

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

Project Overview: Phases, Timeline, and Deliverables

Enroll UX 2014 February 2012

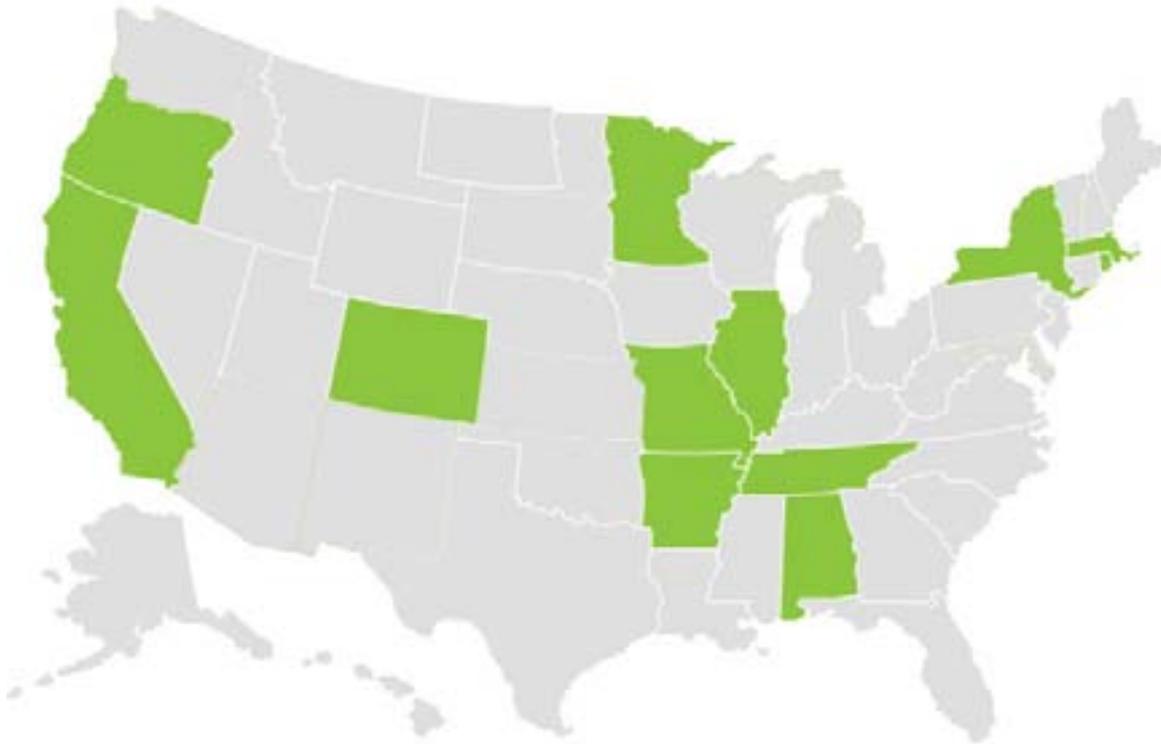
PROJECT OBJECTIVES

- 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



11 STATES PARTICIPATING AS DESIGN PARTNERS



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

UX 2014 DESIGN FIRM



// World-class design and innovation firm.

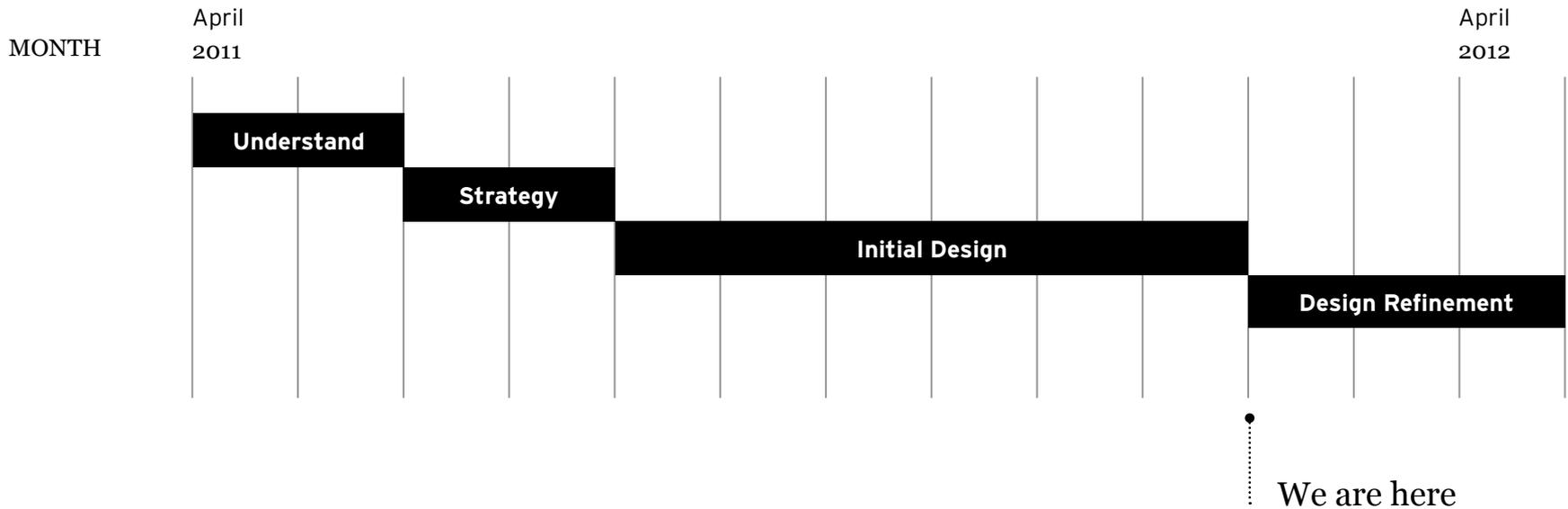
// Palo Alto-based with 10 offices on three continents.

// Market leader in simplifying design of complex systems; understanding and 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



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

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 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

CONSUMER RESEARCH

Yvonne, 41 : <133% FPL, Orleans Parish, LA

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

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.

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.

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.



RESEARCH INSIGHTS

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

STRATEGY

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

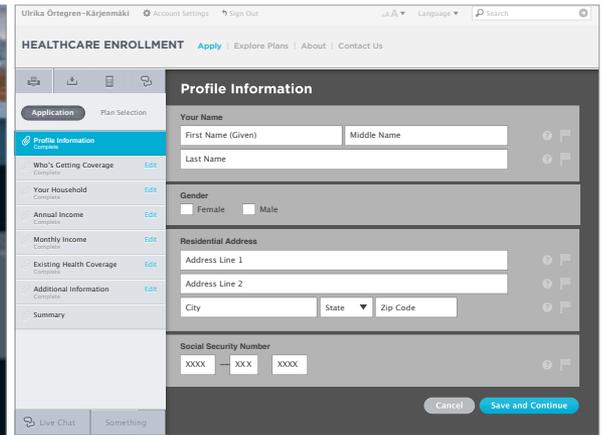


Support Me My Way



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

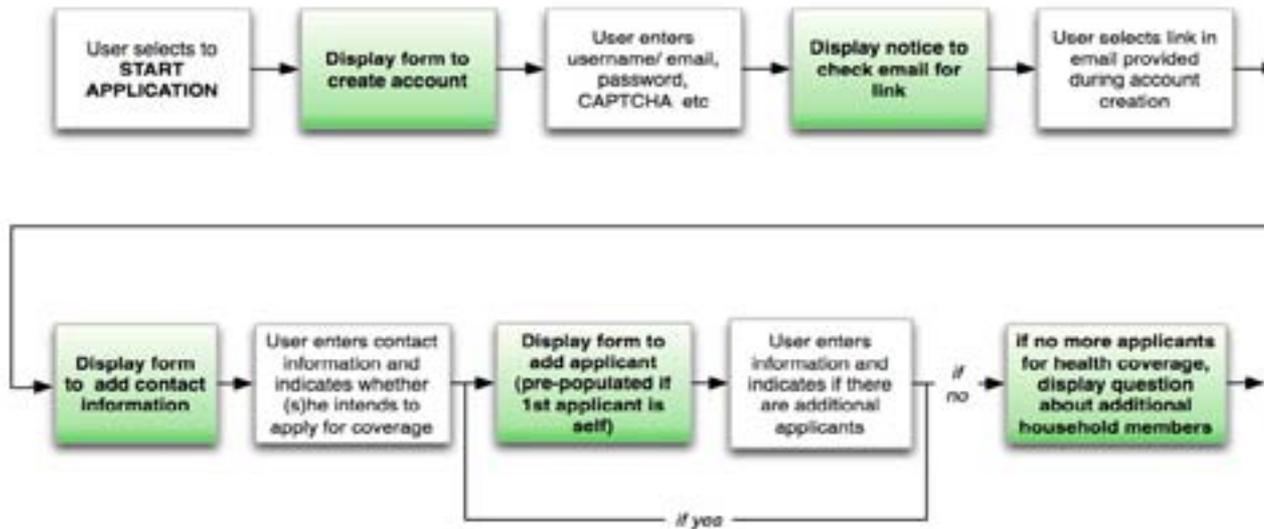
Exploring the User Experience

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.

SYSTEM FLOW

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

HIGH-LEVEL SYSTEM OVERVIEW: ELIGIBILITY APPLICATION



WIREFRAMES

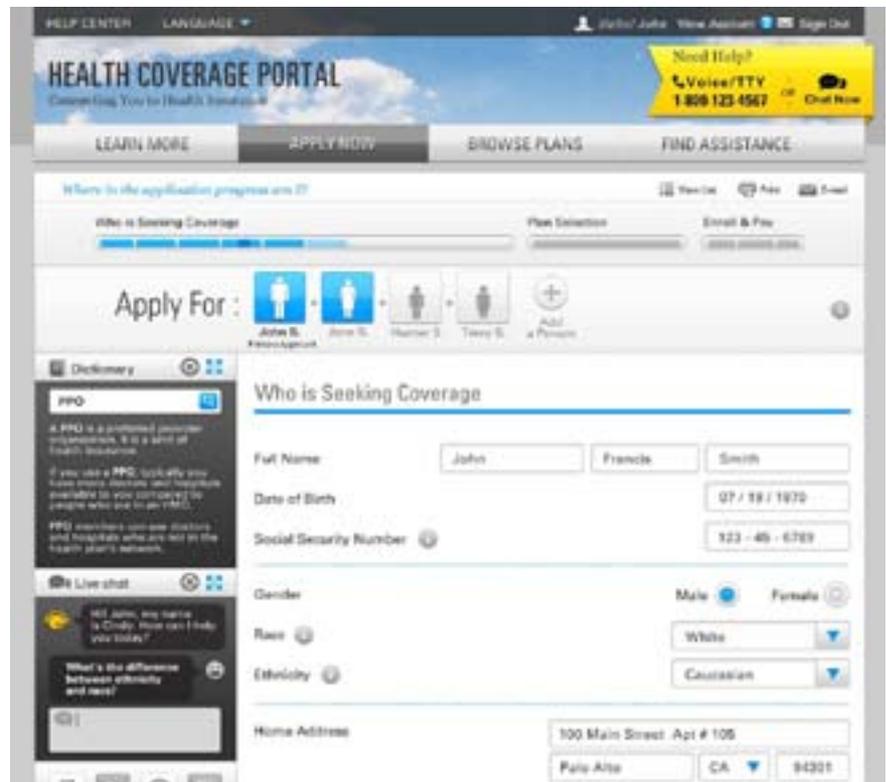
Show placement of all information and functionality on a page.

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



PRELIMINARY VISUAL DESIGN

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 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.

DESIGN REFINEMENT

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

Start your application for

Color Coordination

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

We Speak Your Language

The web site supports multi-lingual requirements

>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed do eiusmod tempor incididunt ut labore et dolore magna et do aliqua.

Apply for Coverage



Should I Apply for Financial Assistance?



LEARN MORE

Tempor incididunt ut labore et dolore magna aliqua. Lorem ipsum dolor sit amet, sed do. eiusmod. Lorem ipsum dolor sit amet, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Lorem ipsum dolor sit amet, sed do.

Learn about your State Health Benefit Exchange



LEARN MORE

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State News & Important Dates



READ MORE

Open Enrollment January 2014- June 2014

Speaking and Doing

Distinctions in typography and visual elements provide the user with cues to differentiate moments of speaking and doing.

Sign In

Don't have an account? [Sign up Now](#)

Username

Password

Remember me

Forgot your Username or Password?
Are you an Assister?

Sign in

Your Application

✓ Start Your Application
Complete

2 Build Your Household
In Progress

3 Your Household Income
Incomplete

4 Additional Questions
Incomplete

5 Review, Declare & File
Incomplete

Household member 2 of 4

Indicates required field

NAME

Beatrice

Middle Name

Hermannson- Smith

Title

Suffix

DATE OF BIRTH

April

07

2004

RELATIONSHIP (to primary contact)

Self

Is this person applying for coverage?

yes no

SOCIAL SECURITY NUMBER

XX

XXXX



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.

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.

Your Application

1 Start Your Application
Complete

2 Build Your Household
In Progress

3 Your Household
Incomplete

4 Additional Questions
Incomplete

5 Review, Declare & File
Incomplete

Maintaining Orientation

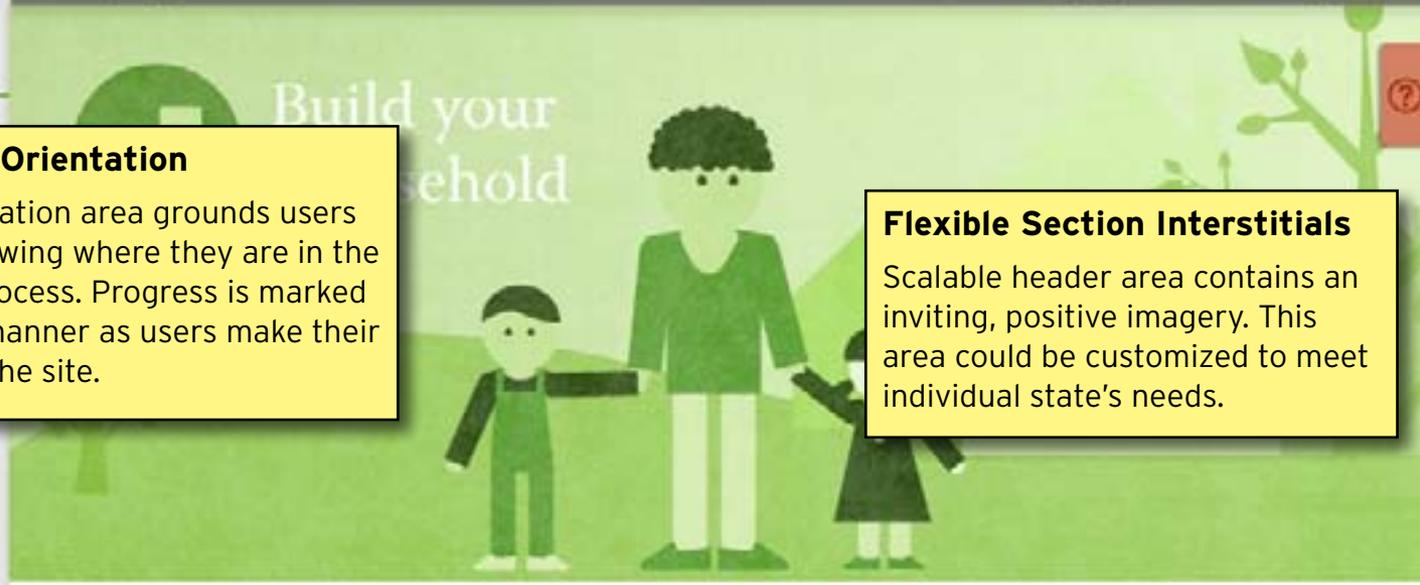
The site navigation area grounds users by clearly showing where they are in the application process. Progress is marked in a positive manner as users make their way through the site.

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.



Coming up in this Section
of your enrollment

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit.



Documents you may need

→ Tax Information

→ Recent Pay Stubs

Continue

Your Account

[Overview](#)[Settings](#)[My Program & Plans](#)[Messages & Notices \(3\)](#)**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.

You have no Alerts at this time.

Your Enrollment Process

Account Created
Complete

Application Filed & Approved
Complete

Find & Enroll in a Plan

You have created an account and filed your application that has not yet been approved. Next, await your eligibility determination.

[Complete Your Enrollment](#)

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.

Chang

Pellentesque habitant morbi tristique senectus et netus et malesuada fames ac turpis egestas. Sed dignissim purus sed magna blandit eu ullamcorper metus vehicula. Nunc pulvinar vulputate ante eu vulputate.

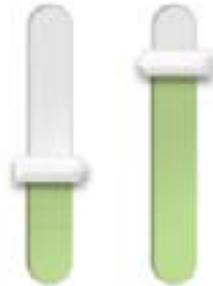
→ [Moving](#)

→ [Change in Income](#)



[Learn how changes affect your coverage](#)

VISUAL DESIGN OVERVIEW



NAME

DATE OF BIRTH

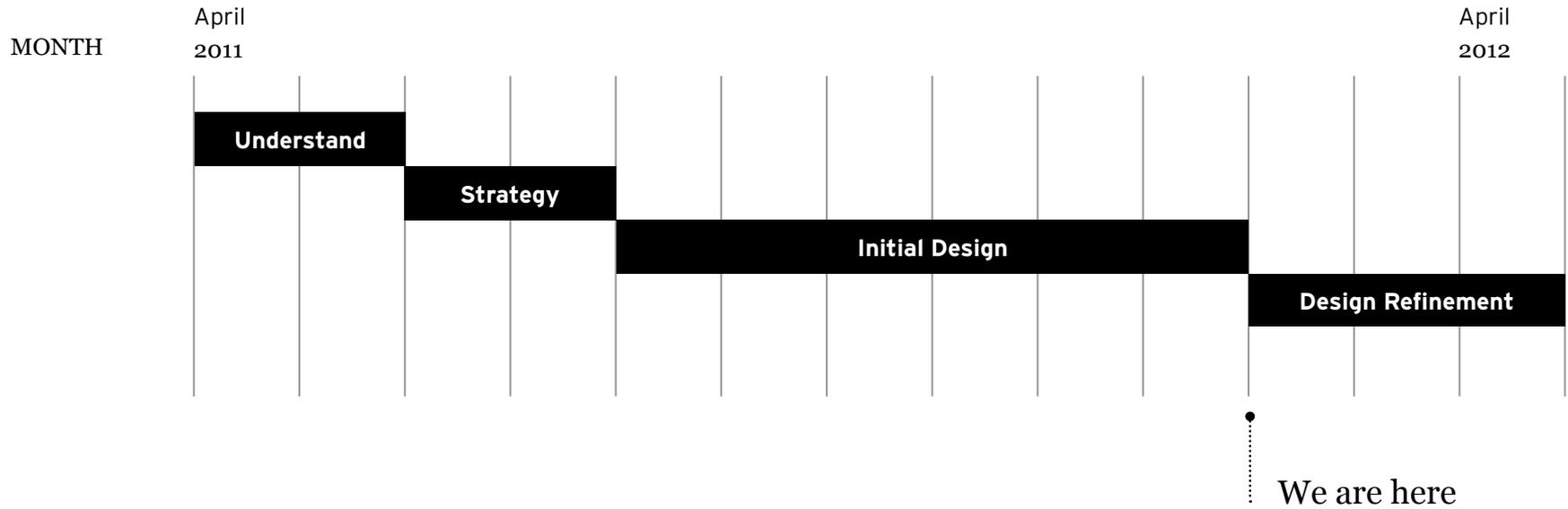
SOCIAL SECURITY NUMBER

VISUAL DESIGN OVERVIEW



Project Timeline and Deliverables

PROJECT PHASES AND TIMELINE



DELIVERABLES

User Experience Design Spec

- / Information architecture
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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

DELIVERABLES

Page Annotations

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

The image shows a screenshot of the Social Security Online 'Apply for Retirement' page. The page is titled 'SOCIAL SECURITY ONLINE' and 'Apply for Retirement'. It features a navigation bar with links for 'Home', 'My Profile', 'Statement', and 'Apply for Retirement Benefits'. The main content area is titled 'But Before You Begin...' and contains a list of requirements for applying for retirement benefits. The page also includes a 'SIGN IN' section and a 'PRIVACY ACT STATEMENT' section.

Annotations (1-8) are placed on the left side of the page, pointing to specific UI elements:

- 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 filed 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

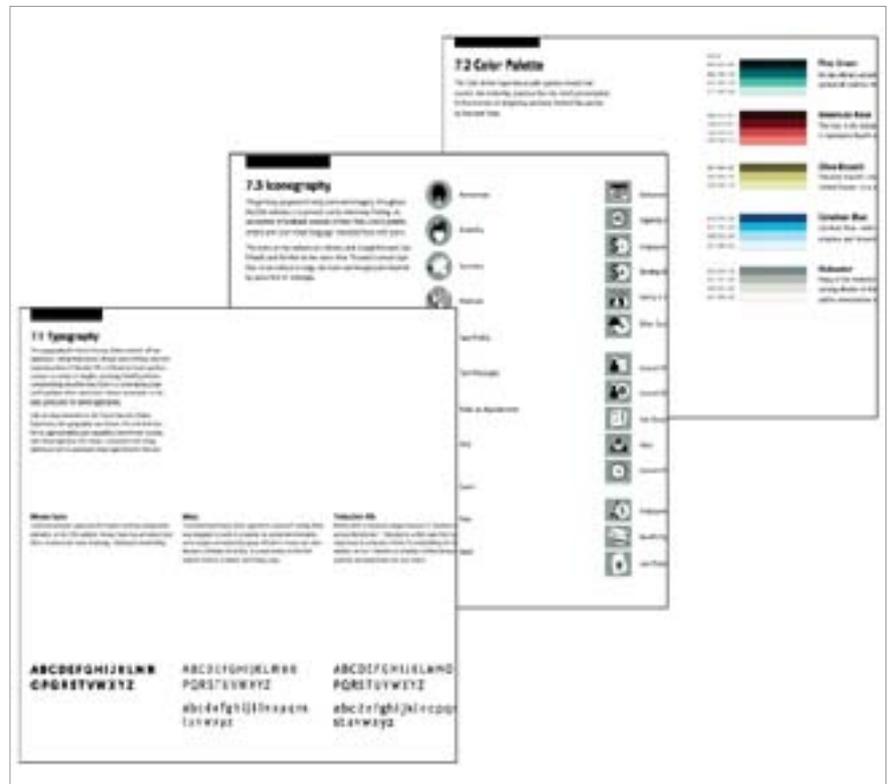
The wireframe shows a web form titled "APPLY FOR COVERAGE" with a sub-section for "ADDITIONAL QUESTIONS". On the left, a vertical sidebar lists five steps: "Start Your Application" (complete), "Build Your Household" (complete), "Your Household Income" (complete), "4 Additional Questions" (in Progress), and "5 Review, Declare & File". The main content area contains the following questions:

- Is Penelope Hermanson-Smith a tobacco user?
 yes no
- Is Liam Hermanson a tobacco user?
 yes no
- Is Penelope Hermanson-Smith disabled?
 yes no
- Is Liam Hermanson disabled?
 yes no
- Is Beatrice Hermanson disabled?
 yes no
- Are Penelope Hermanson-Smith, Liam Hermanson and/or Beatrice Hermanson currently enrolled in coverage? [View answers!](#)
 yes no
- Do Penelope Hermanson-Smith and Liam Hermanson have access to other health coverage? [View answers!](#)

DELIVERABLES

Visual Design Style Guide

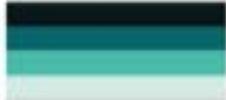
/ The style guide includes definitions of typography, color palettes, graphic styles, iconography, grids, and unique page layouts



DELIVERABLES

Color Palette

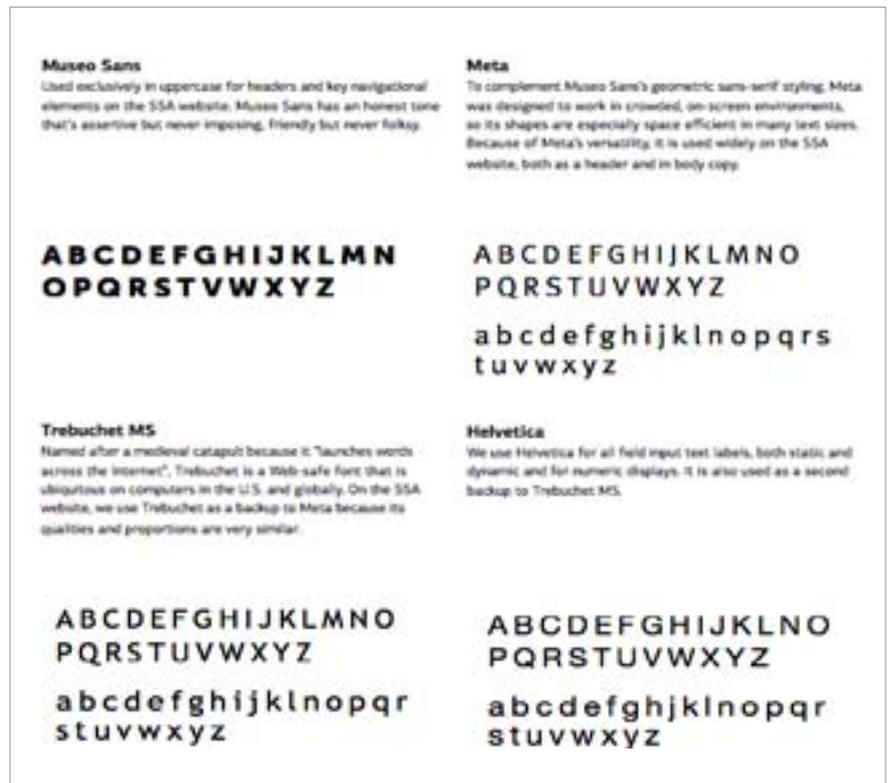
/ Specific values for colors used throughout the website will be identified and detailed in the style guide

(R, G, B) 009 022 026 002 102 109 072 189 168 211 235 228		Pine Green As the primary accent color on the website, Pine Green symbol of stability that communicates endurance and g
086 014 014 108 013 014 196 070 071 243 125 112		American Rose The rose is the national flower of the United States. It represents health and strength.
097 092 047 203 206 101 229 236 170		Olive Branch The olive branch—most notably found in the Great Seal of the United States—is a symbol of peaceful living and prosp
005 070 126 027 181 228 258 222 243 227 244 252		Cerulean Blue Cerulean Blue—with allusions to sky and sea—represents progress and forward thinking.
025 070 126 027 181 228 258 222 243 227 244 252		Alabaster Many of the website's ambient elements are set in varying shades of Alabaster, a warm neutral hue with subtle connotations to money.

DELIVERABLES

Typography

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



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



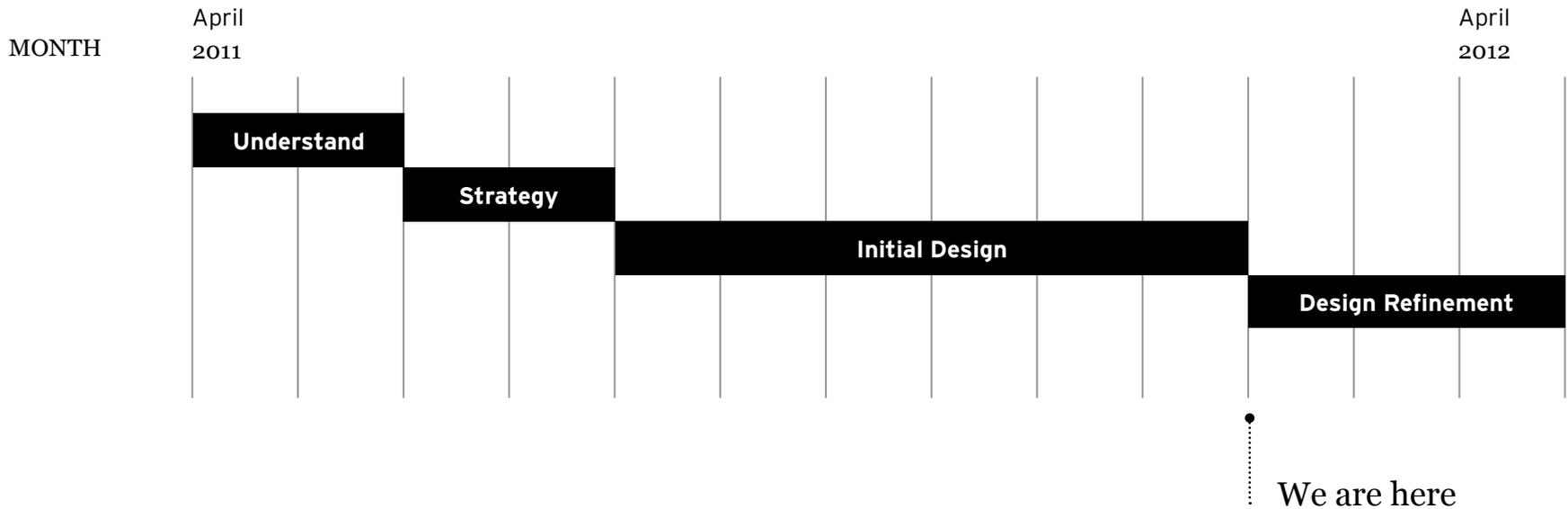
DELIVERABLES

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



- / 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 Compatability

- / 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

/ Help / Support Tool

Actionable Alerts

/ Voice / Text

/ Enrollment tracker

/ Location-based support services

/ Prompt to submit missing info

/ Upload status changes

/ Renewal reminder

ENROLLUX 2014

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