Inside the border, the text 'There's a problem' is displayed above the question 'Select yes if you live in Scotland'. The rest of the page is identical to the first screenshot.

# Apply - You cannot apply if you live in Scotland

 GOV.UK      [Apply for Healthy Start](#)

**BETA** This is a new service – your [feedback](#) will help us improve it.

[Back](#)

## You cannot apply if you live in Scotland

You can only apply for this scheme if you live in England, Wales or Northern Ireland.

If you live in Scotland you can [apply for Best Start Foods](#).

[Give feedback](#)

[What did you think of this service?](#) (takes 30 seconds).

GOV.UK Prototype Kit v9.2.0   [Clear data](#)   [Cookies](#)   [Privacy notice](#)

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## Design & content

- End of journey screen for Scottish users redirecting them to Best Start.
- Opportunity for users to feed back at this end point as per the Service Standard.

## Research

- Worked well in our Private Beta where 1 user was accidentally brought on who lived in Scotland, saving them the pain of completing the application.

# Apply - Date of birth

GOV.UK Apply for Healthy Start

BETA This is a new service – your [feedback](#) will help us to improve it.

Back

## What's your date of birth?

For example, 31 3 1990

Day Month Year

We need this to confirm your identity and eligibility.

Continue

## Design & content

- Standard [dates design pattern](#).
- Asked at the start of the journey to direct users on to different journeys. depending on their age e.g. under 18s cannot be matched to DWP or HMRC if they're not on benefits, so will get a slightly different experience. These journeys have not been completed as there was a question around how we carry out ID assurance for these users.

There's a problem

Enter your date of birth

## What's your date of birth?

For example, 31 3 1990

Enter your date of birth

Day Month Year

We need this to confirm your identity and eligibility.

Continue

## Research

- Tests well with all users

## Why is it needed?

- One of 3 fields required by DWP to accurately identify the identity of the citizen in order to check their eligibility. The other fields are surname and NINO
- Financial regulations require a KYC check to be made.

## Tech

- Required when calling the DWP API

# Apply - Children under 4 years old

GOV.UK Apply for Healthy Start

BETA This is a new service – your [feedback](#) will help us to improve it.

Back

## Do you have any children under 4 years old?

Do not include children who are 4 years old or over.

Yes  No

We need this to work out how much money you should get.

Continue

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There's a problem

Select yes if you have children who are under 4 years old

## Do you have any children under 4 years old?

Do not include children who are 4 years old or over.

Select yes if you have children who are under 4 years old

Yes  No

We need this to work out how much money you should get.

Continue

## Design & content

- Standard [radio horizontal component](#)
- Tested variants of wording e.g. 3 years and under which ended up confusing users.

## Research

- All paper material explaining the scheme just says ‘under 4’ which does not translate well so ‘years old’ was added in.

## Business rules

- Applicants must be pregnant or have a child or children under the age of 4 (or both) to be eligible.
- Entitlement is calculated at the end of the journey.

## Tech

- Intended to contribute to identity assurance for non-UC claimants.
- The dates of birth of children under 4 are provided by the DWP & HMRC. We use the values provided by DWP/HRMC when calculating entitlement.

# Apply - Enter children's dates of birth

## Enter your children's dates of birth

About your child

First name

Date of birth

For example, 28 10 2017

Day Month Year

[Add another child](#)

Children's names will not be stored or shared. We need their dates of birth to check eligibility, to confirm your identity and to prevent fraud.

[Continue](#)

**There's a problem**  
You can only apply for children who are under 4 years old

## Enter your children's dates of birth

About your child

First name

Date of birth

For example, 28 10 2017

You can only apply for children who are under 4 years old

Day Month Year

## Enter your children's dates of birth

About your child

First name

Date of birth

For example, 28 10 2017

Enter your child's date of birth

Day Month Year

## Design & content

- 'Add another' pattern taken from Courts and Tribunals Design System.
- First name field added in as a usability feature for users who have many children, giving them the ability to quickly check and scan dates of births at the 'Check your answers' stage.
- We explain on the page why we need the information.

## Research

- Testing well

## Why is it needed?

- Part of fraud prevention
- To protect against revealing personal data when giving the decision on entitlement based on the data provided by DWP
- To help genuine applicants understand why they might not have their full entitlement when one or more of their children are not declared on their UC or HMRC benefit claim

## Tech

- No javascript is required on this (or any other) page - server-side rendering only

# Apply - Are you pregnant?

## Are you pregnant?



Yes

When is your baby due? You must be at least 10 weeks pregnant.

For example: 31 3 2019

Day      Month      Year

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|



No

We need this to work out how much money you should get.

Continue

## Design & content

- Uses standard conditional reveal paired with date component in Design System.

## Research

- Previous iteration was tested with this split out as 2 separate questions, but no difference was seen in research.

## Self certification

- With the paper application, a healthcare professional is required to sign and stamp the application, confirming the pregnancy. This has been removed with the digital application, with a policy decision to accept this as a small fraud risk.

## Why is it needed?

- Calculate correct entitlement during pregnancy
- Associate a new child to a pregnancy and calculate catch up payment from the child's birth date

## Tech

- We cannot rely on being provided with expected due date from any other source, so this is taken as the source of truth for a pregnancy.

# Apply - Are you pregnant? errors

There's a problem

Select yes if you're pregnant

## Are you pregnant?

Select yes if you're pregnant

- Yes
- No

There's a problem

Enter the due date

## Are you pregnant?

- Yes

When is your baby due? You must be at least 10 weeks pregnant.  
For example, 28 3 2020

Enter the due date

Day    Month    Year

- No

There's a problem

Enter a due date to show you're at least 10 weeks pregnant

## Are you pregnant?

- Yes

When is your baby due? You must be at least 10 weeks pregnant.  
For example, 28 3 2020

Enter a due date to show you're at least 10 weeks pregnant

Day    Month    Year

- No

## Design & content

- Standard error pattern

## Research

- Testing well

## Vitamins anomaly

- Users must be at least 10 weeks pregnant to apply (which is at odds with the guidance for womens vitamins, as they should be taken from before conception, up to 12 weeks pregnant)

# Apply - What's your name?

GOV.UK Apply for Healthy Start

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Back

**What's your name?**  
Use the name that is on your official documents, such as passport, driving licence, or any benefit claims.

First name (given name)

Last name (surname or family name)

We need this to confirm your identity and eligibility. Your name will also appear on your prepaid card.

Continue

## Design & content

- Standard design pattern.
- Slight content tweak as 'family name' which was taken from the Design System proved to be confusing for some users with English as a second language.

## Research

- Testing well

## Why is it needed?

- Surname is one of 3 fields required by DWP to accurately identify the identity of the citizen in order to check their eligibility, the others being DOB and NINO.
- Financial regulations require a KYC check to be made.
- Forename & Surname are required by Allpay / when sending card.

## What's your name?

Use the name that's on your official documents, such as passport, driving licence, or any benefit claims.

First or given name  
  
Enter your first or given name

Last or family name  
  
Enter your last or family name

## Tech

- Surname is required for DWP API, forename is also required when requesting a new card

# Apply - What's your National Insurance number?

GOV.UK

Apply for Healthy Start

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Back

## What's your National Insurance number?

National Insurance number  
You can find it on your National Insurance card, benefit letters, or official letters about tax. For example, QQ123456C.

We need this to check your eligibility.

Continue

There's a problem

[Enter a National Insurance number in the correct format](#)

## What's your National Insurance number?

National Insurance number  
You can find it on your National Insurance card, benefit letters, or official letters about tax. For example, QQ123456C.

[Enter a National Insurance number in the correct format](#)

## Design & content

- Standard design pattern

## Research

- Testing well, most users knew their NINO by heart, those who didn't either carried it with them e.g. on a scrap of paper or knew where to find it
- Users who needed an interpreter from the Middle East did not know their NINO, but we found out that typically their husbands would be the ones dealing with the 'paperwork' filling out applications etc.
- We looked into alternative identifiers such as [NHS number](#) but abandoned it due to users not knowing it or knowing where to find it

## Why is it needed?

- NINO is one of 3 fields required by DWP to accurately identify the identity of the citizen in order to check their eligibility, the others being DOB and Surname.

## External stakeholders

- DWP and HMRC have approved the use of the NINO as an appropriate unique identifier for identity assurance.

## Tech

- NINO is used as a unique identifier for a claimant.

# Apply - What's your address? (postcode lookup)

This screenshot shows the 'What's your address?' page. At the top, there's a navigation bar with the GOV.UK logo, a 'BETA' status indicator, and a 'Feedback' link. Below this, a message says 'This is a new service – your [feedback](#) will help us improve it.' A 'Back' button is also present. The main section has a heading 'What's your address?' and a note: 'If you claim any benefits you must use the same address registered with the benefits agency (DWP or HMRC.)'. There's a 'Postcode' input field, a note: 'We need this to confirm your identity and eligibility. We'll send your prepaid card to this address.', and a 'Continue' button.

This screenshot shows the same 'What's your address?' page, but with a red border around the error message area. The message reads 'There's a problem' and 'Enter a correct postcode, like AA1 1AA'. The rest of the page content is identical to the first screenshot.

## Design & content

- Uses standard design pattern

## Why is it needed?

- 1st 6 characters of the address are used by the DWP API to match against the address they hold.
- A match on address is needed before a card can be sent to that address for fraud prevention.
- The KYC requirements from the card provider, needed for financial regulations, are that the address must be confirmed and a match to gov records confirmed.
- Postcode lookup helps ensure the address provided is accurate and stands the best chance of matching to DWP records.

## Tech

- We use the OS places API to obtain a list of addresses for a given postcode
- We validate that a correctly-formatted UK postcode has been provided (excluding Isle Of Man & Channel Islands).
- Best Start scheme are using Scottish only extract available from the National Records of Scotland  
<https://www.nrscotland.gov.uk/statistics-and-data/geography/our-products/scottish-postcode-directory/2019-1-scottish-postcode-directory-files>
- We have a story on the backlog (HTBHF-1012) to exclude Scottish addresses using the above file.

\*only available in build version

# Apply - What's your address? – select address

The screenshot shows a 'GOV.UK' header with a crown icon and the text 'GOV.UK'. To the right is the service name 'Apply for Healthy Start'. Below the header is a blue 'BETA' button with the text 'This is a new service – your [feedback](#) will help us improve it.' A 'Back' link is located just below the beta message. The main section title is 'What's your address?'. A note below it states: 'If you claim any benefits you must use the same address registered with the benefits agency (DWP or HMRC).' Under the title, there is a 'Postcode' field containing 'BS6 6BN' with a 'Change' link next to it. Below the postcode is a 'Select an address' section. A dropdown menu shows '21 addresses found' with a downward arrow icon. Below the dropdown is a link 'I can't find my address in the list'. At the bottom of the page, a note says: 'We need this to confirm your identity and eligibility. We'll send your prepaid card to this address.' A green 'Continue' button is at the very bottom.

## Design & content

- Uses standard design pattern.
- Recently changed the 'select an address' to display the number of addresses found at that postcode. We realised that if a user didn't select an address it defaulted to the first address in the list, causing a failed/unmatched application if the user clicks continue without actively selecting an address

## Research

- The pattern is testing much better than the 'enter your address manually' pattern

# Apply - What's your address? – Enter manually

The screenshot shows a 'GOV.UK' header with a 'BETA' badge and a 'Back' link. The main title is 'What's your address?'. Below it, a note says: 'If you claim any benefits you must use the same address registered with the benefits agency (DWP or HMRC.)'. There are four input fields: 'Building and street' (with placeholder 'Enter the first line of your address'), 'Town or city' (placeholder 'Enter a building and street'), 'County' (placeholder 'Enter a town or city'), and 'Postcode' (placeholder 'Enter a town or city'). A note at the bottom left states: 'We need this to confirm your identity and eligibility. We'll send your prepaid card to this address.' A green 'Continue' button is at the bottom.

## Design & content

- Uses standard design pattern

## Research

- The majority of our research done in the prototype uses this pattern due to not being able to replicate the postcode lookup in it.
- Users with English as a second language really struggled with spelling their own addresses correctly.
- 6/6 users failed to get their address correct from our [Leeds user research](#)

## Tech

- County is required by the Allpay API.
- This screen is only reached if the user cannot find their address using postcode lookup (or the postcode API is not available for any reason).

# Apply - What's your mobile telephone number?

The screenshot shows a beta version of the 'Apply for Healthy Start' service. At the top, there's a 'GOV.UK' logo and a 'BETA' indicator with a feedback link. Below that is a 'What's your mobile telephone number?' section with a note about benefits claim requirements. A red-bordered input field for the UK mobile number is present, with a placeholder 'Enter a UK mobile number'. A note below the field states it's needed for fraud prevention and contact. A green 'Continue' button is at the bottom. A red-outlined box highlights an error message: 'There's a problem' followed by 'Enter a UK mobile number'.

GOV.UK

BETA This is a new service – your [feedback](#) will help us improve it.

Back

## What's your mobile telephone number?

If you claim any benefits you must use the same mobile number registered with the benefits agency (DWP or HMRC).

UK mobile number

We need this to prevent fraud and to contact you about your application if necessary.

Continue

**There's a problem**  
Enter a UK mobile number

## Design & content

- Uses standard design pattern

## Research

- Within all research sessions every user had a smartphone and knew their mobile number off by heart.

## Why is it needed?

- Verify claimed identity to provide an instant decision when phone and email match DWP records and possession of one of them is confirmed.
- Allpay are planning to give a choice of email or phone to receive a code for Secure Customer Authentication (SCA). This is a Payment Services Directive II requirement.
- Mobile is preferred over landline so we are able to use SMS as an option to communicate with or verify a user.

## Tech

- Will accept landline numbers
- Included in the DWP API call - which will confirm if the number provided matches one on record (if held)
- Included in information provided to allpay when requesting a card

# Apply - What's your email address?

GOV.UK

Apply for Healthy Start

BETA This is a new service – your [feedback](#) will help us improve it.

Back

## What's your email address?

If you claim any benefits you must use the same email address registered with the benefits agency (DWP or HMRC).

Email address

We need this to send notifications about your application and your prepaid card.

Continue

There's a problem

Enter an email address in the correct format, like name@example.com

## What's your email address?

If you claim any benefits you must use the same email address registered with the benefits agency (DWP or HMRC).

Email address

Enter an email address in the correct format, like name@example.com

## Design & content

- Uses standard design pattern

## Research

- Testing well
- All users except for 1 had an active email account that they used. The 1 user that didn't had locked herself out of it, didn't know how to fix it so avoided use.

## Why is it needed?

- Verify claimed identity to provide an instant decision when phone and email match DWP records and possession of one of them is confirmed
- Allpay are planning to give a choice of email or phone to receive a code for Secure Customer Authentication (SCA). This is a Payment Services Directive II requirement
- Provides a cost effective way of communicating that a payment has been made, a forthcoming change in entitlement, reminder to update DWP/HMRC with birth, what to do when benefit stops

## Tech

- Collected both as a form of identity verification and to enable us to contact the claimant
- Included in the DWP API call - which will confirm if the address provided matches one on record (if held)

# Apply - We're sending you a code

This screenshot shows the 'We're sending you a code' section of the prototype. At the top, there's a 'GOV.UK' header with a crown icon and a 'BETA' status message: 'This is a new service – your feedback will help us to improve it.' Below this is a 'Back' link. The main heading 'We're sending you a code' is followed by a sub-instruction: 'Select how you would like to receive it'. There are two radio button options: 'Text' and 'Email', each with a 'Change' link. A note below states: 'We need this to confirm your identity and to prevent fraud.' A green 'Continue' button is at the bottom.

## Design & content

- Used the same pattern that Government Gateway use for 2FA

## Research

- Testing well
- All users were familiar with some form of 2 factor authentication and mainly opted for the SMS option as they were able to access the code to enter on the following screen easily

## Tech

- The option to send a code to either mobile or email is provided in case the user has no mobile phone, or has no reception when completing the form

This screenshot shows the 'We're sending you a code' section with a red box highlighting an error message. The message reads: 'There's a problem' and 'Select if you want to receive a code by text or email'. Below this is the main heading 'We're sending you a code', a sub-instruction 'Select how you would like to receive it', and the same two radio button options ('Text' and 'Email') as the first screenshot. A green 'Continue' button is at the bottom.

# Apply - Enter your code

GOV.UK Apply for Healthy Start

BETA This is a new service – your [feedback](#) will help us improve it.

[Back](#)

## Enter your code

We just sent a 6 digit code to . It may take a few minutes to arrive.

Code

[Request a new code](#) if it does not arrive.

**Confirm**

### Design & content

- Used the same pattern that Government Gateway use for 2FA

### Research

- Testing well

### Tech

- Cannot proceed until a valid code has been entered

GOV.UK Apply for Healthy Start

BETA This is a new service – your [feedback](#) will help us improve it.

[Back](#)

There's a problem

[Enter the 6 digit code we sent you](#)

## Enter your code

We just sent a 6 digit code to . It may take a few minutes to arrive.

Code

[Request a new code](#) if it does not arrive

**Continue**

# Apply - Check your answers

GOV.UK Apply for Healthy Start

BETA This is a new service - your [feedback](#) will help us to improve it.

Back

## Check your answers

About you

|                           |  |                        |
|---------------------------|--|------------------------|
| Do you live in Scotland?  | No   | <a href="#">Change</a> |
| Date of birth             | 31 3 1990  | <a href="#">Change</a> |
| Are you pregnant?         | Yes  | <a href="#">Change</a> |
| Baby's due date           | 31/2020  | <a href="#">Change</a> |
| Name                      | Joanne Bloggs  | <a href="#">Change</a> |
| National Insurance number | QQI23456C  | <a href="#">Change</a> |
| Address                   | Flat 1, The Metropolitan<br>Redcliff Backs<br>Bristol<br>Bristol<br>BS11BA | <a href="#">Change</a> |
| Mobile telephone number   | 07891234567  | <a href="#">Change</a> |
| Email address             | email@email.com  | <a href="#">Change</a> |

About your children

|                             |               |                        |
|-----------------------------|---------------|------------------------|
| Children under 4 years old? | Yes           | <a href="#">Change</a> |
| Name                        | Joe           | <a href="#">Change</a> |
| Date of birth               | 31 / 3 / 2018 | <a href="#">Change</a> |

[Continue](#)

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## Design & content

- Uses standard design pattern
- If a user needs to 'change' some information, it will take them straight back to that specific question and then when they hit 'continue' they arrive back at check your answers. This is not possible to do in the prototype, but is available in the build

## Research

- Testing really well and seen many cases where users have gone back to edit any errors they have made

# Apply - Terms and conditions

## Terms and conditions

**!** Your payment may be stopped if you do not comply with these terms.

This agreement is between you and the Department of Health and Social Care (DHSC). No one else can enforce any of its terms.

It is governed by English and Welsh laws – any disputes will be dealt with by an English or Welsh court.

### Changing the terms

We may need to change these terms:

- to reflect changes in law or best practice
- if we introduce any new features to the service

We will send you details of changes by email at least 30 days before.

If you do not accept the changes you must let us know before any changes take effect. If you do not respond, if you do not we will assume you have accepted the new terms.

If you do not accept the changes you will no longer be allowed to use the Healthy Start service or the card.

### Submitting your application

You confirm that the information you've given is correct.

You understand and agree that the DHSC:

- can check with other relevant organisations associated with the service that the information you've given is correct
- can stop your payments and ask you to repay the money if you apply for a prepaid card illegally

### Your personal information

If your circumstances or personal details change you must tell:

- the DHSC ([link opens in a new tab](#))
- any other benefit agencies ([link opens in a new tab](#)) you claim from

You must also read our [privacy notice](#) ([link opens in a new tab](#)). This explains what happens to your information, where it will be stored and who it will be shared with.

### Using your card

Money will be added to your card every 4 weeks.

You can only have a maximum of 16 weeks' money on the card. If you do not spend it in that time your payments will stop. They will start again once you start spending.

You understand that:

- you must only use your prepaid card to [buy permitted items](#) ([link opens in a new tab](#))
- you're responsible for all spending on your prepaid card even if someone else uses it

### Lost or stolen cards

If you see a transaction you do not recognise or if your card is lost or stolen you must report it immediately. If not you may lose some of the money left on the card.

To do this:

- call 03000 330 700
- select option 2 and follow the instructions

If you lose your card too many times you may be charged a replacement fee. Any transactions made before the card is reported lost or stolen will be charged to your account.

### Now send your application

I confirm I have read and agree to comply with these terms and conditions.

[Send application](#)

## Design & content

- T&Cs (and the privacy policy) were heavily cut back as users generally don't read T&Cs.
- Large chunks of text were broken up with clear subheads so users can 'zone in' on areas.
- Keep all content simple for users who may not have English as a first language or who may struggle with reading. Also, people are time poor and tend to skim read online.
- These meet user need and legal compliance.

## Research

- Testing well. Surprisingly, most read every word meticulously for fear of 'having their fingers burned again' – citing reasons such as not reading terms for Universal Credit properly and losing their benefit – so we are 'piggy backing' of this as a passported benefit.
- Some skim read – this is one of the reasons we keep the content short as research shows that this is how users read online ie differently to print.
- Where (existing) users hadn't read the guidance we found they came back to it via links that we'd embedded in the T&Cs ie 'you can only buy permitted items' – with a link back to the relevant section. Same for links embedded in the email notifications. This is a good tactic because the link sits at the end of the journey and so doesn't move the user away from what we want them to do.

## Source

- DHSC legal team via the policy team.

## Why we need this

- Legal requirement.

# Apply - Application successful (confirmation screen)



Apply for Healthy Start

## Application successful

You're entitled to  
**£3.10** a week. Your first payment  
will be **£12.40**.

### What happens next

We've sent you an email with more information.

You should receive your prepaid money card by post within 5 to 10 working days. It will come with your first payment on it.

If you do not receive your card:

- call 0300 330 7010
- select option 2 and follow the instructions

Money will be added to your card every 4 weeks. You must [spend all the money within 16 weeks](#) to make sure you get this full amount.

You must [report any change in your circumstances or personal details](#).

### Give feedback

[What did you think of this service?](#) (takes 30 seconds).

## Design & content

- Uses standard design pattern.
- Added links that brought users back to the guidance ie so they read about the new rules around how long they have to spend their money. So if they didn't read it the first time, we would catch them here.

## Research

- Testing well

## Business rules

- This screen and an email with the same information is shown when the claimed identity's email and phone match DWP records. As possession of one has been shown during the journey, we have enough confidence that the person applying is the claimed identity and can show the decision online and in the confirming email.

## Tech

- 'Instant success' screen should only be shown if mobile phone & email address match those on DWP records (which will only be applicants on UC)

# Apply - Application not successful

## Application not successful

You will not be sent a prepaid money card

We cannot find you in our records. You may have entered something wrong.

[Go back and try again.](#)

If you're on benefits make sure you enter the same details you registered with the benefits agencies (DWP or HMRC).

If you're still having problems:

- call 0300 330 7010
- select option 3

### Give feedback

[What did you think of this service?](#) (takes 30 seconds).

## Design & content

- Uses standard design pattern

## Research

- Testing well

## Business rules

- This screen is shown when the NINO, Surname, DOB do not match to a citizen on one of the qualifying benefits OR they have no children under 4 and are not pregnant i.e. the applicant is ineligible.

## Tech

- 'Instant failure' screen should only be shown if mobile phone & email address match those on DWP records (which will only be applicants on UC)

# Apply - Considering your application

## We're considering your application

### What happens next

We need to review your application. We'll send you a letter with our decision within 5 working days.

If you've not heard from us in that time:

- call 0300 330 7010
- select option 3

We've also sent you an email.

### Give feedback

[What did you think of this service?](#) (takes 30 seconds).

### Design & content

- Uses standard design pattern

### Research

- Testing well

### Business rules

- This screen and an email, with the same information, is shown when the claimed identity's email and phone do not match DWP records or they are on CTC. We do not have enough confidence that the person applying is the claimed identity and will send a successful application response by letter.
- This screen and email are also shown when the address provided by an eligible citizen does not match DWP/HMRC records. This has been agreed with DWP data guardians as necessary to protect the address provided to a bad actor online. A letter will be sent to the address provided during the application saying their application could not be processed because the details provided did not match government records.

### Tech

- This screen will be shown if we couldn't confirm that the email address & mobile number matched those held on record by DWP

# Apply - Give feedback (replica of GDS)

GOV.UK Apply for Healthy Start

BETA This is a new service – your [feedback](#) will help us to improve it.

[Back](#)

## Give feedback

Overall, how did you feel about the online service?

Very satisfied  
 Satisfied  
 Neither satisfied or dissatisfied  
 Dissatisfied  
 Very dissatisfied

How could we improve the service?  
Do not include personal or financial information, like your National Insurance number or credit card details.

[Send feedback](#)

## Design & content

- Uses standard design pattern

## Research

- Yet to be tested

GOV.UK Apply for Healthy Start

BETA This is a new service – your [feedback](#) will help us to improve it.

[Back](#)

## Thank you

Your feedback has been submitted.

[Close](#)

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# Apply - Give feedback (specific to PB)

Feedback for Apply for Healthy Start

0%

We want to make sure the service works for everyone so your feedback is really important.

Please let us know about any problems or frustrations you had with the service.

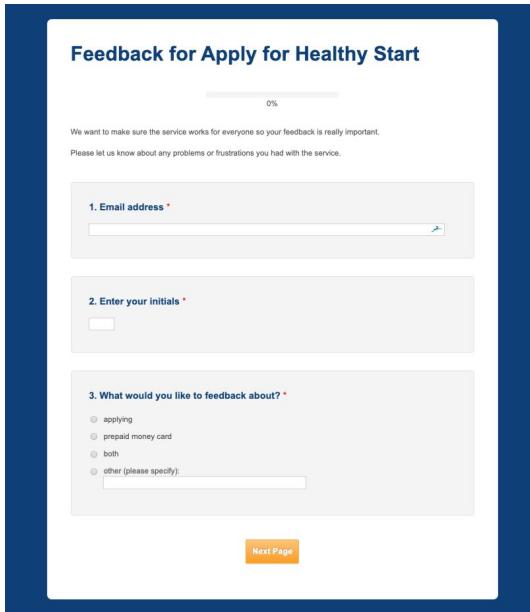
1. Email address \*

2. Enter your initials \*

3. What would you like to feedback about? \*

applying  
 prepaid money card  
 both  
 other (please specify)

[Next Page](#)



## Design & content

- Uses the Smart Survey form generator

## Research

- Only 6 responses submitted to date

# Data use

A table showing the reasons why each field is needed can be found [here](#)

# Any questions?

Thank you

