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

Project Overview: Phases, Timeline, and Deliverables
PROJECT OBJECTIVES

01 // Develop first-class user experience (UX) design for health insurance exchanges operated by state and federal governments under the Affordable Care Act.

02 // Design the UX based on an understanding of consumer needs and refine through user testing.
PUBLIC / PRIVATE PARTNERSHIP

CMS

Robert Wood Johnson Foundation

California Healthcare Foundation

The Atlantic Philanthropies

Blue Shield of California Foundation

Kaiser Permanente

The Colorado Health Foundation

NYS Health Foundation

The California Endowment
11 STATES PARTICIPATING AS DESIGN PARTNERS

AL, AR, CA, CO, IL, MA (RI, VT), MN, MO, NY, OR, TN
UX 2014 DESIGN FIRM

Word-class design and innovation firm.

Palo Alto-based with 10 offices on three continents.

Market leader in simplifying design of complex systems; understanding and translating needs and desires of end users.
HIGH-LEVEL 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
PROJECT PHASES AND TIMELINE

MONTH

April 2011

Understand

Strategy

Initial Design

Design Refinement

April 2012

Deliverables:

Understand
Research Plan
HCD Project Journey
Research Snapshot

Strategy
Strategic Frameworks
Design Directions
Mobile Recommendations

Initial Design
Wireframes
Information Architecture
Preliminary Visual Design

Design Refinement
User Experience Design Spec
Reference Design Prototype
Communication Materials

We are here
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 ACA
- Conducted field interviews with consumers in three states
- Talked with experts: frontline workers, state and federal staff, advocates and policymakers
- Identified and learned from review of online Medicaid and CHIP applications and other analogues
**Yvonne, 41**: <133% FPL, Orleans Parish, LA  
*I want to take advantage of everything available. Medicaid will pay for my gastric bypass surgery.*

**Judy, 60**: 133–400% FPL, St. Charles Parish, LA  
*I tried to look for care online. I don’t know how to do it. I’m afraid to log on. I might have a problem and do it wrong.*

**Isabella, 30**: 133–400% FPL, Jefferson Parish, LA  
*Don’t tell me it’s 10% of the amount. I need to know if I can afford it.*

**Darryl, 47**: 133–400% FPL, Orleans Parish, LA  
*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.*
Enrollment is challenging

People's circumstances often magnify the challenges

The current enrollment system doesn't make it any easier
From Synthesis to Strategy
Examine insights and observations from research to uncover central patterns and opportunities to meet the needs of people seeking health coverage.
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

Apprentice
Hold my hand

Manager
Keep me posted

Engineer
Get out of my way

Assister
How can I best help you?
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
DESIGN DIRECTIONS

Deli counter
Tailored, centralized, structured

Spotlight
Guided, mediated, informal

Toolbox
Empowering, managed, immediate
STRATEGY WORKSHOP

July 12, 2011, Palo Alto, CA

Included participants from eight states
INITIAL DESIGN

Exploring the User Experience
Created a foundation for the user experience through iterations of understanding policy and requirements, exploring design opportunities and evaluating those opportunities with consumers and stakeholders.
Diagram serves as a high-level illustration of the proposed information flow and functionality.
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.
Visual design defines the look and feel, including explorations in color, typography, spacing and visual hierarchy.
WALK THE WALL EXERCISE
DESIGN WORKSHOP

/ September 12-13, 2011, San Francisco

/ Included participation from CMS and 14 states
ENROLLMENT VENDOR BRIEFING

/ October 28, 2011, Palo Alto / 44 representatives of 26 firms participated
DESIGN REFINEMENT WORKSHOP

January 30-31, 2012, San Francisco

Included participation from CMS and 18 states
// Project Overview

PROJECT ENGAGEMENT AND COMMUNICATION

/ Series of webinars with states and numerous national associations
/ Subject matter expert sessions
/ Panel and conference presentations
/ Public website with project updates to active mailing list
USER EVALUATIONS

**Evaluation Objectives**

- Test the navigational structure
- Test behavioral aspects of the interaction model
- Collect feedback on general application flow
- Evaluate 2 different approaches for finding health care plans
- Collect feedback on the visual design direction

**Participants**

- 12 participants from different socio-economic 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
USER EVALUATIONS

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.
Defining the User Experience
During Design Refinement, synthesize feedback, work across scenarios, finalize requirements and create a complete design system.
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
UX DESIGN COMPONENTS

Demonstrated in the Design Prototype

- Individual Home Page
- Learn More and Help Tools
- Application: Your Household (Financial Assistance Screener)
- Application: Household Income
- Application: Additional Questions, Summary and File (Eligibility Determination)
- Choosing A Plan
- Show Me The Plans (no application filed)
- Purchase and Enrollment
- My Account: Overview, Plans and Changes in Circumstances
- My Account: Messages, Settings and Proxy
- Assister Account
- Visual Design
UX DESIGN COMPONENTS

Supported By Design, But Not Demonstrated in Design Prototype

- Global Home Page
- Requesting an Exemption from the Personal Responsibility Requirement
- Special Enrollment Period
- Authentication
- Additional Coverage Options and Programs (e.g., Basic Health Program)
- Express Lane Eligibility
ISSUES BEYOND PROJECT SCOPE

/ Final Wording of All Content
/ Learn More / Help Center Content
/ Translation
/ Rules Engine to Drive the UX, Determinations, etc.
/ Code to Implement the Design
Introduction to Design Prototype
OVERVIEW OF DESIGN 
SCENARIO

Core Scenario

/ Family of three with current income below 135% FPL.

/ One spouse/parent (Gustav) is a U.S. citizen who works full time at an employer that offers coverage to employees (but not dependents), so he is not an applicant.

/ The other spouse/parent (Penelope) is an immigrant who has been in the country for less than 5 years, was recently laid off, and is now receiving unemployment compensation. She is eligible for a premium tax credit and cost sharing reductions.

/ Their child (Beatrice) is a U.S. citizen and is eligible for Medicaid.
Visual Design Overview
We Speak Your Language
The web site supports multi-lingual requirements.

Color Coordination
Color is used throughout the site to help orient the user and provide continuity.

Speaking and Doing
Distinctions in typography and visual elements provide the user with cues to differentiate moments of speaking and doing.
Signature Action Color
An actionable color is used throughout the application to indicate most interactive elements (e.g. radio buttons, pull-down menu, section navigation elements, and key confirmation buttons.)

Context Sensitive Information
Informational touch points throughout the interface are provided to access context sensitive information.

Scalable Elements
Text and form elements can be resized to meet the visual requirements of users. Based on consultation with accessibility experts, users can use browser tools to manipulate text size.
Maintaining Orientation
The site navigation area grounds users by clearly showing where they are in the application process. Progress is marked in a positive manner as users make their way through the site.

Flexible Section Interstitials
Scalable header area contains an inviting, positive imagery. This area could be customized to meet individual state’s needs.

Effective Hierarchies and Contrast
Subtle dimensional cues and an effective use of negative space reinforces the hierarchy of the page.
**Utility Navigation**
A persistent utility navigation area is separated from other elements through the use of implied tactile quality and ‘pinning’—helping anchor this key navigation area.

**Help Near By**
Persistent access to help and support tools are maintained in the window at all times.

**Bold Touch Points**
Clearly indicated primary touch points within the interface show users in a clear and compelling fashion how to get started and keep them moving through a transaction.
VISUAL DESIGN OVERVIEW

NAME

Beatrice

Last Name

DATE OF BIRTH

April 07 1

SOCIAL SECURITY NUMBER

XXXX - XX - XXXX
VISUAL DESIGN OVERVIEW

Build your Household
Project Timeline and Deliverables
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DELIVERABLES

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DELIVERABLES

Deliverables Implementation

/ Deliverables designed for use by a skilled software implementation team
/ Web-based click-through provides design guidance and illustrates key design elements; not intended as a reuseable code base
/ 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.
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
Page Annotations

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

Typography

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

<table>
<thead>
<tr>
<th>Museo Sans</th>
<th>Meta</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td>a b c d e f g h i j k l m n o p q r s t u v w x y z</td>
<td>a b c d e f g h i j k l m n o p q r s t u v w x y z</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trebuchet MS</th>
<th>Helvetica</th>
</tr>
</thead>
<tbody>
<tr>
<td>Named after a medieval catapult because it &quot;launches words across the Internet&quot;, 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.</td>
<td>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.</td>
</tr>
<tr>
<td>a b c d e f g h i j k l m n o p q r s t u v w x y z</td>
<td>a b c d e f g h i j k l m n o p q r s t u v w x y z</td>
</tr>
</tbody>
</table>
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
DELIVERABLES

Design Reference Click-Through

/ A web-based click-through of key design elements will serve as a design reference (no re-useable code)
PROJECT PHASES AND TIMELINE

We are here

/ Deliverables will be available at the end of Phase 4
/ During production, a check-in will be scheduled to re-affirm stakeholder expectations about what is being delivered and in what form
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 design project
Additional Areas for Possible Next Release
ADDITIOnAL AREAS FOR POSSIBLE NEXT RELEASE

Final Rules

// If the final Federal rules impact critical design elements, depending on the time required to make the changes, we will consider providing a design update.
ADDITIONAL AREAS FOR POSSIBLE NEXT RELEASE

Assister Tools

Current UX 2014 Design
/ Proxy
/ Assister Search
/ Authorized Representative
/ Assister Accounts

Additional Scope
/ Organization Accounts
/ Caseload Management Tools
/ Help with Paper Verification
/ Assister-Specific Web Pages
/ Presumptive Eligibility
/ Types of Assisters (broker/agent, relationship to insurance carriers)
/ Audit Trail for Assister Activities
/ Specialized Help Functions
ADDITIONAL AREAS FOR POSSIBLE NEXT RELEASE

Mobile Enrollment Support Tools

Secure Messaging
Actionable Alerts
/ Enrollment tracker
/ Prompt to submit missing info
/ Upload status changes
/ Renewal reminder

/ Help / Support Tool
/ Voice / Text
/ Location-based support services
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