

ENROLL
UX
2014
WELCOME
TO COVERAGE

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



Connecting Kids to Coverage
Chicago • November 2, 2011

Jim Jones, Consultant
Enroll UX 2014 Project Team

Project Objectives

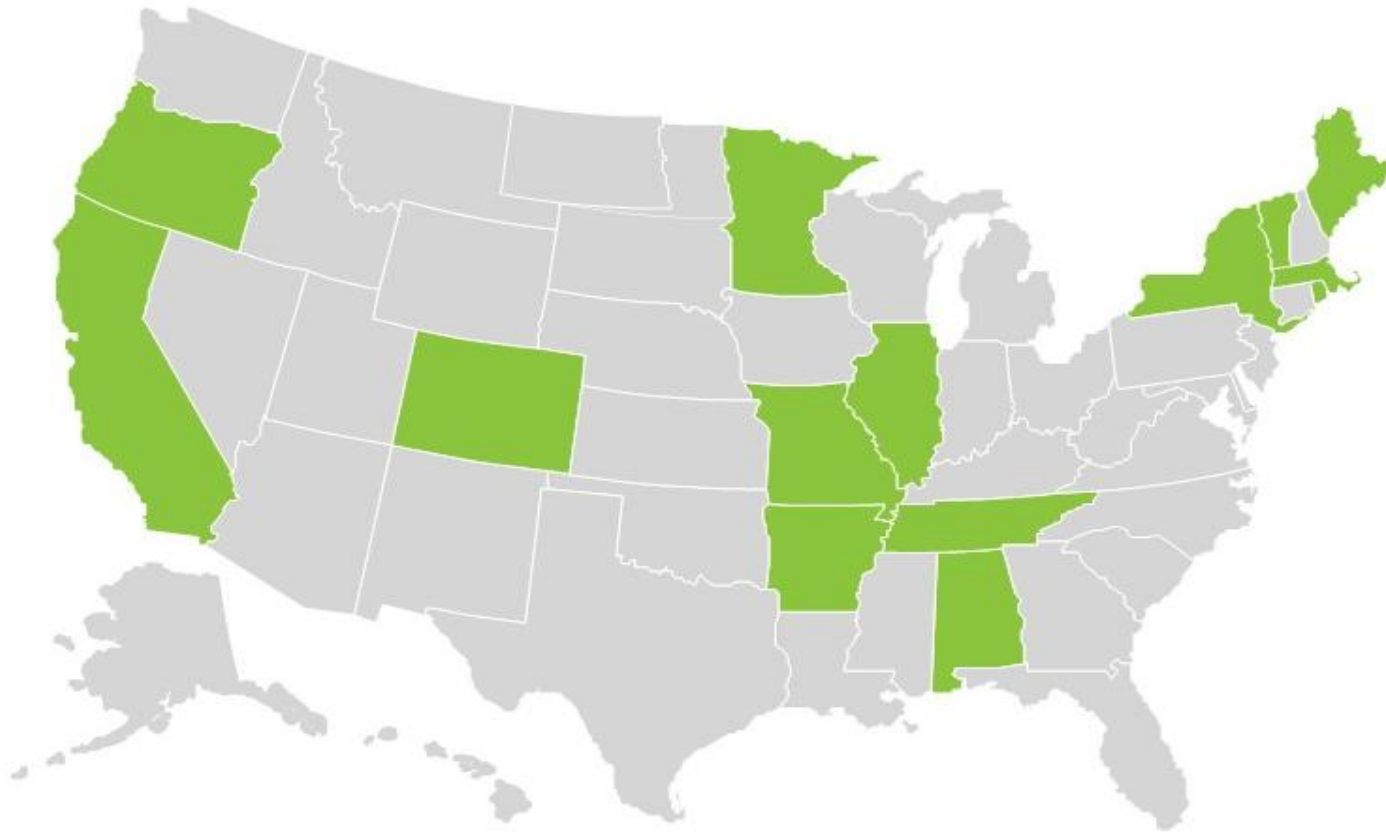
1. Develop first-class user experience (UX) design for health insurance exchanges operated by state and federal governments under the Affordable Care Act.
2. Design the UX based on an understanding of consumer needs and refined through user testing.

Public / Private Partnership



ENROLL 2014 **UX** WELCOME TO COVERAGE

11 Participating States



AL, AR, CA, CO, IL, MA, MN, MO, NY, OR, TN

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UX 2014 Design Partner

SOCIAL SECURITY ONLINE
Official Website of the Social Security Administration

PROGRAMS SERVICES

Home • Programs • Retirement

Retirement

Deciding when to apply for and start claiming retirement benefits is a personal decision.

Understand Your Options
Many factors can affect your decision. First and foremost, people are working and living longer than previous generations. These trends are changing when and why people file for benefits. We'll outline the options so you can make the best decision for you.

Apply In 3 Easy Steps
We invite you to apply for benefits online, at your own pace. It's a convenient and secure 3-step process from start to finish — learn, plan and apply. We're here for you every step of the way.

Learn
Discover everything you need to know about Social Security retirement benefits.

Plan
Use our planning tool to calculate rough estimates of how the decisions you make can affect your retirement benefits.

Apply
Start the application process. When you're ready, we'll walk you through every step of the way.

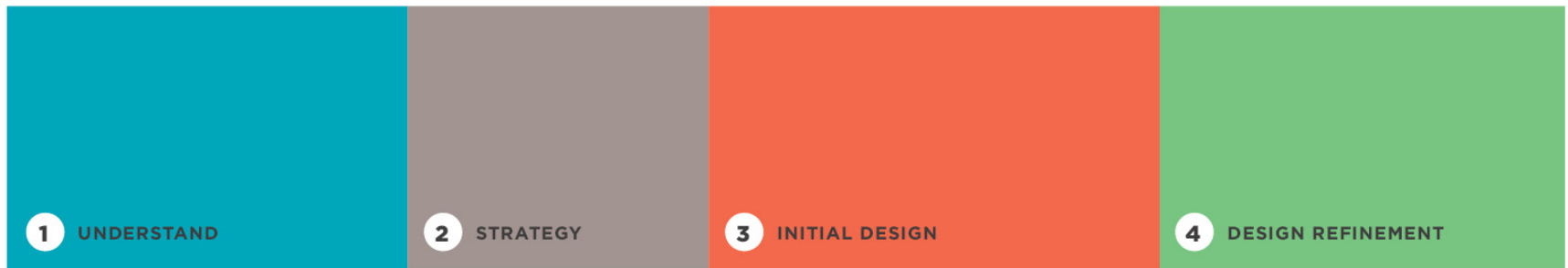
105W
ENERGY SAVING
= 525W

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Project Scope

- Individual market with SHOP (being added)
- End-to-end eligibility, enrollment, plan selection, premium payment and retention experience
- All insurance affordability programs (Medicaid, CHIP, tax credits, cost sharing reductions, Basic Health Program)
- Multiple pathways
- Design for diversity and ADA compliance
- Vendor / system neutral, technology agnostic, customizable

Design Phases / Timeline



DELIVERABLES

Research Plan
HCD Project Journey
Research Snapshot

Strategic Frameworks
Design Directions
Mobile Recommendations

Information Architecture
Preliminary Visual Design

Detailed design implementation manual
Web-based click-through

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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

- Conducted field interviews with consumers in three states
- Talked with experts: frontline workers, state and federal staff, advocates and policymakers
- Identified and learned from 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.

Research Insights

- Enrollment is challenging enough
- People's circumstances often magnify the challenges
- The system makes it harder still

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

Behavioral Segmentation

Helps to design a system 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

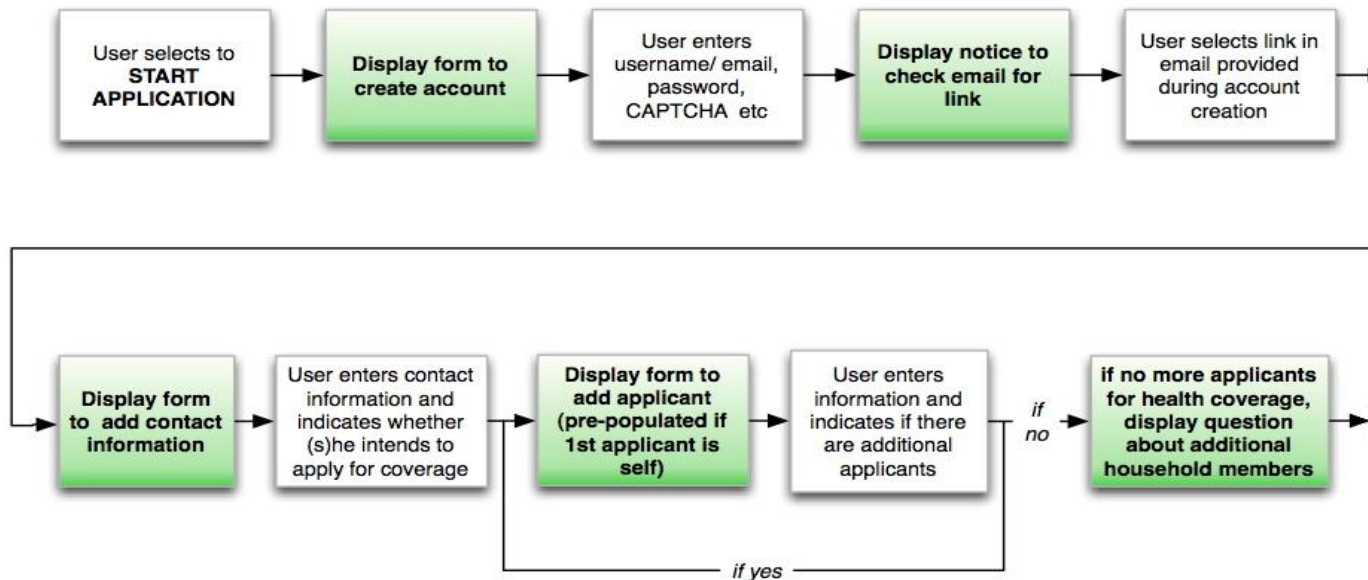
What they're willing to give up: Many of the easier cases

INITIAL DESIGN

System Flow

Diagram serves as a high-level illustration of the proposed information flow and functionality

HIGH-LEVEL SYSTEM OVERVIEW: ELIGIBILITY APPLICATION



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 image displays a wireframe for a 'HEALTH COVERAGE PORTAL'. The main form is titled 'WHO IS SEEKING COVERAGE?' and includes the following sections:

- APPLICANT:** A section for adding applicants, currently showing 'JUDY' and 'JANE' with an 'ADD' button.
- APPLICANT'S NAME:** A dropdown menu with 'Judy', 'Jane', and 'Jebson' as options.
- DATE OF BIRTH:** A date input field showing '09/20/1983'.
- SOCIAL SECURITY NUMBER:** A masked input field showing '554 - 95 - 6648'.
- GENDER:** Radio buttons for 'Male' and 'Female', with 'Female' selected.
- ARE YOU PREGNANT?:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- WHEN IS THE DUE DATE?:** An input field for the due date.
- # OF BABIES EXPECTED:** An input field for the number of babies expected.
- RACE:** A dropdown menu with 'White' selected.
- ETHNICITY:** A dropdown menu with 'Caucasian' selected.
- HOME ADDRESS:** A section with a checkbox for 'check if home address is different than JUDY'S'. The address shown is '324 Lower st., Orlando, FL 32801'.
- E-MAIL:** An input field with 'jebson@gmail.com' entered.
- ARE YOU A U.S. CITIZEN?:** Radio buttons for 'Yes' and 'No', with 'Yes' selected.
- ARE YOU A MEMBER OF AN AMERICAN-INDIAN TRIBE, OR ALASKAN NATIVE?:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- ARE YOU CURRENTLY INCARCERATED?:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- WOULD YOU LIKE TO ADD ANOTHER APPLICANT?:** Radio buttons for 'Yes' and 'No', with 'No' selected.

At the bottom of the form are three buttons: 'SAVE FOR NOW', 'BACK', and 'NEXT'. To the right of the main form is a vertical sidebar containing a 'HELP' section with the number '0-555-1212', a 'NEED HELP?' button, and a '1-800-555-1212' number. Below this is a 'JEBSON' section with a dropdown menu, a date input field showing '5/20/1983', a masked SSN input field showing '6648', and a series of 'Yes/No' radio button questions. At the bottom of the sidebar is a 'NEXT' button.

“Walk the Wall” Exercise



Design Workshop

September 12-13, 2011

San Francisco



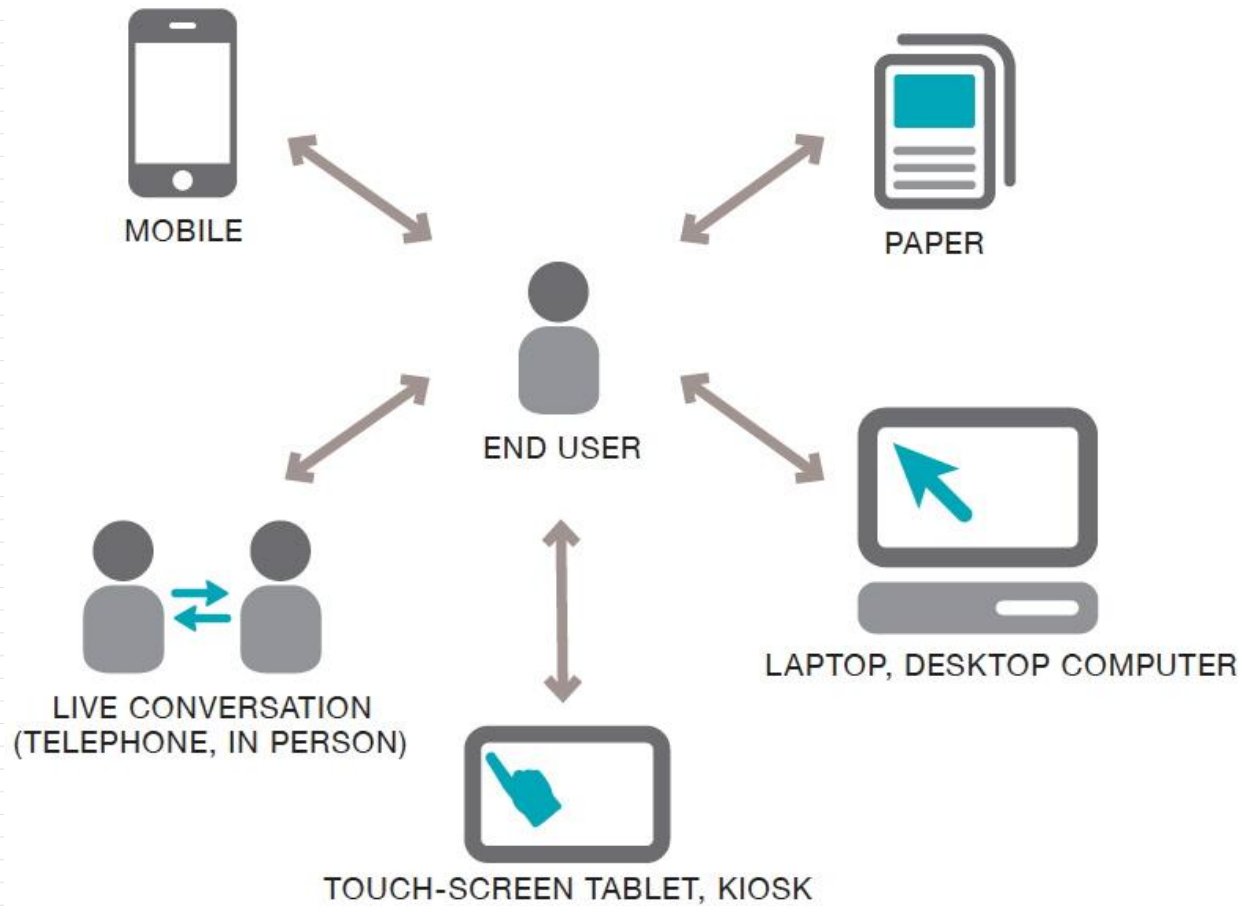
with active participation
from CMS and 14 states

Preliminary Visual Design

Defines the look and feel, including explorations in color, typography, spacing, texture, gradients and usability guidance through visual focus.

The screenshot shows a web application interface for a health coverage portal. At the top, there is a navigation bar with links for 'HELP CENTER', 'LANGUAGE', and 'Sign Out'. The main header features the 'HEALTH COVERAGE PORTAL' logo and a 'Need Help?' section with contact options: 'Voice/TTY 1-800-123-4567' and 'Chat Now'. Below the header is a progress bar with four stages: 'Who is Seeking Coverage' (active), 'Plan Selection', 'Enroll & Pay', and 'Find Assistance'. The 'Apply For:' section lists four applicants: John S. (Primary Applicant), Jane S., Hunter S., and Terry S., with an option to 'Add a Person'. A sidebar on the left contains a 'Dictionary' with a search for 'PPO', a 'Live chat' window with a message from 'Cindy', and utility icons for 'Calculator', 'Live Chat', 'Video', and 'Dictionary'. The main form area is titled 'Who is Seeking Coverage' and contains the following fields: Full Name (John Francis Smith), Date of Birth (07 / 19 / 1970), Social Security Number (123 - 45 - 6789), Gender (Male selected), Race (White), Ethnicity (Caucasian), Home Address (100 Main Street Apt # 105, Palo Alto, CA 94301), E-mail (johnsmith@gmail.com), Mailing Address (100 Main Street Apt # 105, Palo Alto, CA 94301), Is John a U.S. citizen? (Yes selected), Alien Registration # (1234567890), U.S. Entry Date (03 / 21 / 2002), Is John a member of an American-Indian tribe, or Alaskan Native? (No selected), and Is John currently incarcerated? (No selected). 'BACK' and 'NEXT' buttons are located at the bottom of the form.

Multiple Channels



Mobile Penetration

	2009	2010
Adult laptop and cell phone Internet (mobile Web) use	51%	59%
African-Americans active use of mobile web	57%	64%
African-Americans & English-speaking Latinos ownership of cell phones vs. whites (2010)	87% - 80%	

26 million tablets will be sold in 2011, with nearly 51 million sold in 2012. By 2014, there will be 71 million tablet users in the U.S.

Forrester Research, January 2011

Source: Pew Internet and American Life Project, July 2010

<http://pewinternet.org>

Mobile Services

Actionable Alerts

- Renewal reminders
- Prompt to submit missing info
- Status changes/updates
- Secure messaging

Help / Support Tool

- Voice / Text
- Location-based support services

Enrollment Tracker

- Text / Email
- Automated phone messages

Mobile Upload

- Data upload with photo support



Refinement Phase

- Continue development and user testing
- Prepare project deliverables
 - Comprehensive design specifications and manual
 - Reference prototype representing key design elements
 - Communications materials for sharing design
- Implementation support for federal and state governments (in discussion)

How You Can Help

- Promote *value* of first-class user experience in meeting ACA requirements and CMS guidance
- Ensure your state is aware of Enroll UX 2014 project
- Host webinar to inform stakeholders

Support need for horizontal integration with human services programs

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Home

About UX 2014

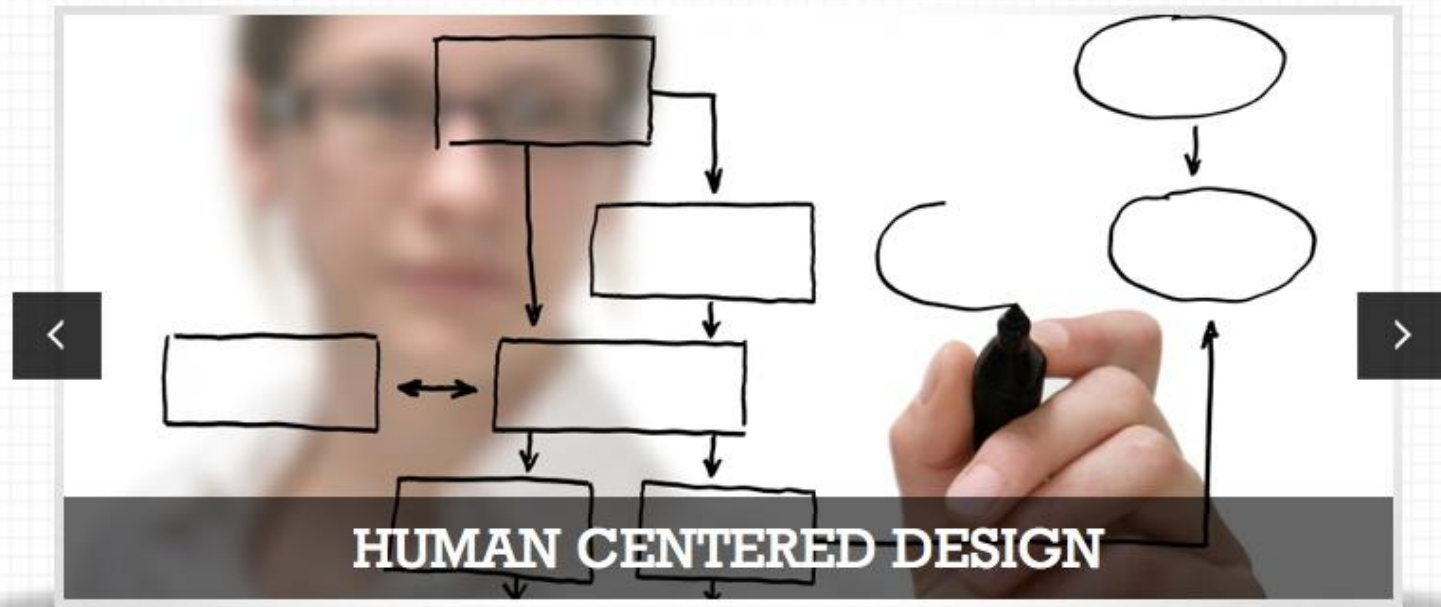
Design Journey

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.



www.ux2014.org

Questions & Answers

For more information, contact:
info@ux2014.org