## Example 3 – Assessment Report structured by service capability

### Check Your State Pension - Beta Assessment

The Check Your State Pension service allows users to obtain an estimate of their state pension and review their National Insurance contribution records.

### Assessment Stage: Beta

### Result of Assessment: Pass

### Assessment Report

### Summary

The assessment panel has concluded the Check Your State Pension service has shown sufficient progress and evidence of meeting the Digital Service Standard criteria and should proceed to launch as a public Beta service on a service.gov.uk domain.

### Detail

The panel were impressed by the work of the Check Your State Pension team. In particular, we were impressed by the breadth and frequency of the user research undertaken and the way in which a multi-disciplinary team had managed to work well across departmental and internal boundaries.

The team’s research into support has been comprehensive, covering staff and users of their contact centre, relevant charities, IT clubs and paired testing. Research with users with the lowest digital skills indicates a need for face to face support and the team will be testing this through a pilot with Citizens Advice Bureau in beta. Findings have also been used to improve the onscreen service.

### Recommendations

#### Payment

At the assessment, the team mentioned that there are future plans to include payment functionality in the Check My State Pension service. As this would be a major change to the functionality of this service we would like the team to return for an assessment before launching this functionality. We also recommend that the team engage with the GOV.UK Pay team in advance of work on the payment option.

#### Identity Verification

As demoed, the service uses GOV.UK Verify to identify users. The service team discussed with the panel that HMRC’s Identity Verification or Gateway Uplift may also be used during the beta as alternatives.

The panel noted this may reduce a slightly burdensome user journey (especially for users only wanting summary information), but as the service has previously connected to Verify at [LOA2](https://www.gov.uk/guidance/govuk-verify-checks-identity-providers-must-perform), the service team must ensure HMRC’s SIRO and Data Guardians are happy with the reduced level of assurance these alternative identity mechanisms may provide.

The team may be able to split access to make common uses more straightforward.  For example, there may be some information that is less sensitive (such as the summary screen) and some information that is more sensitive (such as the full National Insurance record). The team is already engaged with the Verify team at GDS who can advise on completion rates and assurance levels.

#### Integration with Personal Tax Account

HMRC plans that the service will integrate with the Personal Tax Account (PTA) during the beta. The panel suggests care be taken around how the links to Check My State Pension are integrated with PTA, particularly given the need to shutter the service overnight.

#### User Research

Questions about comprehension and action should be more important than questions about satisfaction or recommendation. Make comprehension and action your primary metrics, with satisfaction and recommendation as secondary metrics.

Do this by:

asking your users what action they would take and compare that with what you think would be optimal, or

testing your users’ comprehension of the information with questions that ask users to explain back to you what they understand in the information that they are reading. For example:

when will you first get a payment of your state pension?

if you decide to stop work when you are 60, what will you get?

Include third parties such as financial intermediaries and accountants in your user research. Do not assume that professional bodies who represent financial intermediaries or accountants are themselves representative users. The opinions of professional bodies are useful and worth seeking but they are not a substitute for actual observational research with specific people who are providing financial advice.

#### Design and Content

Go further to make the language even simpler. For example:

Your state pension will be £140 per week.

Continue paying National Insurance to get the maximum available, or

You won't get the maximum because you've missed some National Insurance payments. You can [make extra National Insurance payments](link) to catch up.

Take the user through the service step-by-step – reduce the amount of information shown on each page.

Don’t use tabs – they are not appropriate for a service people don’t use regularly.  
Incorporate ‘View your National Insurance record’ into the main signed-in view. If you have to link to it, this should be a link, not a button – buttons imply action, not just navigation.

Don’t put summary information in the right-hand column as some users (e.g. those who use wide screens, those who use screen readers) may fail to notice content that is outside the main column.

We are concerned that the disclaimer on the start page might undermine the user's confidence in the service. The easiest way to resolve this is to remove the disclaimer.  
Instead of linking to generic guidance documents, incorporate the relevant content into the service.

For the privacy policy, you can provide service specific information and then just link to the government’s generic policy for the rest: <https://www.gov.uk/government/organisations/hm-revenue-customs/about/personal-information-charter>

As the service proceeds into public beta, we would expect the team to prototype, test and iterate approaches to the inclusion of this service as part of other services. This should include understanding more about offline steps that could form part of an end-to-end user journey and either removing the need for them or making them part of the digital service. In particular, the panel were concerned about steps that ask the user to obtain information from a previous employer where HMRC already holds it.

#### Design of Support

Before launching into public beta, the team must include a contact phone number on the service to understand user needs for phone support. This should also be included in promotional material. Phone support is being provided but can only currently be reached through the onscreen service by email contact at the start of the service. Some users may not have an email address or may not have regular access to their email account (eg if they use a library or a family computer for access). The absence of a support phone number may cause people to drop out of the service and may limit the number and type of users seeking support in beta.

The team should work with the service teams for Personal Tax Account and other similar services to ensure that the end-to-end journey and support for users is consistent.

#### Operational Support

Operational support is currently in place using the HMRC IT system supported by DWP and HMRC staff.  Currently, resolving operational issues depends on waking the service manager.  The team will need to develop their operational support model before the Live assessment.  The panel is aware that HMRC has a strong coordinated approach to operationally supporting the Tax Platform and the service team will no doubt draw on this.

### Digital by Default Service Standard Criteria

|  |  |  |  |
| --- | --- | --- | --- |
| **Criteria** | **Result** | **Criteria** | **Result** |
| 1 | Pass | 2 | Pass |
| 3 | Pass | 4 | Pass |
| 5 | Pass | 6 | Pass |
| 7 | Pass | 8 | Pass |
| 9 | Pass | 10 | Pass |
| 11 | Pass | 12 | Pass |
| 13 | Pass | 14 | Pass |
| 15 | Pass | 16 | Pass |
| 17 | Pass | 18 | Pass |