

# Medicare Advantage 2.0 Usability Test 1

Test with 8 participants conducted in June 2019

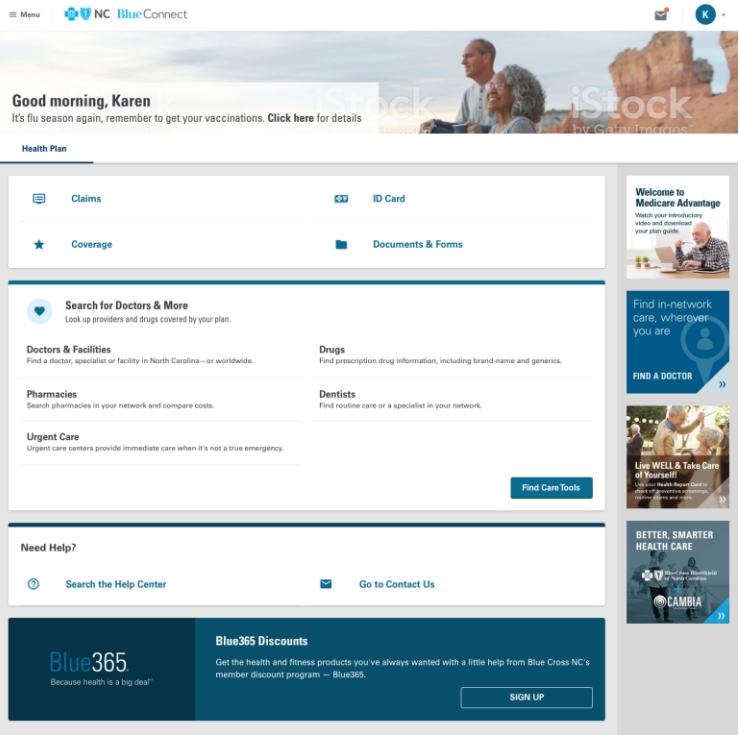
PROPRIETARY & CONFIDENTIAL

\* Marks of the Blue Cross and Blue Shield Association. U10404, 10/15

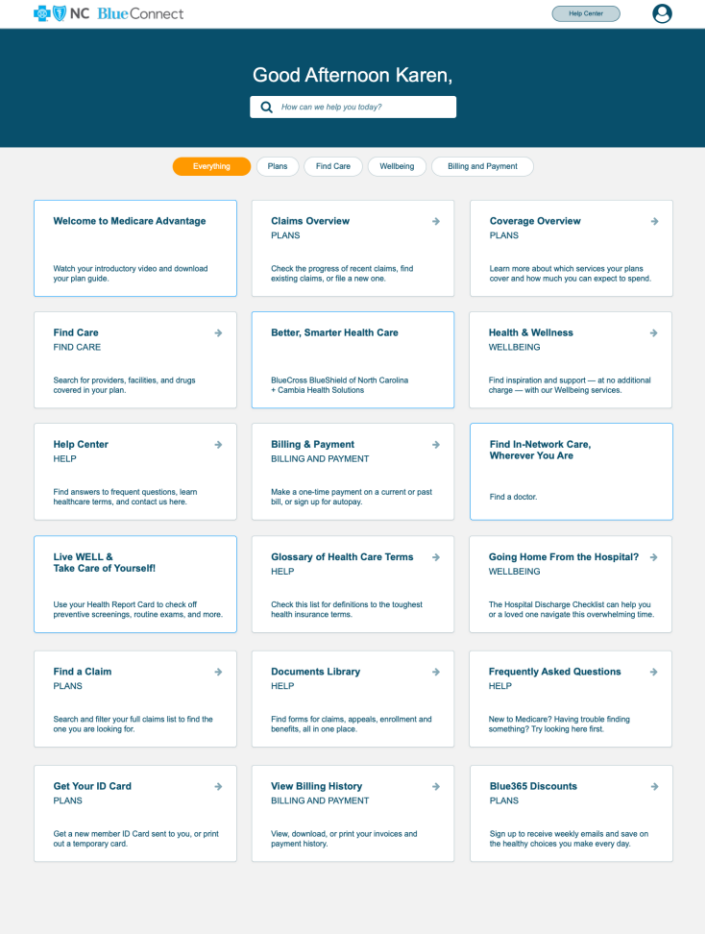


- 8 participants tried **7 tasks** on **2 prototypes**
- The most difficult tasks for them were:
  - Find the Evidence of Coverage
  - Define "Allowed Amount"
  - Find most recent EOB
- Recommendations for making these tasks easier are included in the discussion of each task.

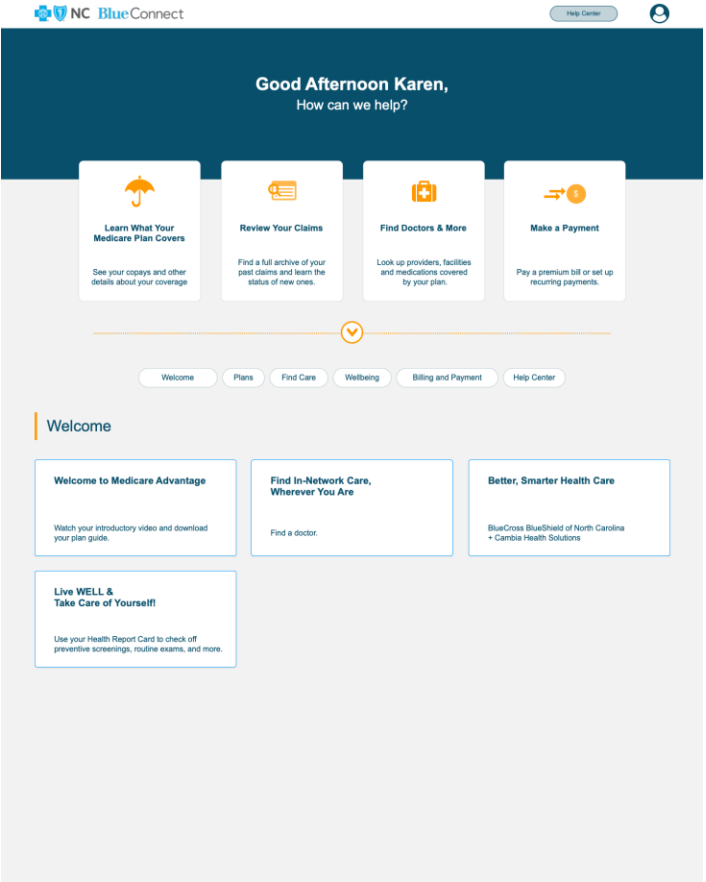
# Two (and a half) Prototypes



Prototype A



Prototype B v01



Prototype B v02

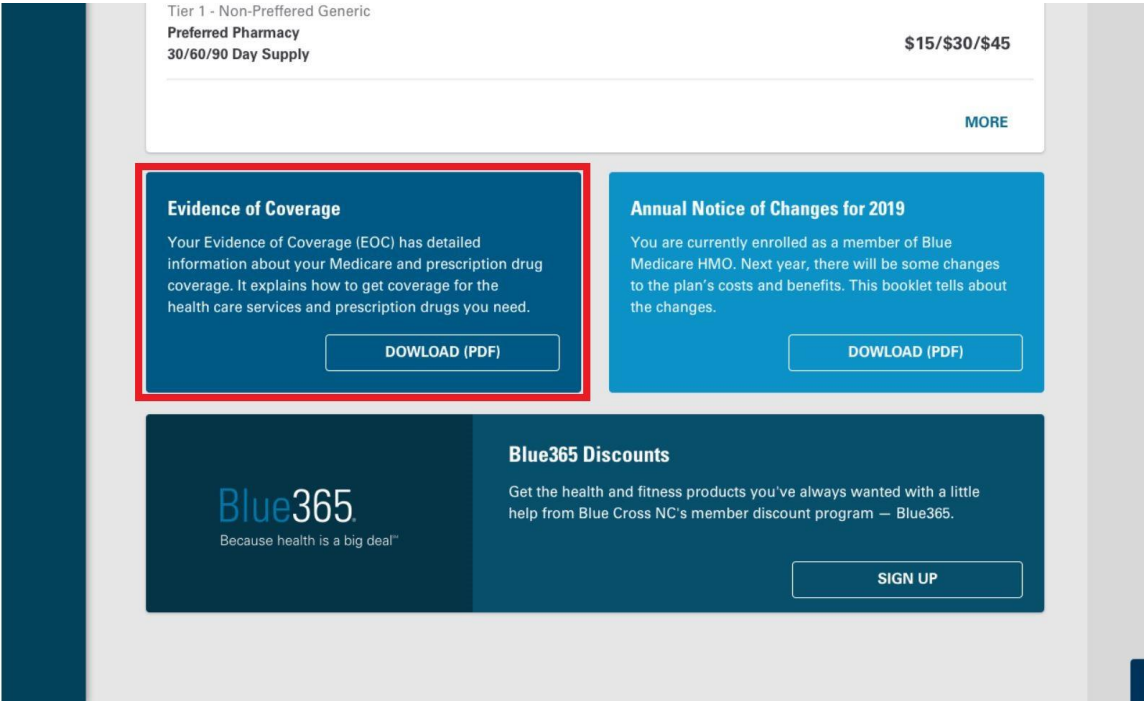
- Task 1: Find Karen's In-Network PCP Copay
- **Task 2: Find Details on Karen's Policy (EOC)**
- **Task 3: Find Karen's Most Recent Claim for an In-Network Doctor Visit**
- **Task 4: Understand Karen's Claims Details (Allowed Amount)**
- **Task 5: View Karen's Most Recent Explanation of Benefits**
- Task 6: Find Out How Much Karen's Prescription Will Cost
- **Task 7: Find Nearby Urgent Care Services**

# Task 2: Find Details on Karen's Policy (EOC)

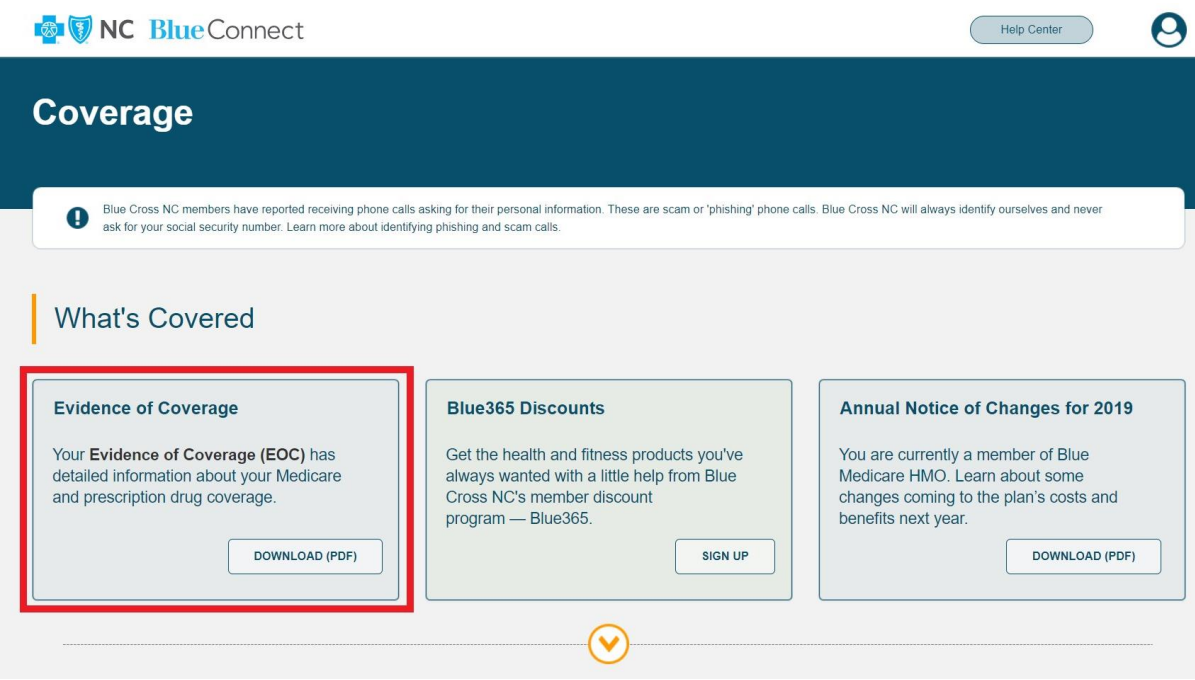


**Task:** Find out Karen's copay for Medicare-covered chiropractic services.

Prototype A: Card at the bottom of Coverage page.



Prototype B: Card at the top of Coverage page.

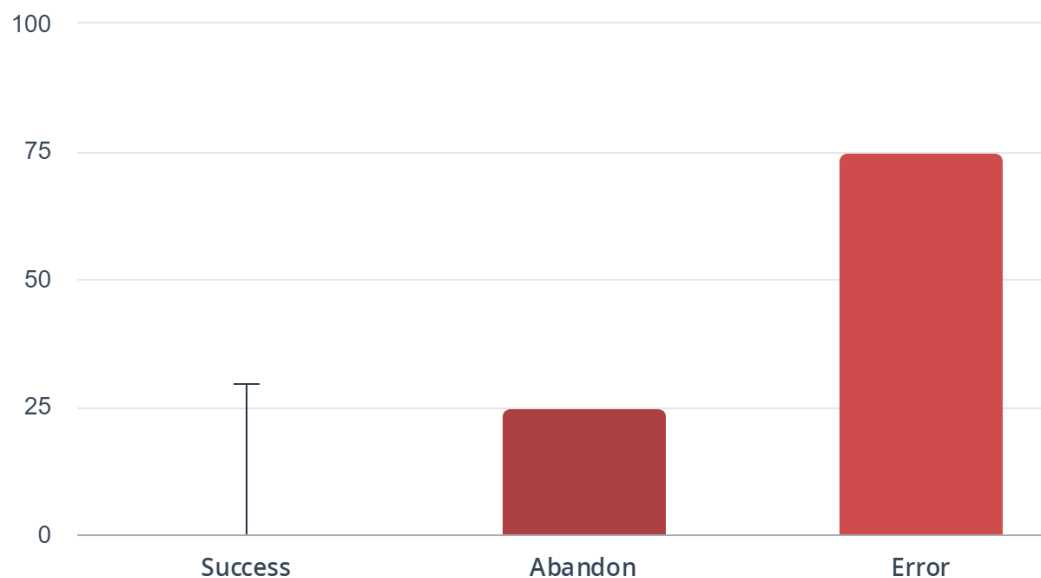


## Task 2: Find Details on Karen's Policy (EOC)

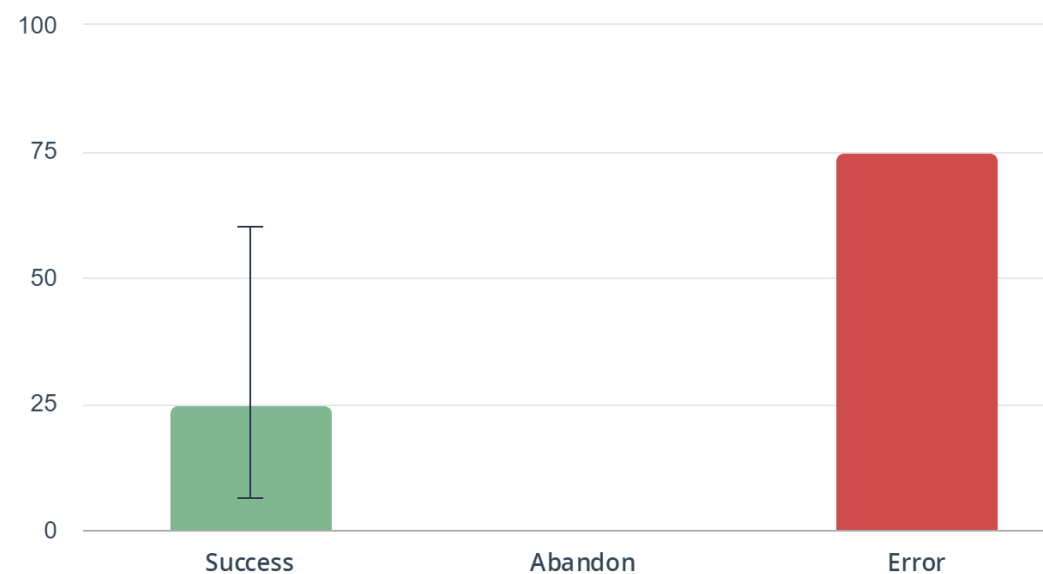
### Results

- Prototype A: 0% success rate.
- Prototype B: 25% success rate.

**95% Confidence Interval for EOC Task, Effectiveness, N=8**



95% sure that on average, percentage of people who can do this task correctly using Version A is between 0% & 29%.



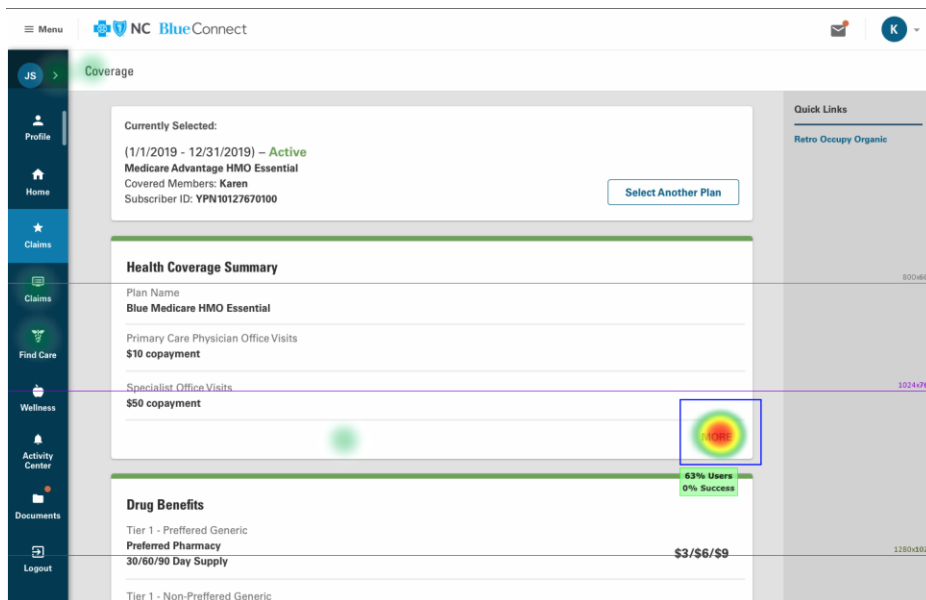
95% sure that on average, percentage of people who can do this task correctly using Version B is between 6% & 60%.

# Task 2: Find Details on Karen's Policy (EOC)

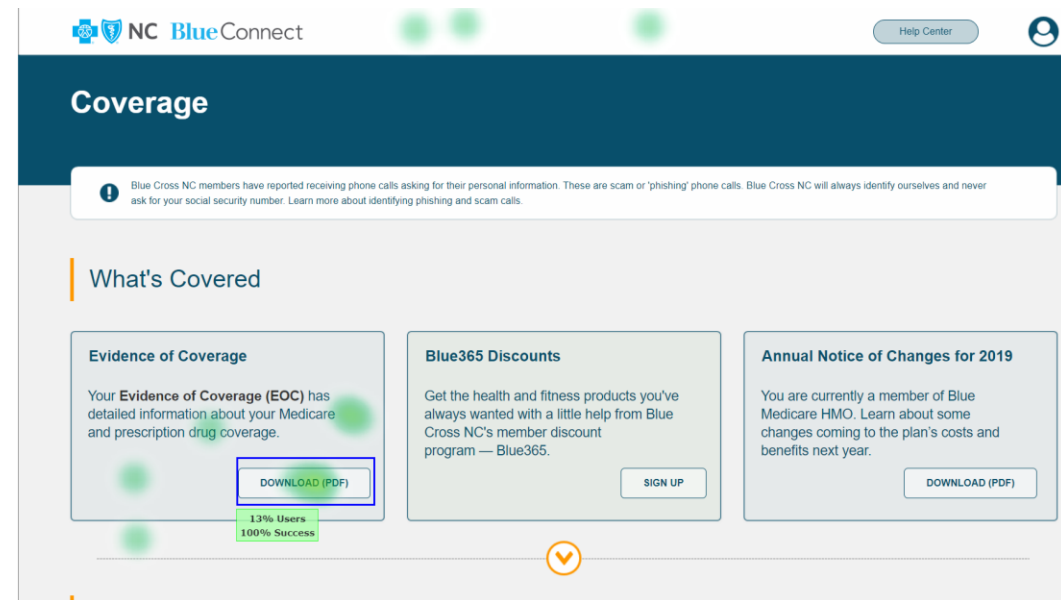


## Observations

- People don't know what an Evidence of Coverage is.
- Every tester expected a chiropractor to be a *specialist*.
- Even when we moved the EOC card to the top of the page (Prototype B), people scrolled by it without reading it.
- Some testers would like to see all covered services listed on page.



5/8 expected to find the answer in the Health Coverage Summary



7/8 users made it to the correct page, but only 1 found the correct link

# Task 2: Find Details on Karen's Policy (EOC)



## Comments

- “Evidence of Coverage? Gosh, that’s ominous.”
- “The big questions is, if it’s not a PCP or specialist, then what am I looking for?”

## Recommendations

- Clearly label EOC card to describe the document’s contents
  - e.g. See All of Your Benefits
- Add a link to the benefits summary table
  - e.g. [Looking for more services covered? Check your EOC.](#)

### See All Your Benefits

Your Evidence of Coverage (EOC) has detailed information about your Medicare and prescription drug coverage. It explains how to get coverage for the health care services and prescription drugs you need.

[DOWNLOAD \(PDF\)](#)

### Medical Coverage Overview

#### Copayment

Ambulance Service	\$275	Outpatient Hospital Surgery	\$300
Emergency Care	\$80	Primary Care Physician Office Visits	\$10
Inpatient Hospital Stays / 1-6 (per day)	\$275	Specialists Office Visits	\$50
Inpatient Hospital Stays / 7-90 (per day)	\$275	Urgent Care	\$65

#### Preventive Services

Some services are covered at no cost as part of your preventive care benefits, like vaccinations and checkups.

Covered 100%

#### Coinsurance

Diagnostic Tests and Lab Work	20%
X-Ray Services	20%



# Task 3: Find Karen's Most Recent Claim



**Task:** What was the date of service for the most recent claim on Karen's health plan?

Prototype A: Date not labeled as “Date of Service”

Currently Selected:

(1/1/2019 - 12/31/2019) – Active

Medicare Advantage

Covered Members: Karen

Subscriber ID: YPN10127670100

Select Plan

Health Claims

JUN 7, 2019 • Processed

Patient: Karen

Provider: UNC Health Care

Total Charges: \$2,500.00

You May Owe \$1,200.00

MAY 12, 2019 • Processed

Patient: Karen

Provider: Douglas Holmes, Diagnostics, LLC

Total Charges: \$100.00

You May Owe \$26.00

MAY 6, 2019 • Processed

Patient: Karen

Provider: Douglas Holmes, Diagnostics, LLC

Total Charges: \$100.00

Prototype B: Date of Service clearly labeled

Claims

Blue Cross NC members have reported receiving phone calls asking for their personal information. These are scam or 'phishing' phone calls. Blue Cross NC will always identify ourselves and never ask for your social security number. Learn more about identifying phishing and scam calls.

All Claims

Medicare Advantage HMO Essential (Active)

Date of Service: JUNE 07, 2019

Duke Hospital Medical Service

Status: In-Progress

Total Charges: \$2,500.00

Your Part: \$1,200.00

Date of Service: JUNE 02, 2019

Duke Hospital Medical Service

Status: Processed

Total Charges: \$57.66

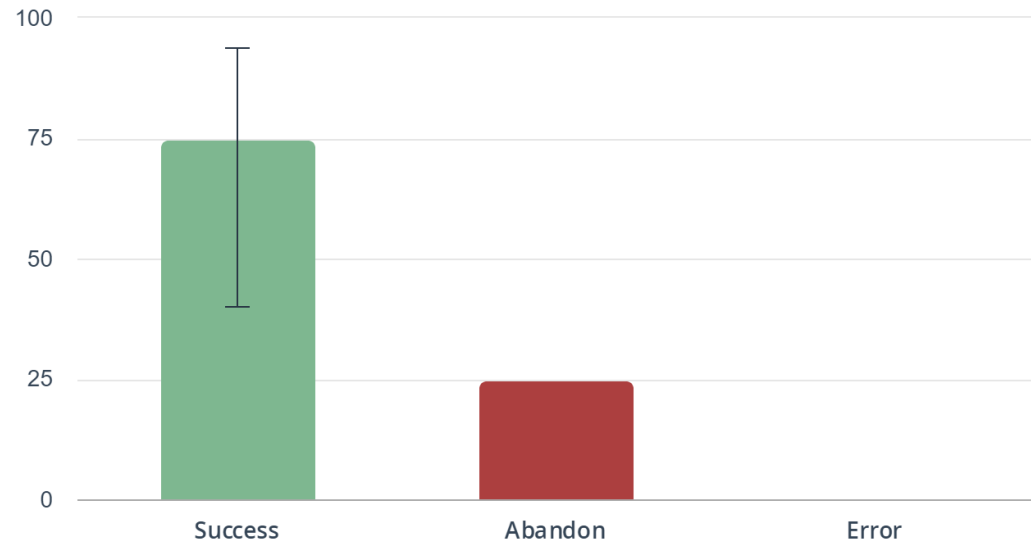
Your Part: \$7.14

# Task 3: Find Karen's Most Recent Claim

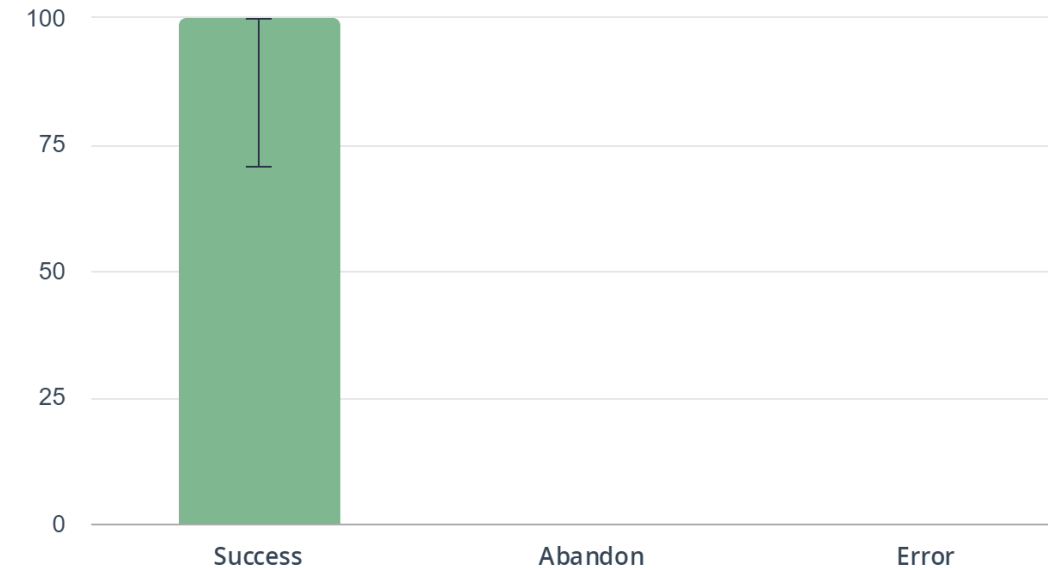
## Results

- Prototype A: 75% success rate.
- Prototype B: 100% success rate.

**95% Confidence Interval for EOC Task, Effectiveness, N=8**



95% sure that on average, percentage of people who can do this task correctly using Version A is between 40% & 93%.



95% sure that on average, percentage of people who can do this task correctly using Version B is between 71% & 100%.

# Task 3: Find Karen's Most Recent Claim

## Observations

- Date of coverage isn't clear on Prototype A.
- People don't know what the different statuses mean.



When the date was more clearly labeled (Prototype B), the path to the correct answer was more direct.

# Task 3: Find Karen's Most Recent Claim



## Comments

- “Tells me 6/7 is date processed”
- “Not difficult, just not clear.”
- Prototype B is “a little easier than the other... a better format”
- “Having he button at the top [of the home page] made it really easy.”

## Recommendations

- Update Claims status labels for clarity.
  - e.g. Replace “In Progress” with “Pending”

Prototype A

Health Claims

JUN 7, 2019 • Processed

Patient: Karen

Provider: UNC Health Care

Total Charges: \$2,500.00

You May Owe \$1,200.00

Prototype B

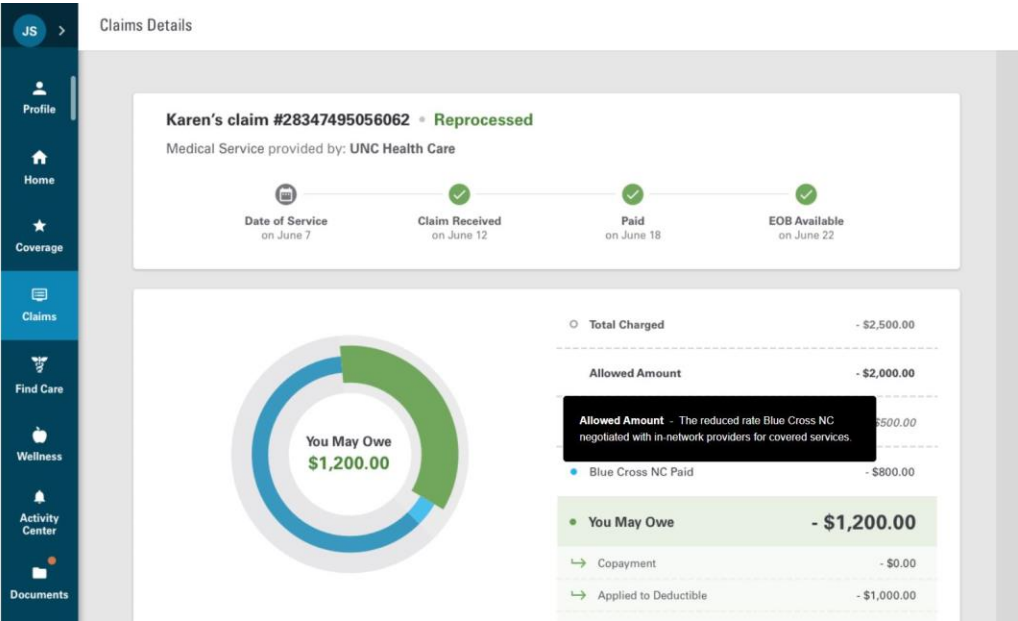
Date of Service	Duke Hospital	Status	Total Charges	Your Part
JUNE 07, 2019	Medical Service	In-Progress	\$2,500.00	\$1,200.00

# Task 4: Understanding Karen's Claims

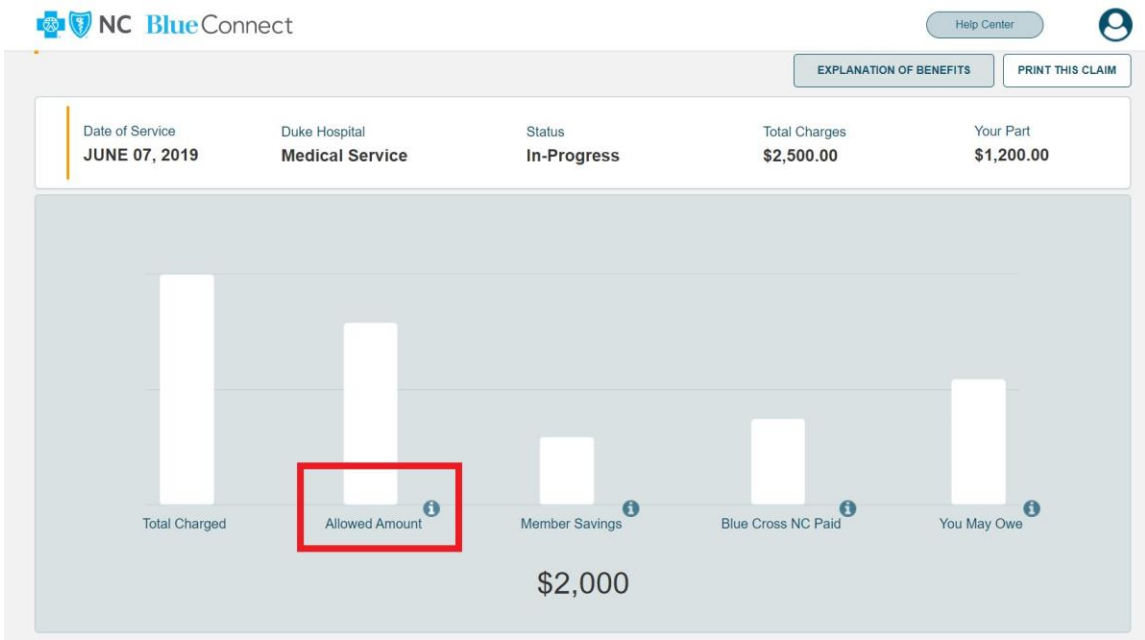


**Task:** In the cost breakdown on Karen's most recent claim, what does "Allowed Amount" mean?

Prototype A: Definitions in hover-over tooltips



Prototype B: Information triggers modal with definitions

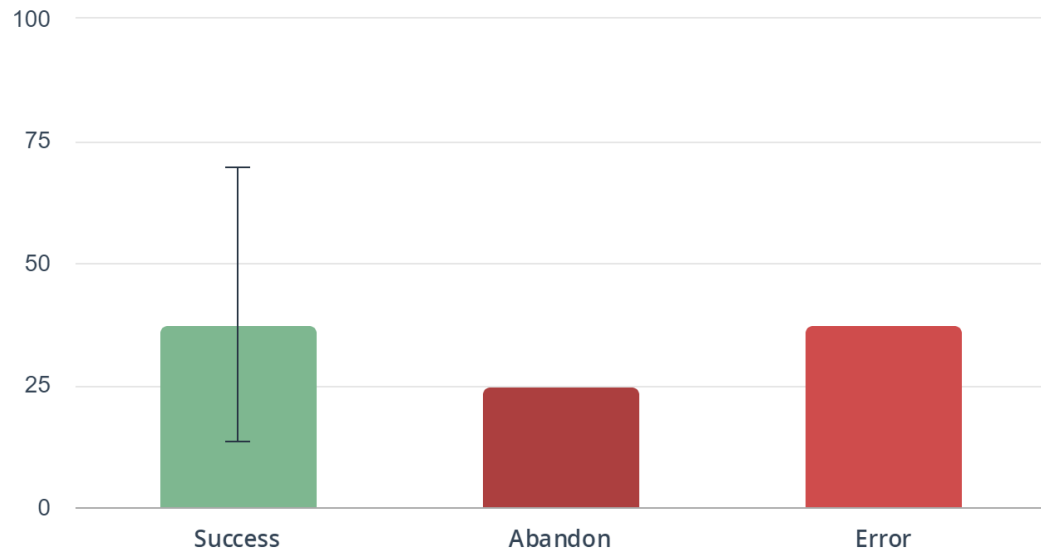


# Task 4: Understanding Karen's Claims

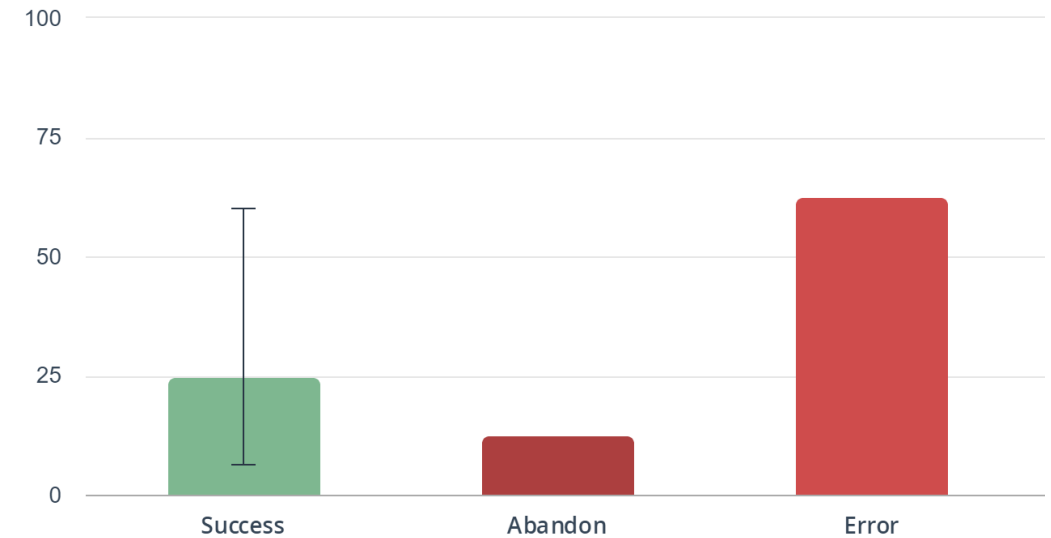
## Results

- Prototype A: 38% success rate.
- Prototype B: 25% success rate.

**95% Confidence Interval for EOC Task, Effectiveness, N=8**



95% sure that on average, percentage of people who can do this task correctly using Version A is between 13% & 70%.



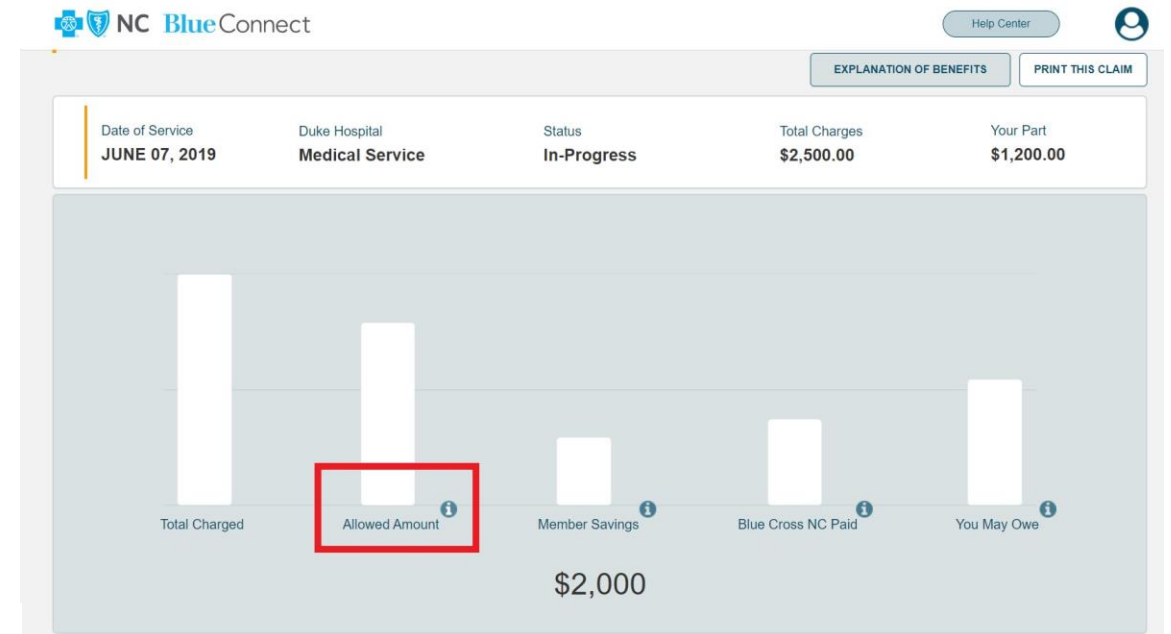
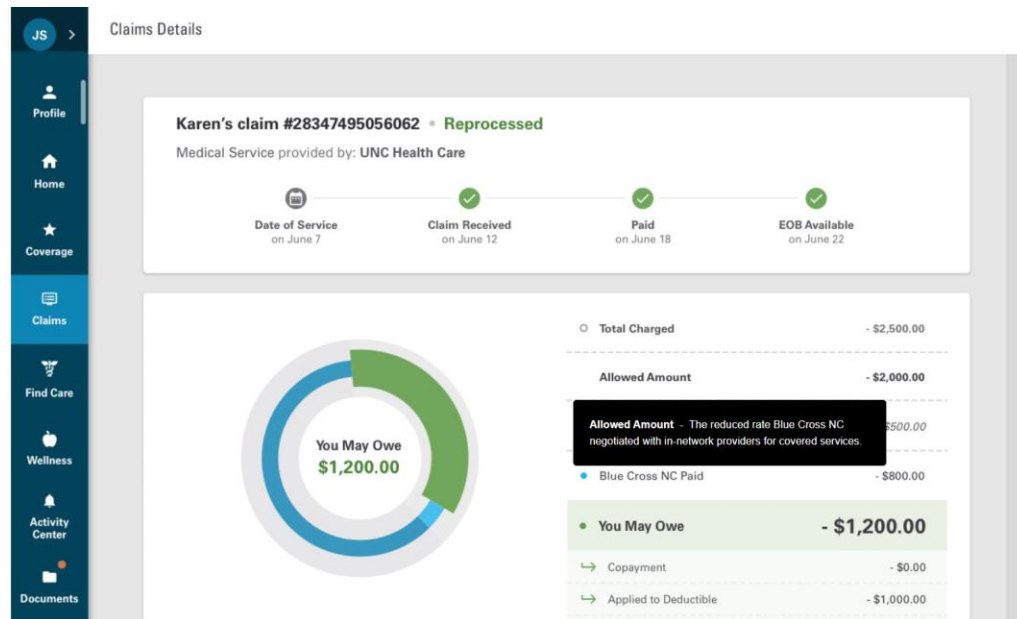
95% sure that on average, percentage of people who can do this task correctly using Version B is between 6% & 60%.

# Task 4: Understanding Karen's Claims



## Observations

- Definitions are difficult to find.
- A few testers didn't always know they could click on claims to open them
- Some expected definitions to be in EOB
- Until we moved the info button in Prototype B, no one clicked on it.



# Task 4: Understanding Karen's Claims

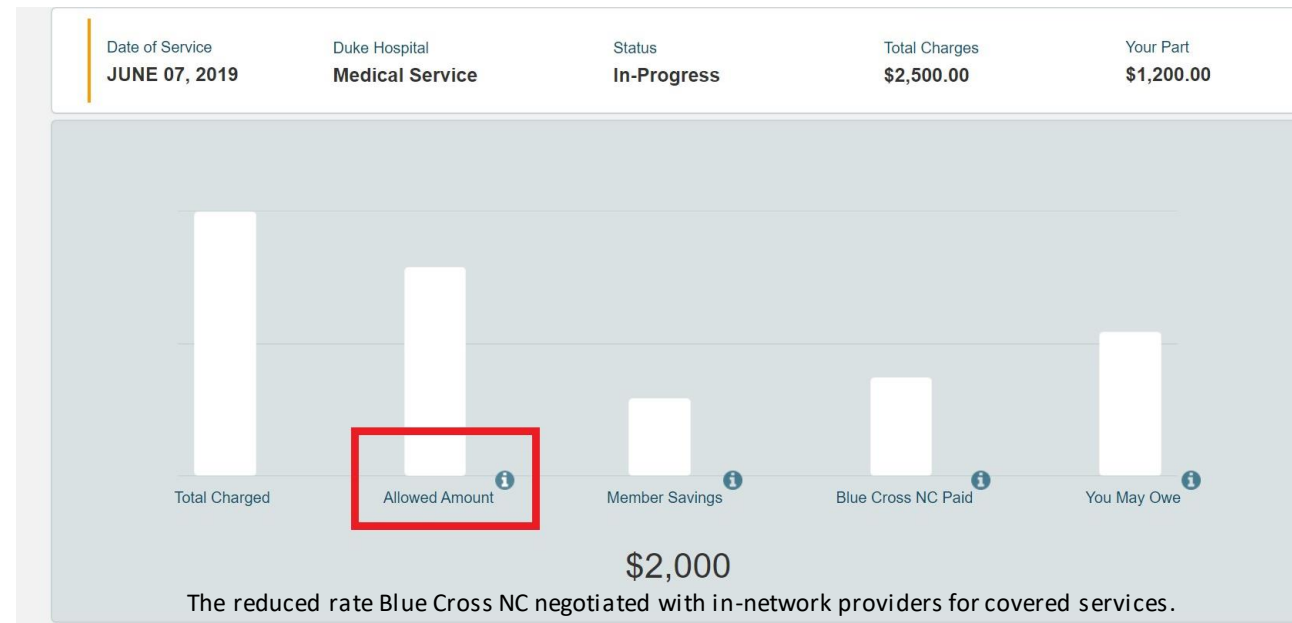


## Comments

- “It doesn’t show it should be hovered over”
- “What does ‘You May Owe’ mean?”

## Recommendations

- Add instructions for how to access definitions
- If using Prototype B design for claims details, add definitions below dollar amounts





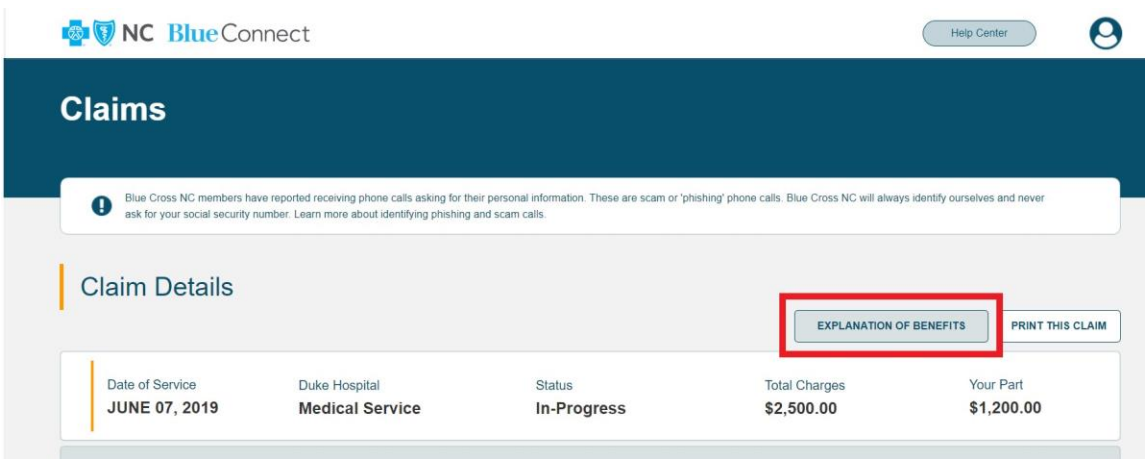
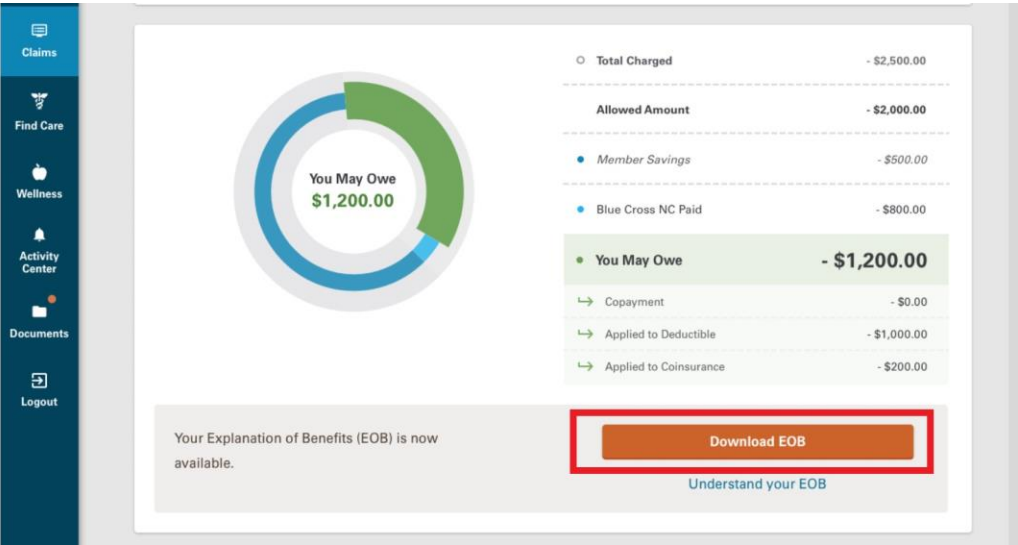
# Task 5: View Karen's Most Recent Explanation of Benefits



**Task:** Click on the link that opens the Explanation of Benefits associated with Karen's most recent claim.

Prototype A: EOB link at the bottom of Claim Details page

Prototype B: EOB link at the top of Claim Details page



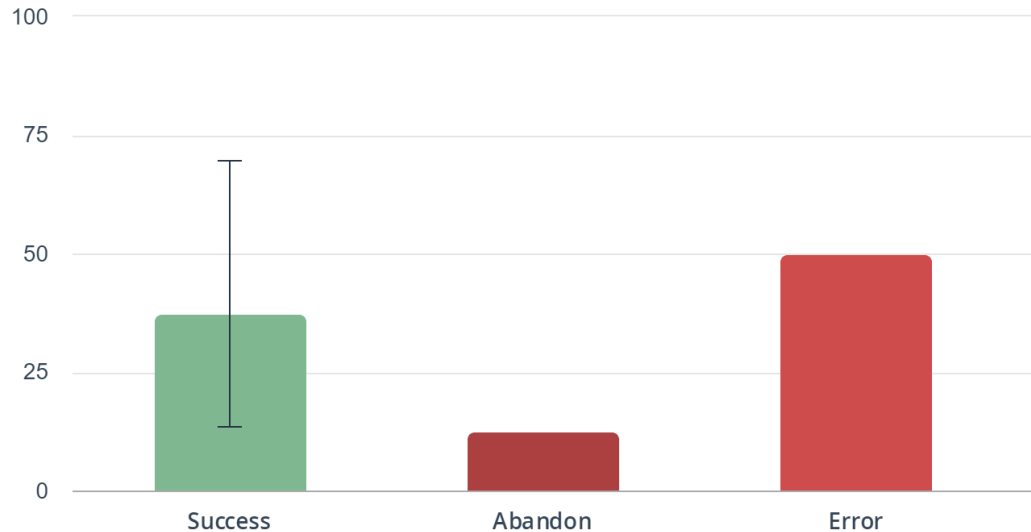
# Task 5: View Karen's Most Recent Explanation of Benefits



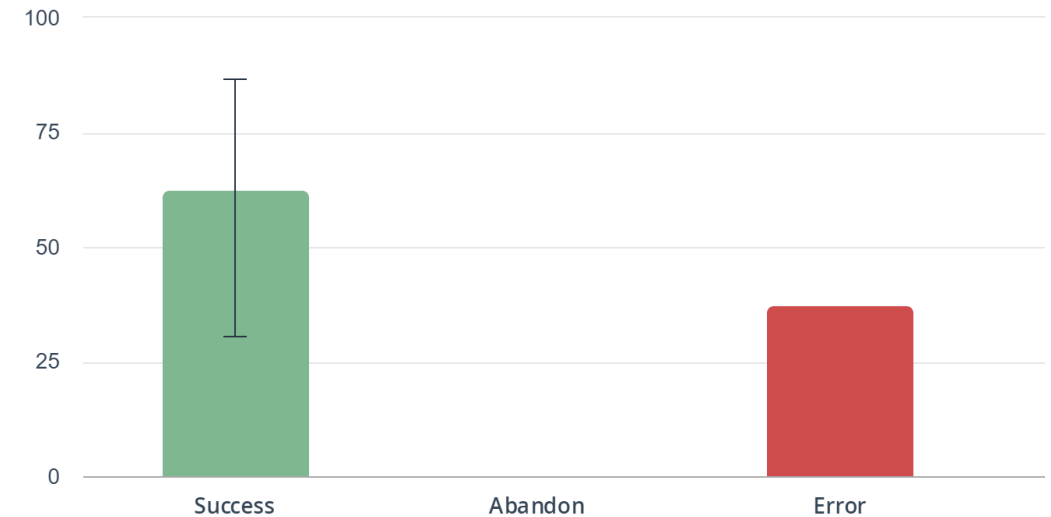
## Results

- Prototype A: 38% success rate.
- Prototype B: 62% success rate.

**95% Confidence Interval for EOC Task, Effectiveness, N=8**



95% sure that on average, percentage of people who can do this task correctly using Version A is between 13% & 70%.



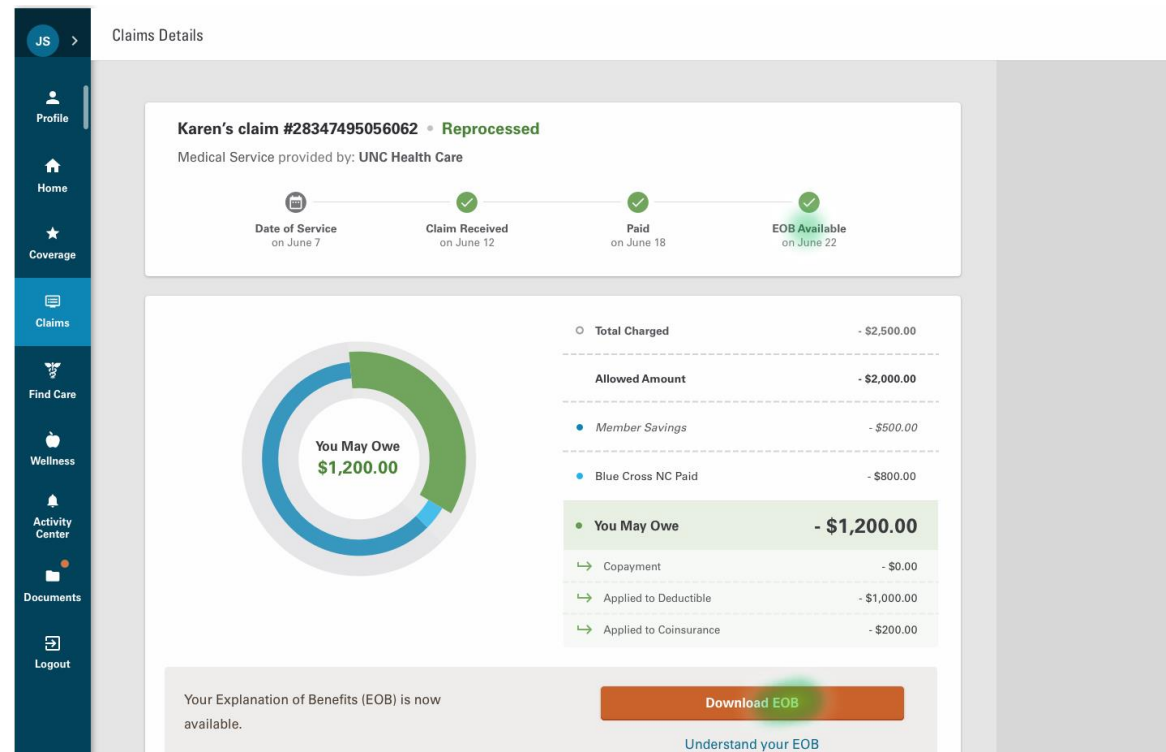
95% sure that on average, percentage of people who can do this task correctly using Version B is between 30% & 87%.

# Task 5: View Karen's Most Recent Explanation of Benefits



## Observations

- In prototype A, the link is at the bottom of the claims details and most users had difficulty finding it.



Only 3/8 users found the EOB download link in Prototype A.

# Task 5: View Karen's Most Recent Explanation of Benefits

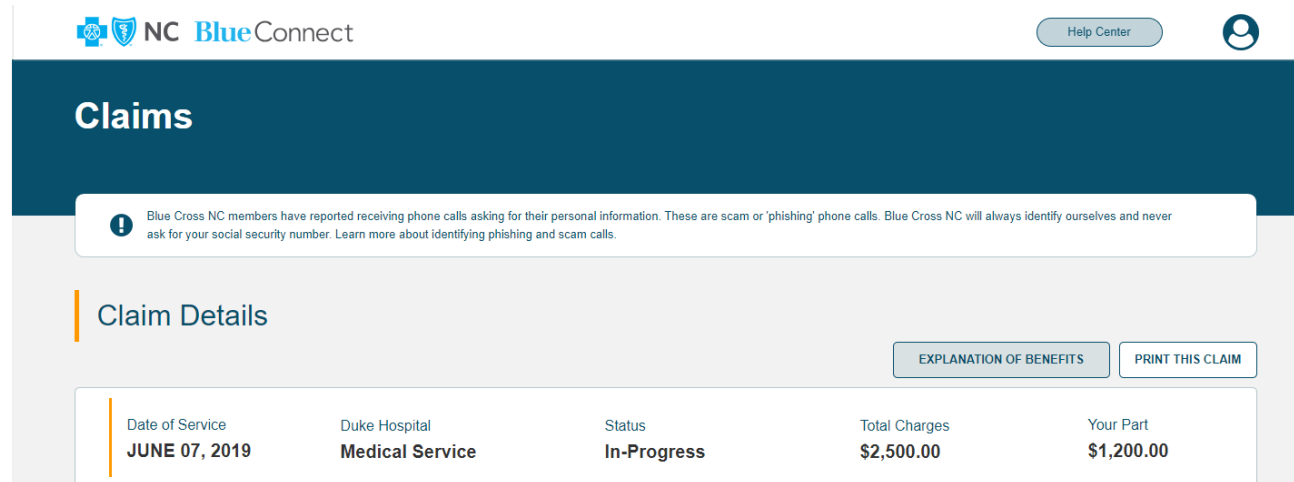


## Comments

- “Oh, I have to scroll down to see the EOB.”
- “My mom would not know what an EOB is”

## Recommendations

- Move link to download EOB to the top of Claims Details Page



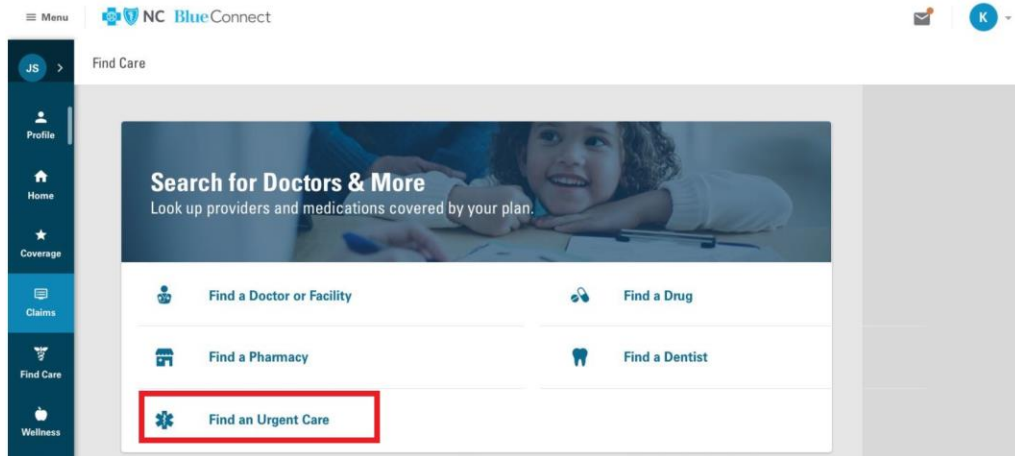
Our users had a higher success rate in Prototype B, which has an EOB download link at the top.

# Task 7: Find Nearby Urgent Care Services

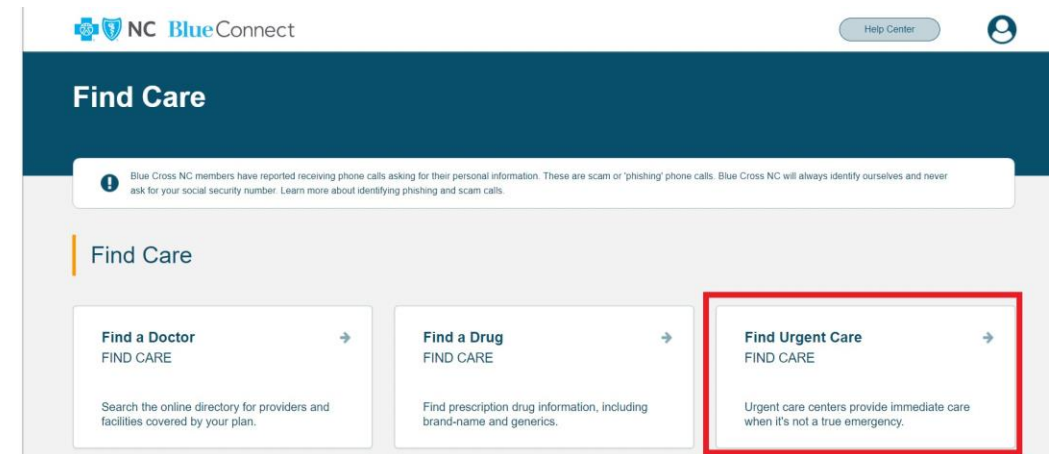


**Task:** Click on the link that opens a directory of Urgent Care centers in Karen's network.

Prototype A: Link on Find Care page



Prototype B: Link on Find Care page

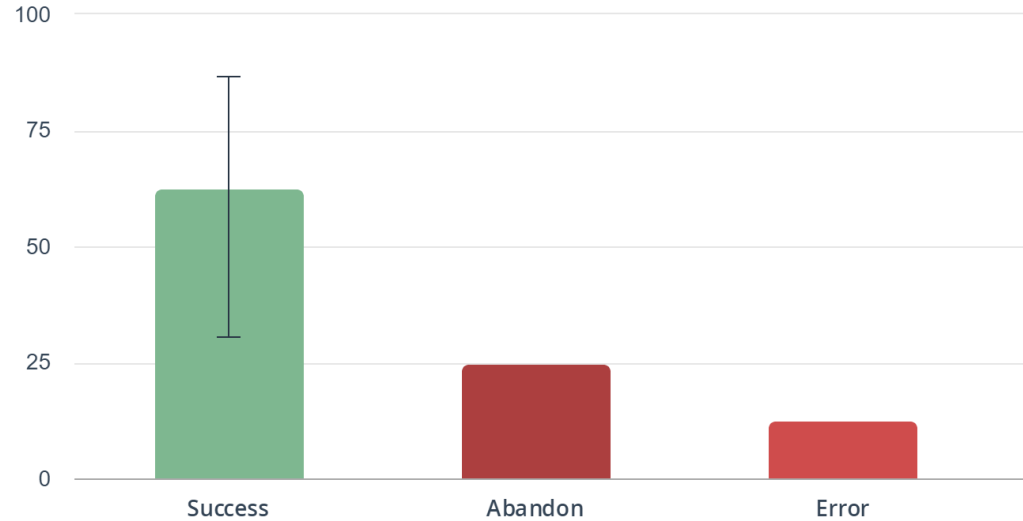


# Task 7: Find Nearby Urgent Care Services

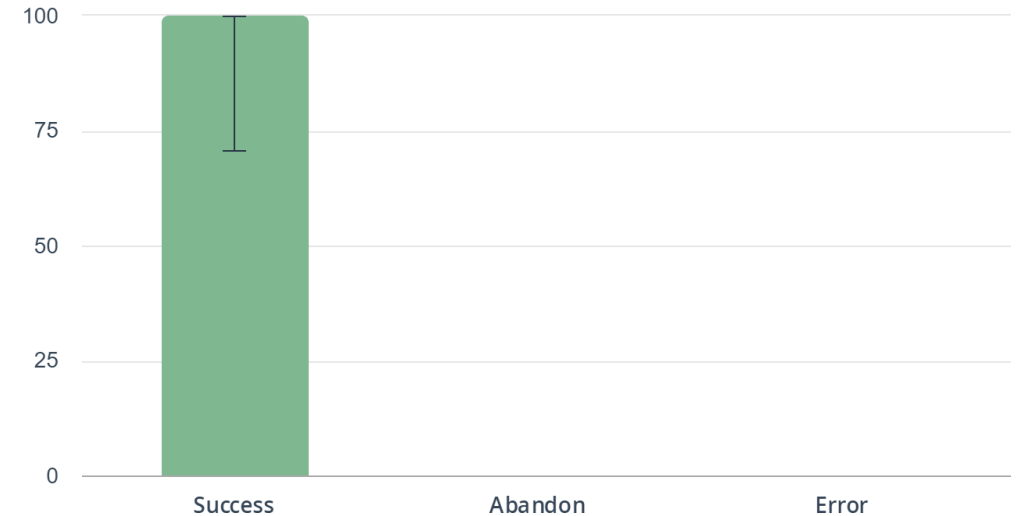
## Results

- Prototype A: 62% success rate.
- Prototype B: 100% success rate.

**95% Confidence Interval for EOC Task, Effectiveness, N=8**



95% sure that on average, percentage of people who can do this task correctly using Version A is between 30% & 87%.

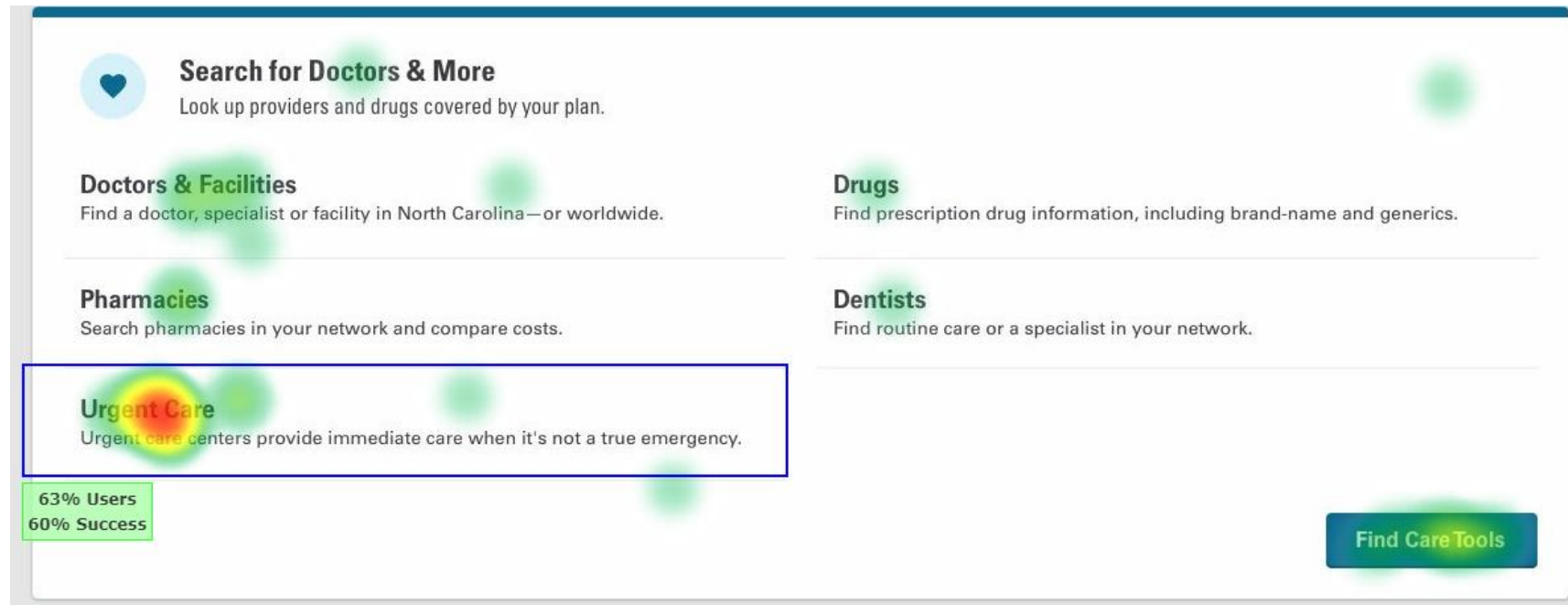


95% sure that on average, percentage of people who can do this task correctly using Version B is between 71% & 100%.

# Task 7: Find Nearby Urgent Care Services

## Observations

- In Prototype A, 63% of users clicked “Urgent Care” non-link on Find Care home page card.



# Task 7: Find Nearby Urgent Care Services

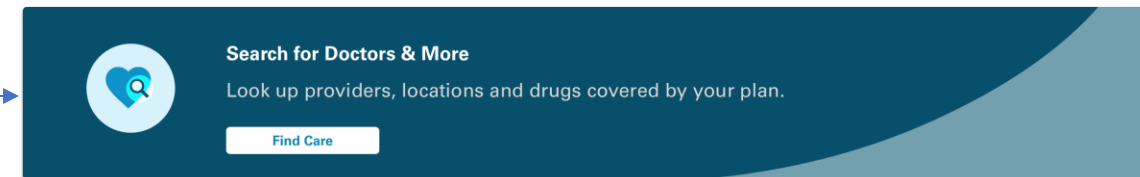
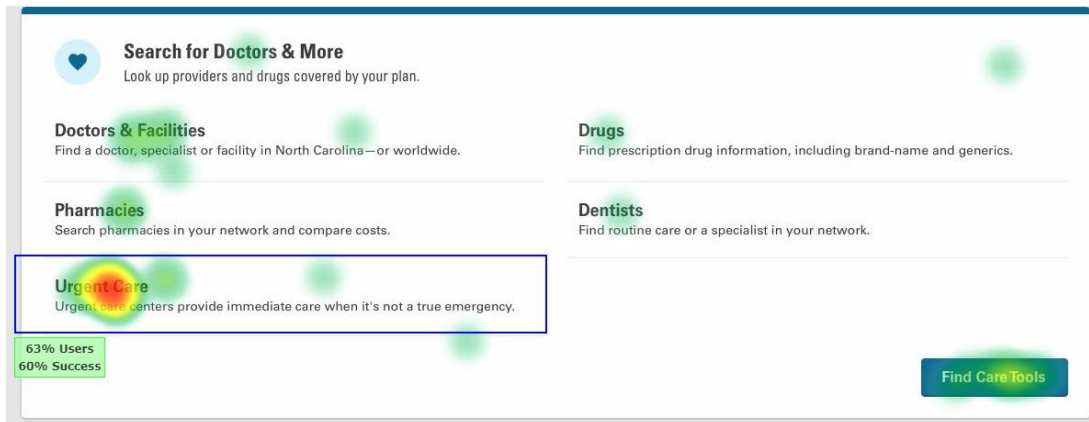


## Comments

- “I would Google this.”
- “Couldn’t be much easier than that. A wasn’t bad, but B was a breeze.”

## Recommendations

- Rather than display all of the options in the Find Care Tools Card as an unclickable list (Prototype A), compress the card into a single clickable card.





THANK YOU!

Any questions?

PROPRIETARY & CONFIDENTIAL

\* Marks of the Blue Cross and Blue Shield Association. U10404, 10/15

