ENROLL UX 2014 WELCOME TO COVERAGE

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

Project Overview

February 2012

OVERVIEW

Project Objectives

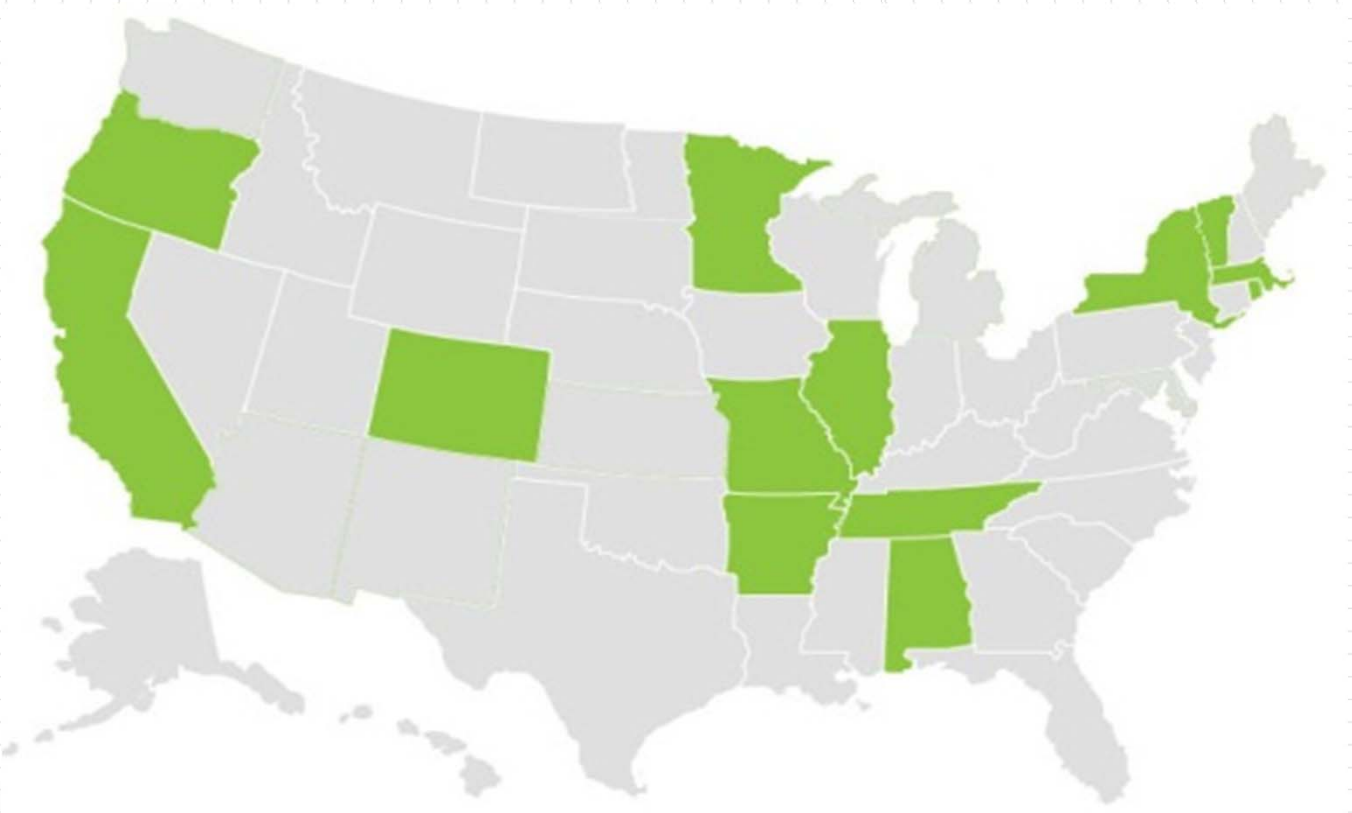
1. Develop first-class user experience (UX) design for health insurance exchanges operated by state and federal governments under the Affordable Care Act.
2. Design the UX based on an understanding of consumer needs and refined through user testing.

OVERVIEW

Public / Private Partnership

OVERVIEW

11 Participating States



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

OVERVIEW

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.

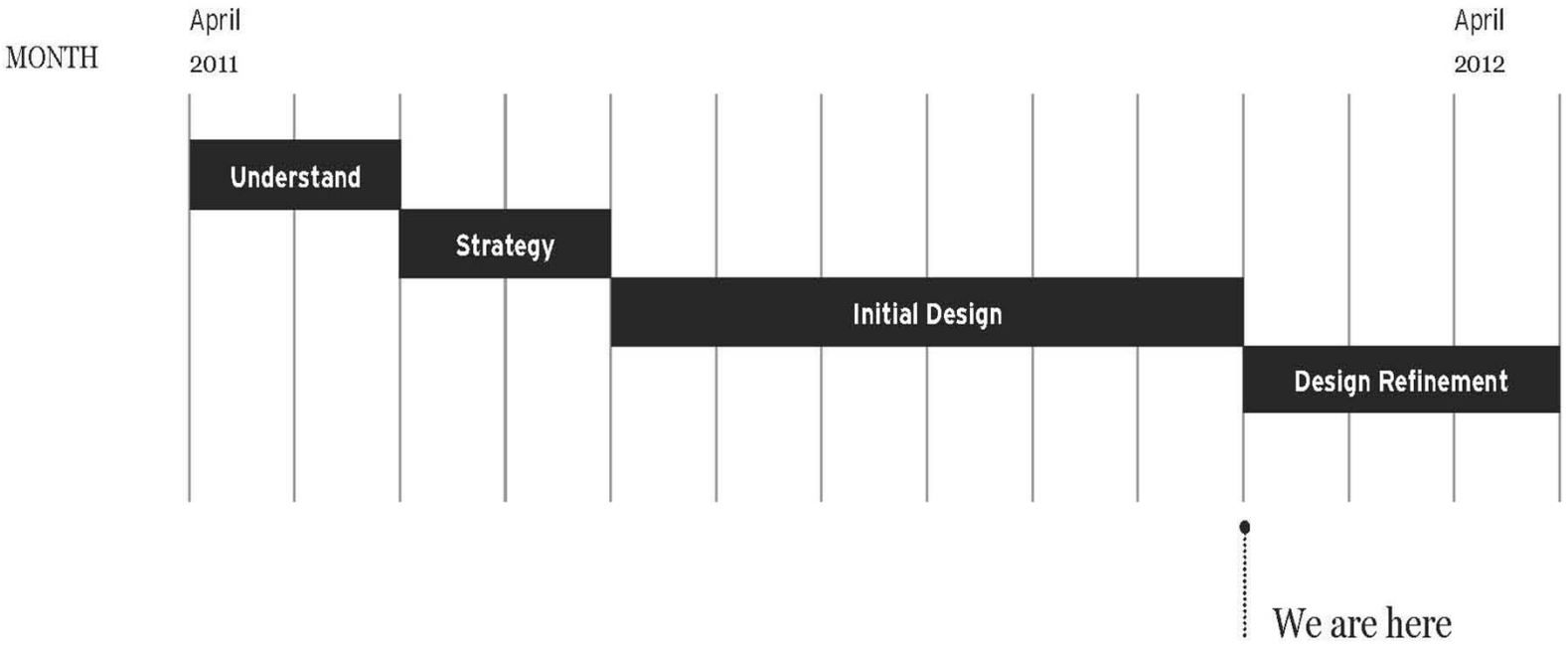
OVERVIEW

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.

OVERVIEW

Project Timeline



Deliverables:

Understand	Strategy	Initial Design	Design Refinement
Research Plan	Strategic Frameworks	Wireframes	User Experience Design Spec
HCD Project Journey	Design Directions	Information Architecture	Reference Design Prototype
Research Snapshot	Mobile Recommendations	Preliminary Visual Design	Communication Materials

OVERVIEW

Project Engagement and Communication

- Series of workshops with CMS and states.
- Webinars with states and national organizations and associations.
- Subject matter expert sessions.
- Panel and conference presentations.
- Public website with project updates to active mailing list.

UNDERSTAND

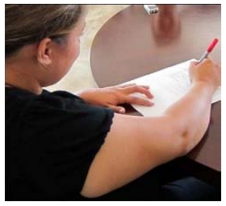
Human-Centered Design Research

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 Affordable Care Act.
- Conducted field interviews with consumers in three states.
- Talked with experts: frontline workers, state and federal, staff, advocates and policymakers.
- Reviewed Medicaid, CHIP and commercial health insurance online applications and other analogues.

UNDERSTAND

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.

UNDERSTAND

Research Insights

- Enrollment is challenging enough.
- People's circumstances often magnify the challenges.
- The current enrollment system doesn't make it any easier.

UNDERSTAND

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

UNDERSTAND

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

UNDERSTAND

Strategy Workshop

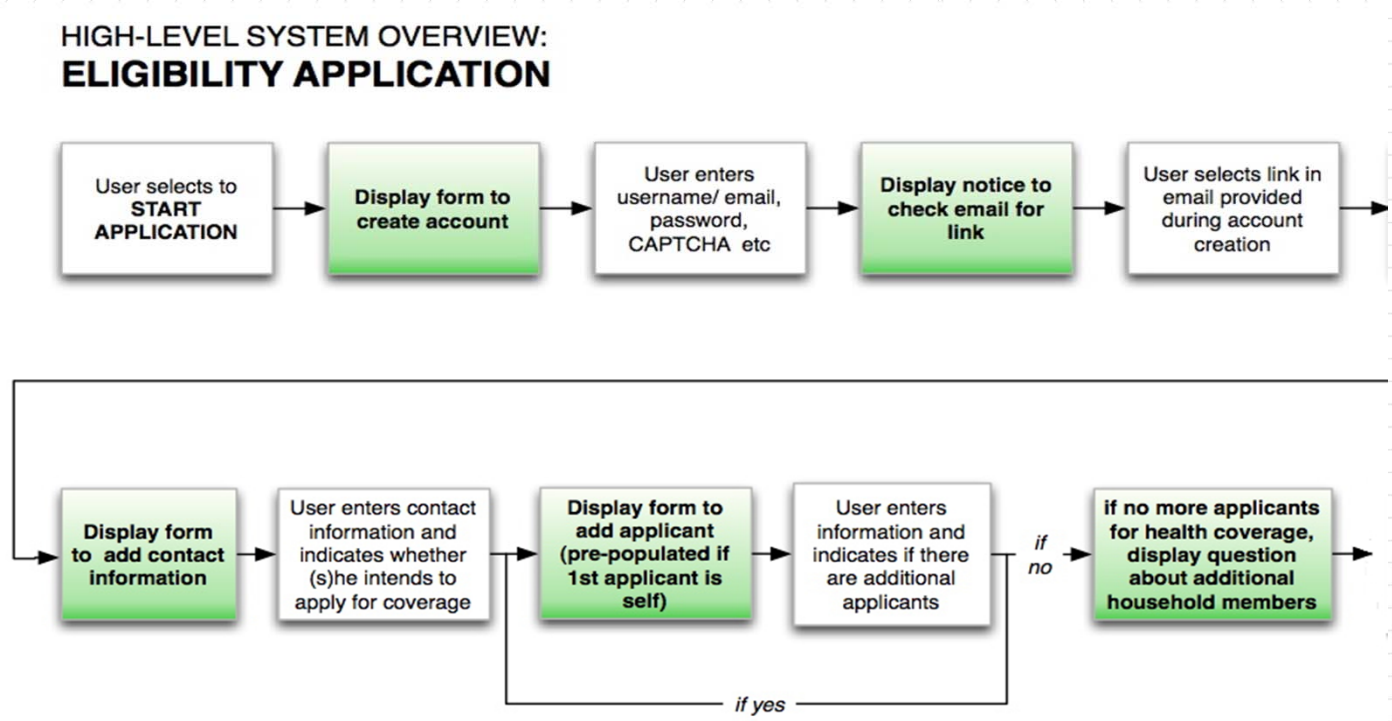
July 12, 2011, Palo Alto, CA

Teams from eight states participated.

INITIAL DESIGN

System Flow

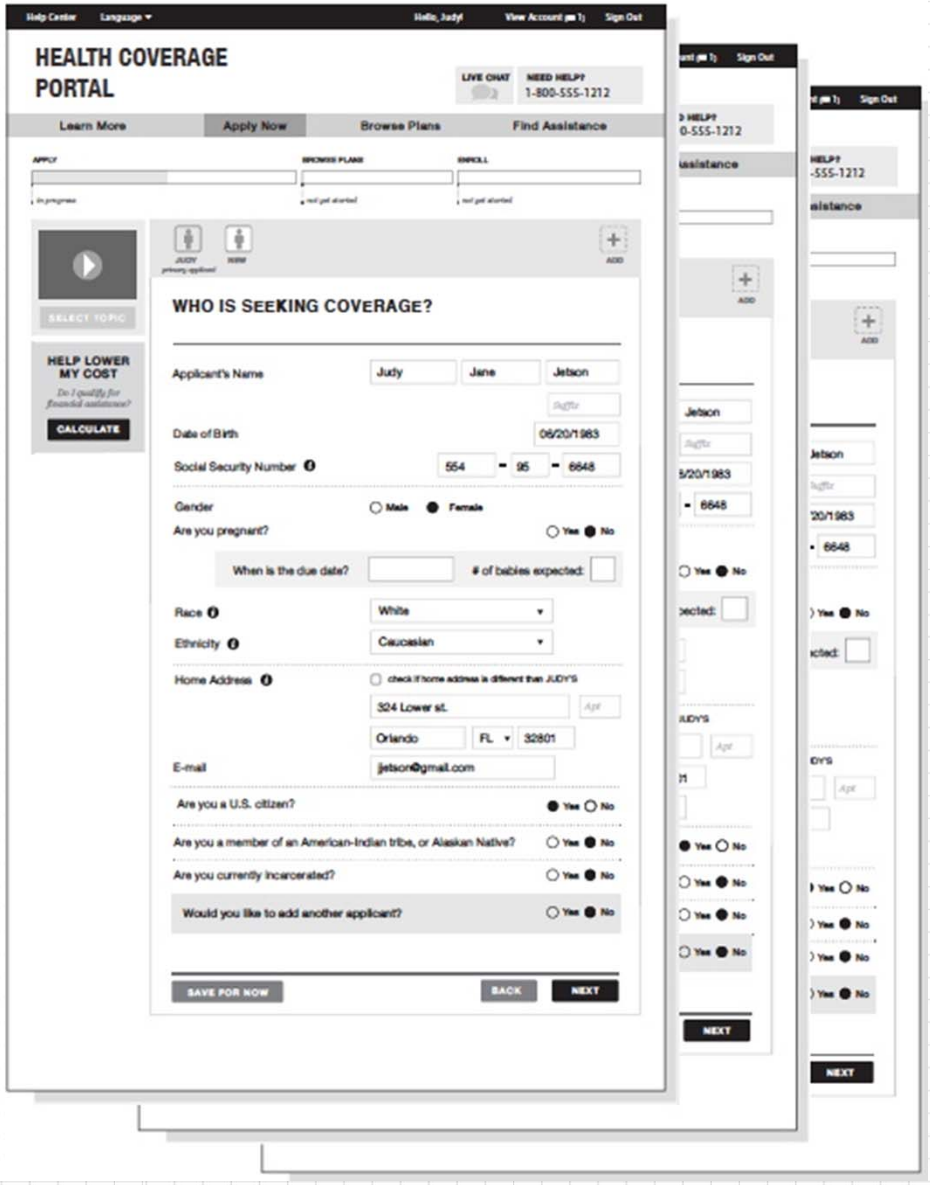
Diagram serves as a high-level illustration of the proposed information flow and functionality.



INITIAL DESIGN
Wireframes

Show placement of all information and functionality on a page.

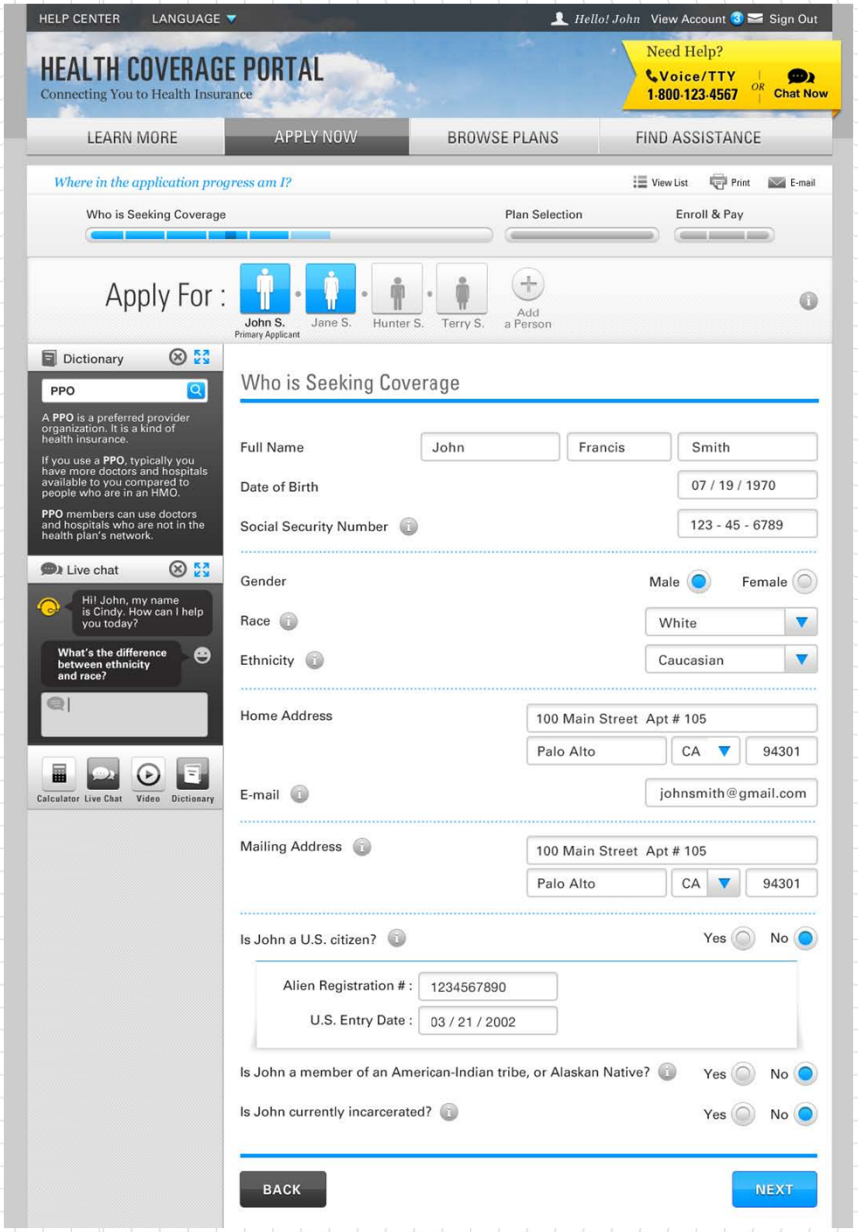
Ensure required data elements are included, everything fits, and the organization and flow works.



INITIAL DESIGN

Preliminary Visual Design

Visual design defines the look and feel, including explorations in color, typography, spacing and visual hierarchy.



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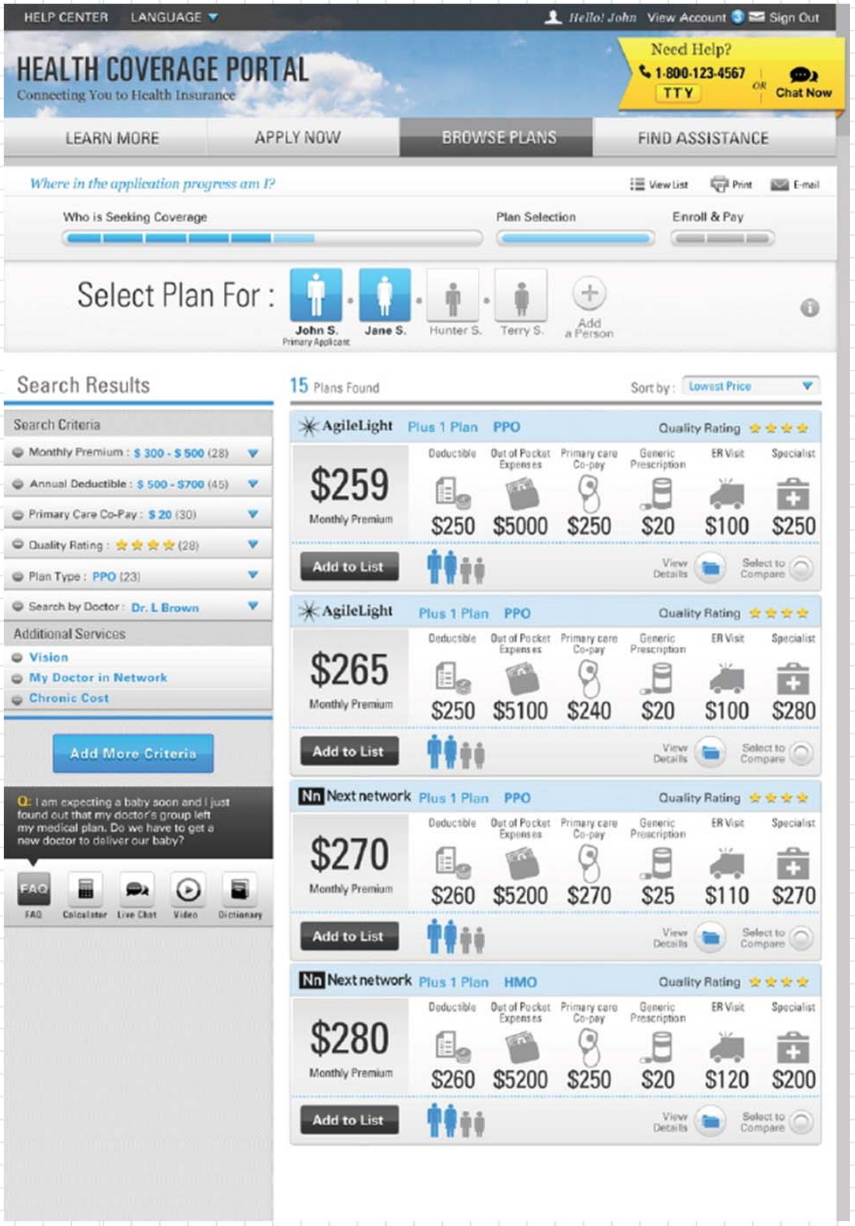


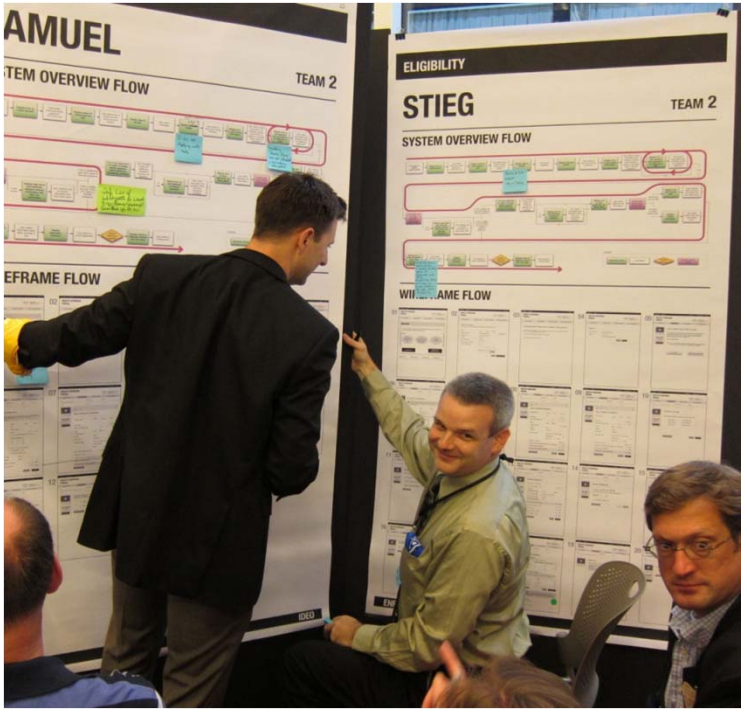
INITIAL DESIGN

“Walk the Wall” Exercise

INITIAL DESIGN

Design Workshop

September 12-13, 2011, San Francisco
Teams from CMS and 14 states participated.



INITIAL DESIGN

Enrollment Vendor Briefing

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

INITIAL DESIGN

User Evaluation

Evaluation Objectives

- Test the navigational structure.
- Test behavioral aspects of the interaction model.
- Collect feedback on general application flow.
- Evaluate two different approaches for finding health care plans.
- Collect feedback on the visual design direction.

Participants

- Participants from different socioeconomic backgrounds.
- Age and ethnic diversity.
- Range of familiarity with computer technology and online shopping.
- Emphasis on multi-plan families including mixed eligibility and people with current or very recent Medicaid or CHIP experience.

INITIAL DESIGN

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

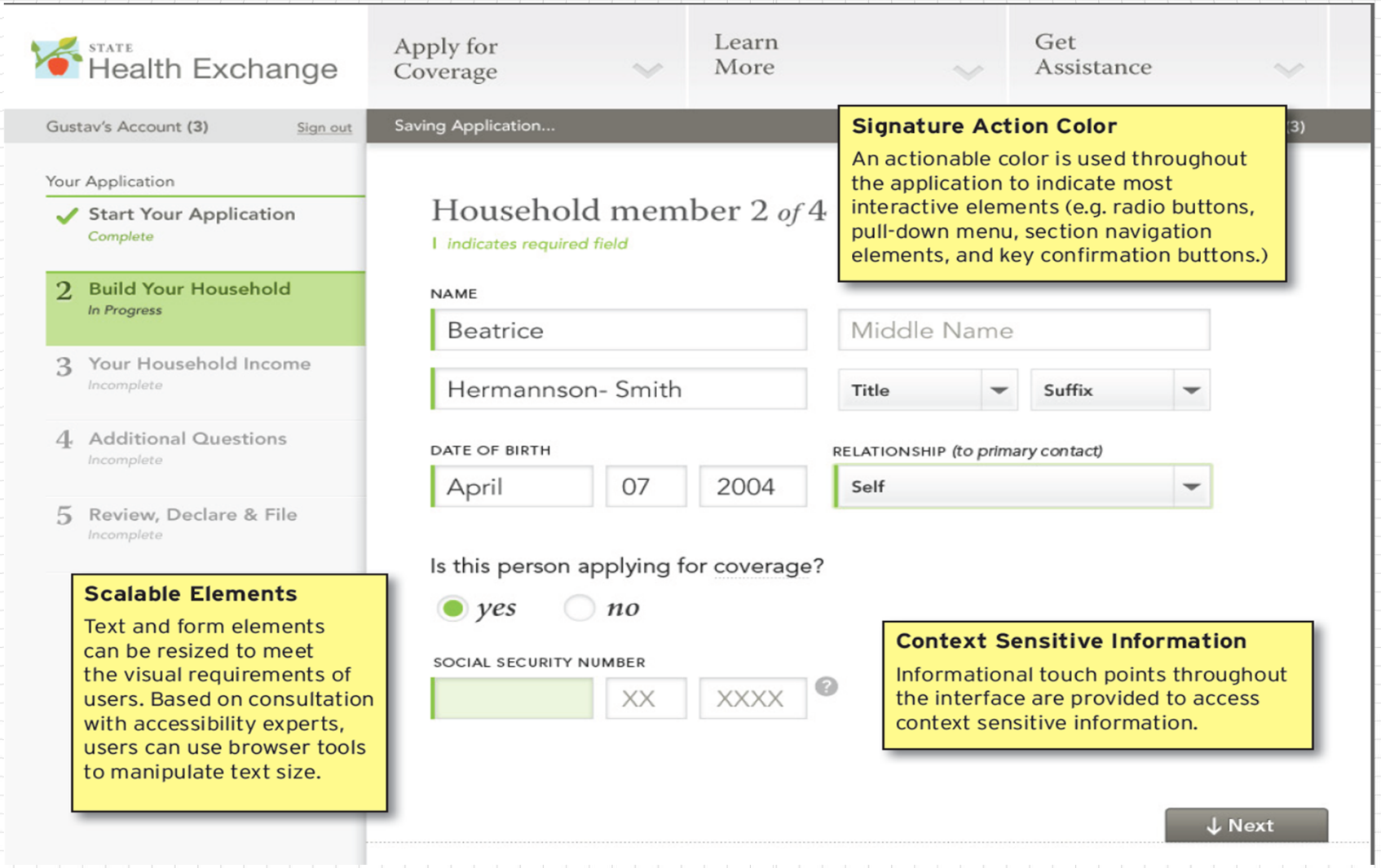
Design Refinement Workshop

January 30-31, 2012, San Francisco

Teams from CMS and 18 states participated.

VISUAL DESIGN CONCEPTS

VISUAL DESIGN CONCEPTS



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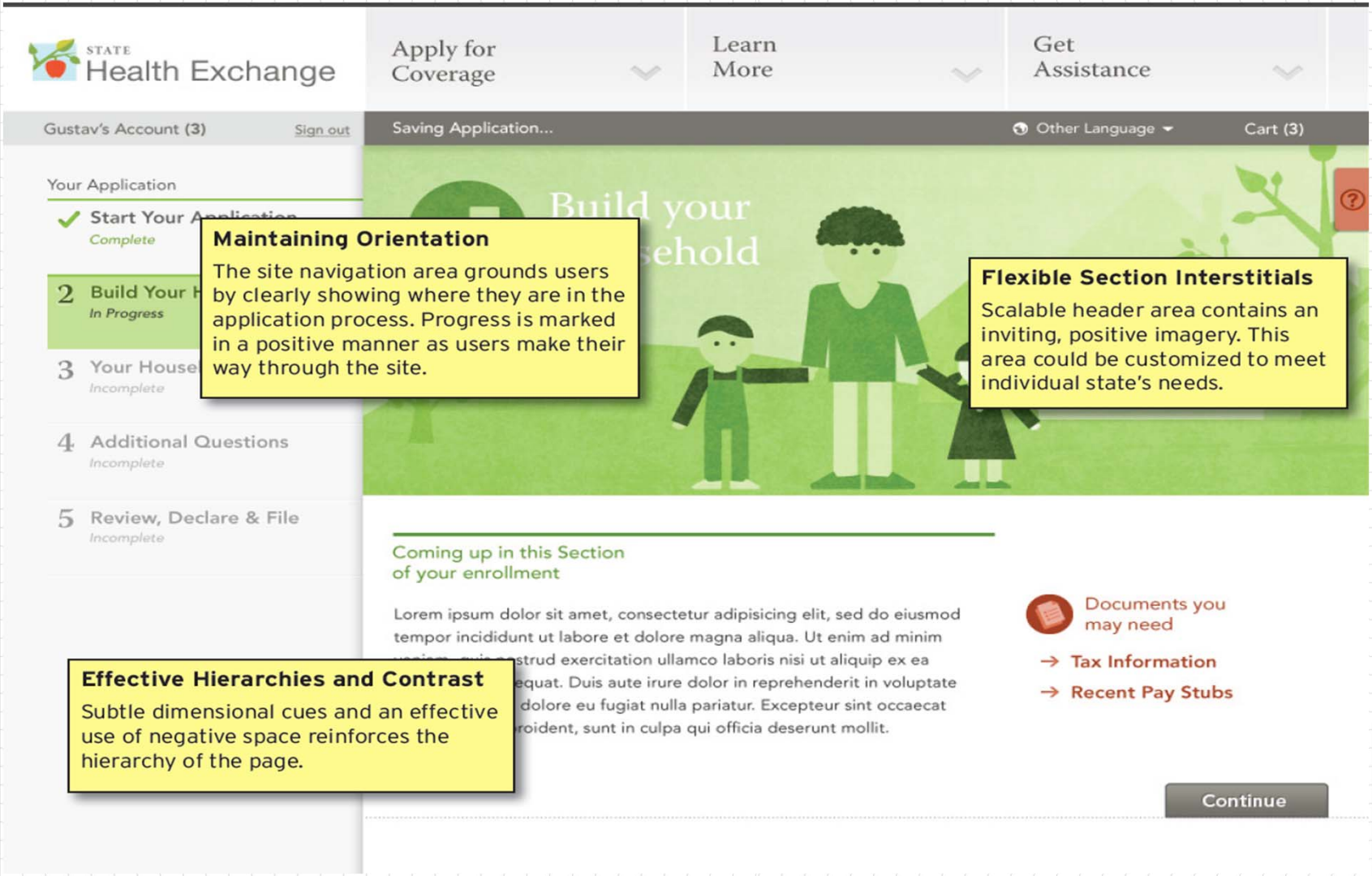
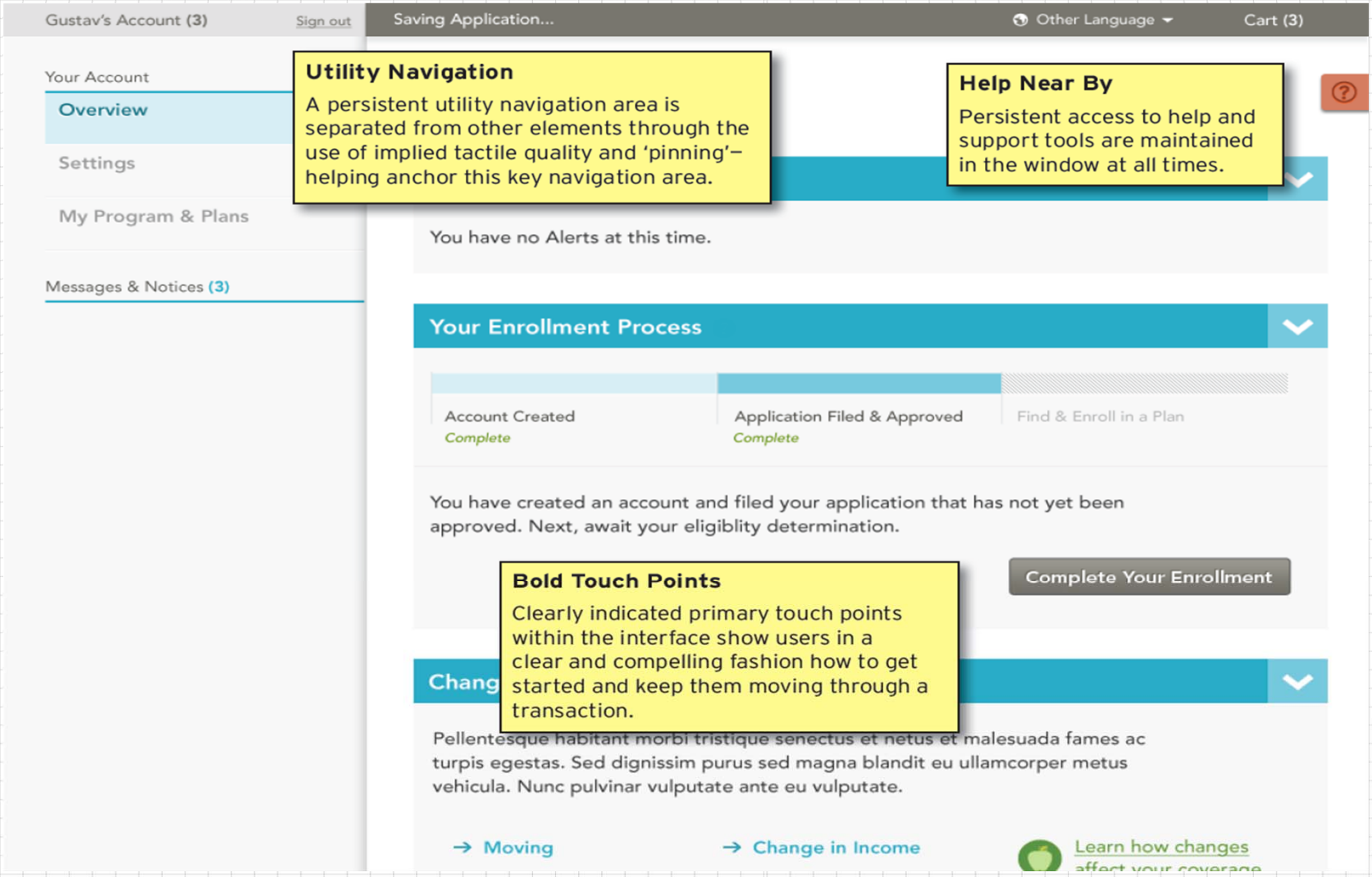


VISUAL DESIGN CONCEPTS



VISUAL DESIGN CONCEPTS

NAME

Beatrice

Last Name

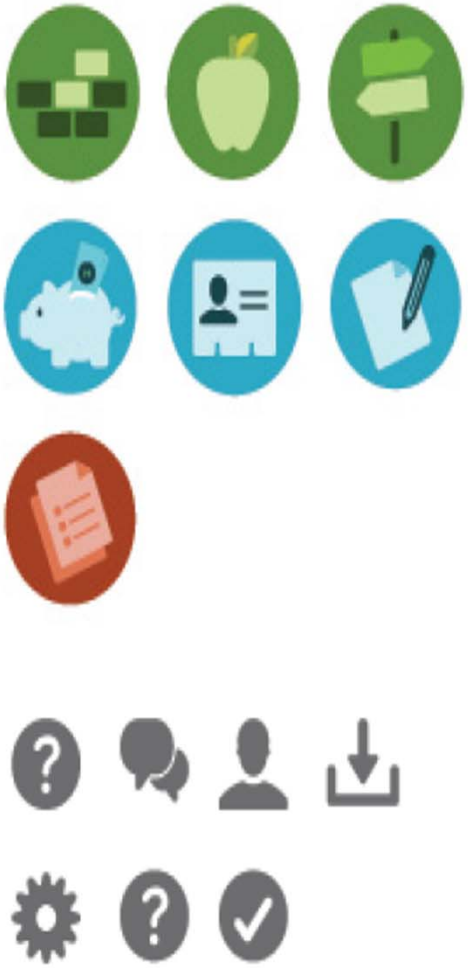
DATE OF BIRTH

April 07 |

SOCIAL SECURITY NUMBER

XXXX - XX - XXXX

VISUAL DESIGN CONCEPTS



DELIVERABLES

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

DELIVERABLES

Implementation

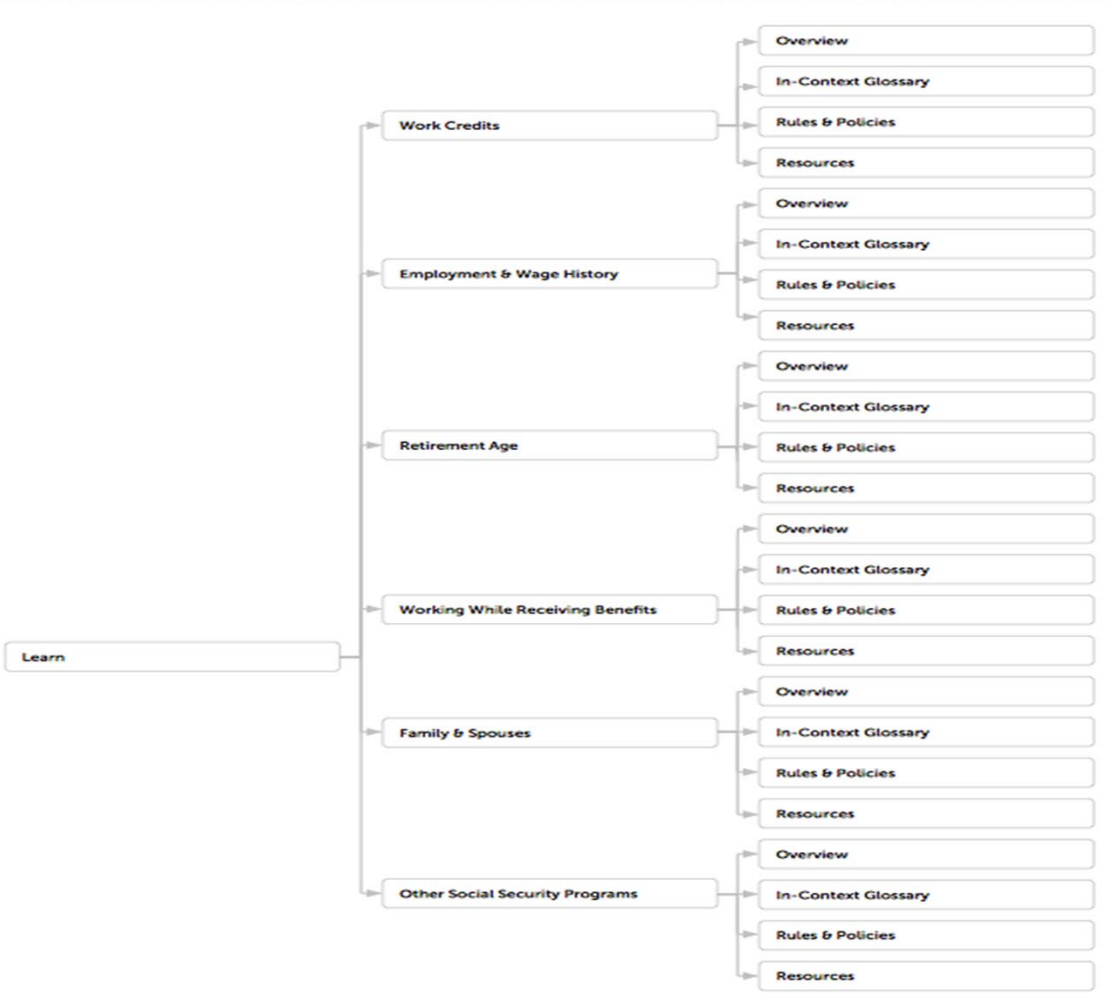
- Deliverables designed for use by a skilled software implementation team.
- Deliverables will be technology agnostic, applicable regardless of implementation frameworks and programming languages.

DELIVERABLES

Information Architecture

The information architecture defines the website structure, hierarchy and navigation. It takes the form of a site map which can be visualized as a tree diagram.

EXAMPLE FROM SOCIAL SECURITY ADMINISTRATION



DELIVERABLES

Design Principles

Design principles help ensure that human-centered design is observed as technical development and subsequent enhancements takes place.

Give Me Direction

Keep Me Moving

Support Me My Way

Be a Good Neighbor

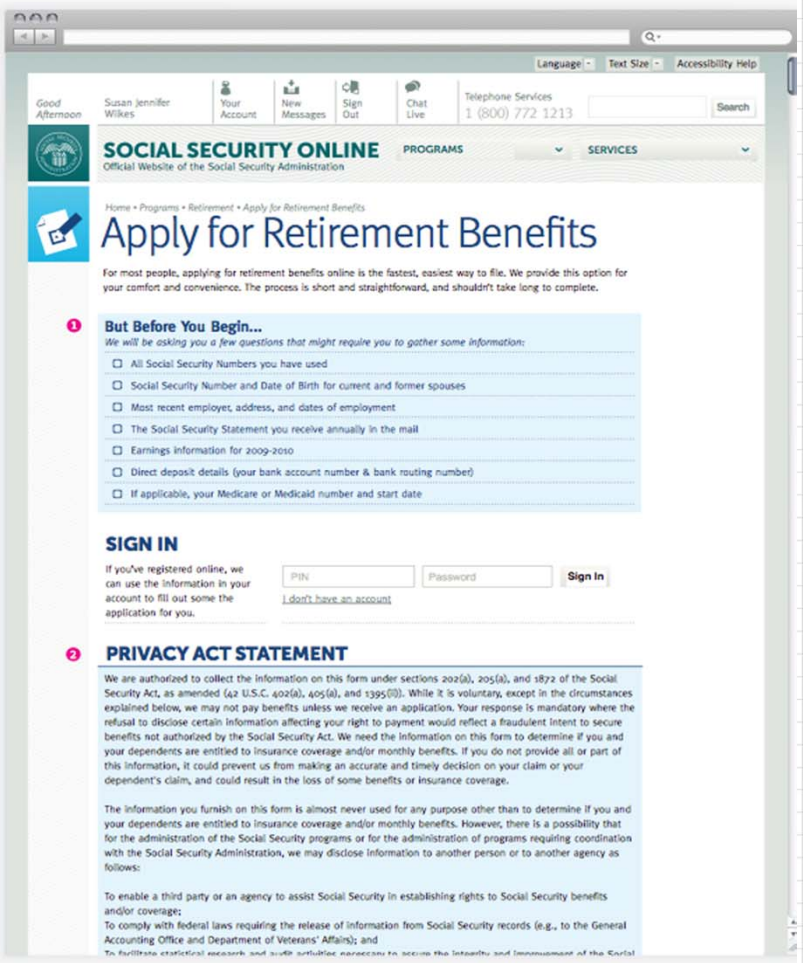
DELIVERABLES

Page Annotations

EXAMPLE FROM SOCIAL SECURITY ADMINISTRATION

Annotations contain call-outs for key functional areas. Numbered descriptive paragraphs correspond to areas on pages.

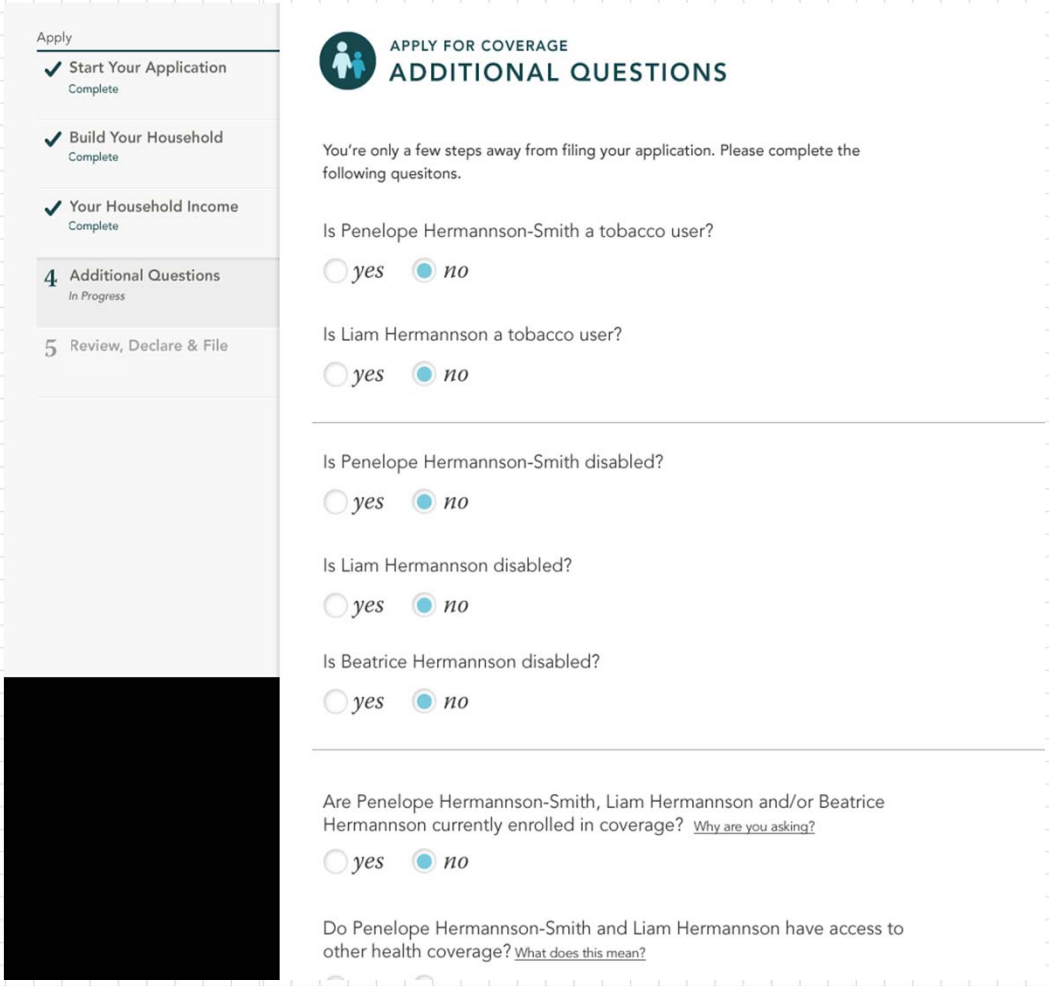
1. A Pre-File Checklist helps users feel fully prepared before starting the filing process, minimizing any potential distraction of searching for paperwork in the midst of filing.
2. The Privacy Act Statement is communicated in clear and transparent terms, and communicates the benefit to the user.
3. Each section of the application is marked with a "real-time" status update: Incomplete, Complete, or Needs Review. This gives users a sense of accomplishment as they advance, and clearly communicates which sections still need attention, if any.
4. Sections expand sequentially to allow for a more focused filing process. When each line of a section is filled out, a marker appears to indicate if the inputted information is correctly formatted. If correct, the user will see a check. If incorrectly formatted, an "x" will indicate that the line needs review.
5. Along the right column, a Progress Box placed at the section of current focus indicates the user's progress through the application.
6. When deciding whether or not to file early and take reduced benefits, users are presented with two straightforward options: to apply now with a reduction in benefits or to apply later to receive the full amount. Users are reminded that if they leave and come back later, the information they have provided thus far will be saved.
7. Upon completion of the application, users are reminded that a local representative will review it and get in touch should they need additional information.
8. In the interest of transparency and openness, the user is thanked for applying online, thus helping the organization run more efficiently.



DELIVERABLES

Wireframes

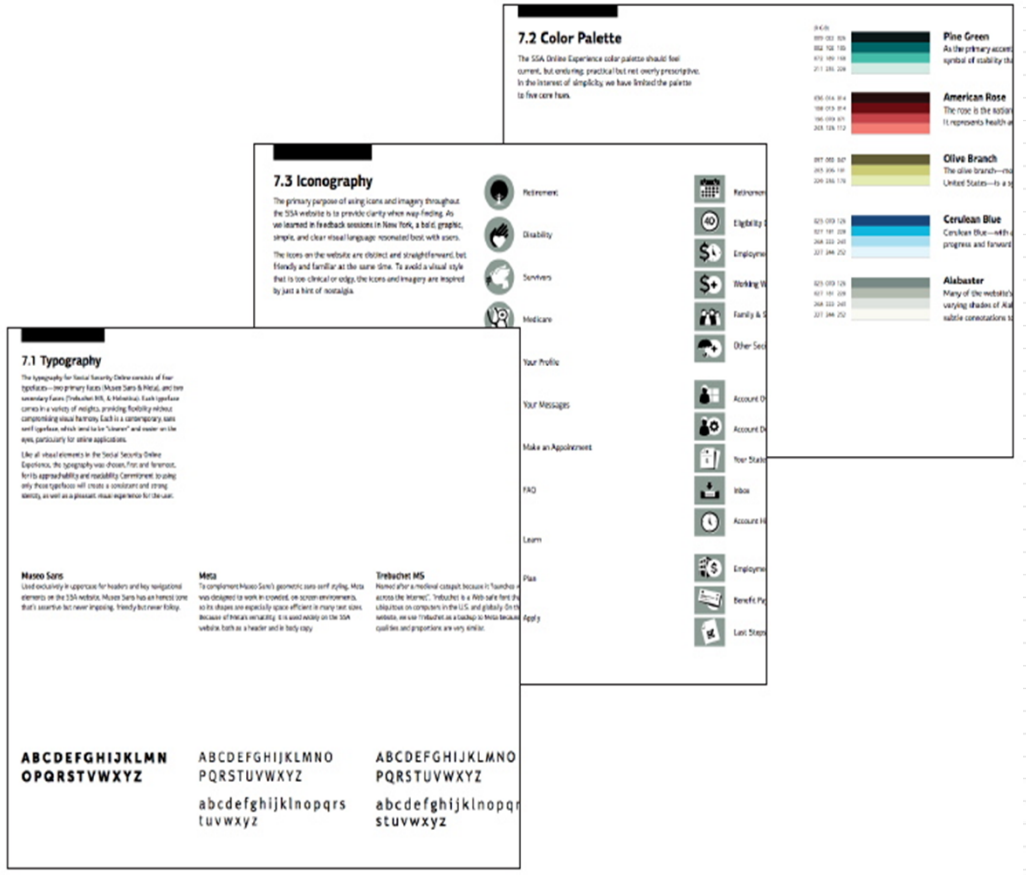
A tool to show placement of all information and functionality on a page to ensure everything fits and the organization and flow works.



DELIVERABLES

Visual Design Style Guide

The style guide includes definitions of typography, color palettes, graphic styles, iconography, grids, and unique page layouts.

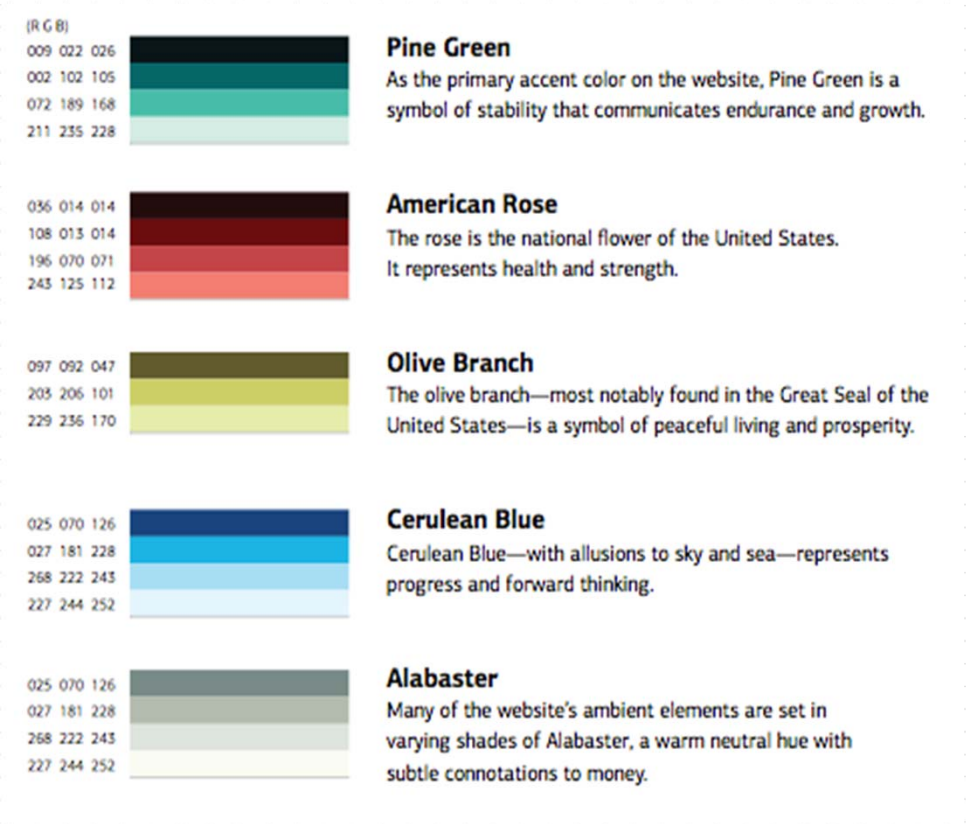


DELIVERABLES

Color Palette

Specific values for colors used throughout the website will be identified and detailed in the style guide.

EXAMPLE FROM SOCIAL SECURITY ADMINISTRATION

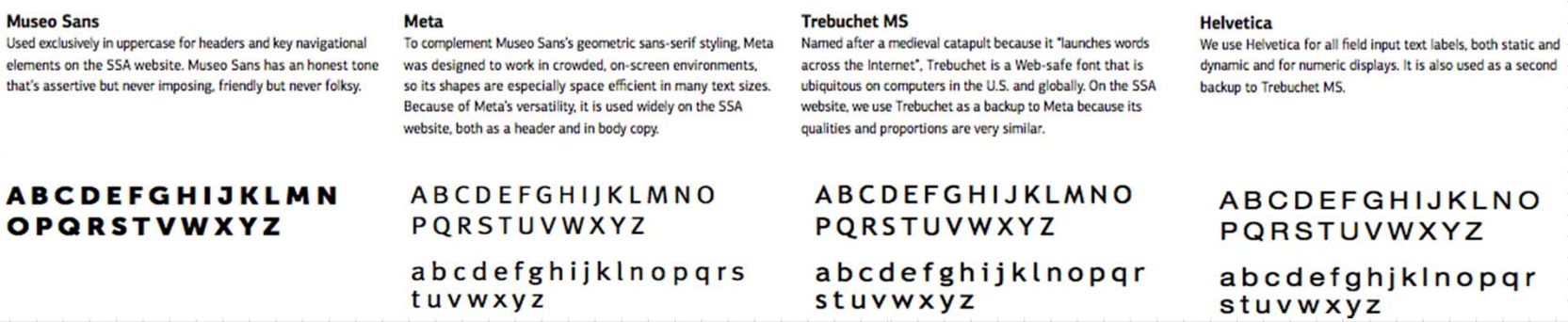


DELIVERABLES

Typography

Typography guidelines provide an overview of type faces, relevant weights and sizes.

EXAMPLE FROM SOCIAL SECURITY ADMINISTRATION



Museo Sans

Used exclusively in uppercase for headers and key navigational elements on the SSA website. Museo Sans has an honest tone that's assertive but never imposing, friendly but never folksy.

ABCDEFGHIJKLMN
OPQRSTVWXYZ

Meta

To complement Museo Sans's geometric sans-serif styling, Meta was designed to work in crowded, on-screen environments, so its shapes are especially space efficient in many text sizes. Because of Meta's versatility, it is used widely on the SSA website, both as a header and in body copy.

ABCDEFGHIJKLMNO
PQRSTUVWXYZ

abcdefghijklnopqrs
tuvwxyz

Trebuchet MS

Named after a medieval catapult because it "launches words across the Internet", Trebuchet is a Web-safe font that is ubiquitous on computers in the U.S. and globally. On the SSA website, we use Trebuchet as a backup to Meta because its qualities and proportions are very similar.

ABCDEFGHIJKLMNO
PQRSTUVWXYZ

abcdefghijklnopqr
stuvwxyz

Helvetica

We use Helvetica for all field input text labels, both static and dynamic and for numeric displays. It is also used as a second backup to Trebuchet MS.

ABCDEFGHIJKLNO
PQRSTUVWXYZ

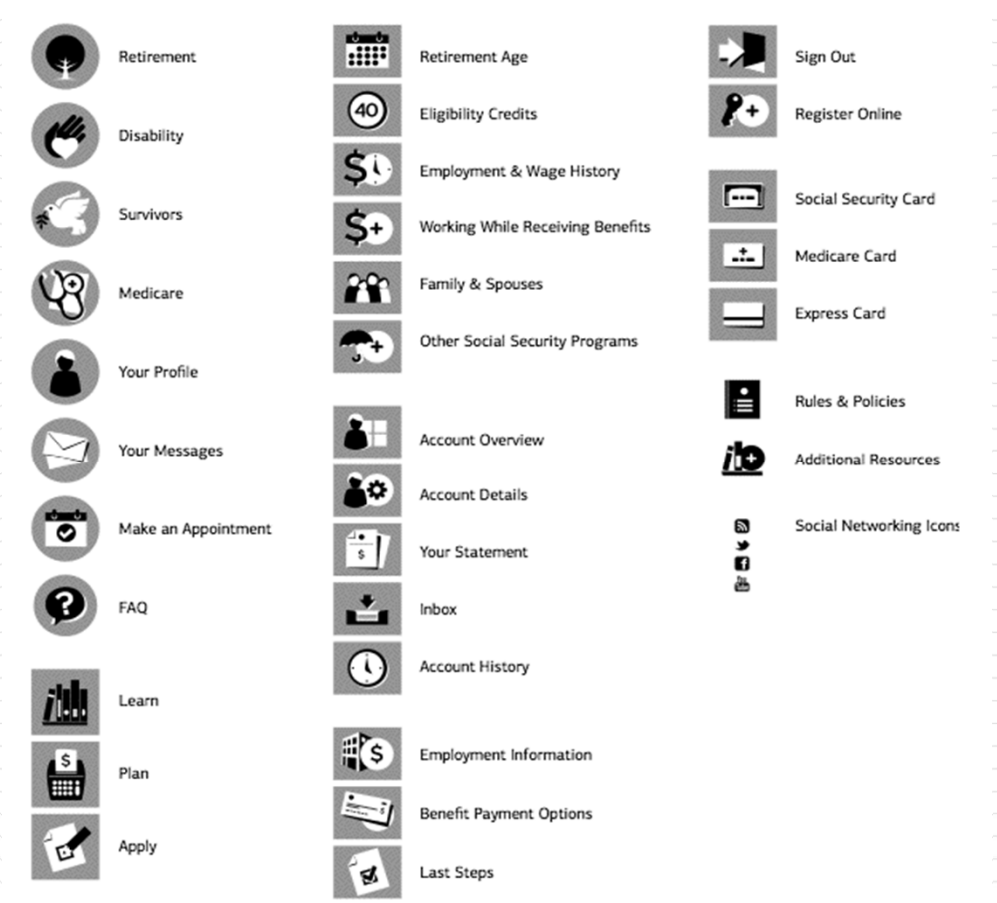
abcdefghjklnopqr
stuvwxyz

DELIVERABLES

Iconography

The style guide will include a master set of icons and a description of key visual characteristics to inform any subsequent icon creation.

EXAMPLE FROM SOCIAL SECURITY ADMINISTRATION



DELIVERABLES

Design Reference Click-Through

EXAMPLE FROM SOCIAL SECURITY ADMINISTRATION

A web-based click-through of key design elements will serve as a design reference

DELIVERABLES

ADA and Accessibility Compliance

The user experience design will support a developer's ability to implement a Section 508 and ADA compliant website. Design decisions are informed by:

- Interaction design industry best practices
- ADA and Section 508 Guidelines
- WAI (Web Accessibility Initiative) recommendations
- WCAG (Web Content Accessibility Guidelines)
- ARIA (the Accessible Rich Internet Applications Suite)

Final design review will be conducted by internal and external accessibility experts.

DELIVERABLES

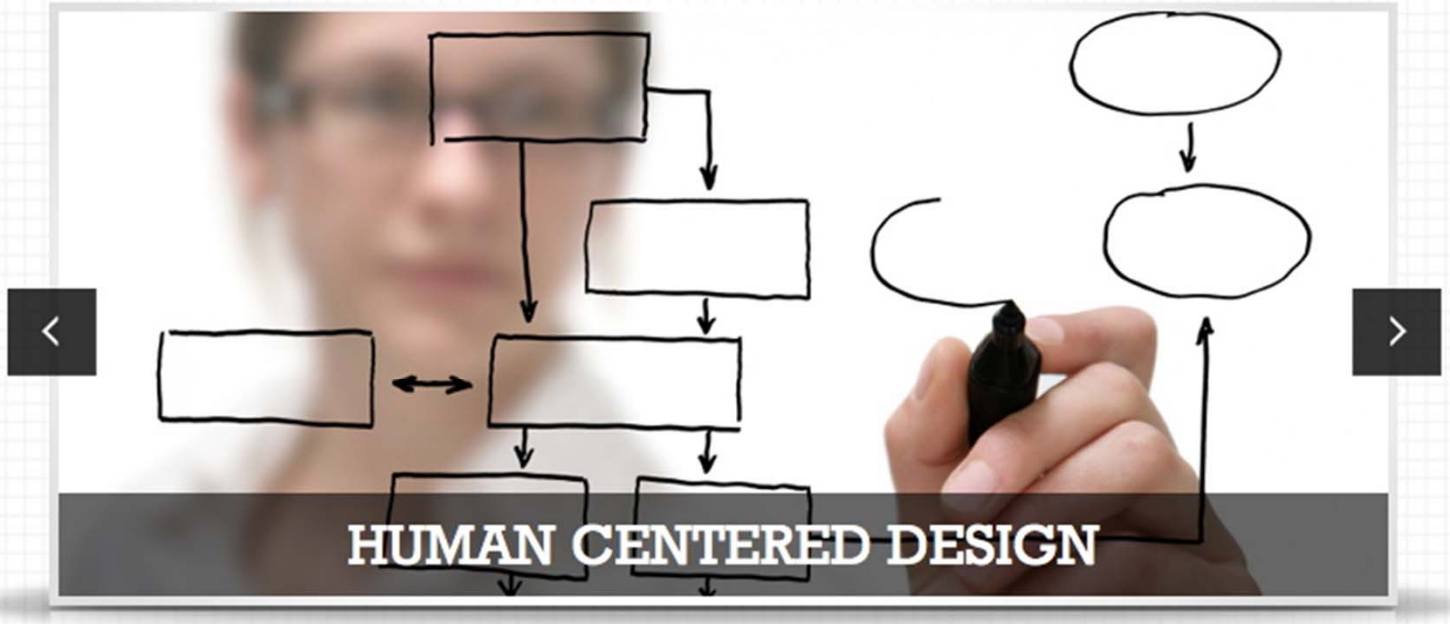
Browser Compatibility

- The user experience design is browser agnostic.
- The design will support desktop, notebook, and tablet computers.
- Browser compatibility is determined through implementation, which is beyond the scope of the Enroll UX project.

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.



www.ux2014.org

Questions & Answers

For more information, contact:
info@ux2014.org