



Designing a First-Class User Experience for Affordable Care Act Enrollment

New York State Health Foundation

March 19, 2012

Agenda

- Project overview
- Preview *preliminary* visual design
- Review Design Evaluation *Prototype*
- Q&A

Project Objectives

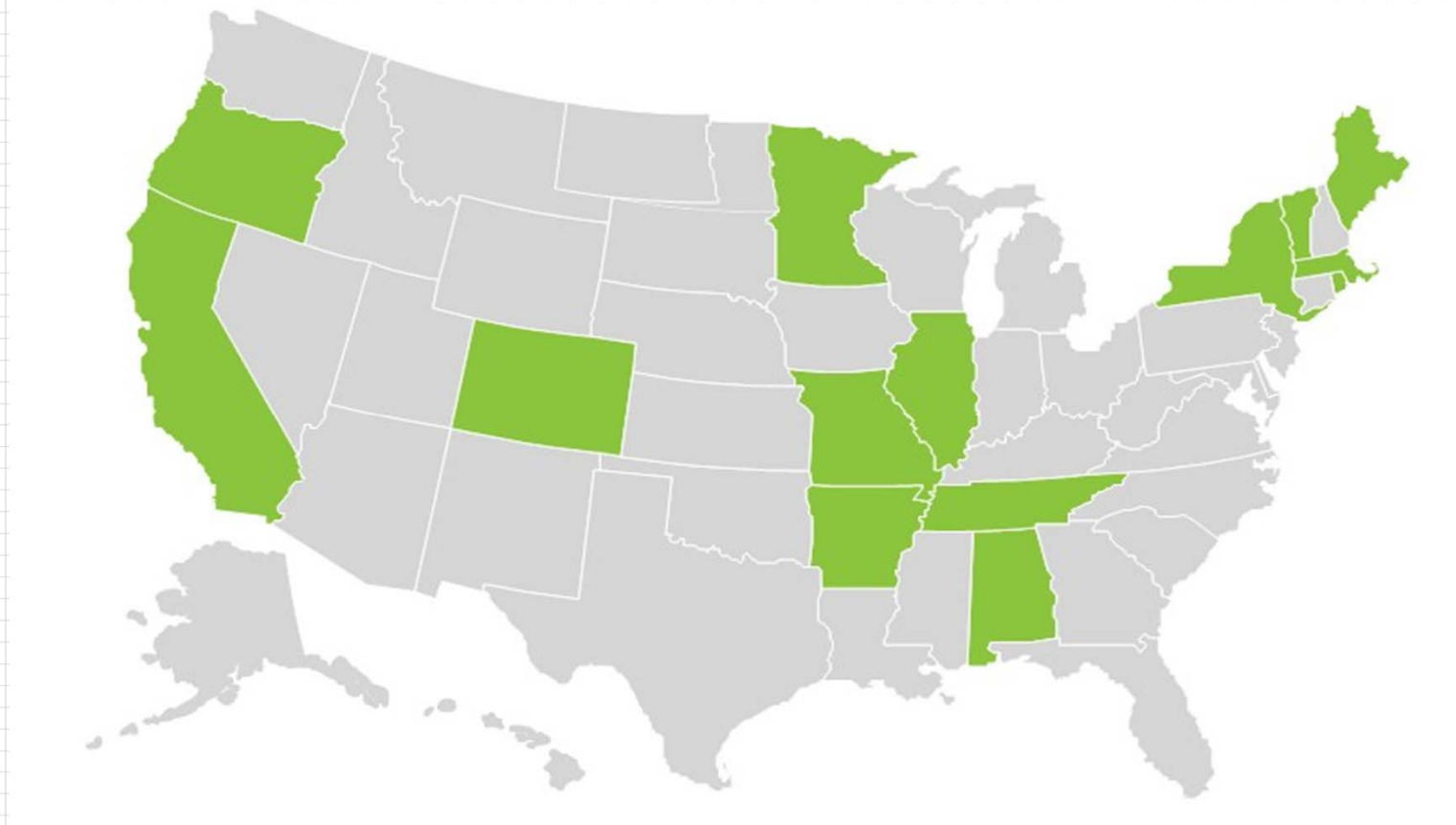
1. Develop first-class user experience (UX) design for health insurance exchanges operated by state and federal governments under the Affordable Care Act.
2. Design the UX based on an understanding of consumer needs and refined through user testing.

Public / Private Partnership



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11 Participating States



AL, AR, CA, CO, IL, MA (RI, VT), MN, MO, NY, OR, TN

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2014 TO COVERAGE

UX 2014 Design Partner



- World-class design and innovation firm
- Palo Alto-based with 10 offices on three continents.
- Market leader in simplifying design of complex systems; understanding and then translating needs and desires of end users

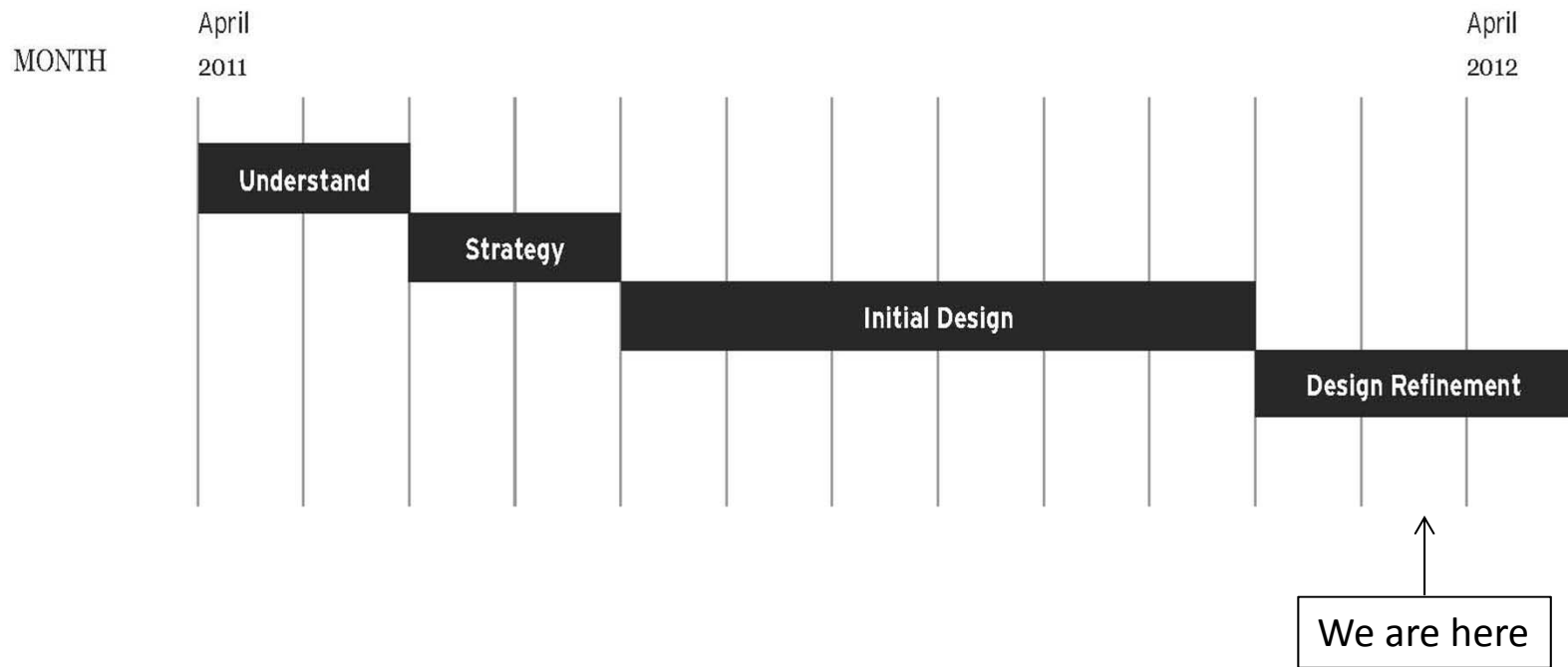
Project Scope

- Individual and family self-service enrollment
- End-to-end eligibility, enrollment, plan comparison and selection, premium payment and retention experience
- All health insurance affordability programs (Medicaid, CHIP, Exchange, Basic Health Plan); linkage to other human services programs
- Multiple pathways; support for assisters
- Design for diversity and ADA compliance
- Vendor neutral, system agnostic and customizable

Project Deliverables Summary

- User Experience Design Spec
 - Information architecture
 - Design principles
 - Detailed design specifications, including page annotations, wireframe illustrations
 - Visual design style guide: typography, color schemes, iconography and graphics
- Communications materials for sharing design
- Design reference click-through representing key design elements

Project Timeline



Deliverables:

Understand

Research Plan
HCD Project Journey
Research Snapshot

Strategy

Strategic Frameworks
Design Directions
Mobile Recommendations

Initial Design

Wireframes
Information Architecture
Preliminary Visual Design

Design Refinement

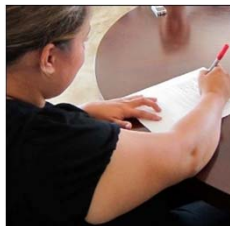
User Experience Design Spec
Reference Design Prototype
Communication Materials

Understand : Human-Centered Design Research

Understand needs and desires of prospective users, and public and community-based agencies who interact with users as they flow in and out of the enrollment process

- Received in-depth briefings on the ACA
- Conducted field interviews with consumers in three states
- Talked with experts: frontline workers, state and federal staff, advocates and policymakers
- Identified and learned from review of online Medicaid and CHIP applications and other analogues

Consumer Research



Isabella 30

133-400%

FPL

Jefferson Parish

Don't tell me it's 10% of the amount. I need to know if I can afford it.



Yvonne 41

< 133%

FPL

Orleans Parish

I want to take advantage of everything available. Medicaid will pay for my gastric bypass surgery.



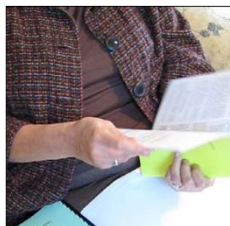
Darryl 47

133-400%

FPL

Orleans Parish

Case workers have no empathy for our situation. Their job provides them with medical care, they don't realize how important this is for us.



Judy 60

133-400%

FPL

St. Charles Parish

I tried to look for a car online. I don't know how to do it. I'm afraid to log on. I might have a problem and do it wrong.



Greg 22

300-400%

FPL

Jefferson Parish

We got a computer when I was 16. That's when the internet started for me.

Strategy: Behavioral Segmentation

Helps to design a user experience that is responsive to people's different needs, desires and expectations.



Passenger

Get it done for me

How they want to engage: Hands-off

How they want to feel: Unburdened

What they're willing to give up: Control for convenience



Apprentice

Hold my hand

How they want to engage: Hands-on

How they want to feel: Like they're doing the right thing and making appropriate decisions

What they're willing to give up: Speed, convenience, and flexibility



Manager

Keep me posted

How they want to engage: Only when needed for oversight and approval

How they want to feel: Confident and well represented; that their time is used effectively

What they're willing to give up: A certain degree of control over the process



Engineer

Get out of my way

How they want to engage: Detail by detail

How they want to feel: Equipped to make decisions and changes when necessary

What they're willing to give up: Very little



Assister

How can I best help you?

How they want to engage: Meet consumers where they are

How they want to feel: Like they're providing a valuable service

What they're willing to give up: Many of the easier cases

Design Principles

Grounded in user needs and serve to inspire creative solutions to address those needs



Give Me Direction



Keep Me Moving



Support Me My Way



Be a Good Neighbor

Strategy Workshop

Held on July 12, 2011 in Palo Alto, CA and included participants from eight states



Initial Design: Wireframes

Show placement of
all information and
functionality on a page

Ensure required data
elements are included,
everything fits, and the
organization and flow
works

The wireframe shows a multi-step application process for health coverage. The main form is titled "HEALTH COVERAGE PORTAL" and includes navigation links like "Learn More", "Apply Now", "Browse Plans", and "Find Assistance". The application progress is shown as "APPLY" (in progress), "VIEWED PLANS" (not yet started), and "ENROLL" (not yet started). The form is divided into sections: "WHO IS SEEKING COVERAGE?", "HELP LOWER MY COST" (with a "CALCULATE" button), and a series of questions. The "WHO IS SEEKING COVERAGE?" section includes fields for Applicant's Name (Judy, Jane, Jetson), Date of Birth (09/20/1983), Social Security Number (554 - 95 - 6648), Gender (Female), Pregnancy status, Due date, Race (White), Ethnicity (Caucasian), Home Address (324 Lower st., Orlando, FL 32801), and E-mail (jetson@gmail.com). The questions section includes: "Are you a U.S. citizen?" (Yes), "Are you a member of an American-Indian tribe, or Alaskan Native?" (No), "Are you currently incarcerated?" (No), and "Would you like to add another applicant?" (No). Navigation buttons "SAVE FOR NOW", "BACK", and "NEXT" are at the bottom. To the right, a vertical sidebar shows a list of applicants (Judy, Jane, Jetson) with "ADD" buttons and "NEXT" buttons at the bottom.

“Walk the Wall” Exercise



Design Workshop

September 12-13, 2011

San Francisco



with active participation
from CMS and 14 states

Enrollment Vendor Briefing



October 28, 2011, Palo Alto • 44 representatives of 26 firms participated

Project Engagement and Communication

- Series of webinars with states and numerous national associations
- Subject matter expert sessions
- Panel and conference presentations
- Public website with project updates to active mailing list:
www.ux2014.org

ENROLL 2014 UX WELCOME TO COVERAGE

Home About UX 2014 Design Journey Design Zone Who's Involved FAQ

The Enroll UX 2014 project will provide federal and state governments with a human-centered user experience (UX) design for health insurance exchanges. The design will help people better understand and connect with coverage.

HUMAN CENTERED DESIGN

Design Refinement Workshop

Held on January 30-31, 2012, San Francisco and included participation from CMS and 18 states



User Evaluation

High-level Insights:

- Navigational structure gave participants a sense of progress and accomplishment.
- General application flow was easy and manageable, especially when compared to paper applications.
- All participants struggled on income page, especially with current and projected income.
- During plan selection, participants felt focused and appreciated the context provided with filters and questions.
- Participants liked the idea of indicating flexibility on certain questions.
- While comparing, participants liked that they could go deeper into plan details without having to switch views.

Design Refinement

Defining the User Experience:

During Design Refinement, synthesize feedback, work across scenarios, finalize requirements and create a complete design system.

Preliminary Visual Design

Start your application for Health Coverage

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna et do aliqua.

Apply for Coverage



Should I Apply for Financial Assistance?



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Learn about your State Health Benefit Exchange



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State News & Important Dates



Open Enrollment
January 2014- June 2014

Primary Care Benefits All
Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt magna aliqua. Dolor sit amet, tempor elit...

Sign In

Don't have an account? [Sign up Now](#)

Remember me

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[Are you an Assister?](#)

Sign in

Your Application

1 Start Your Application
Complete

2 Build Your Household
In Progress

3 Your Household Income
Incomplete

4 Additional Questions
Incomplete

5 Review, Declare & File
Incomplete

Household member 2 of 4

Indicates required field

NAME

Beatrice

Middle Name

Hermannson- Smith

Title

Suffix

DATE OF BIRTH

April

07

2004

RELATIONSHIP (to primary contact)

Self

Is this person applying for coverage?

yes no

SOCIAL SECURITY NUMBER

XX

XXXX



Next

Your Application

✓ Start Your Application
Complete

2 Build Your Household
In Progress

3 Your Household Income
Incomplete

4 Additional Questions
Incomplete

5 Review, Declare & File
Incomplete



Coming up in this Section
of your enrollment

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit.

Documents you may need

- Tax Information
- Recent Pay Stubs

Continue

Design Evaluation Prototype

- Focus of Design Refinement Workshop
- Tool to review the application flow, design elements and interactions, and to provide input on whether the design elements are scalable, flexible and configurable.
- Wireframe-based (does not represent visual design)
- Draft and not fully functional
- Placeholder language is used throughout
- Currently undergoing refinement

Prototype Scenario

- Family of three with current income below 135% FPL.
- One spouse/parent (Gustav) is a U.S. citizen who works full time at an employer that offers coverage to employees (but not dependents), so he is not an applicant.
- The other spouse/parent (Penelope) is an immigrant who has been in the country for less than 5 years, was recently laid off, and is now receiving unemployment compensation. She is eligible for the premium tax credit and cost sharing reductions.
- Their child (Beatrice) is a U.S. citizen and is eligible for Medicaid.

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About UX 2014

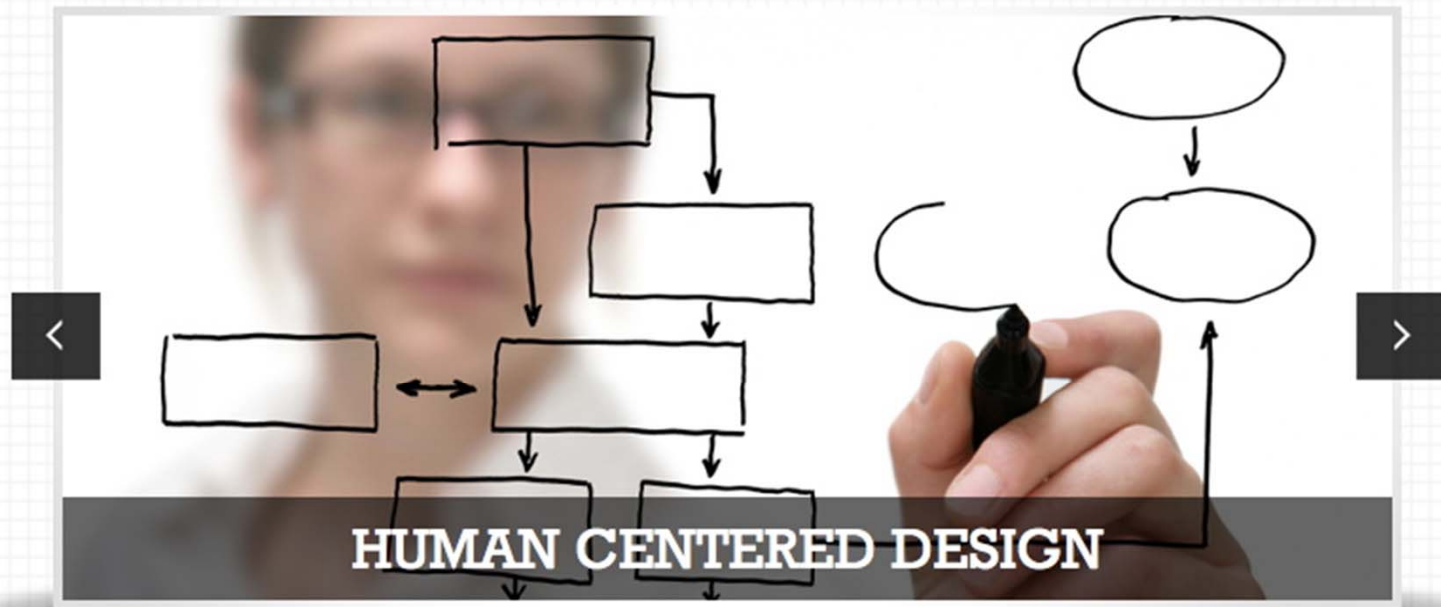
Design Journey

Design Zone

Who's Involved

FAQ

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www.ux2014.org

Questions & Answers

For more information, contact:
info@ux2014.org