

ENROLL 2014 UX WELCOME TO COVERAGE

First Class User Experience for Affordable Care Act Enrollment

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CMS Annual Eligibility Conference
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Outline

- ❑ Project Overview
- ❑ Next Steps
- ❑ Q & A

Project Objectives

- Provide federal and state governments with a human-centered enrollment experience
- Help people understand and connect with coverage they are eligible for and support enrollment decision making
- Help ensure that large numbers of eligible consumers successfully enroll in and retain coverage

Public/Private Partnership

Federal Team

- Center for Medicaid, CHIP and Survey and Certification
- Center for Consumer Information and Insurance Oversight
- Office of the National Coordinator for Health Information Technology

State Teams

- Alabama, Arkansas, California, Colorado, Illinois, Massachusetts, Minnesota, Missouri, New York, Oregon, Tennessee

Funders

- Atlantic Philanthropies, Blue Shield of California Foundation, California Endowment, California HealthCare Foundation, Colorado Health Foundation, Kaiser Permanente, New York State Health Foundation, Robert Wood Johnson Foundation

UX 2014 Design Partner



World-class design, engineering
and innovation firm



Project Overview

- Individual market
- All insurance affordability programs (Medicaid, CHIP, tax credits, cost sharing reductions, BHP)
- Full eligibility, enrollment, retention experience
- Multiple pathways
- Designing for diversity
- Vendor neutral

Design Phases - over 30 weeks

1. Understand – *completed*
2. Research – *completed*
3. Initial Design – *in process*
4. Refinement

Research Phase

- Reviewed ACA requirements
- In-context consumer interviews in Ohio, Louisiana and California
- Interviewed policy experts, front-line workers and other stakeholders
- Assessed mobile, smart phone and tablet platforms
- Reviewed analogous sites

Strategy Insights

Enrollment is challenging enough

- Health care coverage is complex and expensive
- Eligibility is a moving target
- It's hard to prove eligibility

People make it harder

- Big decisions often come at a bad time
- People need to be sold before they invest time and money in the enrollment process
- Information is not neutral

The system makes it harder still

- It takes a great deal of effort to feel heard, supported, and understood
- The system is slow and unresponsive
- Trust is one-way

Design Principles

Principles are grounded in user needs and serve to inspire creative solutions to address those needs.

- Give me direction
- Keep me moving
- Support 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

Design “Walk the Wall” Exercise

Next Steps

- Design Workshop: September 12-13
 - High-Level System Overview
 - Wireframes
 - Initial Design Concept
- Design Refinement Phase
 - Comprehensive design specifications and manual
 - Working functional prototype
 - Communications materials for sharing design
- Expanded scope: addition of SHOP UX and tools for assisters

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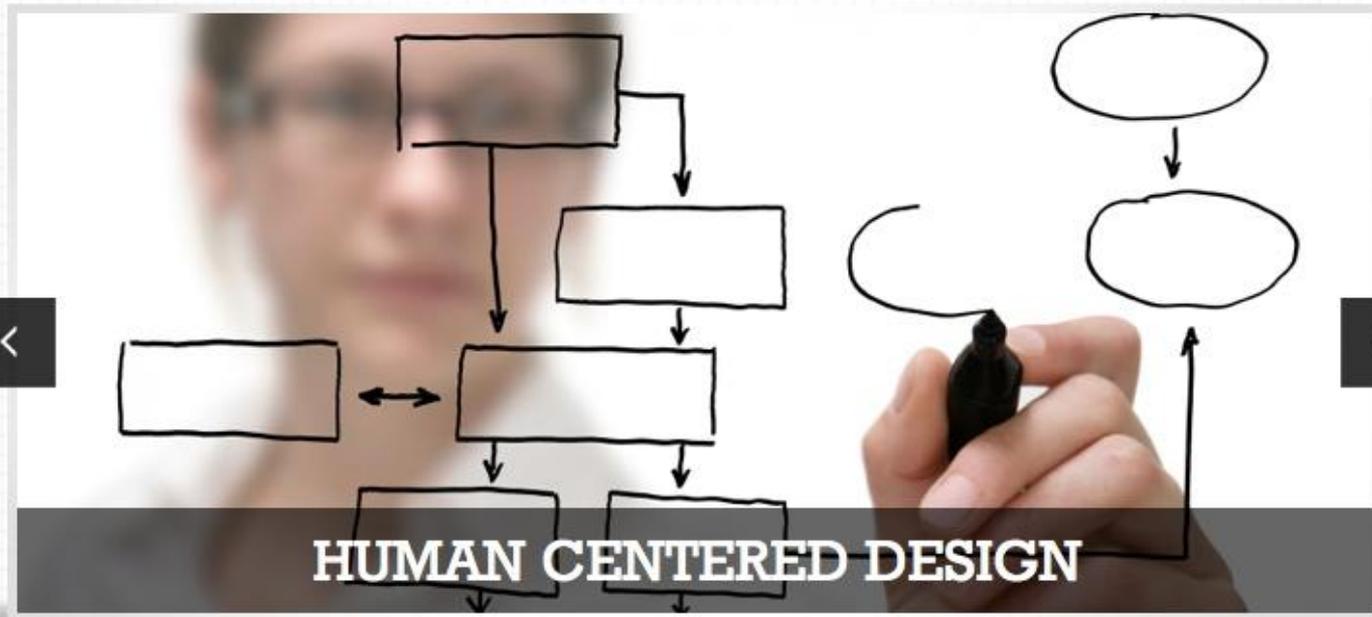
Design Journey

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

Q & A