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

California Managed Risk Medical Insurance Board

June 20, 2012

OVERVIEW

Project Objectives

1. Develop a highly customizable, 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.
3. Create a new standard for public and private health insurance enrollment.

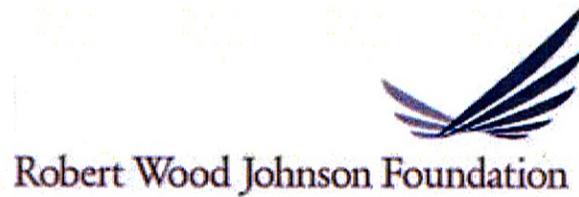
OVERVIEW

Design Concepts

- Design determines the user experience of the online enrollment process
- Enroll UX 2014 design is a toolkit for state and federal implementers
 - Set of customizable, scalable materials and instructions
 - Describes and demonstrates interactions, flow, visuals, help tools, etc.
 - Not a functional website
 - Placeholder language – final wording part of customization and implementation
- CMS plans to leverage the design for their model application and portal

OVERVIEW

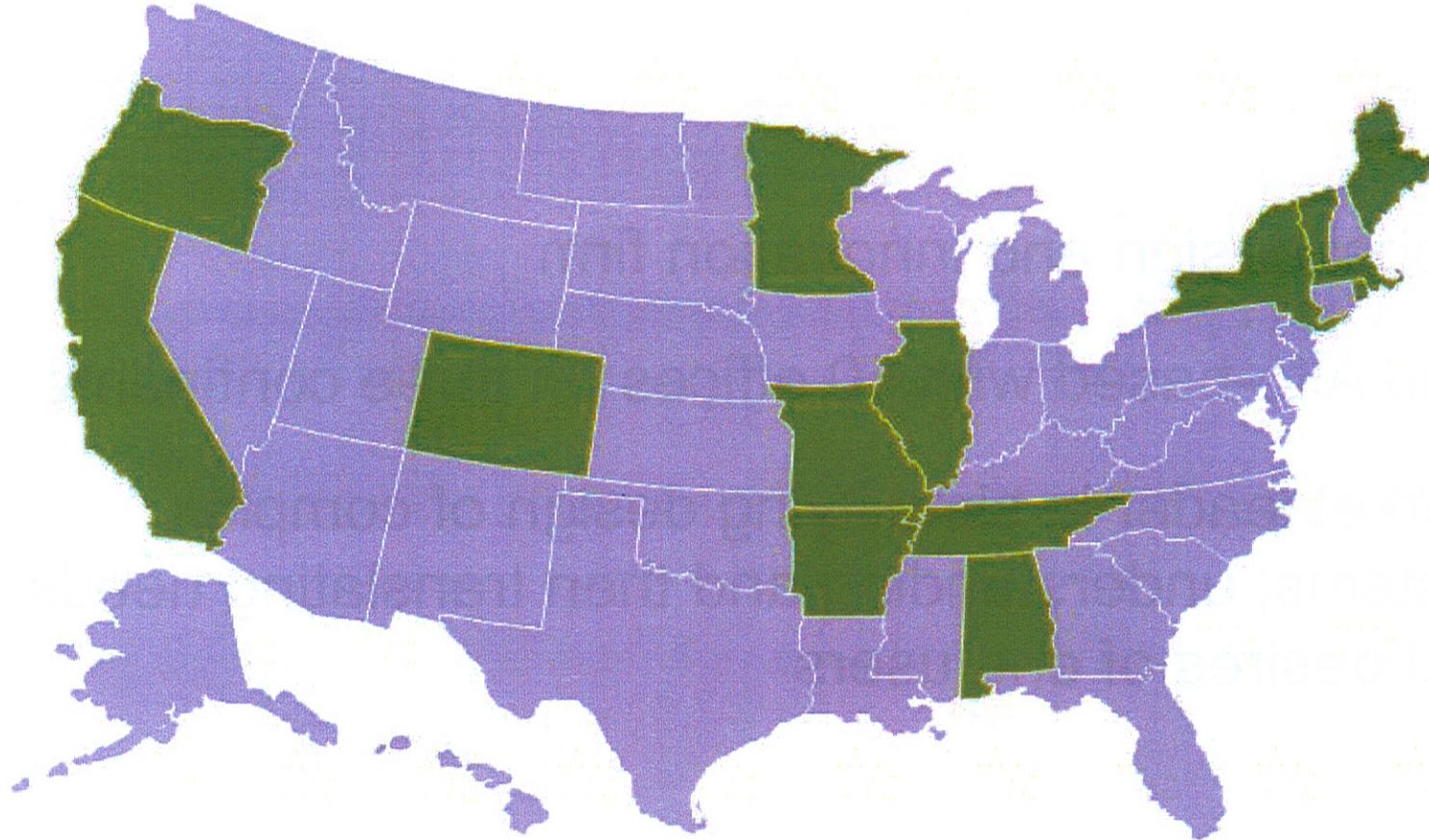
Public / Private Partnership



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OVERVIEW

11 Participating States



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

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OVERVIEW

UX 2014 Design Partner



- Global 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

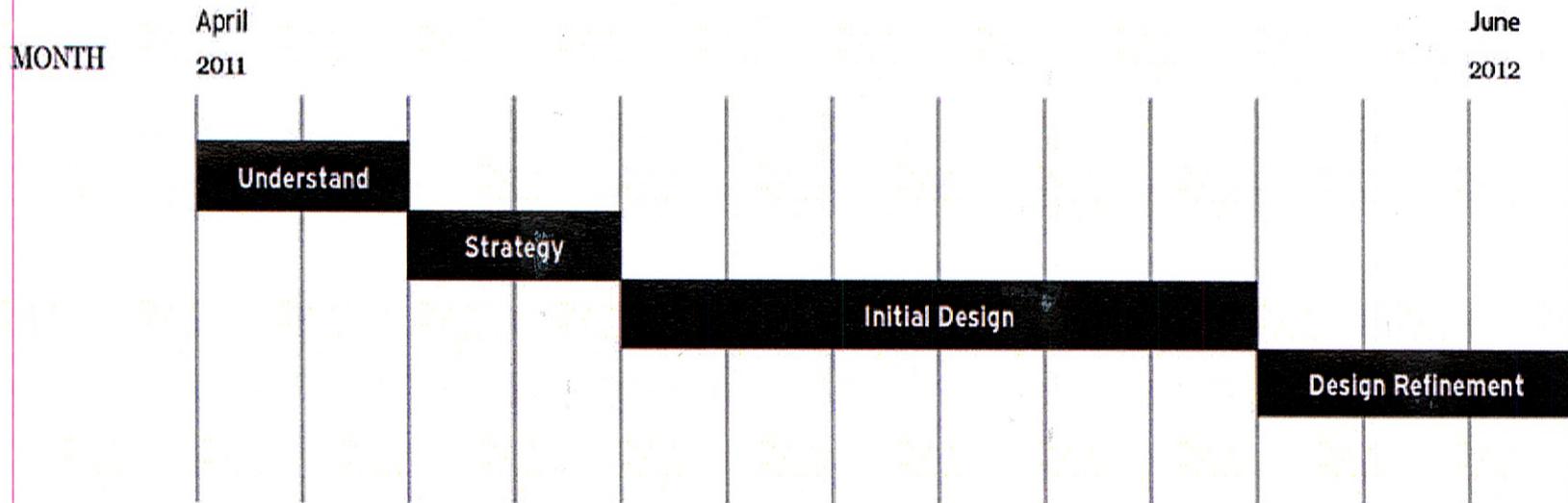
OVERVIEW

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 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

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

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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.

HUMAN CENTERED DESIGN

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

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

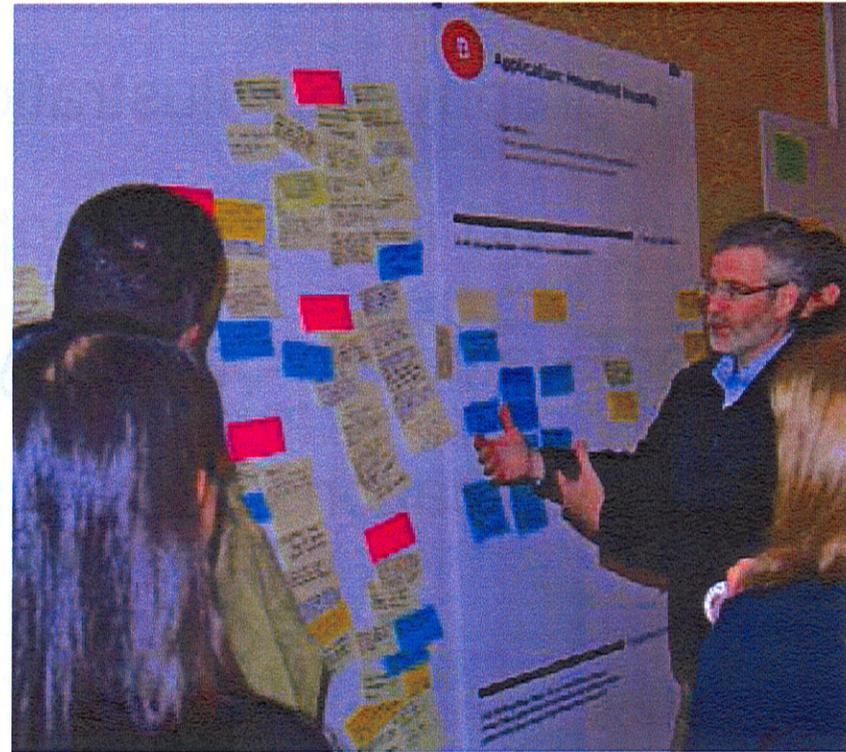
- Navigational structure gave participants a sense of progress and accomplishment.
- General application flow was easy and manageable, especially when compared to paper applications.
- All participants struggled on income page, especially with current and projected income.
- During plan selection, participants 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



DELIVERABLES

Project Deliverables Summary

- Design Reference Prototype
- Design Specifications Manual
- Iconography and Illustrations
- Policy and Implementation Supplement
- User Evaluation Summary
- Communications materials for sharing design

DELIVERABLES

Implementation

- Deliverables designed for use by a skilled software implementation team
- Deliverables are technology agnostic, applicable regardless of implementation frameworks and programming languages
- Prototype provides design guidance, not reusable code
- All wording used in the design content is placeholder text and fully customizable; not intended as model language for implementation

DELIVERABLES

ADA and Accessibility Compliance

The user experience design supports a developer's ability to implement a Section 508 and ADA compliant website.

Design decisions were 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)

The final design was reviewed by internal and external accessibility experts.

DELIVERABLES

Prototype Scenario

Family of three with current income below 135% FPL

- **Gustav** is a U.S. citizen who works full time at an employer that offers coverage to employees (but not dependents). He is not an applicant.
- **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 the premium tax credit and cost sharing reductions.
- **Beatrice**, their child, is a U.S. citizen and is eligible for Medicaid.

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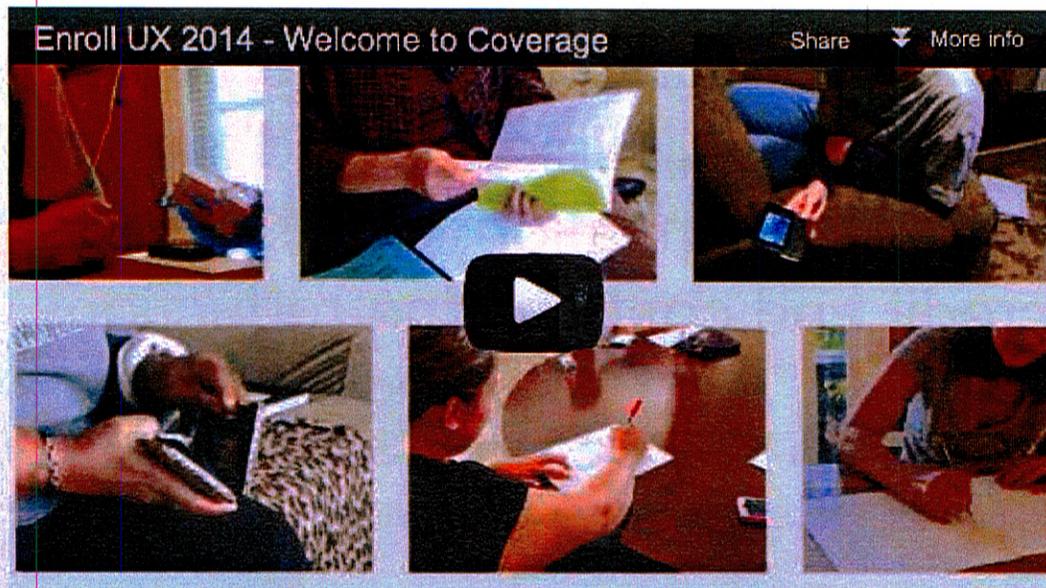
Design Journey

Design Zone

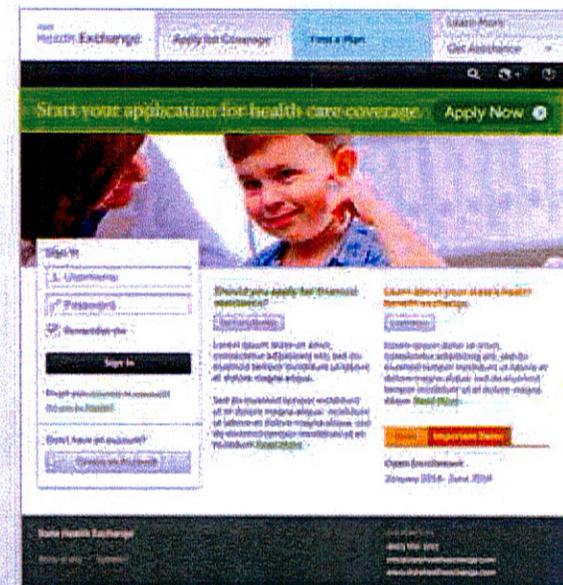
Who's Involved

FAQ

The Enroll UX 2014 design offers a new standard for public and private health insurance enrollment, and serves as a reference model for a first-class user experience (UX) design for health insurance exchanges.



Watch a short video of the project in action.



View Design Reference Prototype

For more information visit
www.ux2014.org

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