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

IDEO

- 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

MONTH

April 2011

Understand

Strategy

Initial Design

Design Refinement

April 2012

We are here

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

ENROLL 2014 UX WELCOME TO COVERAGE
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.
Isabella 30

Don’t tell me it’s 10% of the amount. I need to know if I can afford it.

Yvonne 41

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

Darryl 47

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

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

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

To refine the flow of the application process.
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

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.

Speaking and Doing
Distinctions in typography and visual elements provide the user with cues to differentiate moments of speaking and doing.
VISUAL DESIGN CONCEPTS

**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.
VISUAL DESIGN CONCEPTS

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.
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.
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 take place.

- Give Me Direction
- Keep Me Moving
- Support Me My Way
- Be a Good Neighbor
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.
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.

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.

**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.

**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.

**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.
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.
A web-based click-through of key design elements will serve as a design reference.
DELMIVERABLES
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.
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.
Questions & Answers

For more information, contact:
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