



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

Project Overview

November 2011

Enroll UX 2014 Objectives

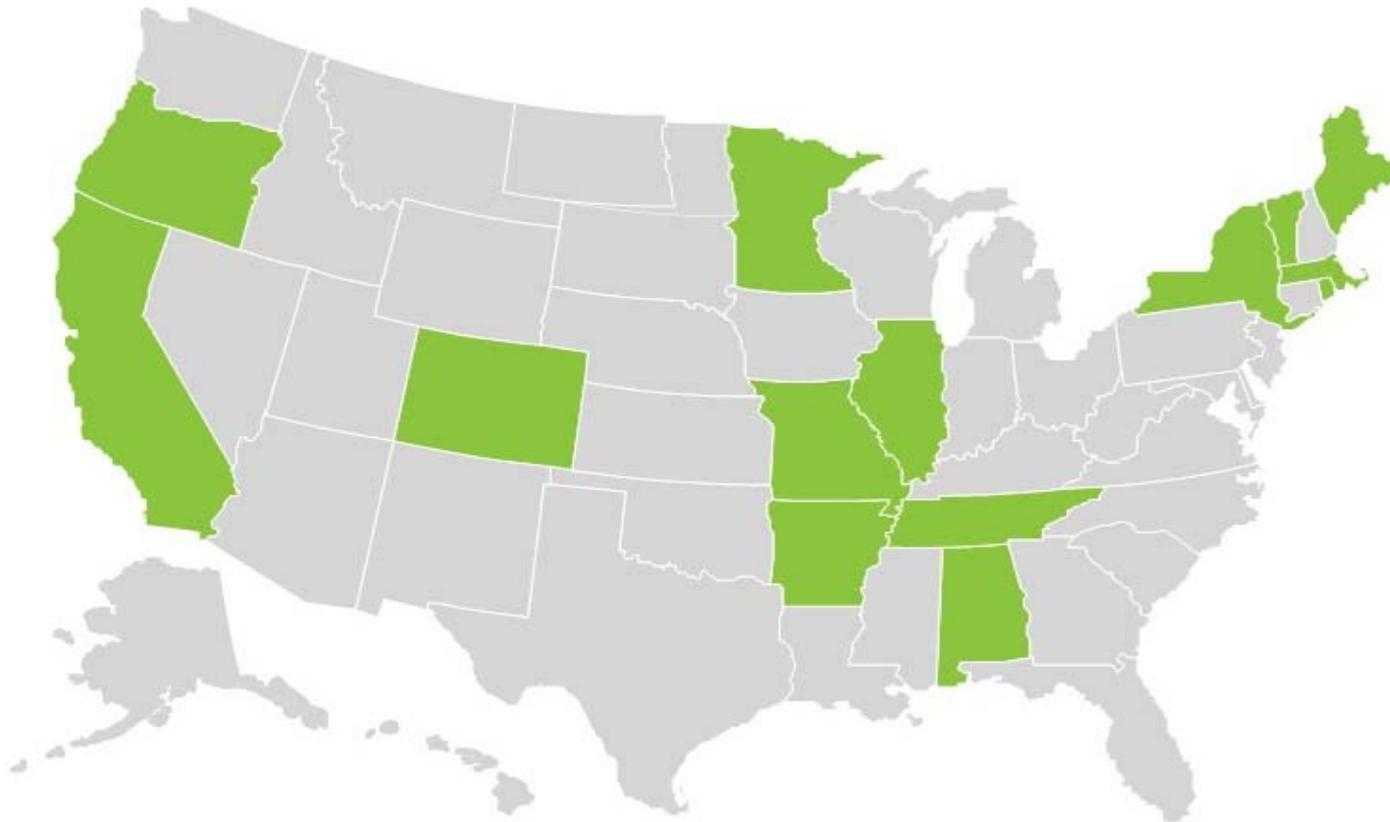
1. Develop first-class user experience (UX) design for health insurance exchanges operated by state and federal governments under the Affordable Care Act.
2. Design the UX based on an understanding of consumer needs and refined through user testing.

Public / Private Partnership



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11 Participating States



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

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UX 2014 Design Partner



- World-class design and innovation firm
- Market leader in simplifying design of complex systems; understanding and then translating needs and desires of end users

Project Scope

- Individual market with SHOP (under consideration)
- 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

We Are
Here



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

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.



Yvonne41

<133%

FPL

Orleans Parish

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



Darryl47

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.



Judy60

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.



Greg22

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

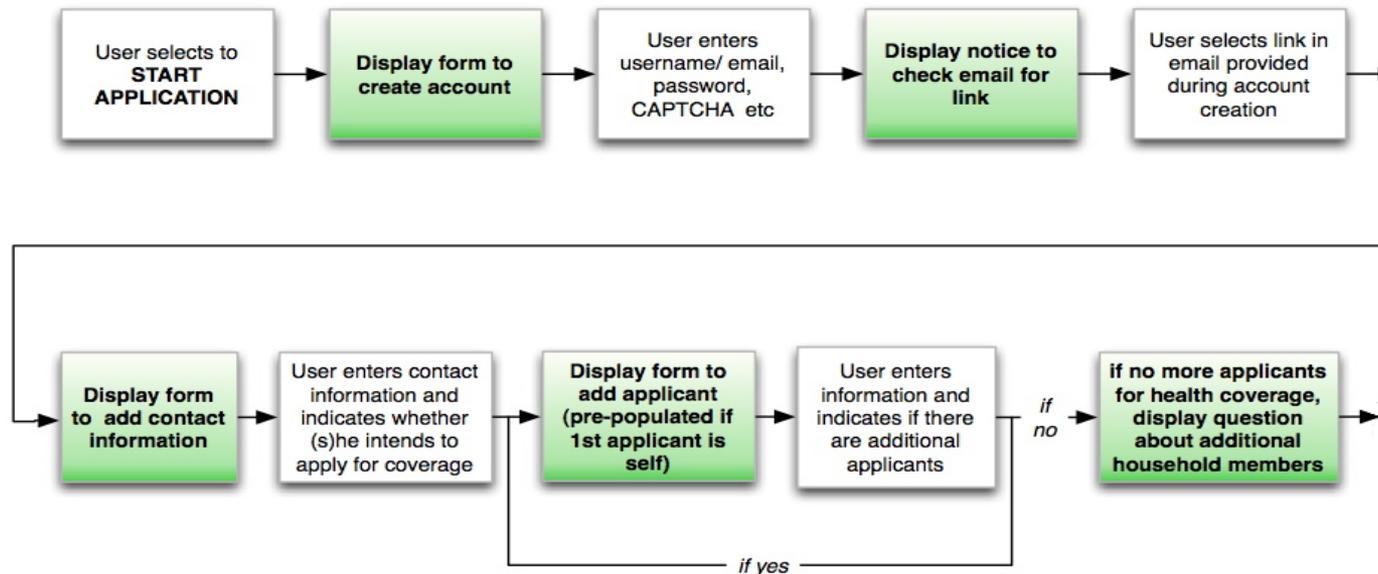
				
Passenger Get it done for me How they want to engage: Hands-off How they want to feel: Unburdened What they're willing to give up: Control for convenience	Apprentice Hold my hand How they want to engage: Hands-on How they want to feel: Like they're doing the right thing and making appropriate decisions 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 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". It features a progress bar at the top with three stages: "APPLY" (in progress), "BROWSE PLANS" (not yet started), and "ENROLL" (not yet started). The primary section is "WHO IS SEEKING COVERAGE?", which contains fields for Applicant's Name (Judy, Jane, Jetson), Date of Birth (09/20/1983), Social Security Number (554 - 95 - 6648), Gender (Male, Female), and pregnancy status. It also includes fields for Race (White), Ethnicity (Caucasian), Home Address (324 Lower st., Orlando, FL 32801), and E-mail (jetson@gmail.com). A series of yes/no questions follow, such as "Are you a U.S. citizen?", "Are you a member of an American-Indian tribe, or Alaskan Native?", and "Are you currently incarcerated?". A "Would you like to add another applicant?" section is also present. The form concludes with "SAVE FOR NOW", "BACK", and "NEXT" buttons. To the right, a vertical sidebar contains a "HELP" section with a phone number (1-800-555-1212) and a "Sign Out" link, along with a "JUDY" profile summary and a "NEXT" button at the bottom.

Design Workshop

September 12-13, 2011

San Francisco



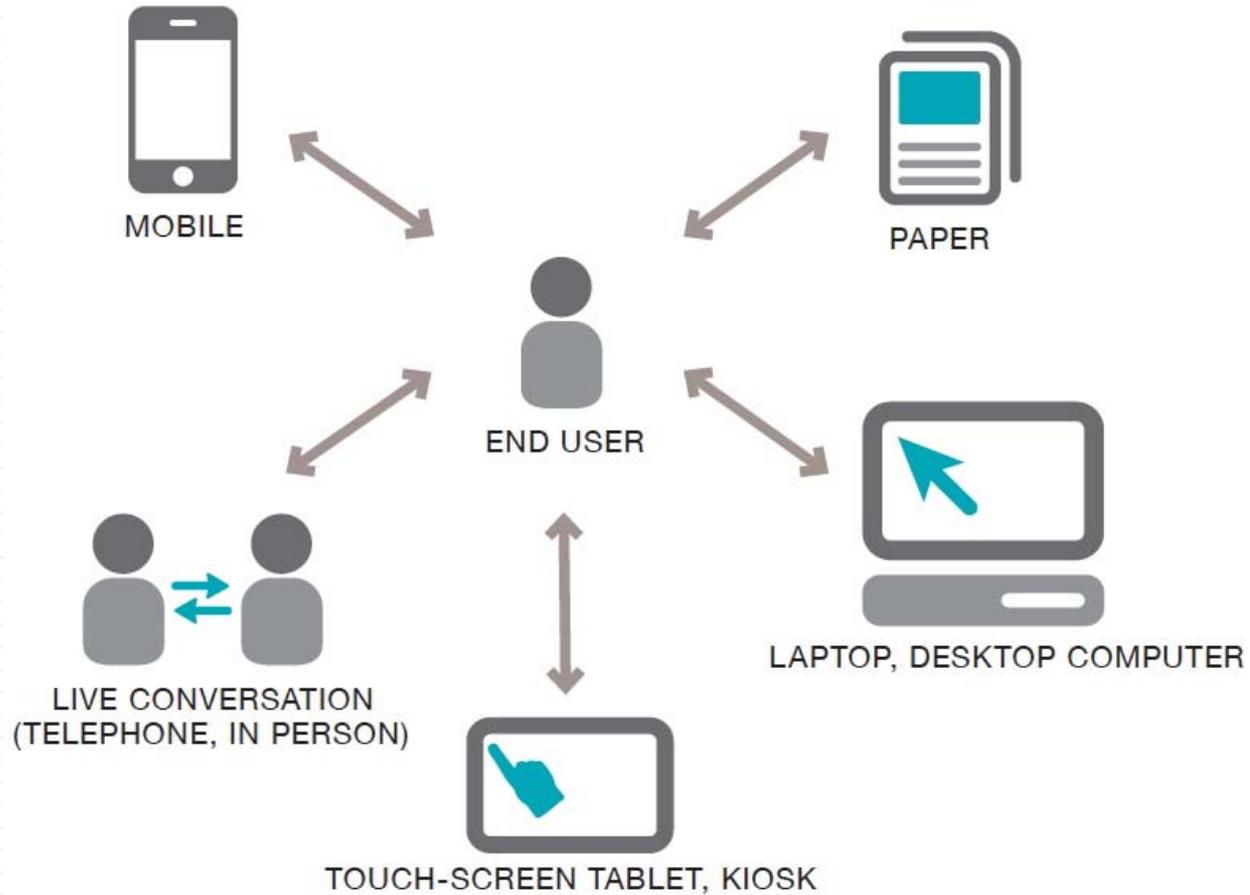
with active participation
from CMS and 14 states

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 'HELP CENTER', 'LANGUAGE', and user information 'Hello! John | View Account | Sign Out'. Below this is a banner for 'HEALTH COVERAGE PORTAL' with the tagline 'Connecting You to Health Insurance'. A yellow 'Need Help?' button offers 'Voice/TTY 1-800-123-4567' or 'Chat Now'. A secondary navigation bar contains 'LEARN MORE', 'APPLY NOW', 'BROWSE PLANS', and 'FIND ASSISTANCE'. The main content area features a progress indicator 'Where in the application progress am I?' with three steps: 'Who is Seeking Coverage' (active), 'Plan Selection', and 'Enroll & Pay'. Below the progress bar, the 'Apply For:' section lists 'John S. Primary Applicant', 'Jane S.', 'Hunter S.', 'Terry S.', and an 'Add a Person' button. A sidebar on the left includes a 'Dictionary' for 'PPO', a 'Live chat' window with a message from 'Ginny', and utility icons for 'Calculator', 'Live Chat', 'Video', and 'Dictionary'. The main form, titled 'Who is Seeking Coverage', 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 at the bottom.

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



DELIVERABLES

Project Deliverables Summary

- Detailed design implementation manual:
 - 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

DELIVERABLES

ADA and Accessibility Compliance

- Design will support developer's ability to implement Section 508 and ADA compliant website
- Design will support translation into threshold languages
- Final design review by external accessibility experts

DELIVERABLES

Enrollment Vendor Briefing



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

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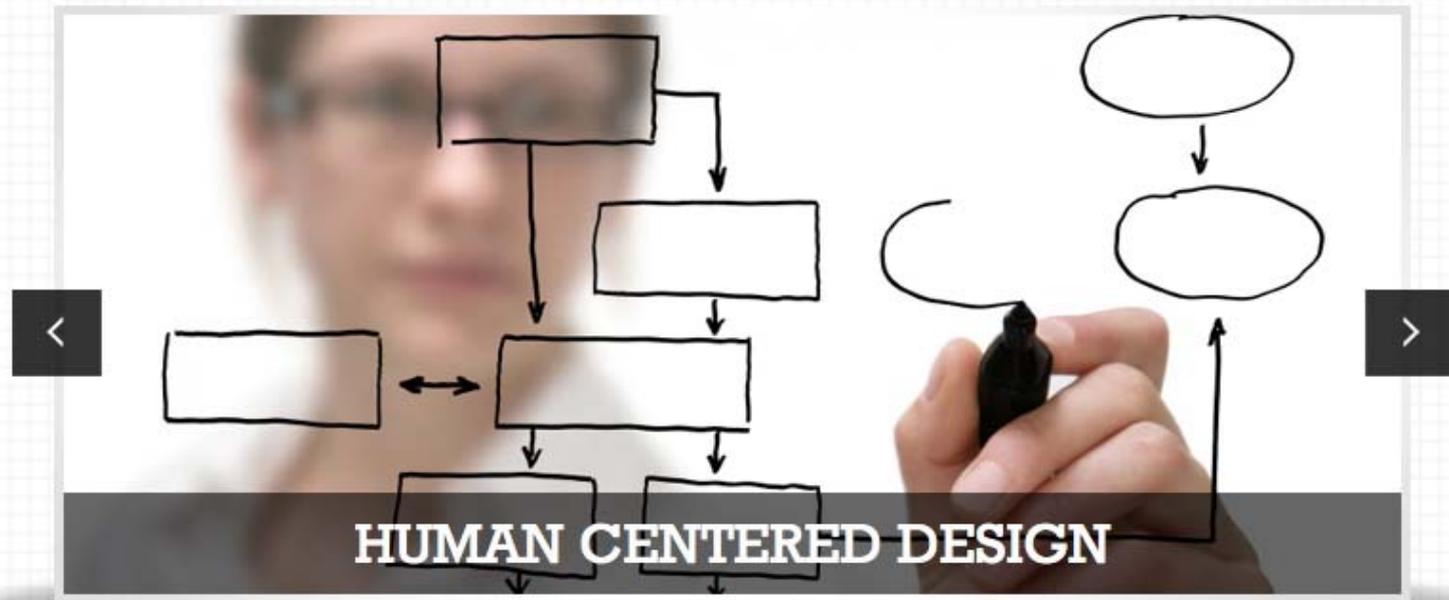
[Design Journey](#)

[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

For more information, contact:
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