



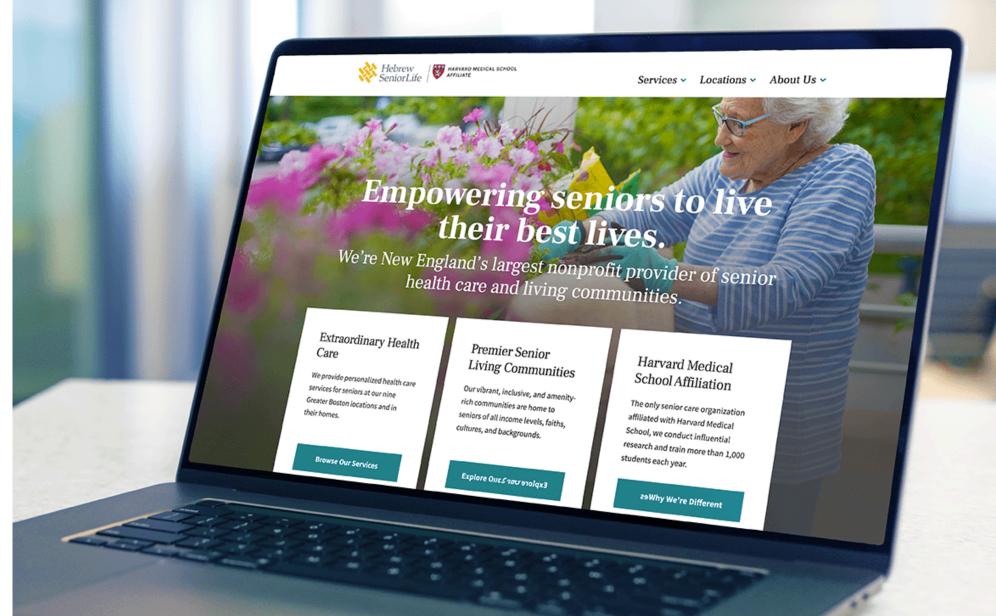
Building a Plan Finder That Converts User Research Test Insights for Health Insurance

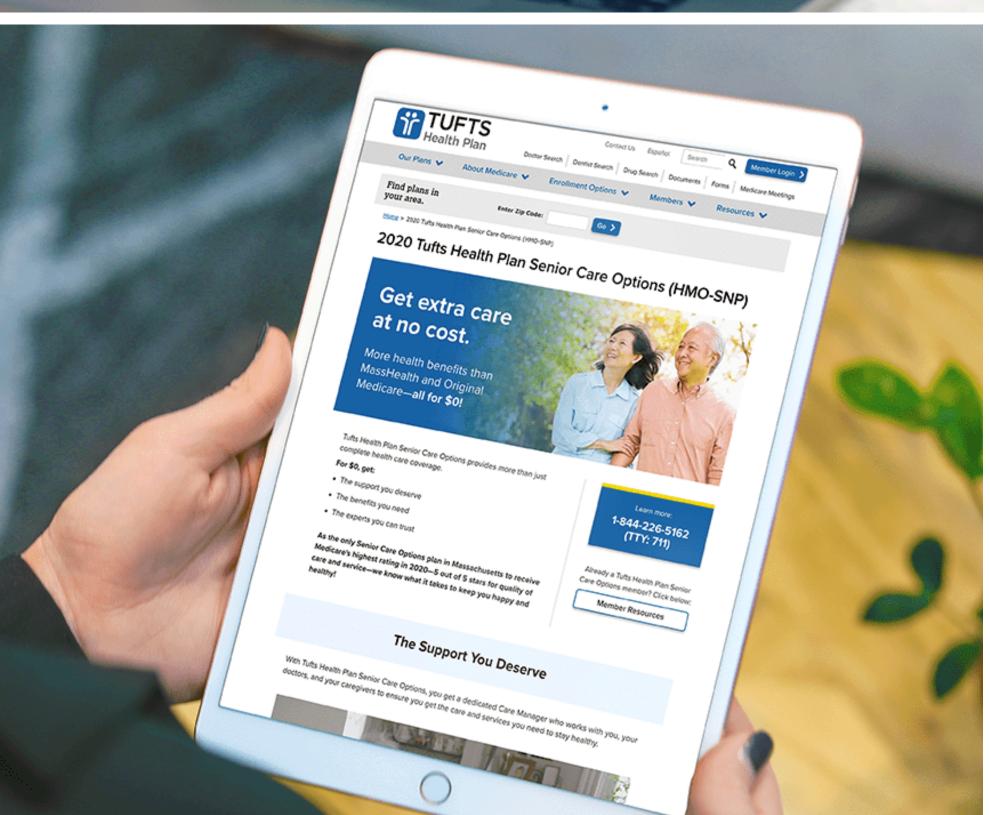
January 2022



Healthcare Clients

- Blythedale Children's Hospital
- Hebrew Senior Life
- Montefiore Medical Center
- The Children's Hospital at Montefiore
- Partners HealthCare
- Texas Children's Hospital
- Brigham and Women's Hospital
- Brooks Rehabilitation Center
- Boston Scientific
- Tufts Health Plan
- Harvard Medical School
- MeYou Health
- Massachusetts General Hospital
- Children's Hospital Boston
- Children's Health Fund
- Kraft Center for Community Health
- Martinos Center for Biomedical Imaging





Jason Smith

Managing Director &

Founder



Topics for Today

- Test Overview
- Prioritized User Needs
- Results from 3 different health plan sites
- Recommendations and Rankings

TEST OVERVIEW

User Testing

For this presentation we conducted a online, unmoderated user test with 20 participates.

Demographics: Ages 30-60 in the United States

Desktop tests: 20

Mobile tests: 0

Experience Selecting Health Insurance: 100%

OHO INTERACTIVE PLAN FINDER USER TEST

Search

Being together is

more important

We're here for you with COVID-19

the care you need during this time.

LEARN MORE

have any questions, contact us.

information, answers and to help you get

Find care

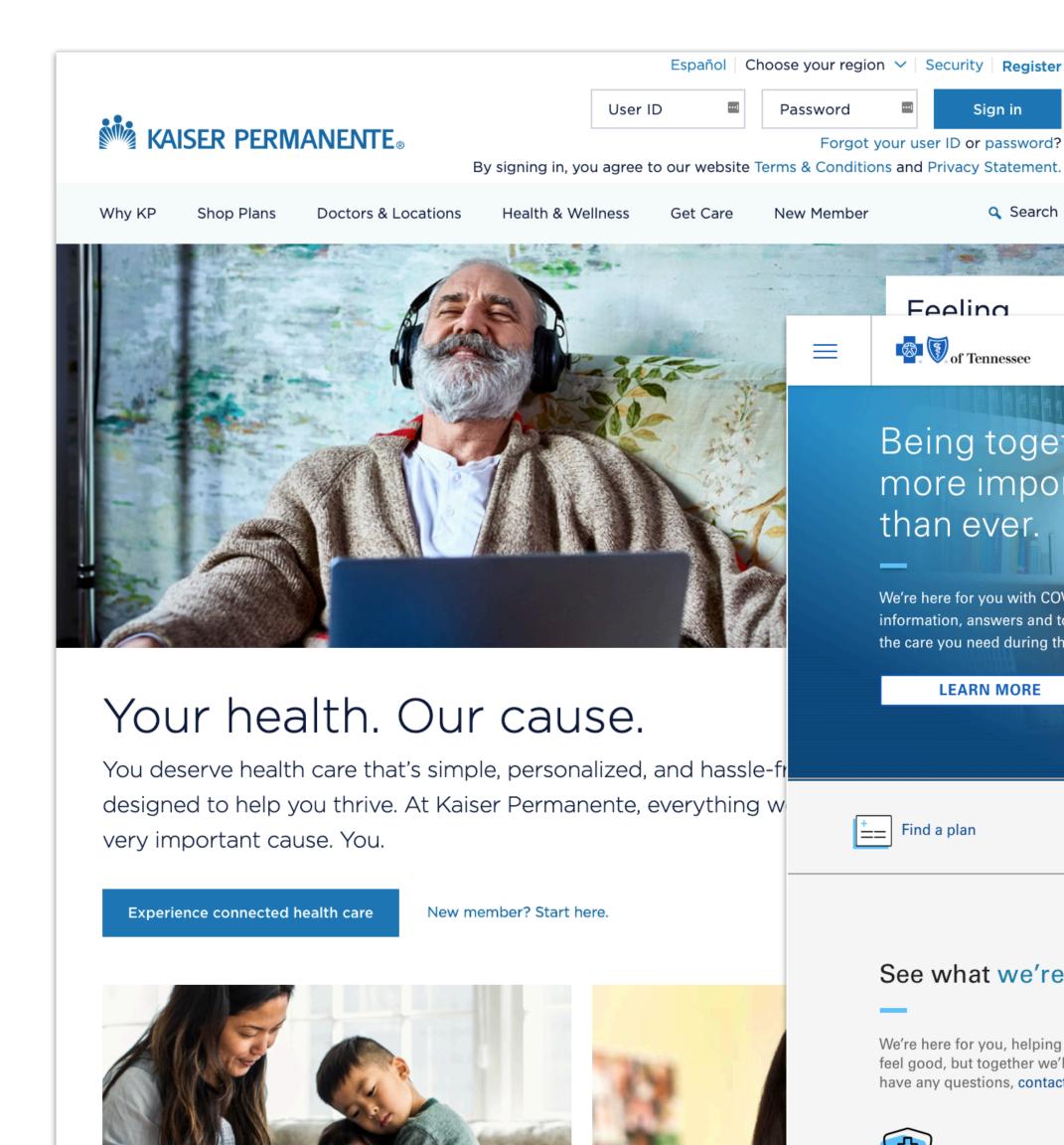
We're here for you, helping you take care of yourself during this unusual time. It doesn't feel good, but together we'll get through this. If you get a bill you weren't expecting or

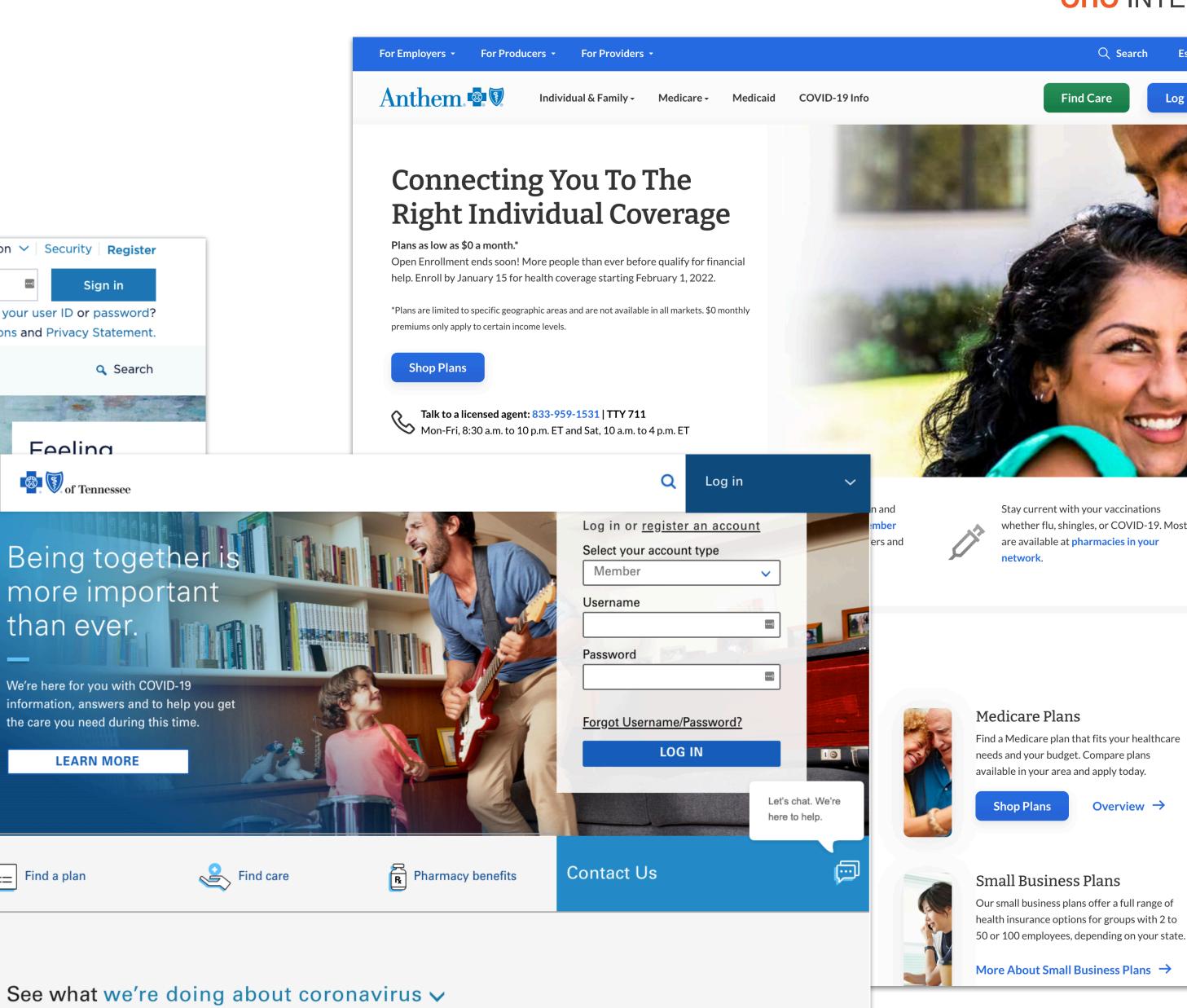
Feeling

of Tennessee

than ever.

Sites Reviewed





202

Q Search Español

are available at pharmacies in your

Overview →

Task

Imagine that you are looking to purchase a new health insurance policy (not dental, vision or medicare).

You are considering enrolling in an INDIVIDUAL or FAMILY plan directly from the company (not through your employer).

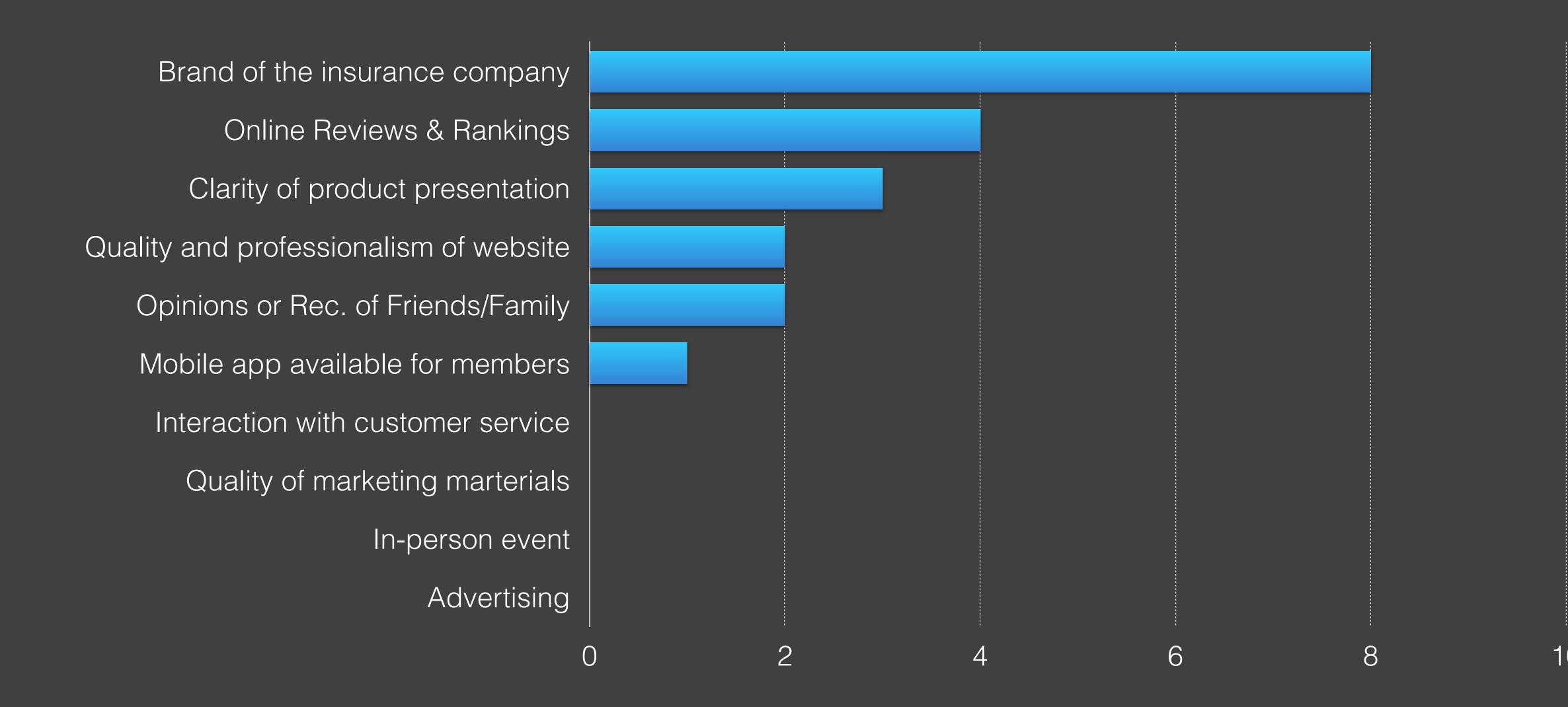
Please find the individual or family plans and find the plan with the lowest out of pocket cost.

PRIORITIZED NEEDS

Prioritized Needs



Influencers



What's Emerging?

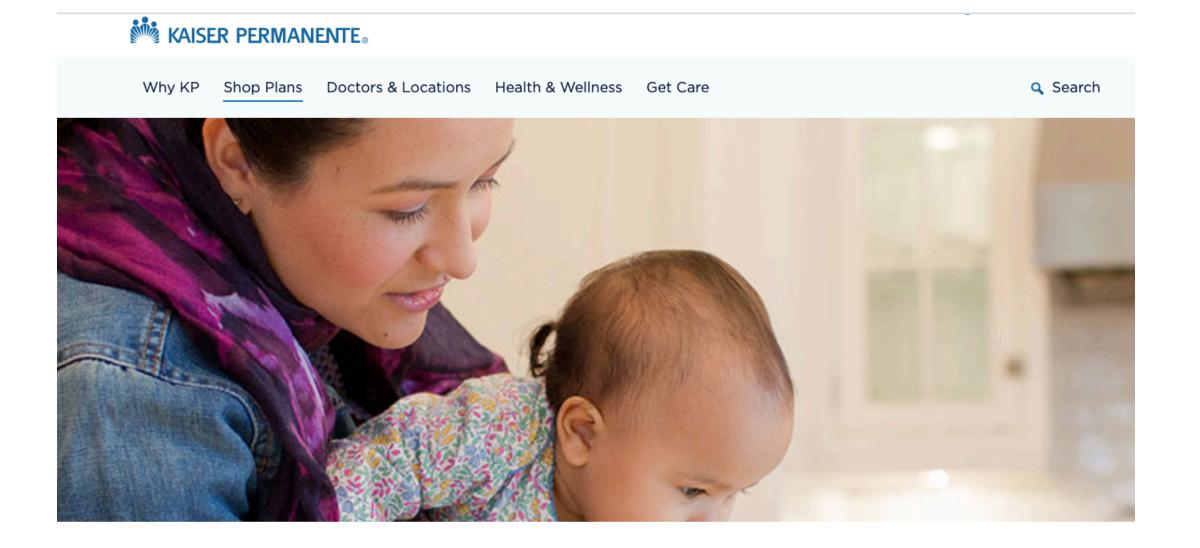
Attitude: A decision driven by referral, ratings, and recommendations and influenced by the strength of the marketing and website.

Needs: The right core product, at the right price, accepted by my doctor.

Feature Set Challenges: How best to display products? How to use ratings? How can social be part of the mix? What's a professional "looking" website?

KAISER PERMANENTE

PLAN FINDER USER TEST OHO INTERACTIVE



Shop plans

Life keeps you busy. So we make it easy to compare health plan options, get a quote, and apply online. You'll be done in no time. Not sure which plan is for you? Get help making a decision.





Medicaid/Medi-

Cal





Medicare

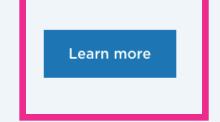


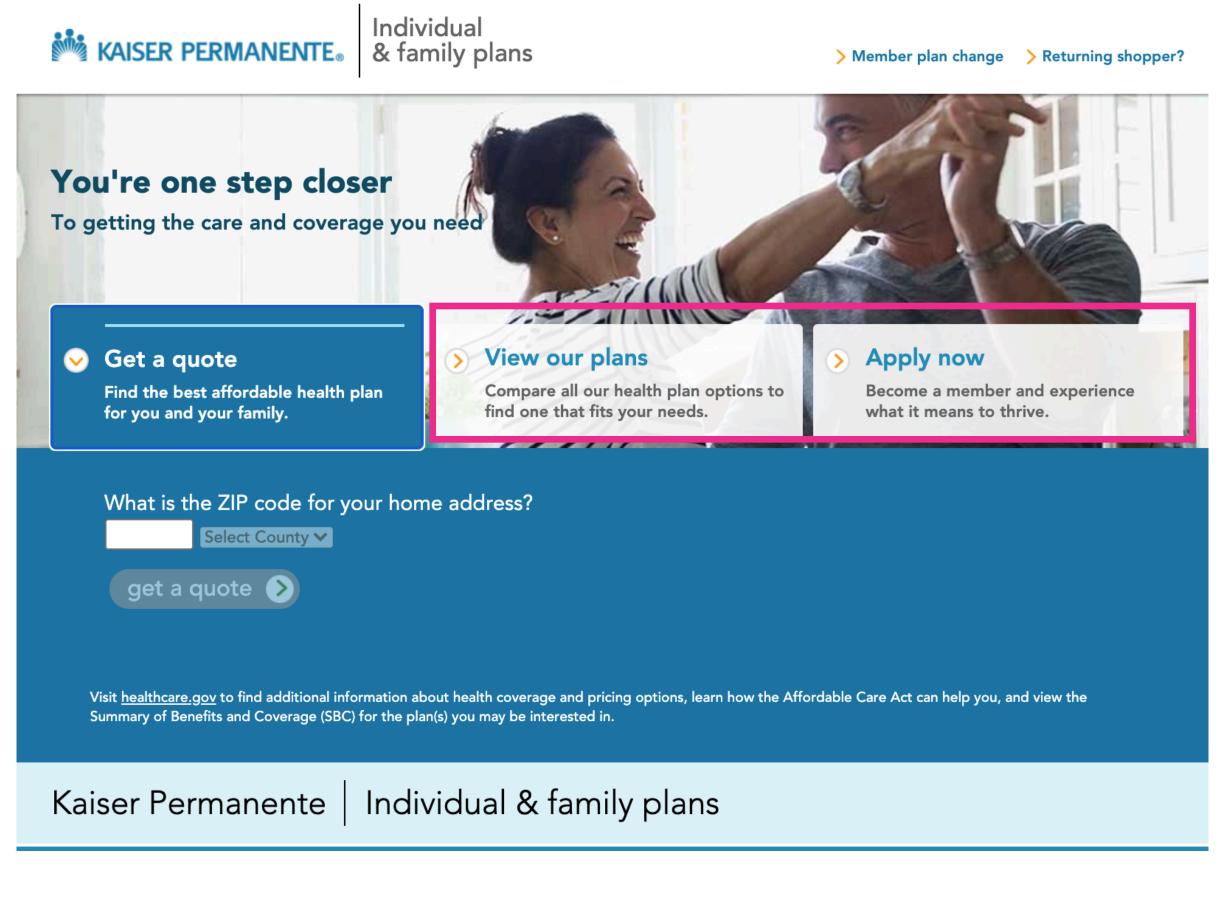
employer

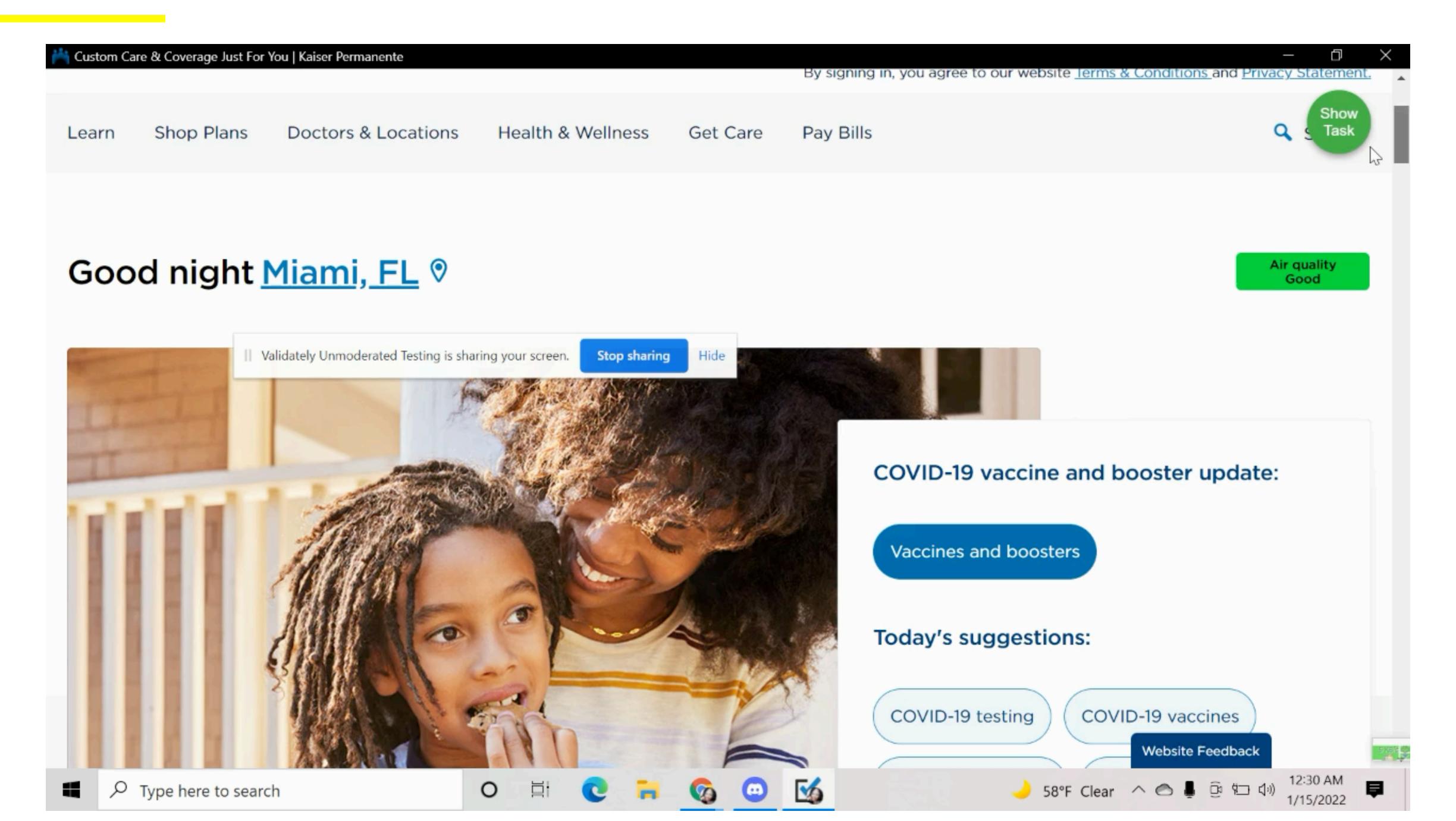
Covered through your

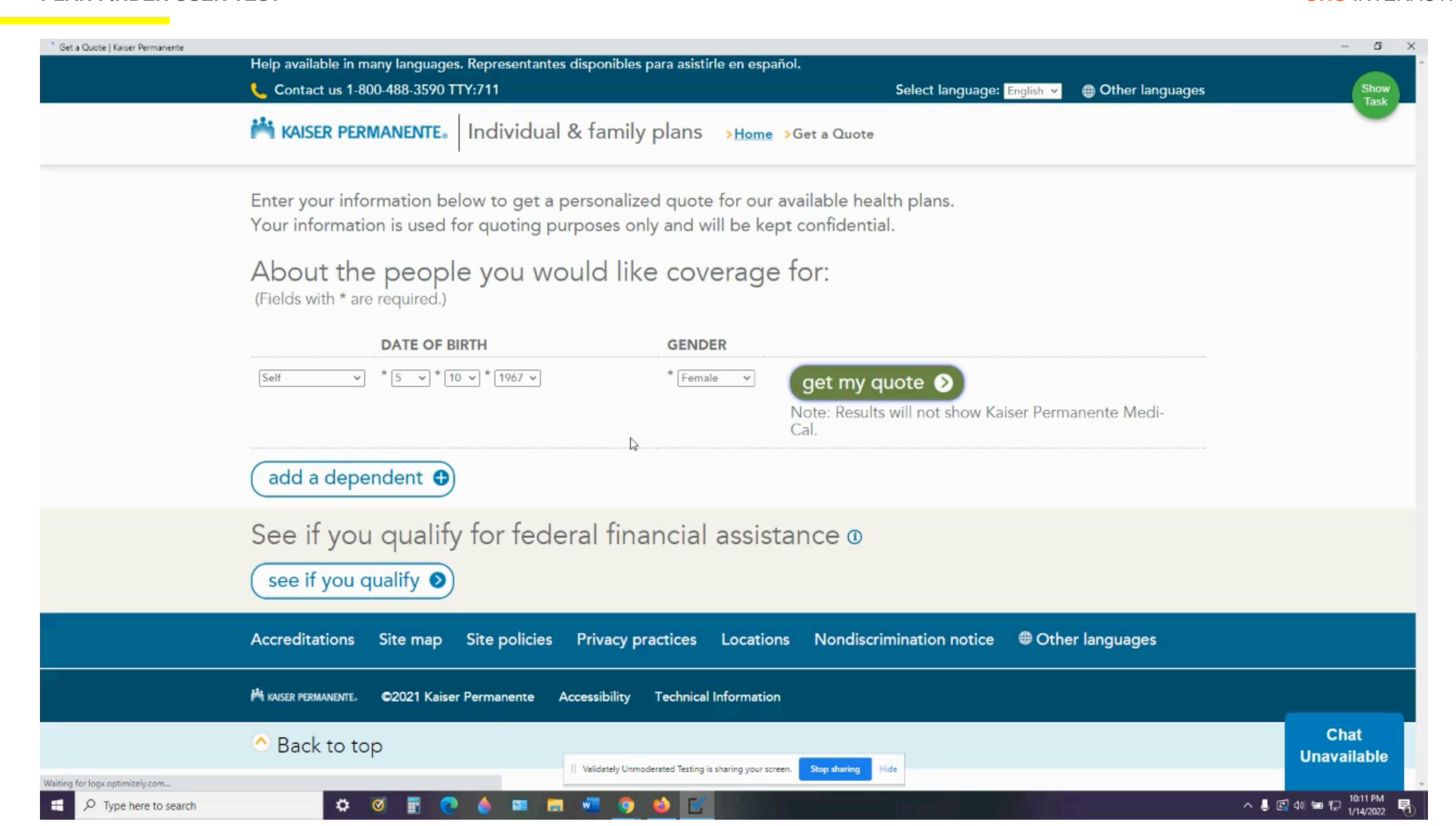
Losing coverage

Life keeps you busy. So we make it easy to compare health plan options, get a quote, and apply online. You'll be done in no time.

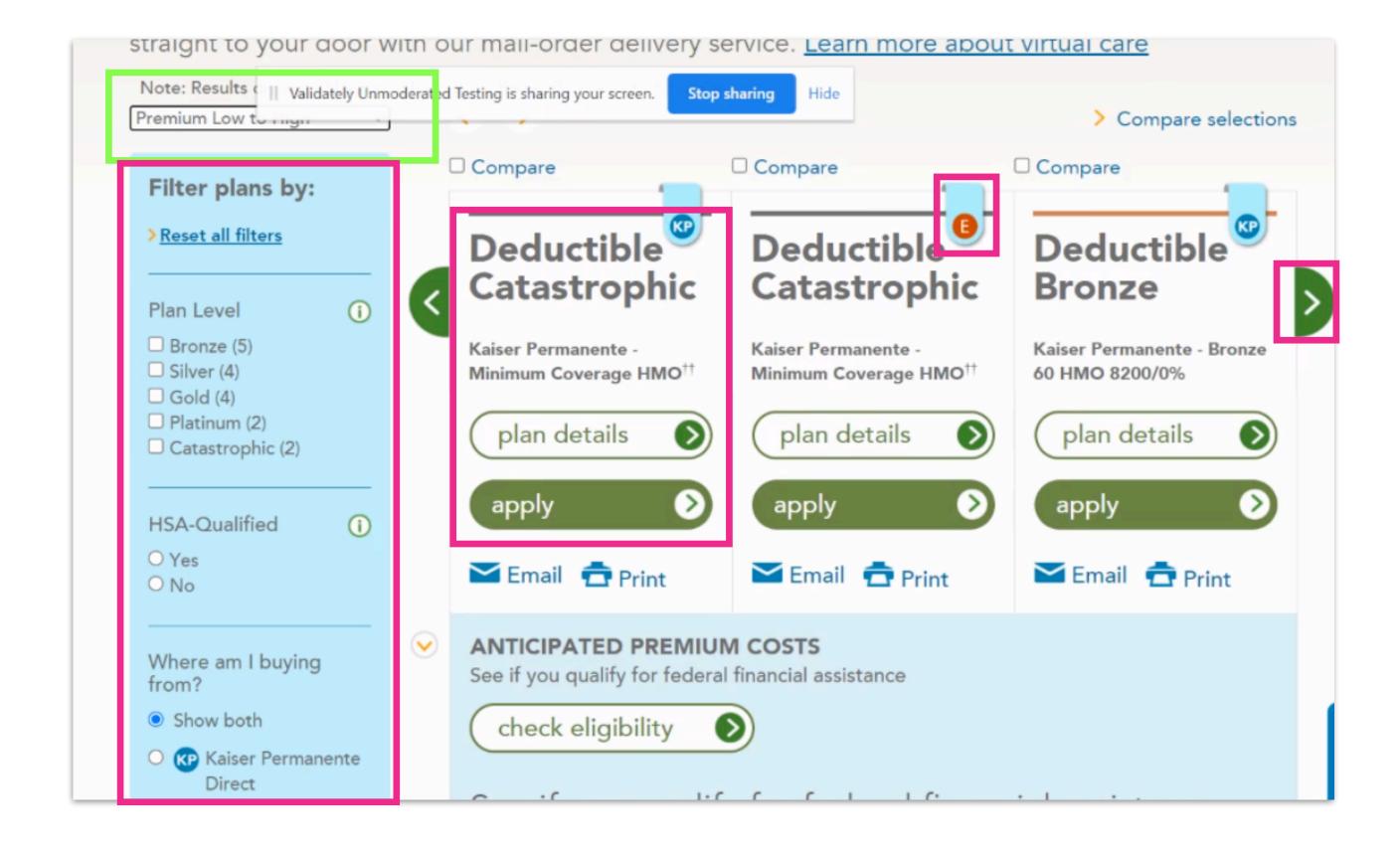






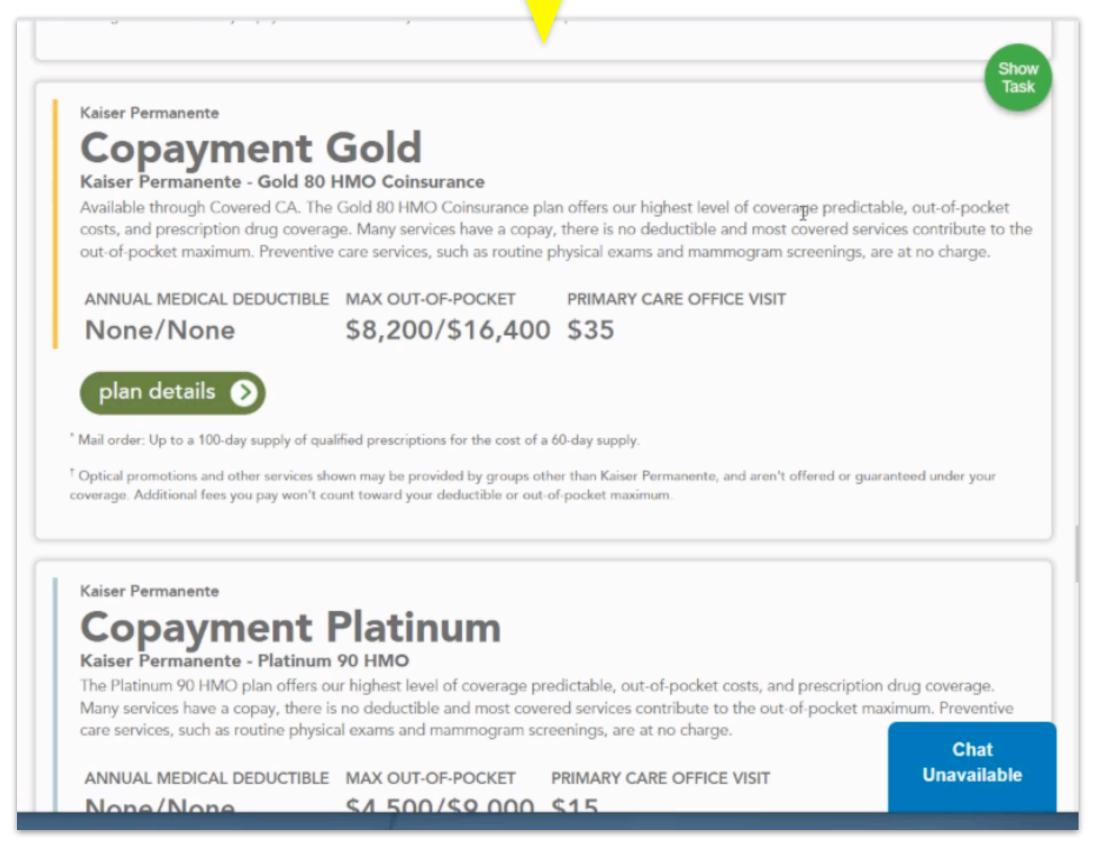


PLAN FINDER USER TEST

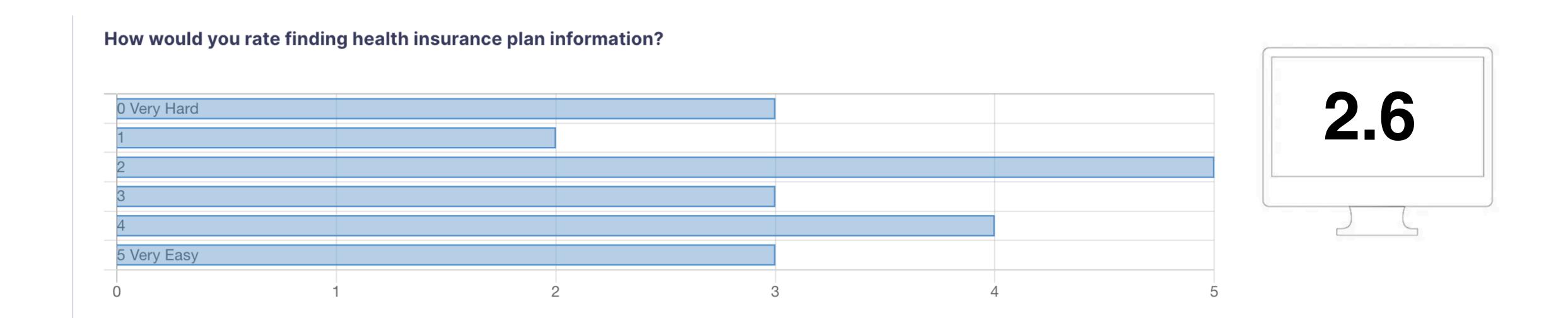


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NARROW WIDTH FORCES TABLET VIEW LIMITING FILTERS

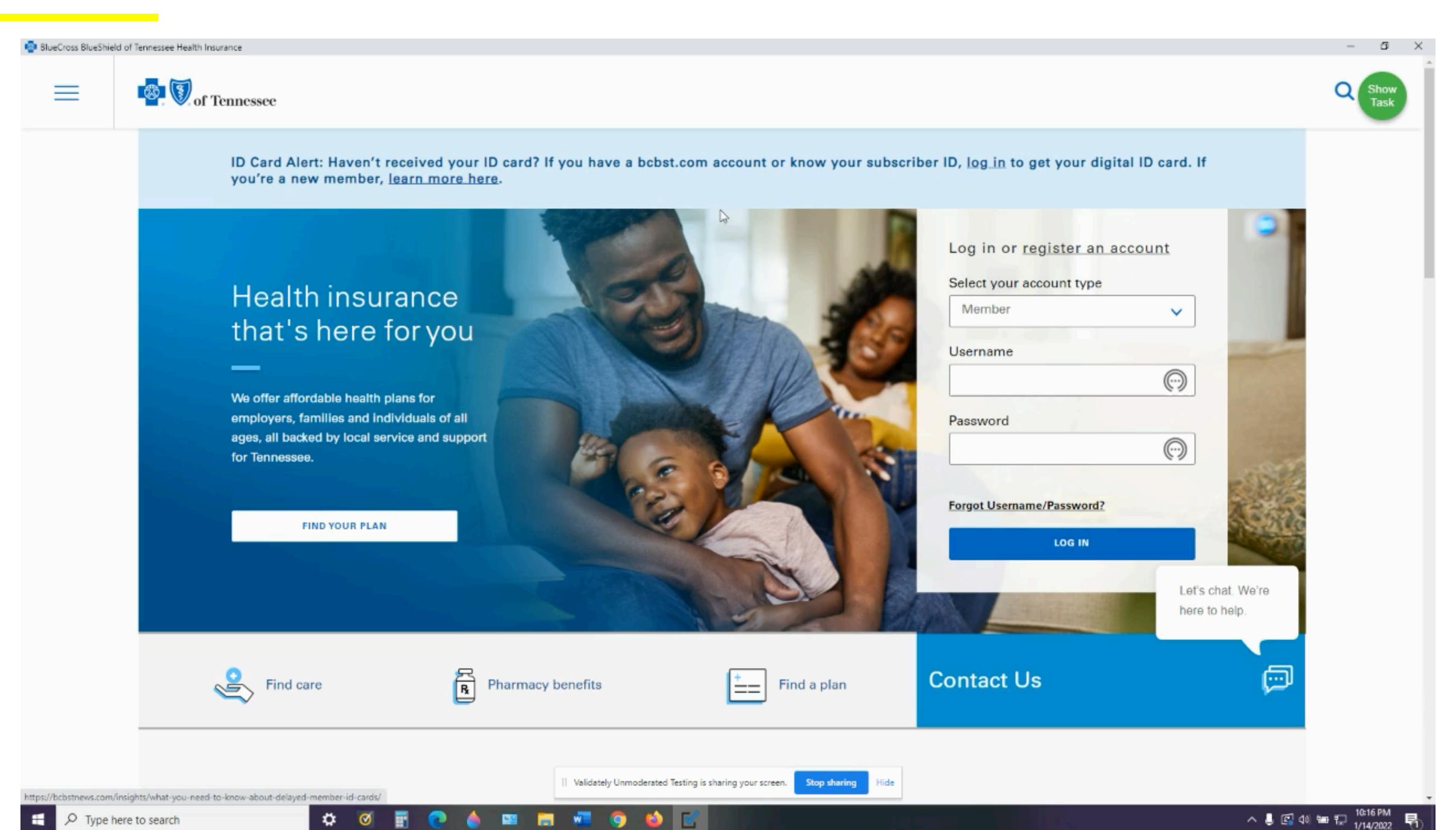


Kaiser – Ease of Use

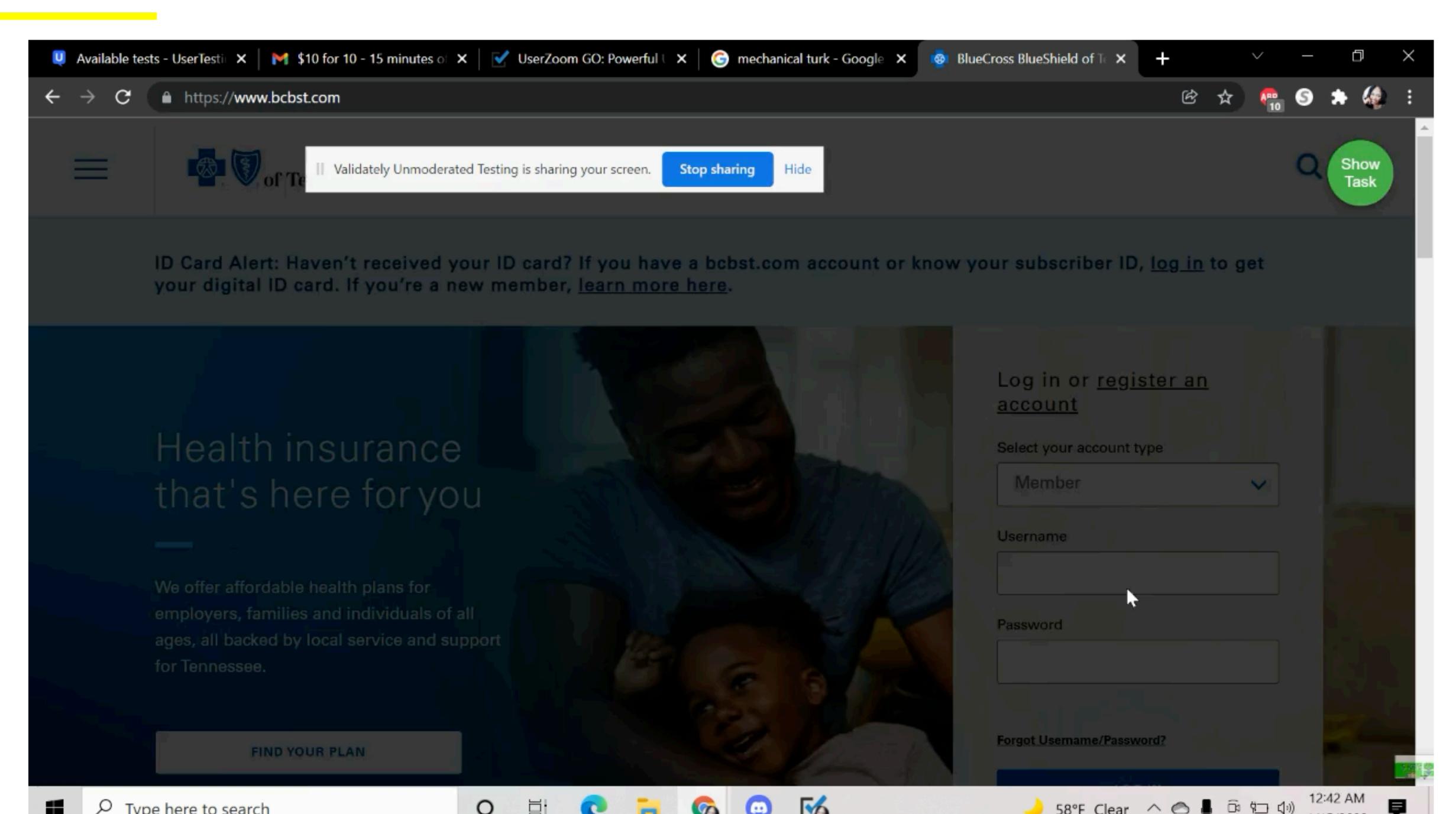


BCBS TENNESSEE

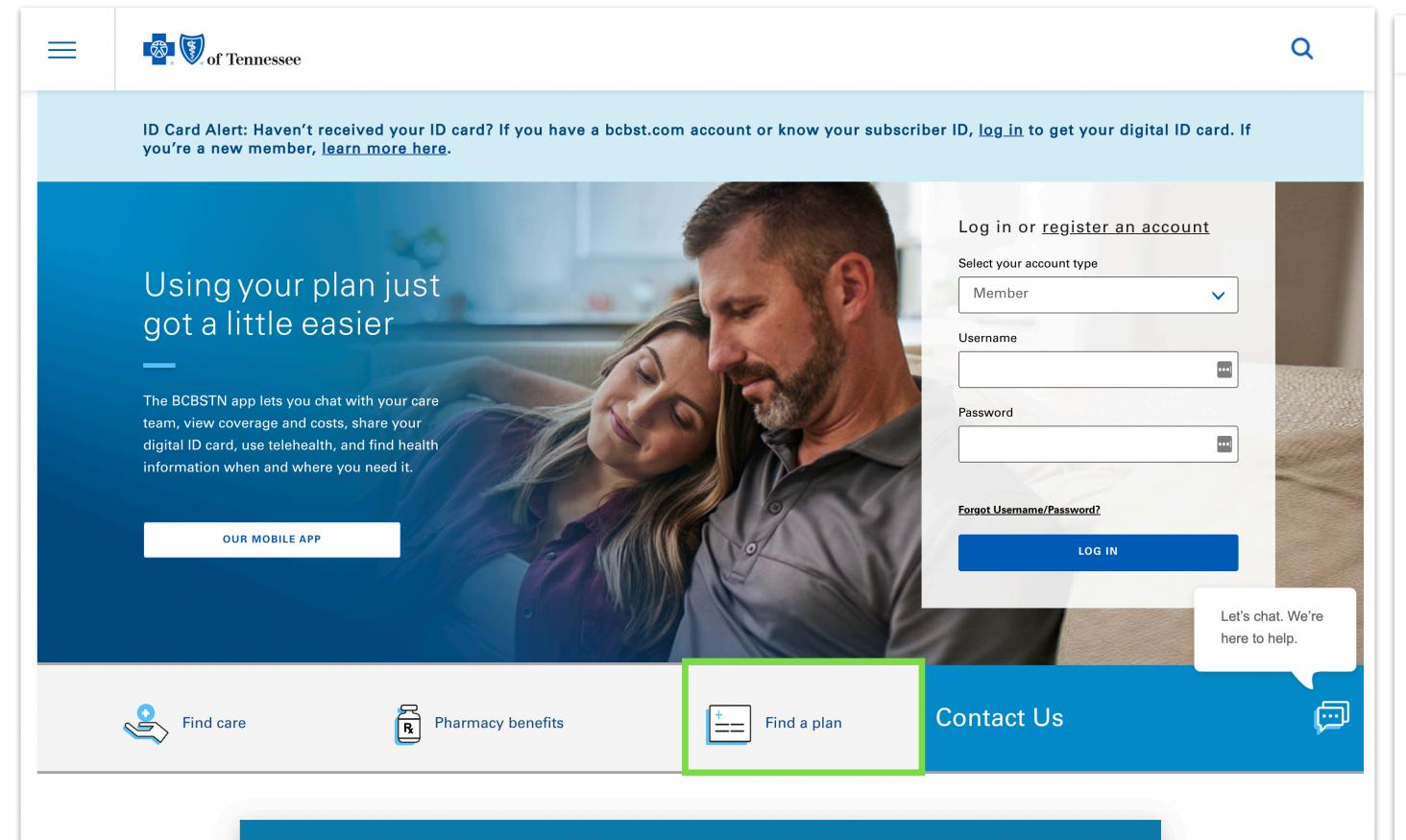
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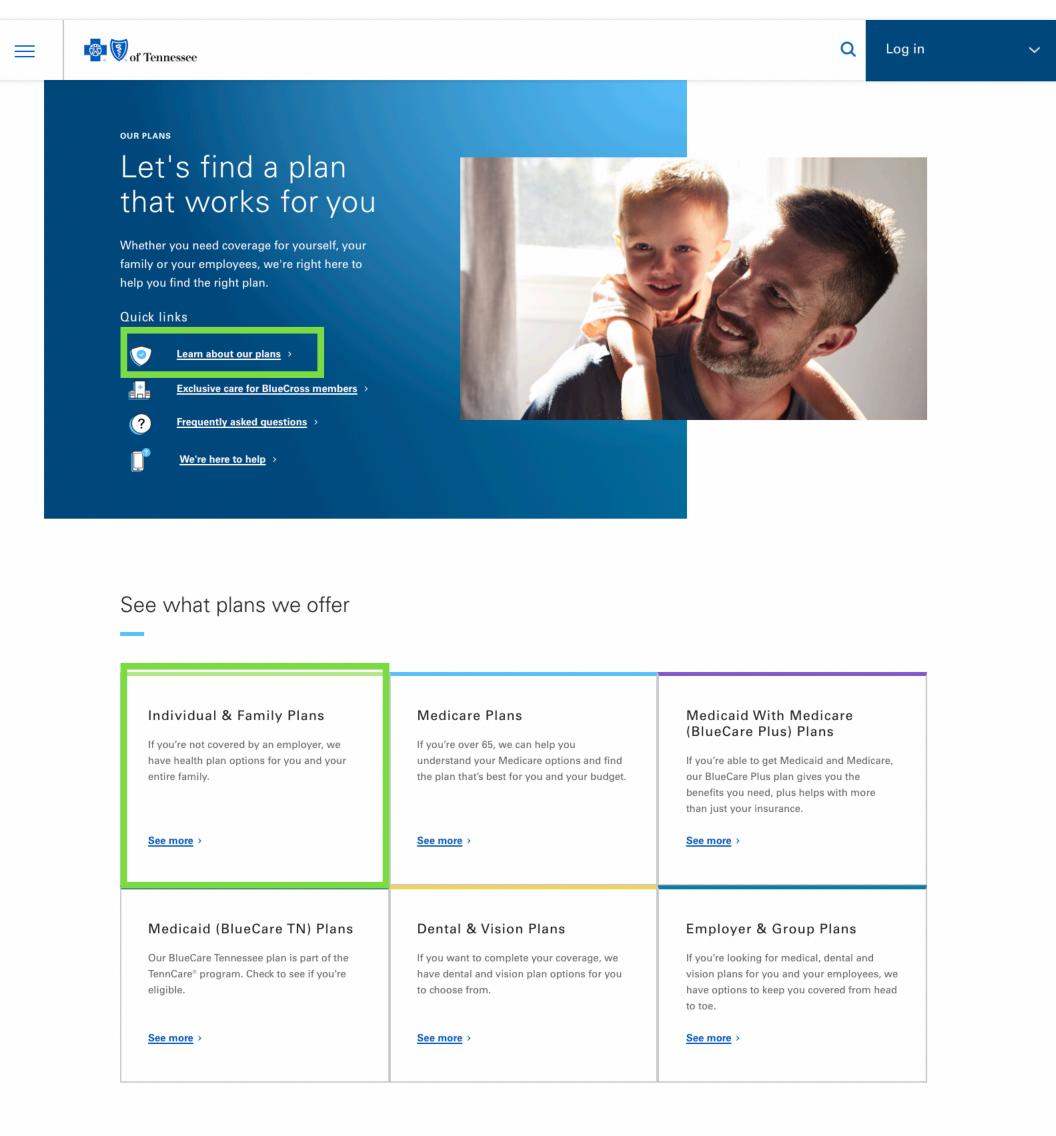
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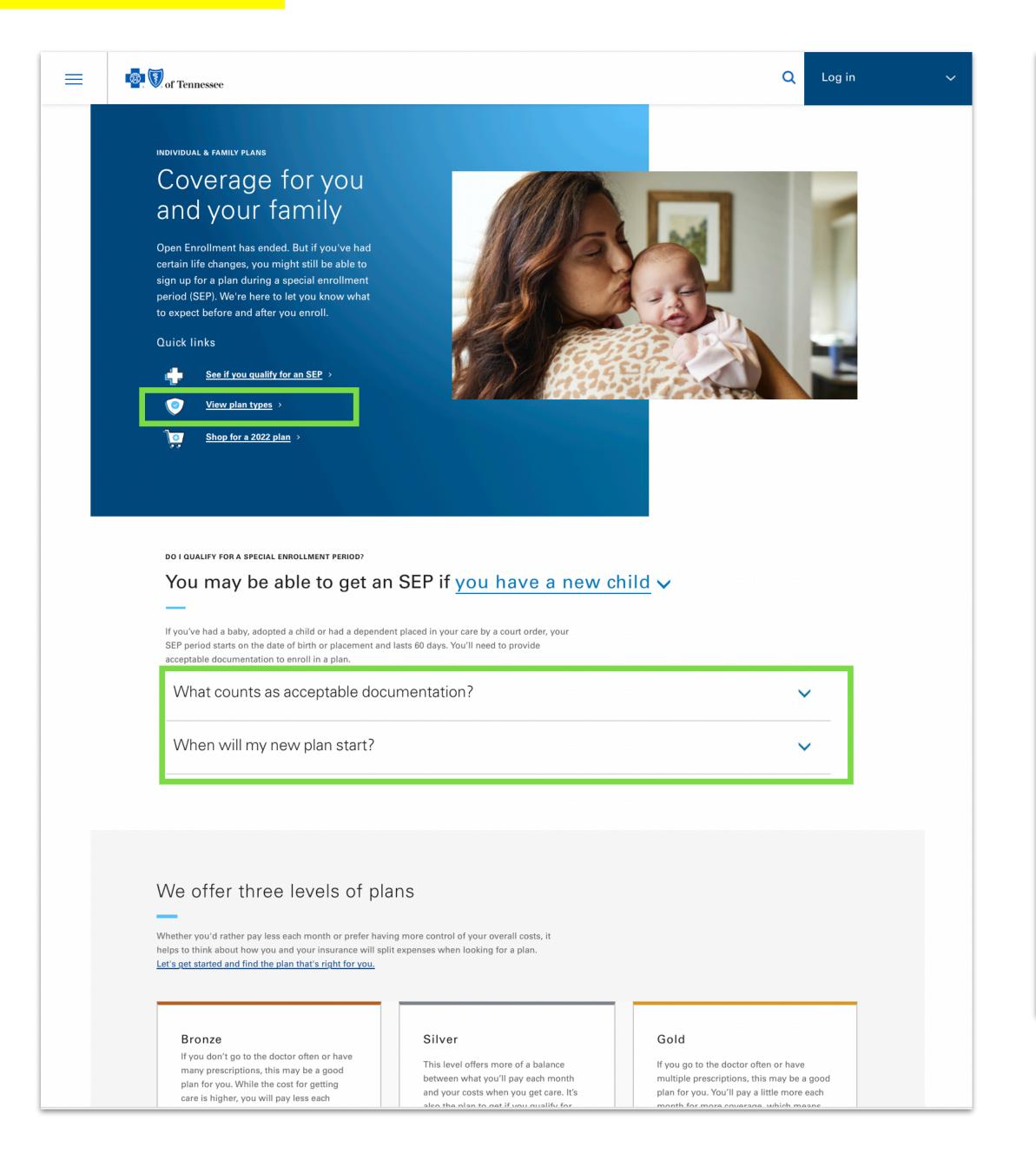
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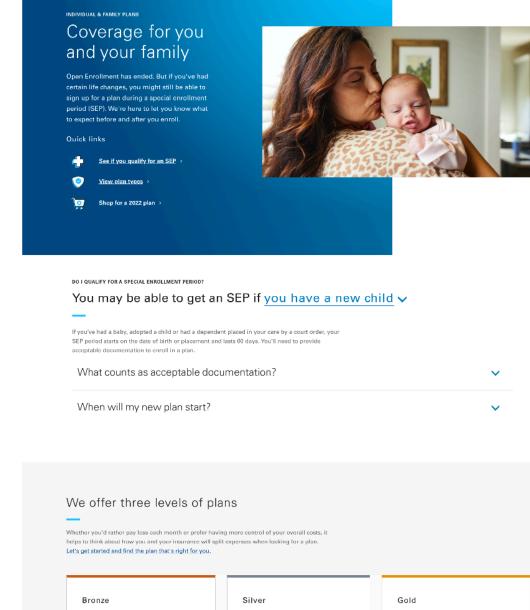
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PLAN FINDER USER TEST



We offer three levels of plans Whether you'd rather pay less each month or prefer having more control of your overall costs, it enses when looking for a plan. Let's get started and find the plan that's right for you. Silver Gold Bronze If you don't go to the doctor often or have This level offers more of a balance If you go to the doctor often or have many prescriptions, this may be a good between what you'll pay each month multiple prescriptions, this may be a good plan for you. While the cost for getting and your costs when you get care. It's plan for you. You'll pay a little more each care is higher, you will pay less each also the plan to get if you qualify for month for more coverage, which means month. financial help. you will pay less for care. Monthly payment Monthly payment Monthly payment \$\$ \$\$\$ Cost when you get care Cost when you get care Cost when you get care How do I know if I'm eligible for financial help? What are the out-of-pocket costs for each plan? What are the prescription costs for each plan? What does "deductible/coinsurance" mean?



of Tennessee

between what you'll pay each month and your costs when you get care. It's also the plan to get if you qualify for multiple prescriptions, this may be a good plan for you. You'll pay a little more each month for more coverage, which means many prescriptions, this may be a good How do I know if I'm eligible for financial help? What are the out-of-pocket costs for each plan? What are the prescription costs for each plan? What does "deductible/coinsurance" mean?

HEALTHCARE.GOV

NO PLACE TO CLICK





Plans with financial help

If you don't qualify for financial holp on a plan, you can sign up directly with us instead of using HealthCare.gov. Let us help find the



READY TO SHOP FOR A PLAN?

Plans with financial help

Most people can get help paying for their plan from the federal government. See if you're eligible for financial help when buying one of our plans on the Marketplace.

- 90% of people qualify for individual and family plans with financial help
- Many qualify for plans with a \$0 monthly premium

START SHOPPING [

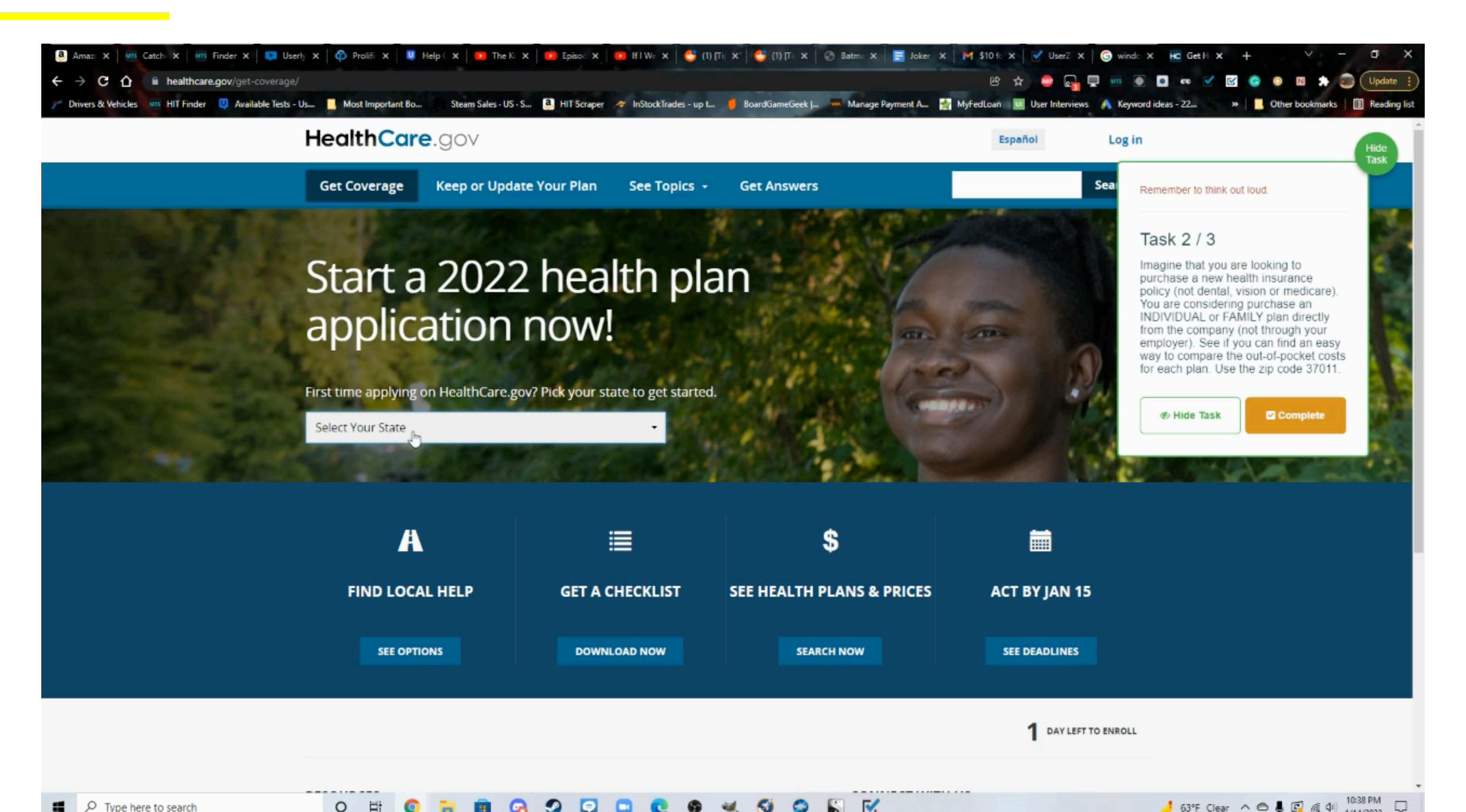
Plans without financial help



If you don't qualify for financial help on a plan, you can sign up directly with us instead of using HealthCare.gov. Let us help find the right plan for you.

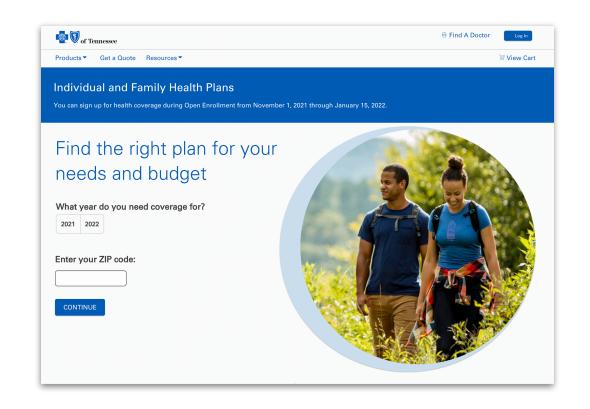
SHOP HEALTH PLANS

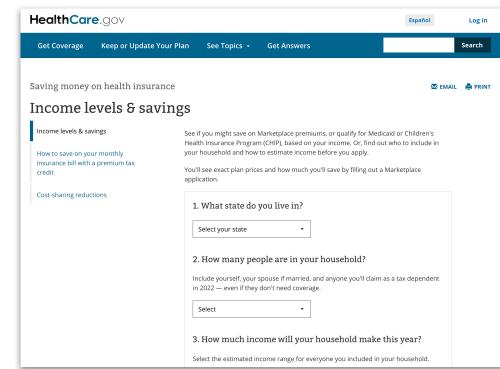
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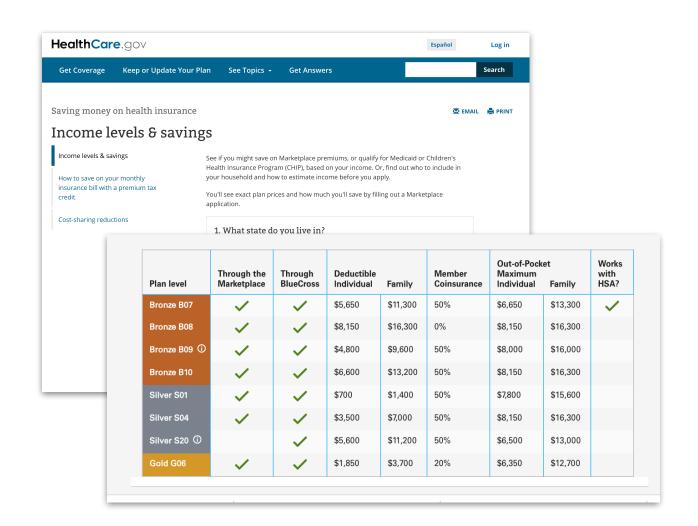


Challenge Getting to the Plan Comparison









6

4

8

2

PLAN FINDER USER TEST

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Bronze

If you don't go to the doctor often or have many prescriptions, this may be a good plan for you. While the cost for getting care is higher, you will pay less each month.

Monthly payment \$

Cost when you get care \$\$\$

Silver

This level offers more of a balance between what you'll pay each month and your costs when you get care. It's also the plan to get if you qualify for additional financial help with your care cost.

Monthly payment \$\$
Cost when you get care \$\$

Gold

If you go to the doctor often or have multiple prescriptions, this may be a good plan for you. You'll pay a little more each month for coverage, which means you will pay less for care.

Monthly payment \$\$\$ Cost when you get care \$

How do I know if I'm eligible for financial help?



What are the out-of-pocket costs for each plan?

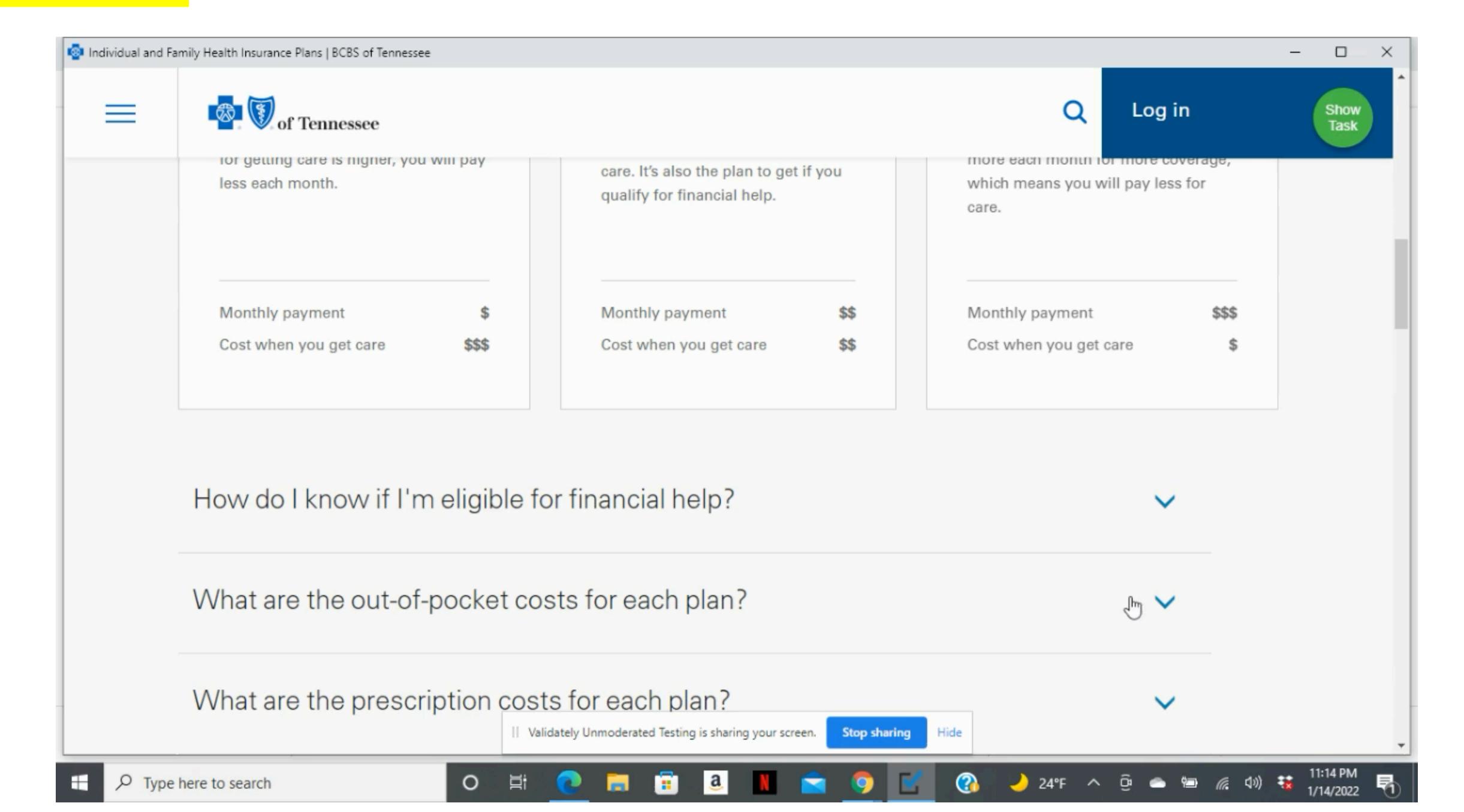


Out-of-pocket costs are the expenses for your health care that aren't covered by insurance. This can include things like deductibles, coinsurance, copayments and other services.

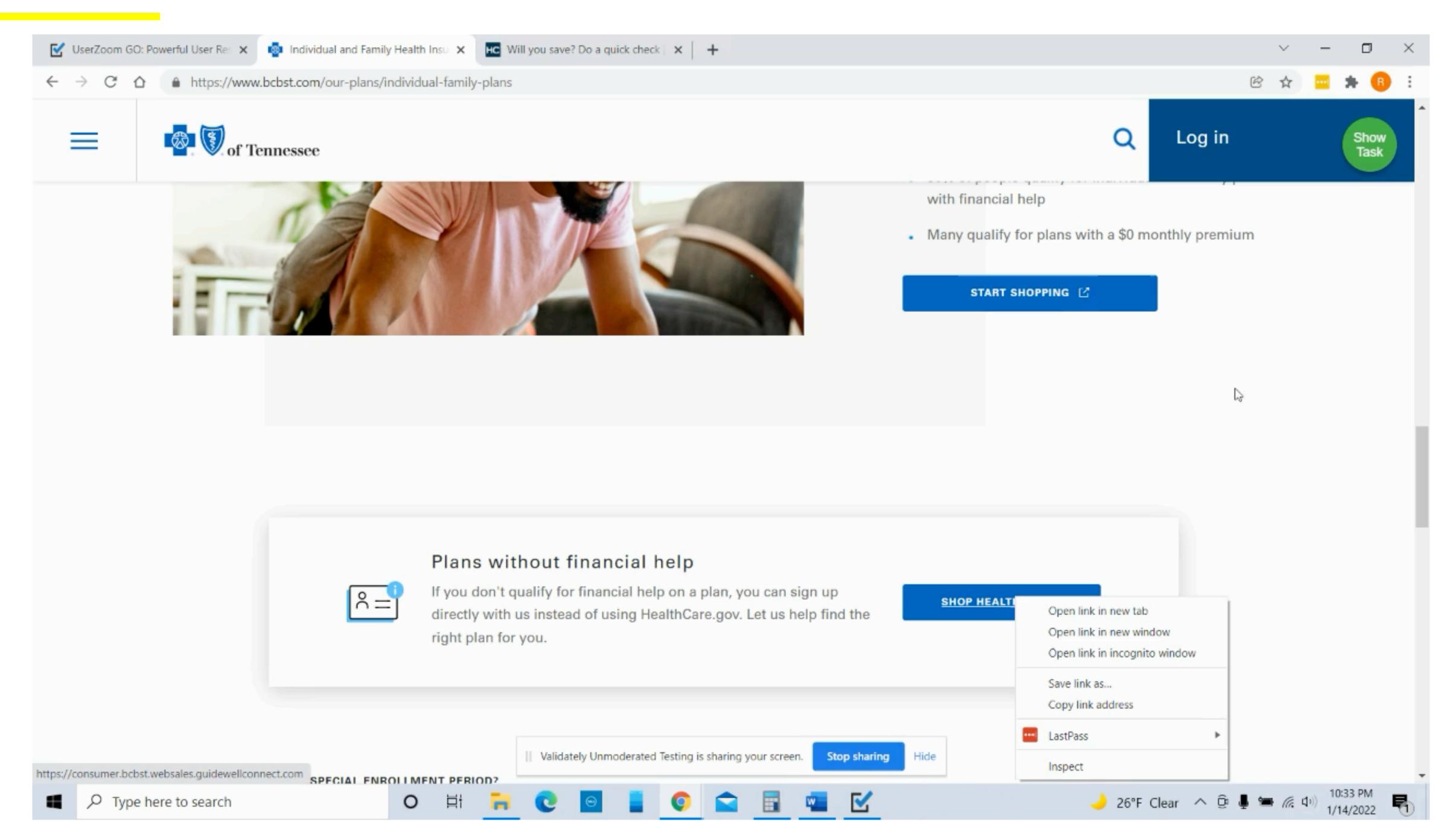
See the out-of-pocket costs for each of our plan levels.

Plan level	Through the Marketplace	Through BlueCross	Deductible Individual	Family	Member Coinsurance	Out-of-Pock Maximum Individual	et Family	Works with HSA?
Bronze B07	✓	✓	\$5,650	\$11,300	50%	\$6,650	\$13,300	~
Bronze B08	✓	✓	\$8,150	\$16,300	0%	\$8,150	\$16,300	
Bronze B09 ①	✓	~	\$4,800	\$9,600	50%	\$8,000	\$16,000	
Bronze B10	✓	✓	\$6,600	\$13,200	50%	\$8,150	\$16,300	
Silver S01	✓	~	\$700	\$1,400	50%	\$7,800	\$15,600	
Silver S04	✓	~	\$3,500	\$7,000	50%	\$8,150	\$16,300	
Silver S20 ①		~	\$5,600	\$11,200	50%	\$6,500	\$13,000	
Gold G06	/	/	\$1,850	\$3,700	20%	\$6,350	\$12,700	

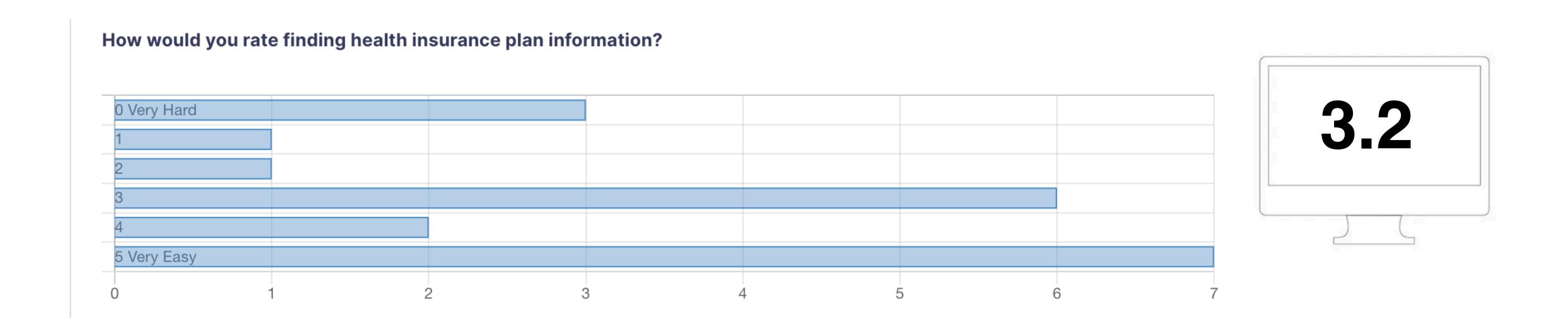
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PLAN FINDER USER TEST
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BCBS Tennessee – Ease of Use



ANTHEM

Q Search For Employers • For Producers • For Providers •

Anthem.

Individual & Family -

Medicare - Medicaid

COVID-19 Info

Find Care

Español

Connecting You To The Right Individual Coverage

Plans as low as \$0 a month.*

in income levels.

 $Open \ Enrollment \ ends \ soon! \ More \ people \ than \ ever \ before \ qualify \ for \ financial$ help. Enroll by January 15 for health coverage starting February 1, 2022.

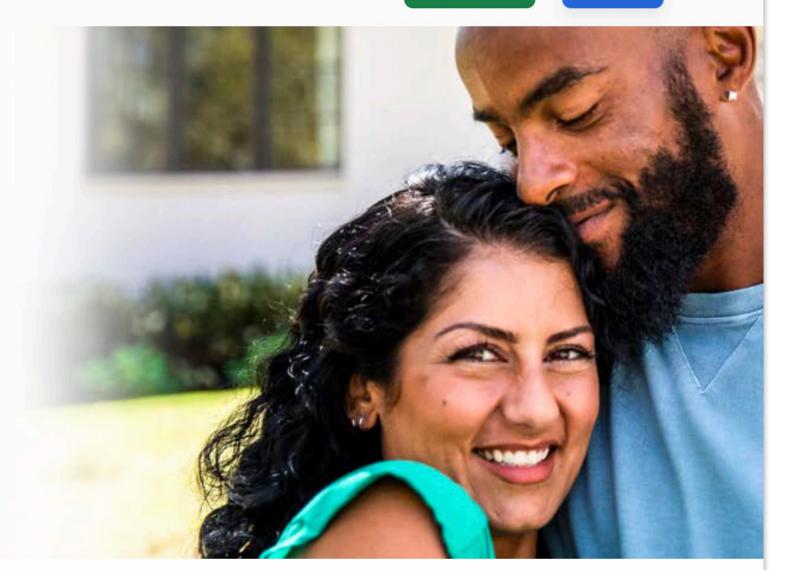
*Plans are limited to specific geographic areas and are not available in all markets. \$0 monthly





Talk to a licensed agent: 833-959-1531 | TTY 711

Mon-Fri, 8:30 a.m. to 10 p.m. ET and Sat, 10 a.m. to 4 p.m. ET





New member? Register or download the Sydney Health app to access all our digital tools, including claims, benefits, pharmacy, and ID cards.

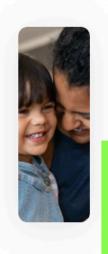


Already enrolled in a Medicare plan and want to know more about your member benefits? Learn what your plan offers and how to use the benefits to your



Stay current with your vaccinations whether flu, shingles, or COVID-19. Most are available at pharmacies in your

Our Plans



Individual & Family Plans

We offer affordable health, dental, and vision coverage to fit your budget. Plus, you may qualify for financial help to lower your health

Shop Plans

Overview →



Medicare Plans

Find a Medicare plan that fits your healthcare needs and your budget. Compare plans available in your area and apply today.

Shop Plans

Overview →



Medicaid Plans

We offer low-cost coverage for children, adults, and families who qualify for statesponsored programs. Explore programs available in your state.

More About Medicaid Plans →



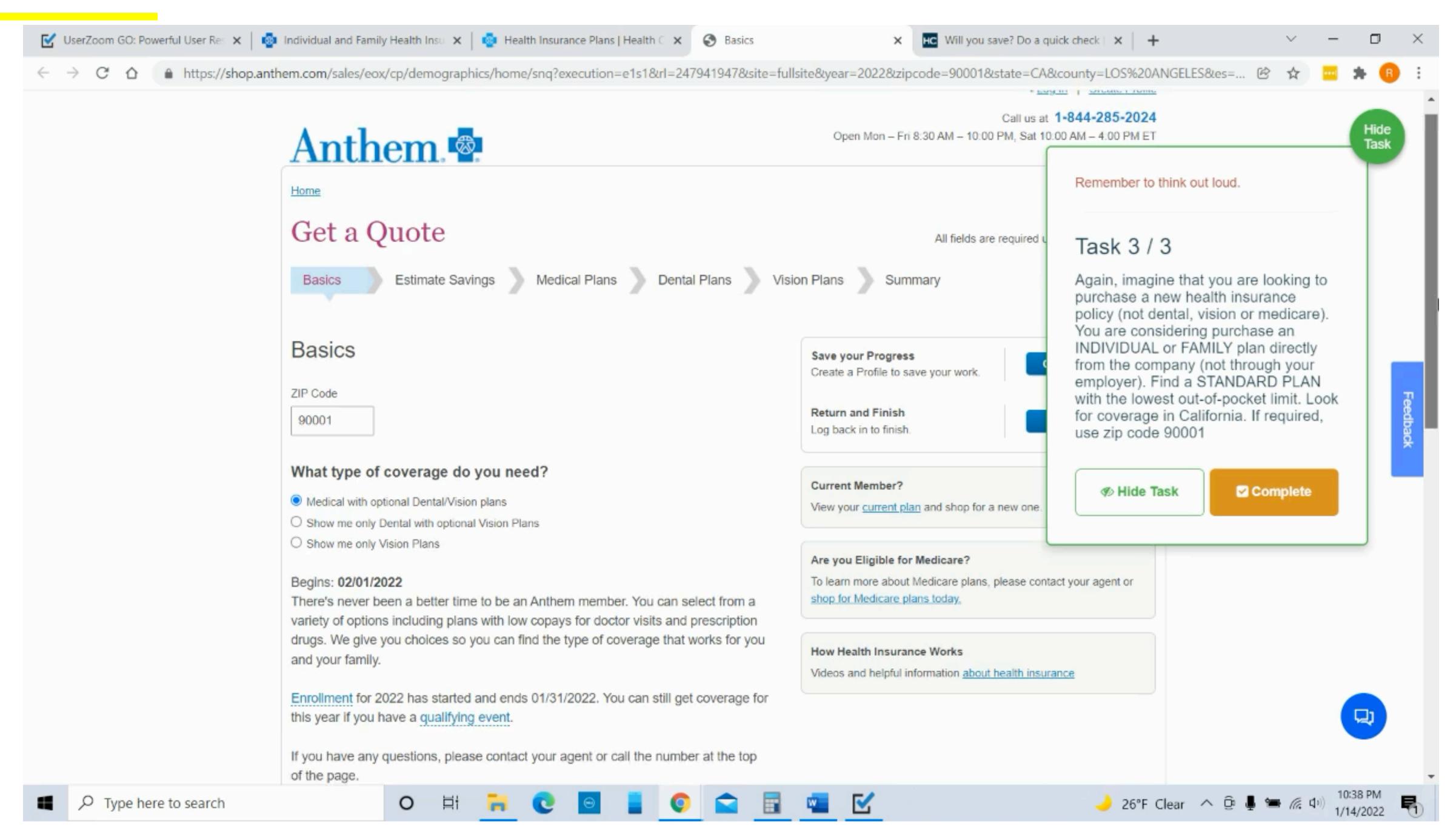
Small Business Plans

Our small business plans offer a full range of health insurance options for groups with 2 to 50 or 100 employees, depending on your state.

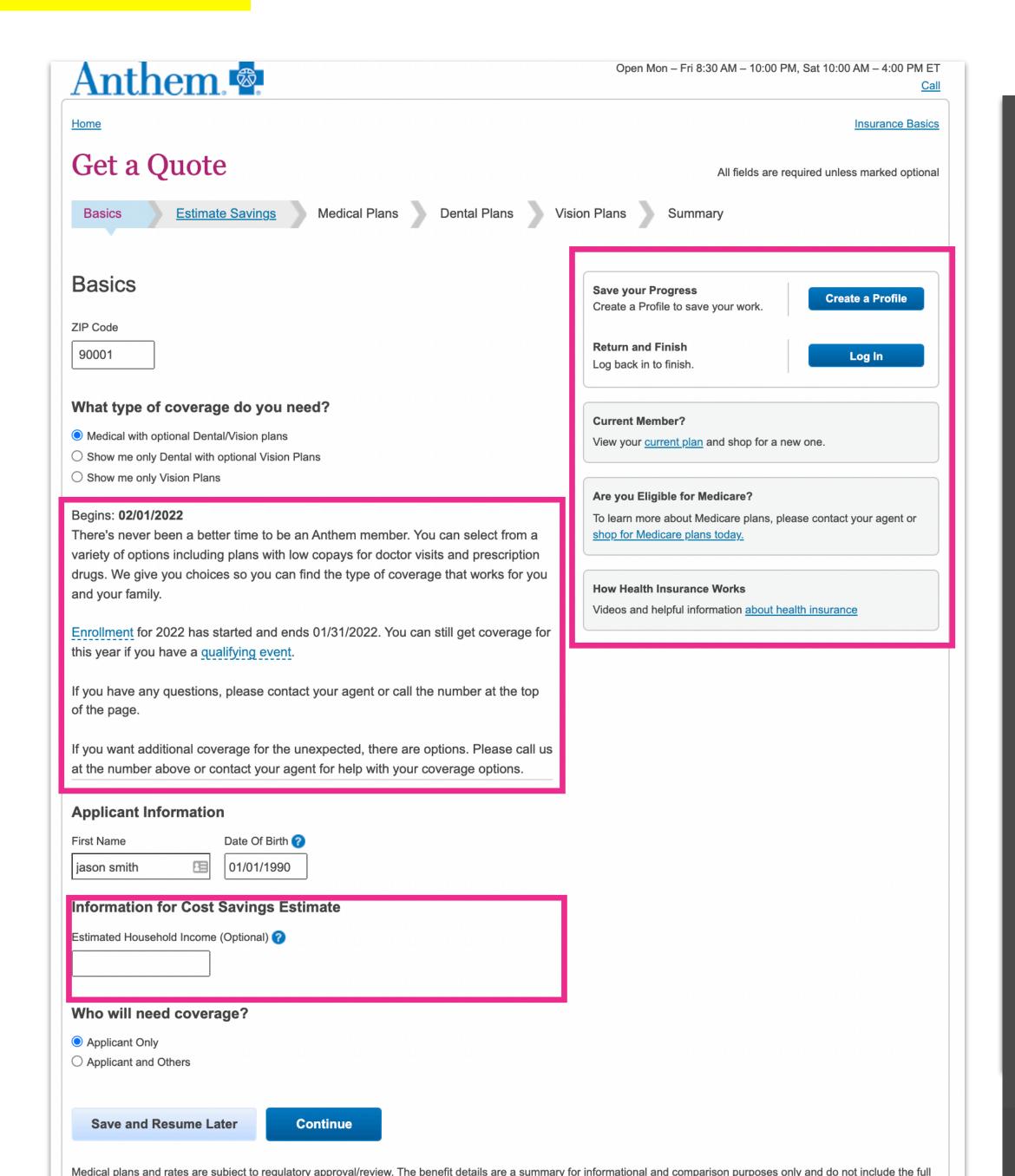
More About Small Business Plans →

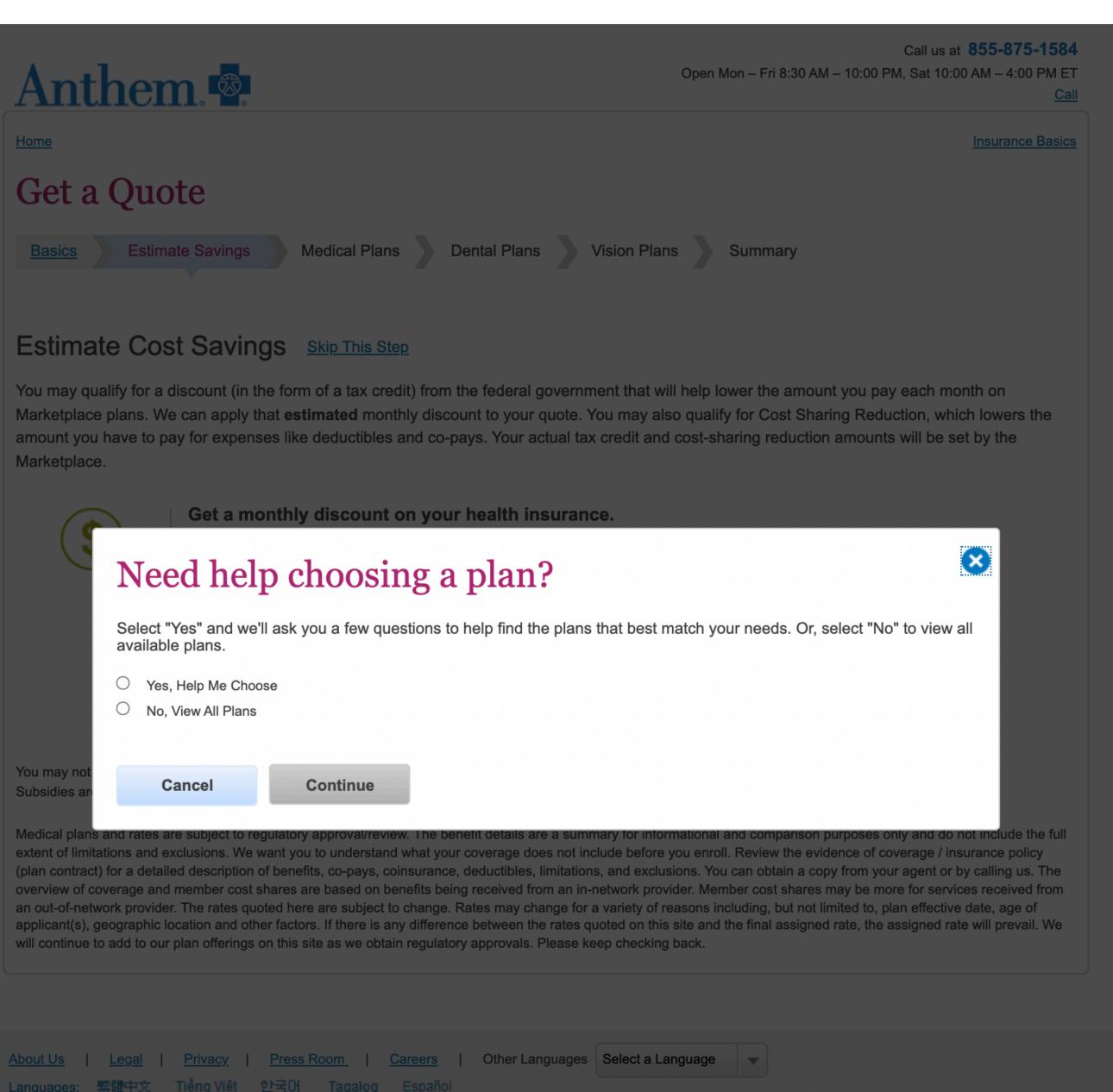


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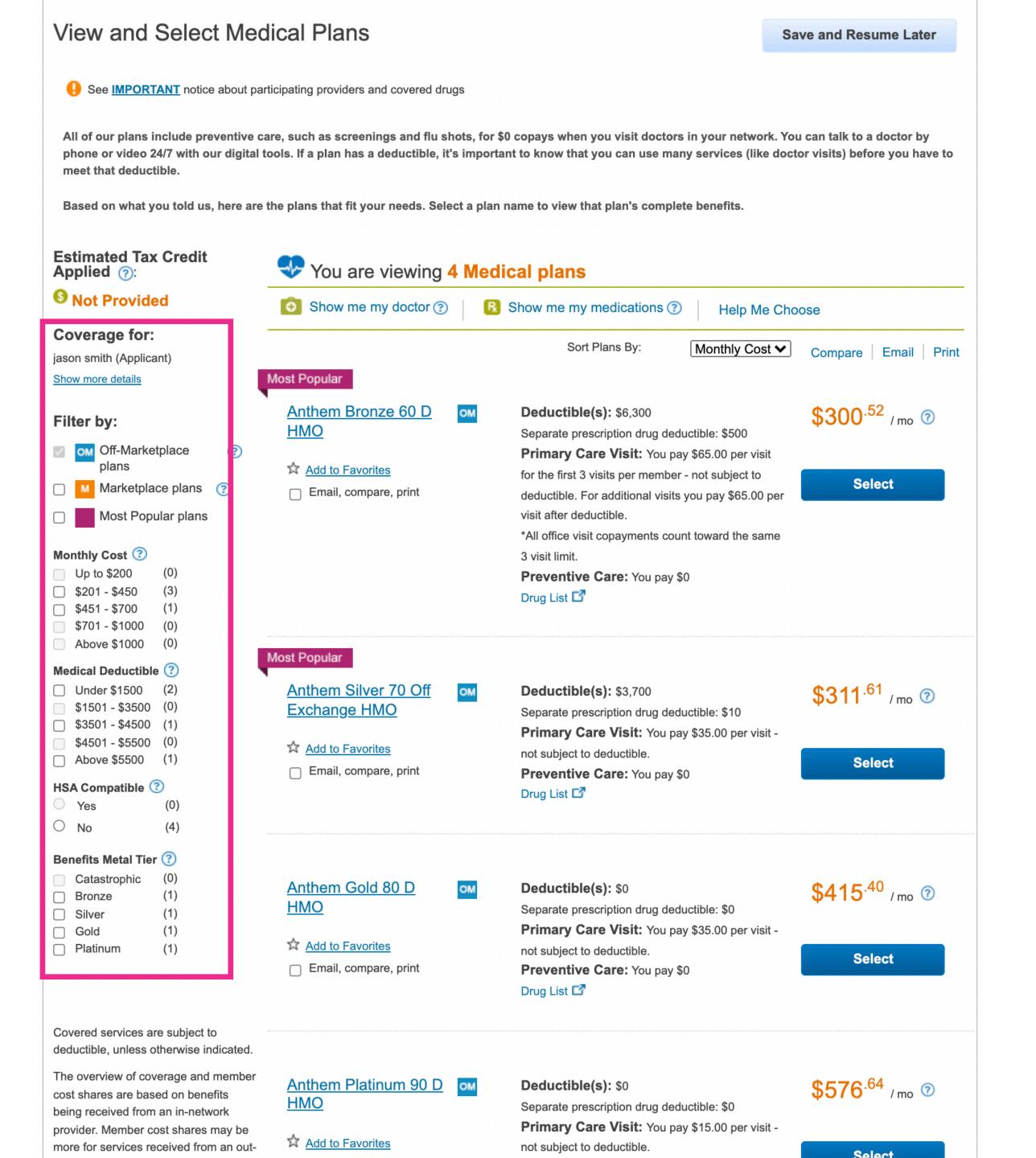


PLAN FINDER USER TEST



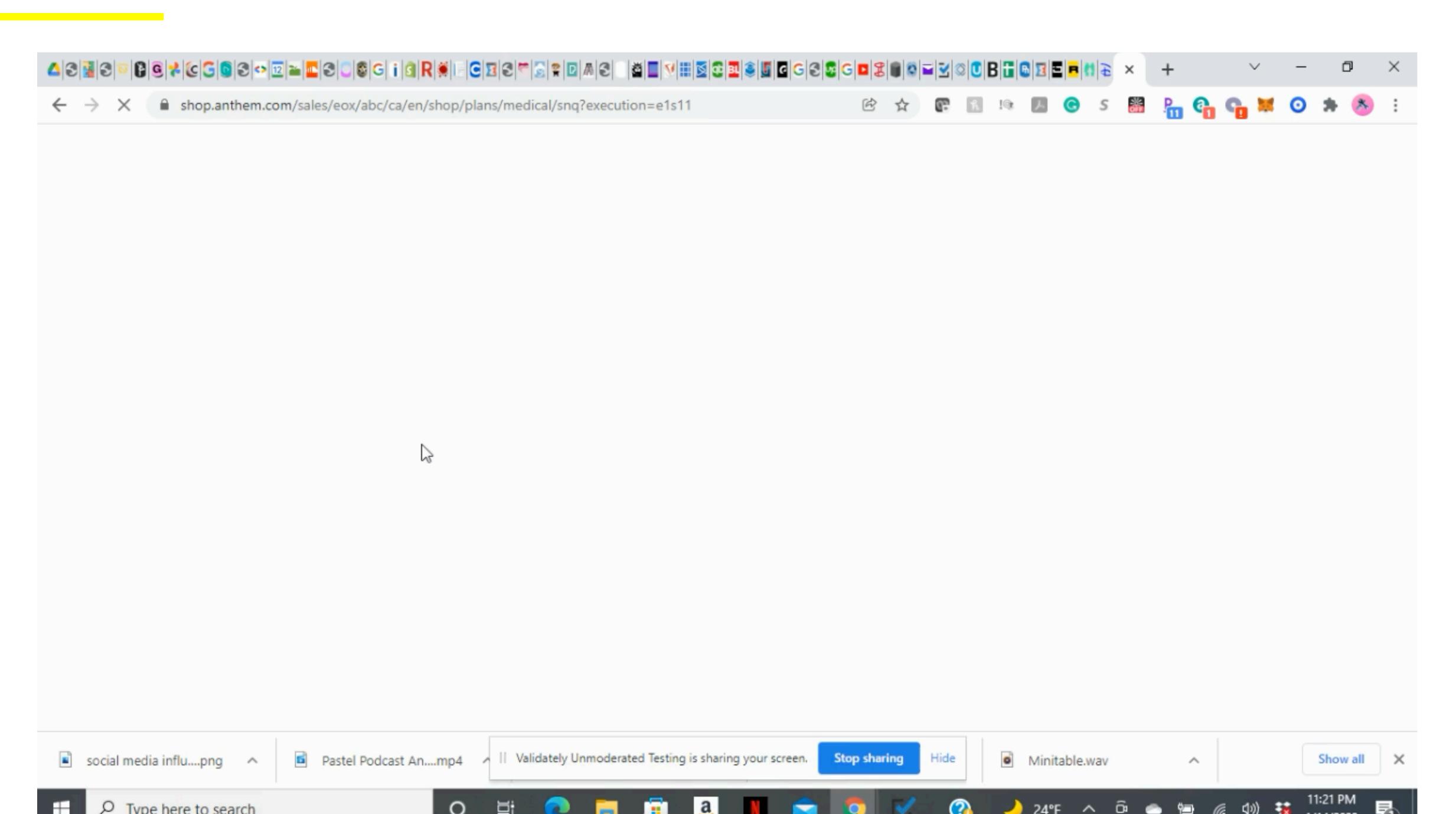


PLAN FINDER USER TEST

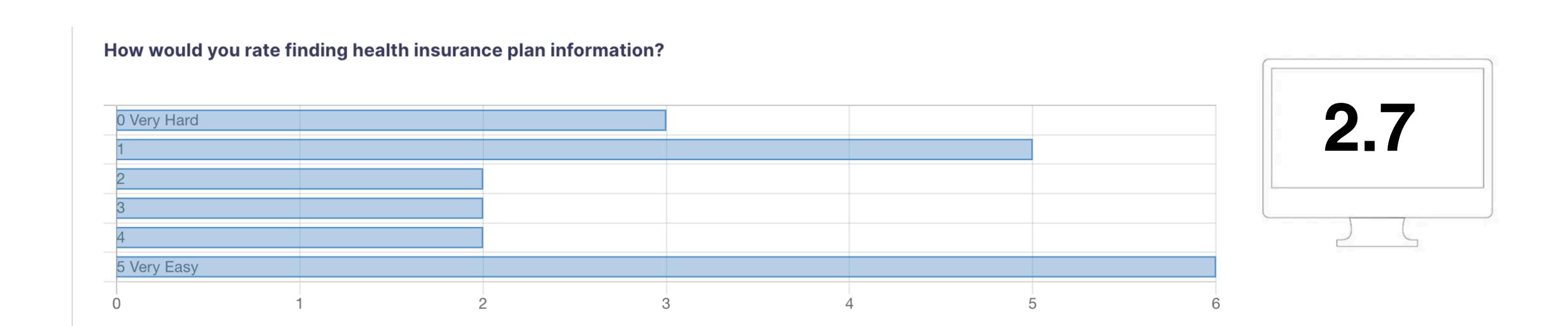


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Anthem



FEEDBACK

Ease of Use Comparisons



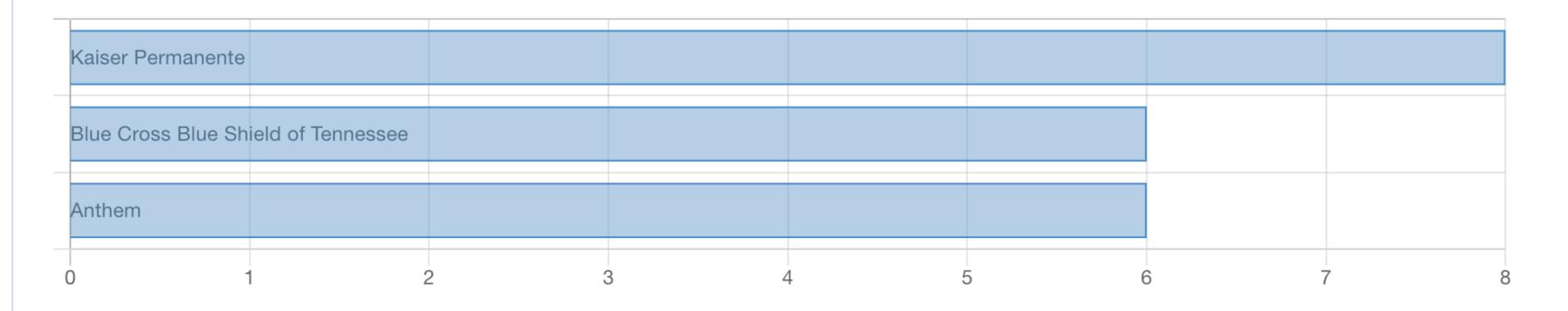




BCBS Tennessee

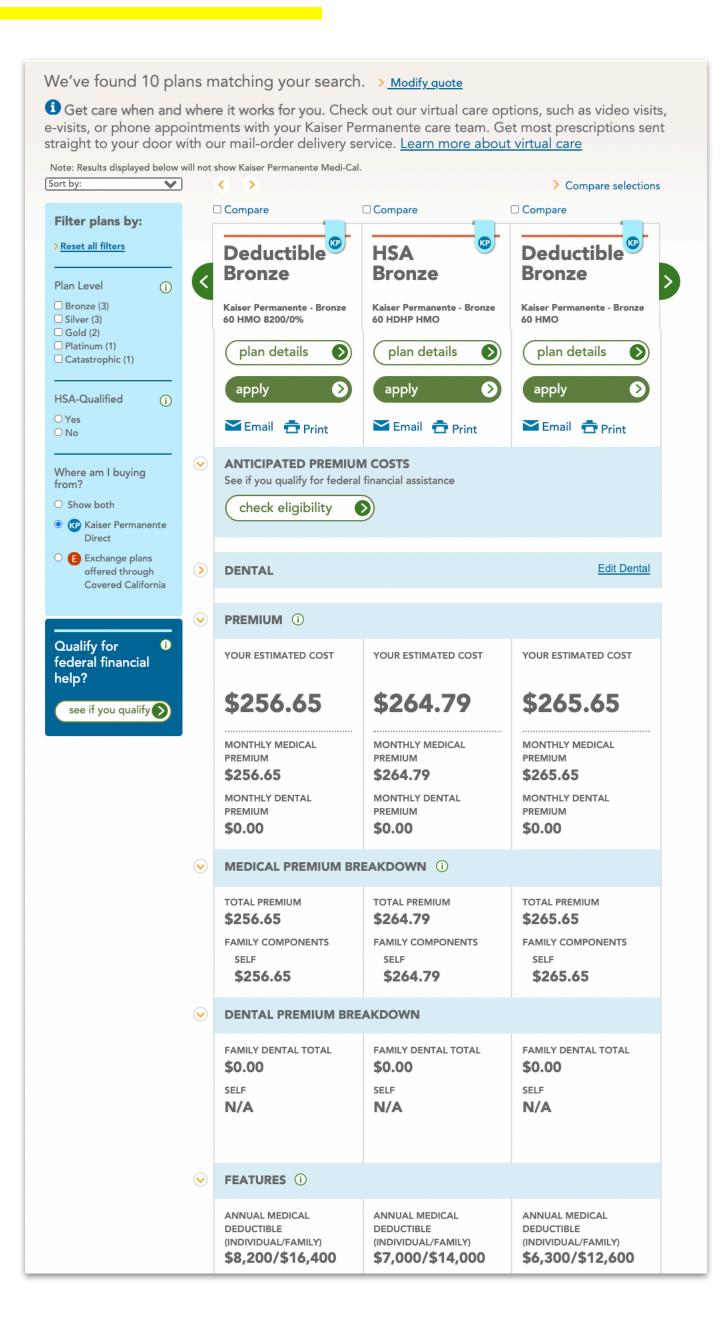
Anthem

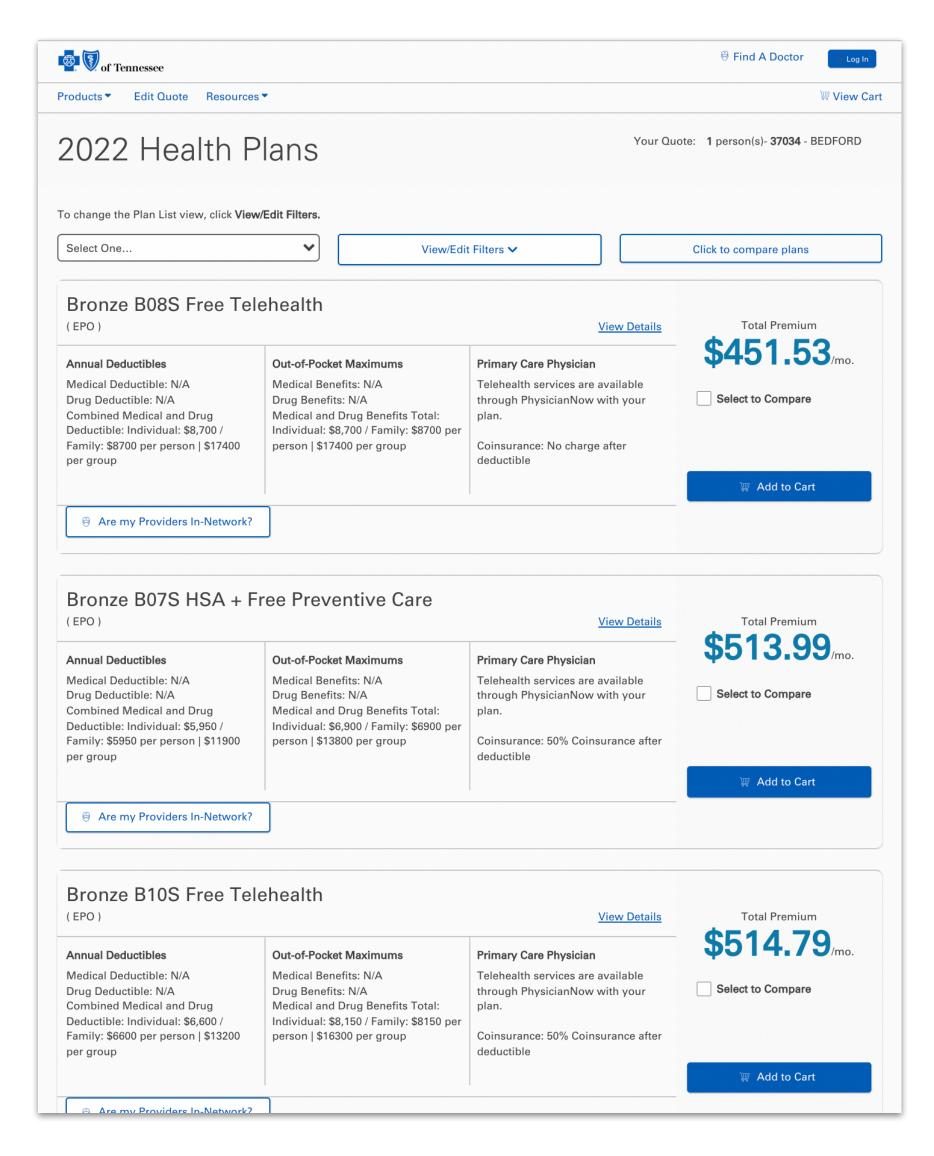
Which of the websites made the task of finding insurance the easiest?

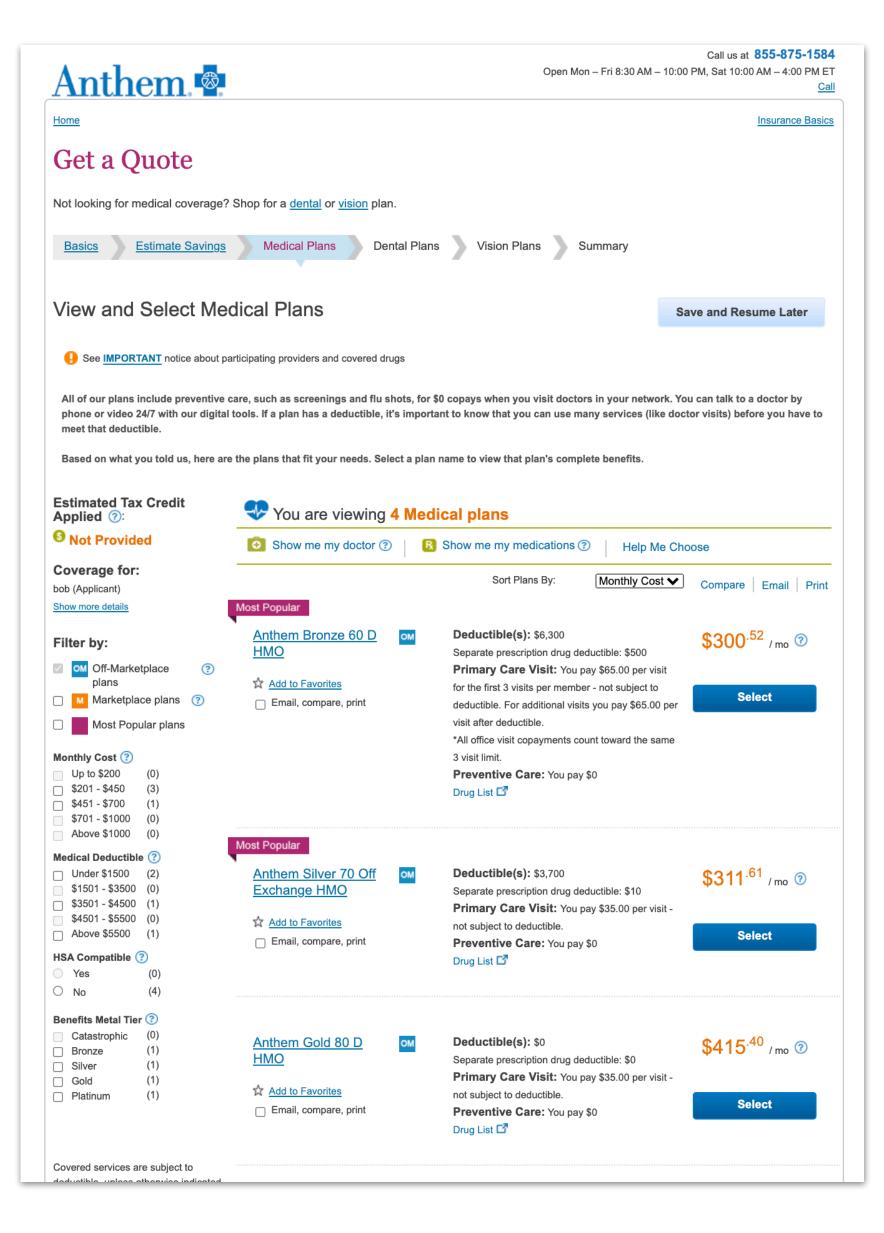


PLAN FINDER USER TEST









How to Improve? Top Open Response

Easier Path to Plan Finder: 5

Reduce Amount of Personal Information Required: 5

Improvements to Plan Finder Interface: 4

Navigation and Wayfinding: 4

Design: 3

USER COMMENTS

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Easier Path to Plan Finder (5)

- "The best route from point a to b is a straight line. This applies to websites as well."
- "Make a quick link at the top of the website home page to shop plans"
- "I would like to get to the insurance info/comparison screens quicker."
- "just one click that gives me a table with all the relevant information for all plans so that i can compare each one"
- "just show the plans on the first page"

Reduce Amount of Personal Information Required (5)

- "I would have a shortcut to get to the plans without questions about income or other advertising."
- "Having a direct quote option instead of having to click through links."
- "Reduce the basic information required to get to a point of comparing plans"
- "Do not ask intrusive questions about my info BEFORE giving me info on the various plans."
- "Not having to enter in so much information.

Plan Finder User Interface (5)

- "Have the select box more obvious and sort by options for results."
- "Make it easy to compare plans at a glance"
- "Consolidate the plans for comparisons"
- "Always have a comparison chart detailing all relevant information."
- "Having a lowest price filter"

Navigation & Wayfinding (4)

"Simplify navigation"

"Easier navigation on the homepage."

"Better menu options"

"Easier paths to follow"

Design (3)

- "More colorful displays"
- "Make use of the open white space to compare more at a time"
- "Make the fonts bigger"

Simple Overview Price Chart (2)

- "Average price chart that you could view"
- "Give a general overview of plans with estimated costs based on zip code."

Content (2)

- "More instructions needed"
- "Having more information or a video on how to understand the jargon"

Chat (2)

- "Having a chat available"
- "A pop up tap that allows the person to ask AI or a live person any questions they may have"

Readability (2)

- "Make it easy to read"
- "Less words"

Doctor Coverage (2)

- "I'd like to be able to confirm doctor/clinic coverages"
- "Make it clear what costs are for in and out of network physicians"

Other Services/Features (2)

- "I'd like to be able to see a list of services etc. and the associated costs so everything is clear"
- "Make prescription drug costs for generic, brand, on formulary, off formulary available so people can estimate costs"

View Plans by Existing Medical Condition (1)

• "Let a user put in some relevant healthcare needs and estimate costs across multiple plans."

Technical (1)

"Quicker loading times"

Recommendations

Usability Testing: Discover and fix rudimentary barriers to access

Design: Limit the amount of text and use white space to highlight next steps and action buttons

Filters: Users did not engage with the filters – keep these simple and clearly labeled.

Contextualize Price: costs are large and intimidating

Comparison: Provide methods to easily compare plans

Orient Prospects: Help them get oriented to plan offer and pricing in one table

THANK YOU. SIGN UP FOR A UX AUDIT