

Medicare Advantage 2.0 Usability Test 1

Test with 8 participants conducted in June 2019

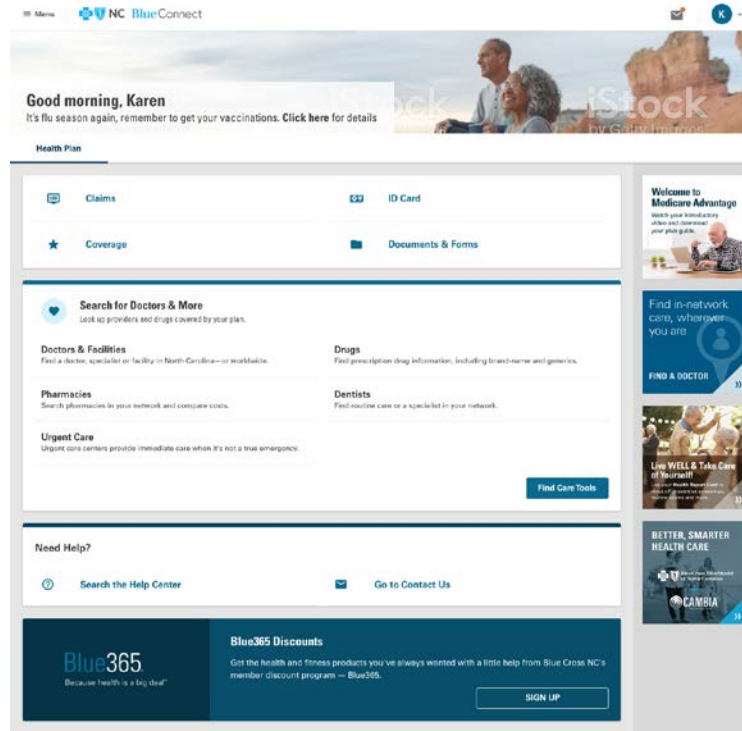
PROPRIETARY & CONFIDENTIAL

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

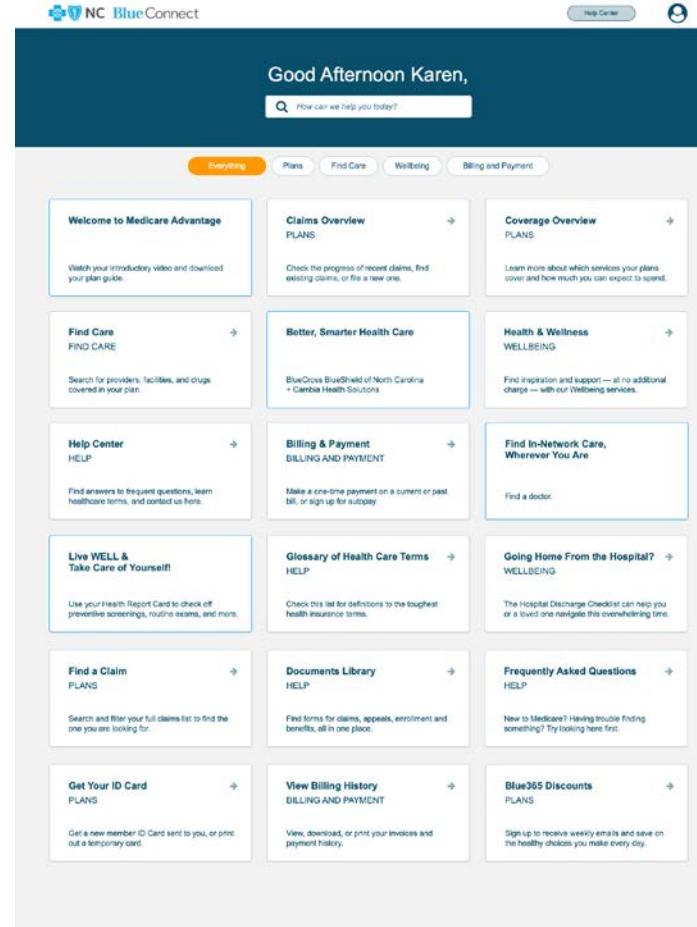


- 8 participants tried **7 tasks** on **2 prototypes**
- The most difficult tasks for them were:
 - Find the Evidence of Coverage
 - Define "Allowed Amount"
 - Find most recent EOB
- Recommendations for making these tasks easier are included in the discussion of each task.

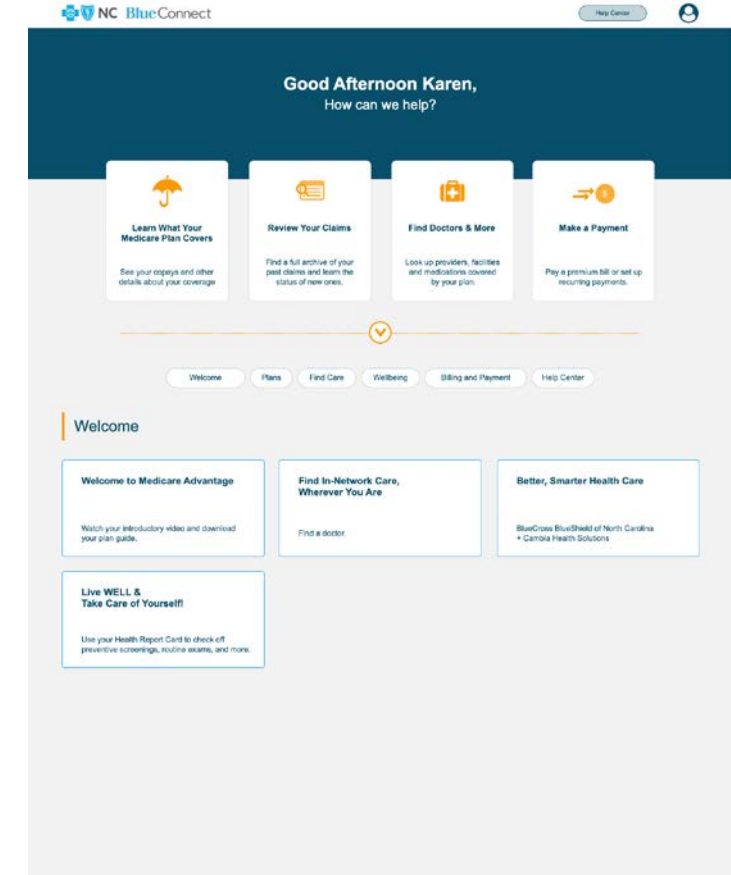
Two (and a half) Prototypes



Prototype A



Prototype B v01



Prototype B v02

Six Outcome Statements



When I want to know what my coverage includes, I want to get an easy to understand summary.

I want to know how much I've spent during my plan year and what I would be responsible for paying for future procedures so that I make better decisions.

When I want to understand how I was billed by my provider for services I received, I want to see a clear, detailed breakdown of my claim.

When I login to the website, I want see information that is important to my insurance coverage, and to understand the resources and features that are available to me.

I don't want the website to be complicated or make me feel stressed out. I want a clear, uncluttered layout and I want to understand how to use the site.

When I need help understanding how something works, I want to have different types of help available to help me achieve my goal or answer my question.

Task: Ranks the statements based on how important they are to you:

C. Detailed breakdown of my claim



A. Easy to understand coverage summary



E. Clear, stress-free website



B. What have I spent, what will I owe?



F. Different types of help available



D. Access to important information and resources



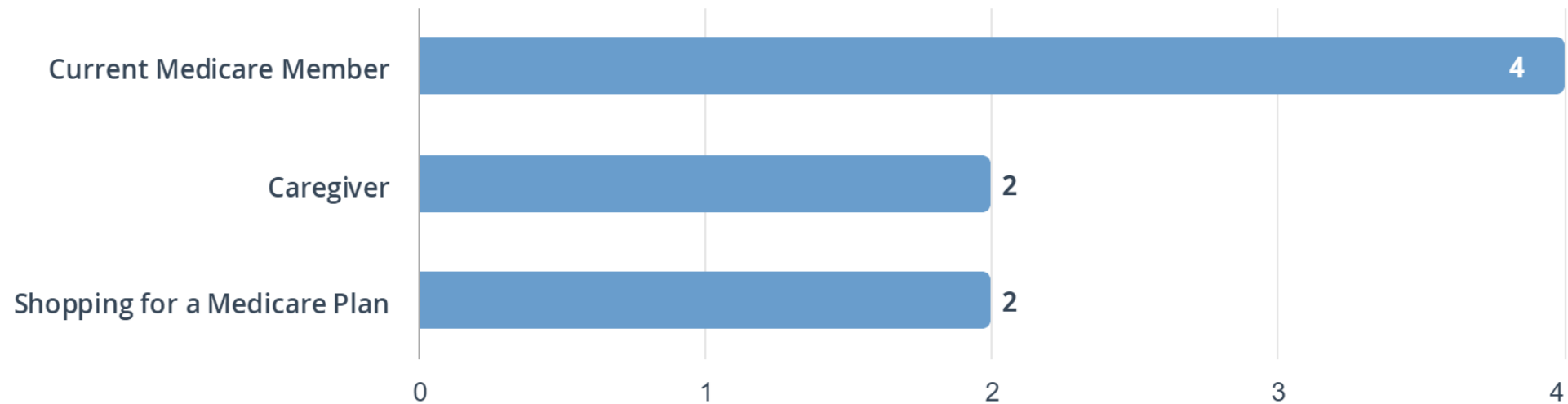
OUR TESTERS

Preferences and Personas

Demographics and Preferences

1. Are you a current Medicare member, a caregiver of a Medicare member, or shopping for a Medicare plan?

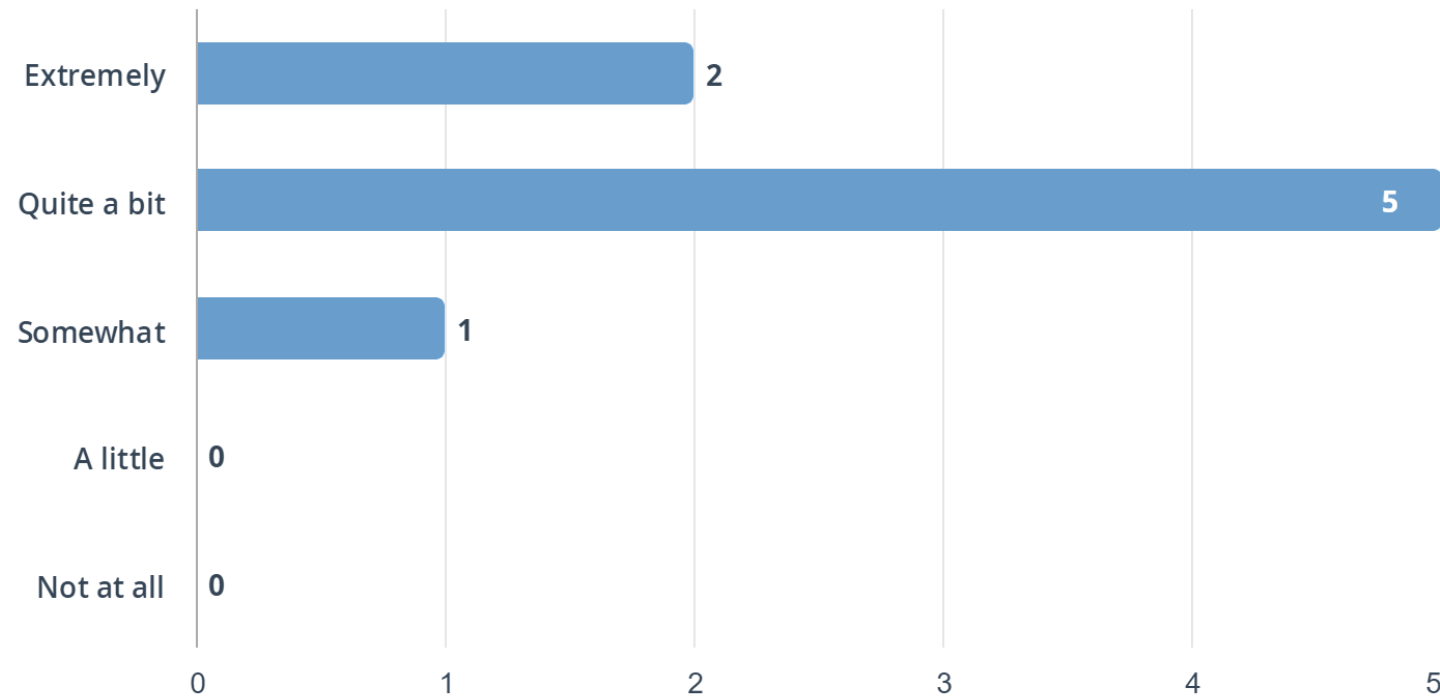
8 responses



Demographics and Preferences

2. How confident are you filling out medical forms by yourself?

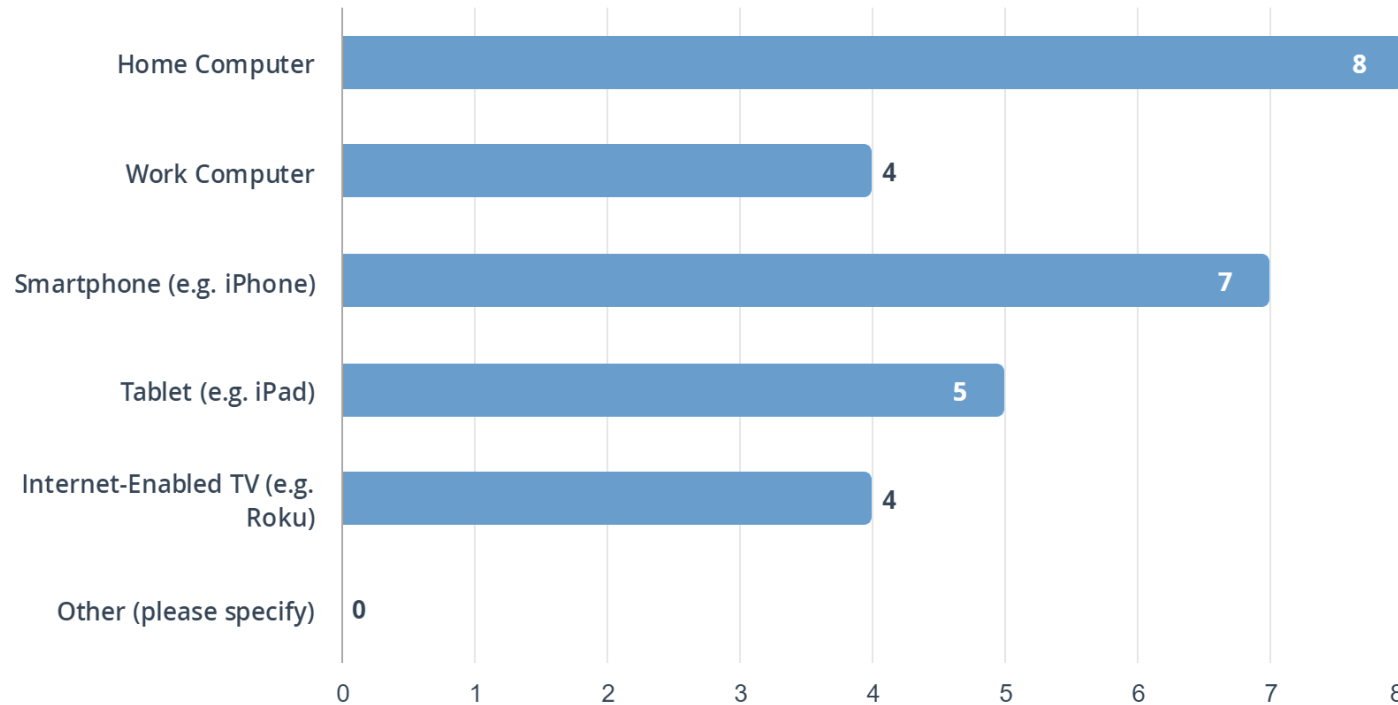
8 responses



Demographics and Preferences

3. Which of the following devices do you use to connect to the internet? (Check all that apply)

8 responses



Demographics and Preferences

4. How often do use use the Internet (Desktop or Mobile) to perform the following tasks?

8 responses





"I rely on Medicare for my health care needs, but I'm nervous about sharing personal information online"

AGE 81

JOB TITLE Registered Nurse
(Retired)

STATUS Widowed

LOCATION Chapel Hill, NC

PASSIONATE **SKEPTICAL**

SOLITARY **SUSPICIOUS**

FAVORITE BRANDS

CNN **FACEBOOK**

USPS **CHRYSLER**

USER PERSONA

Crystal Holmes

ABOUT

Florence is a mother of two, grandmother of four, and great-grandmother of six. Before her husband passed away, she was married for 55 years. Now that she is on her own, she must manage everything on her own. She is intelligent and savvy but doesn't trust institutions to have her best interest at heart. Having worked in the healthcare industry, she understands and values her Medicare coverage, but is also ready to find faults with her insurance provider.

GOALS

- Find a provider with a great reputation that is covered by her plan
- Ensure that she is paying as little as necessary for her prescriptions

PAIN POINTS

- Would rather talk to a live person than search for the information herself
- Worries that her coverage will change without advanced warning or clear communications

NEEDS

- Easy access to benefits information
- Clearly articulated information about her policy and benefits

MORE PAIN POINTS

- Believes everything she reads on the Internet, and doesn't always know which sources are definitive



"Why is health care so difficult and confusing. It should just work"

AGE 70
JOB TITLE Adjunct Professor
STATUS Single
LOCATION Greensboro, NC

PASSIONATE DEDICATED

SIMPLE FRUSTRATED

FAVORITE BRANDS

PATAGONIA BMW

WASHINGTON POST

USER PERSONA

Christian Gomez

ABOUT

Christian is an Adjunct Professor at a large university. He has taught physics for the past 40 years at the same university he graduated from. Mr. Gomez leads a pretty simple life at home with his two birds. He is single and plans to travel more after he fully retires. Writing on his old typewriter is still his passtime and hopes to conclude his stories about growing up in Colombia and moving to the United States. Much like his typewriter, Christian doesn't understand why health care is so difficult and confusing. It should just work.

GOALS

- Proper preperation for the year so I don't have to think about insurance
- Staying healthy so I don't have to go the doctor other than checkups

NEEDS

- Auto payment for any premiums
- Any incentives for being with a certain insurance company

PAIN POINTS

- Too many things to read on a computer screen and on paper
- The terminology is sometimes too challenging and not easy to find the definition to
- Insurance companies do not make it easy to find information about renewing, how to renew or anything



"I manage all of my mother's health care needs, but I've also got a busy life of my own."

AGE 52
JOB TITLE Marketing Director
STATUS Married
LOCATION Morrisville, NC

DILIGENT **RESOURCEFUL**
FOCUSED **EMPATHETIC**

FAVORITE BRANDS

ADDWEEK **BABE**
SAAB **STARBUCKS**

USER PERSONA

Cynthia MacDougal

ABOUT

Cynthia has a busy life. In addition to being the marketing director in a large health-tech company, she is also an active mother to two teenagers, and takes care of her live-at-home mother. She knows the ins and outs of the health care industry and needs to be able to quickly access the tools and resources manage and understand her mother's coverage. Whenever she needs information online, she starts with Google.

GOALS

- Understand what her mother's Medicare plan covers
- Ensure that her mother's claims are being processed correctly

PAIN POINTS

- Doesn't like to read too much when she is searching for something
- Gets frustrated when a website's search engine doesn't work like Google

NEEDS

- Easy access to claims details
- Clearly articulated information about her policy and benefits

MORE PAIN POINTS

- Doesn't have time to get on the phone or use online chat

OUR FINDINGS

Results, Observations, and Recommendations

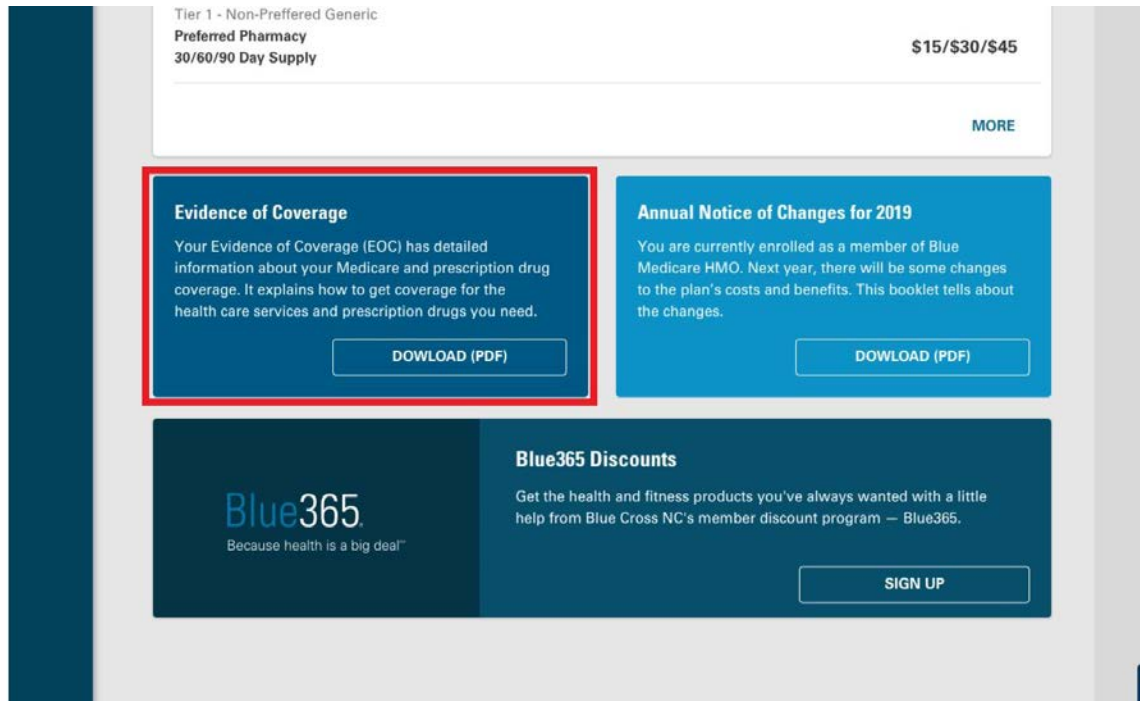
- Task 1: Find Karen's In-Network PCP Copay
- **Task 2: Find Details on Karen's Policy (EOC)**
- **Task 3: Find Karen's Most Recent Claim for an In-Network Doctor Visit**
- **Task 4: Understand Karen's Claims Details (Allowed Amount)**
- **Task 5: View Karen's Most Recent Explanation of Benefits**
- 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)

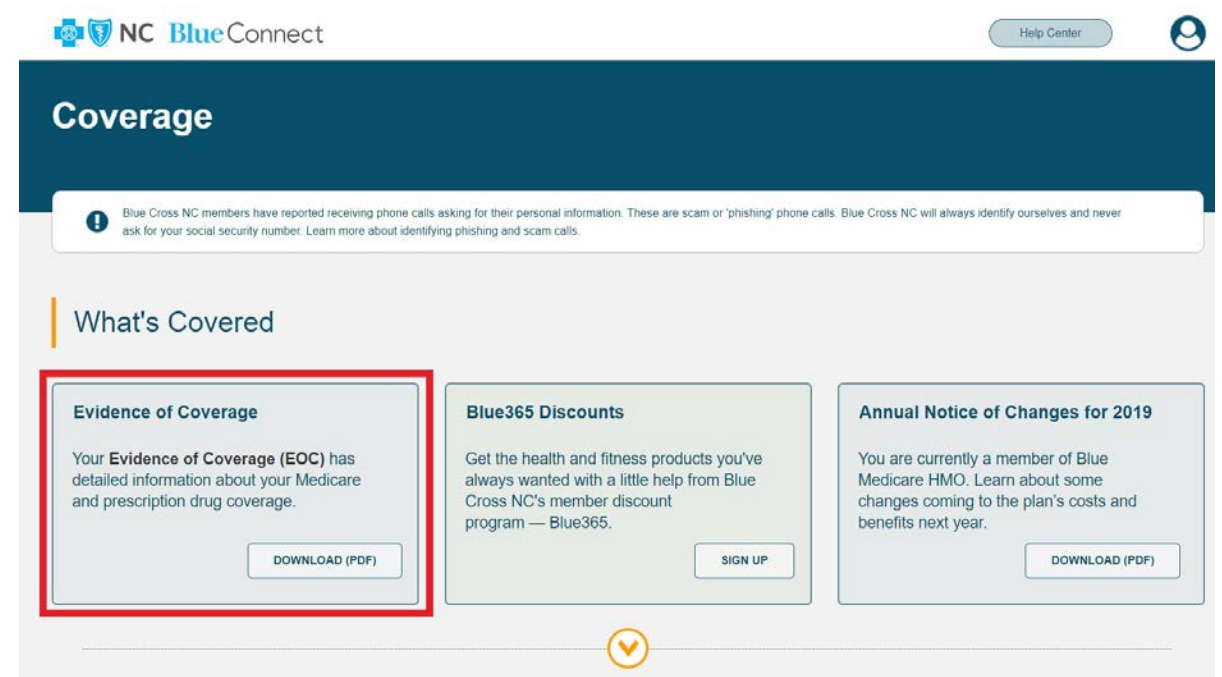


Task: Find out Karen's copay for Medicare-covered chiropractic services.

Prototype A: Card at the bottom of Coverage page.



Prototype B: Card at the top of Coverage page.

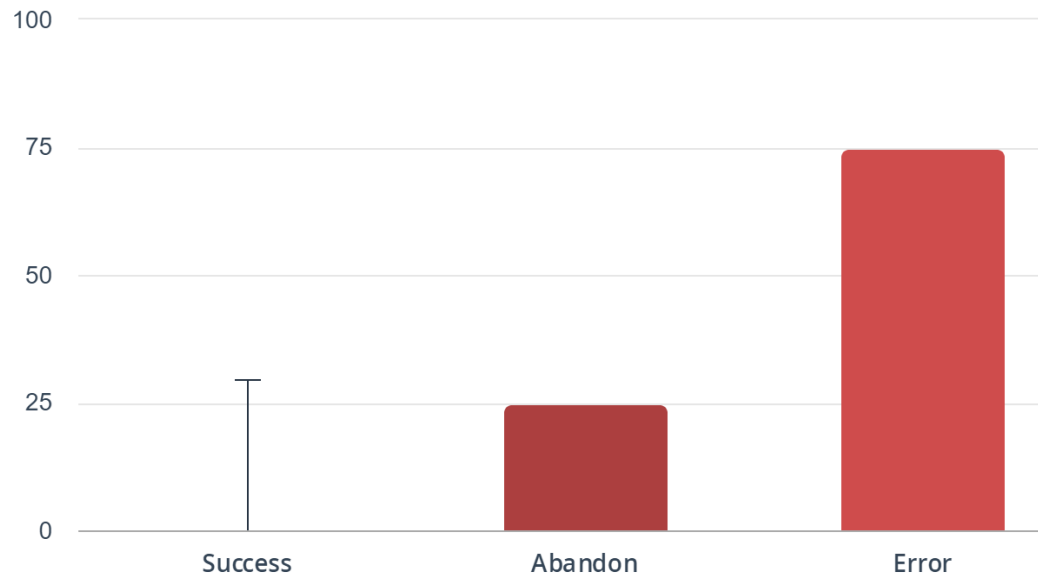


Task 2: Find Details on Karen's Policy (EOC)

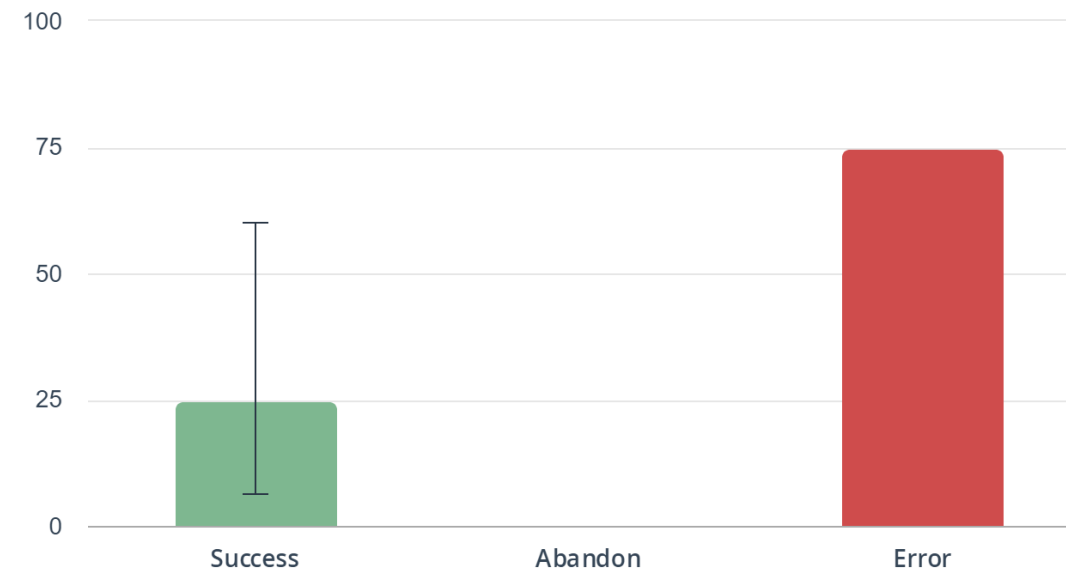
Results

- 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%.

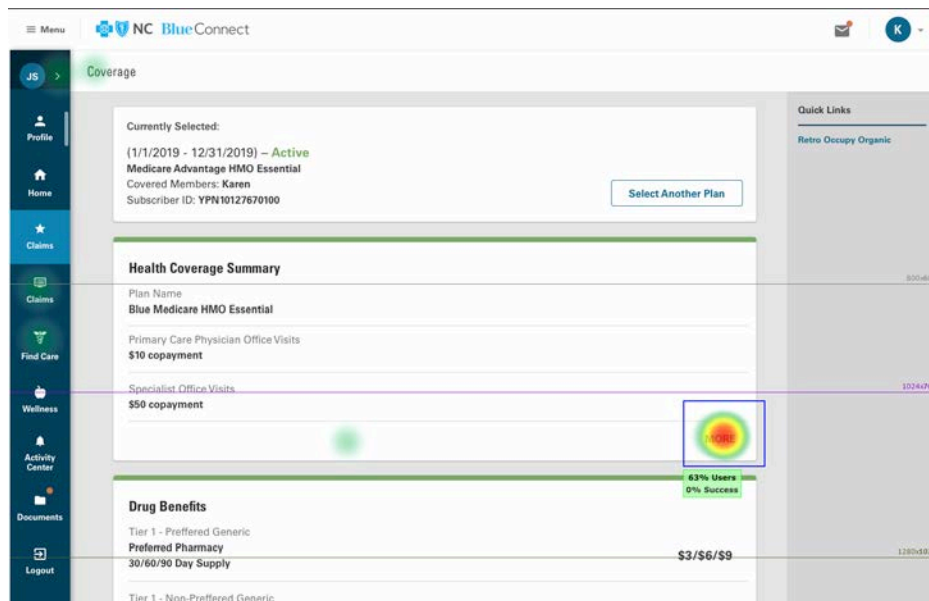


95% sure that on average, percentage of people who can do this task correctly using Version B is between 6% & 60%.

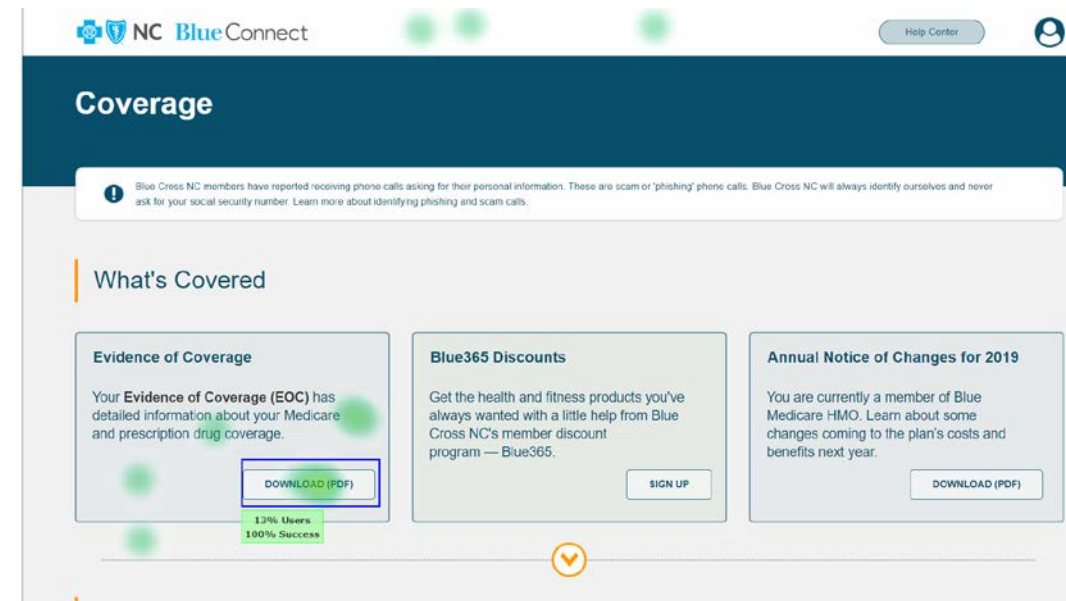
Task 2: Find Details on Karen's Policy (EOC)

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
You May Owe \$26.00

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

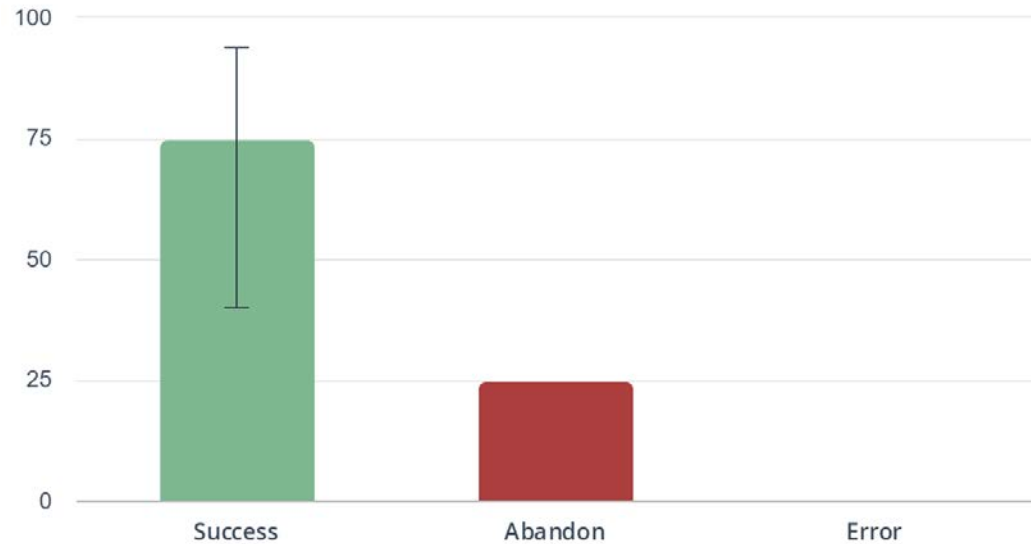
Date of Service JUNE 02, 2019 Duke Hospital Medical Service Status Processed Total Charges \$57.66 Your Part \$7.14

Task 3: Find Karen's Most Recent Claim

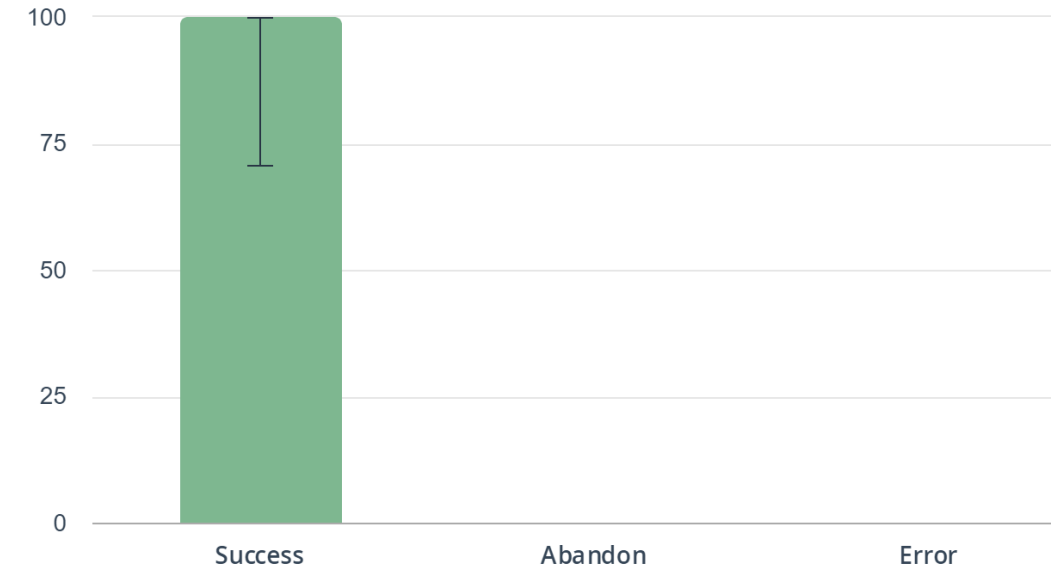
Results

- 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

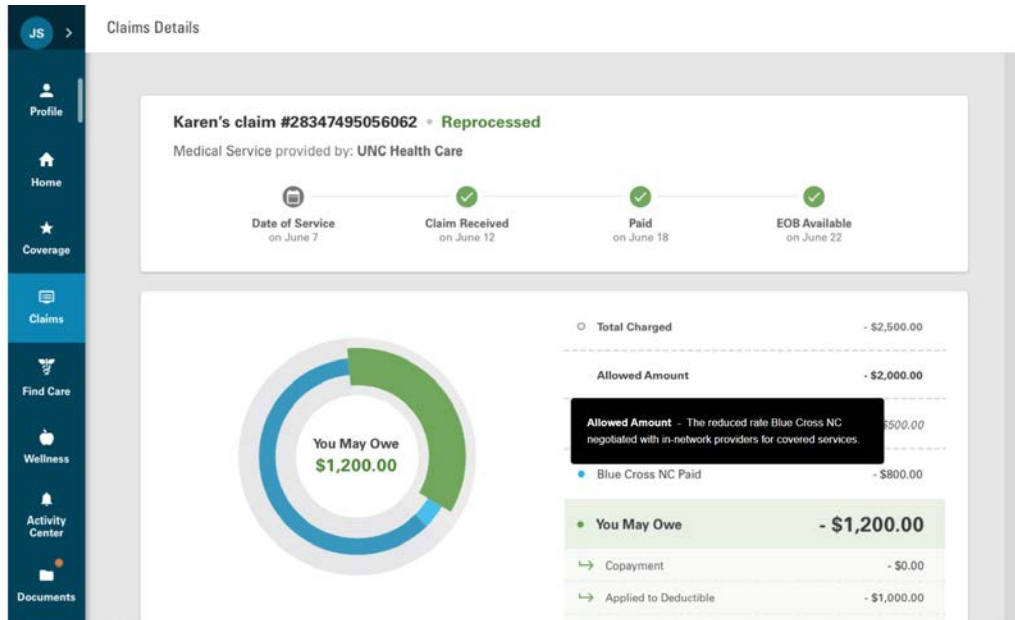
Prototype B

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

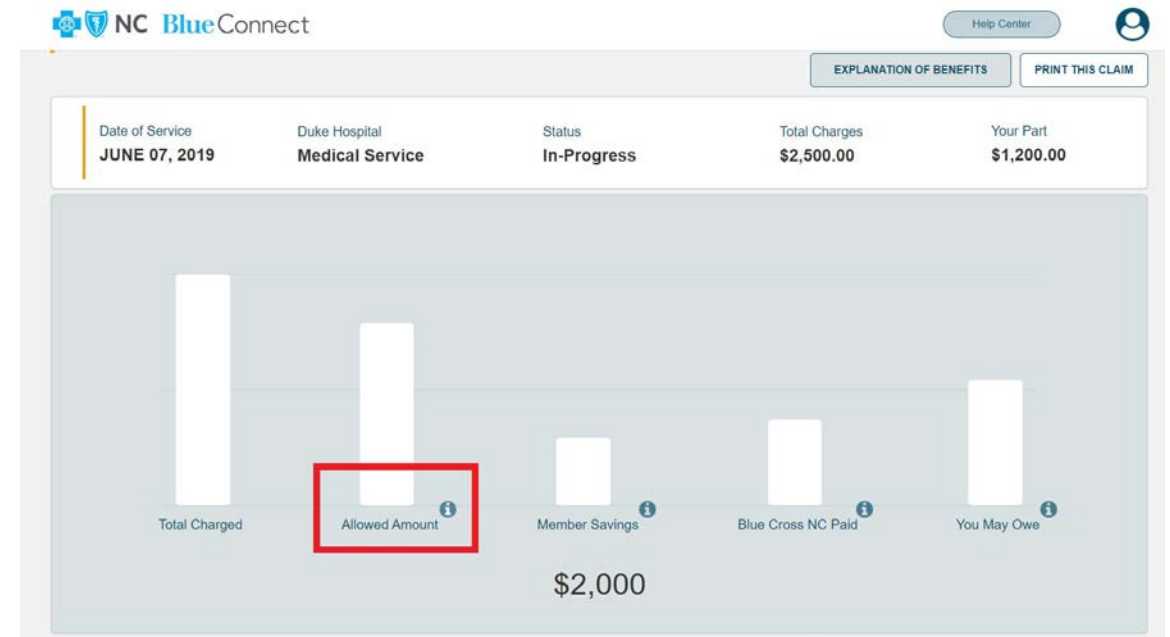
Task 4: Understanding Karen's Claims

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

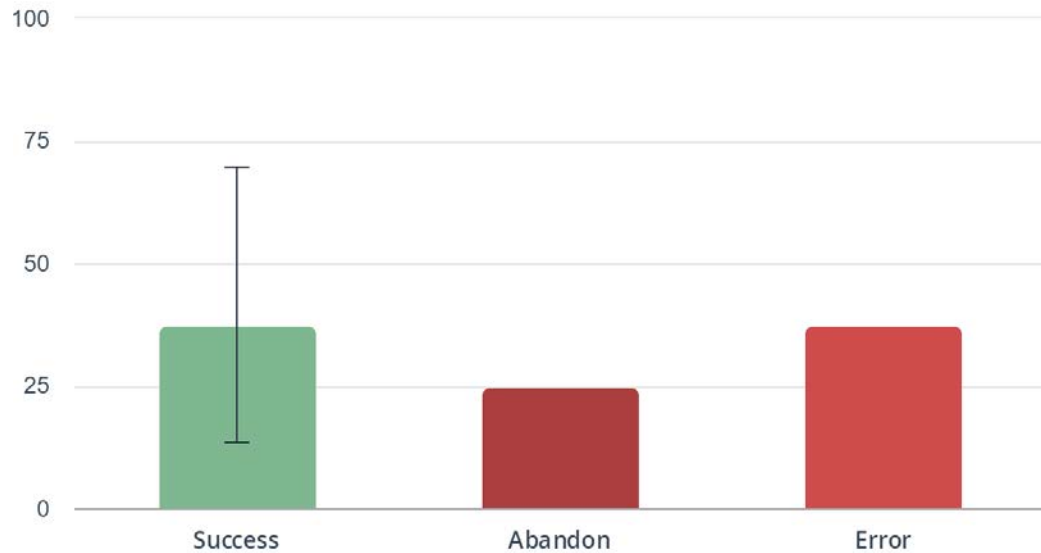


Task 4: Understanding Karen's Claims

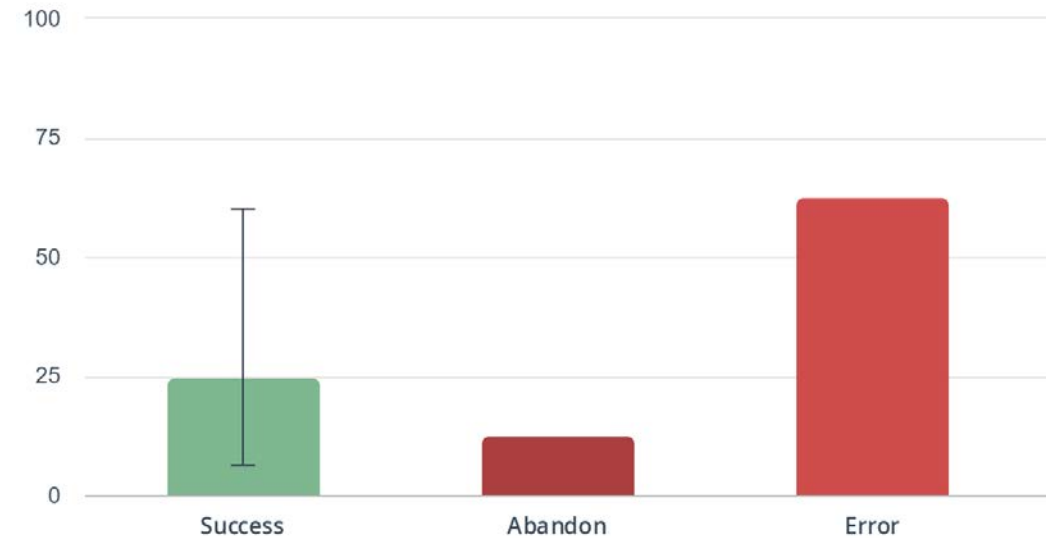
Results

- 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%.



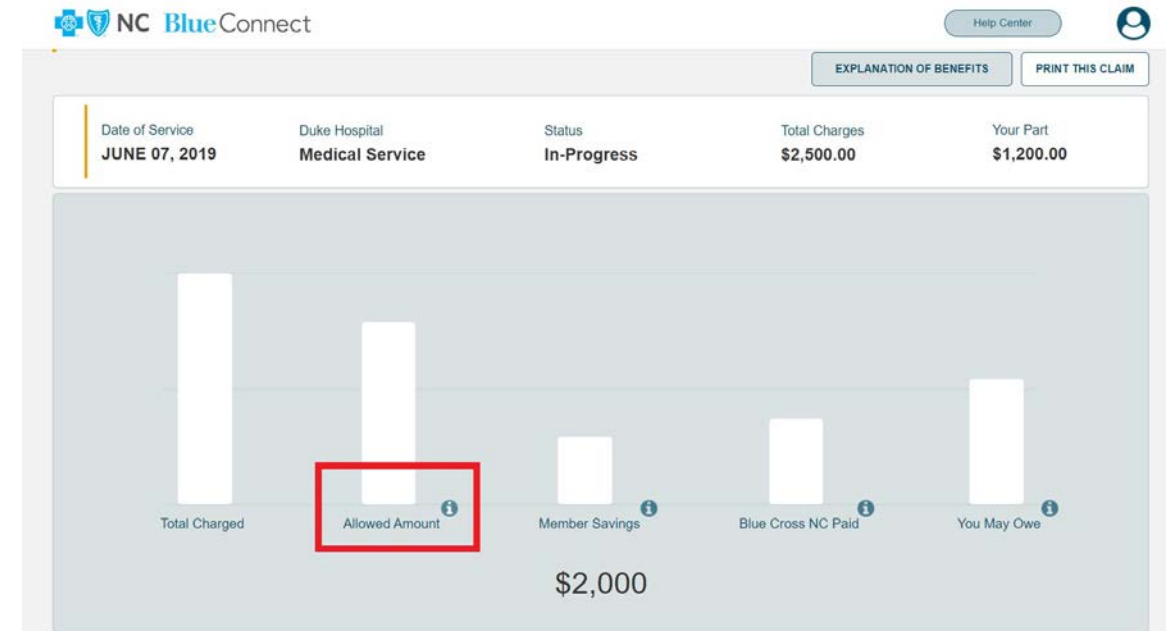
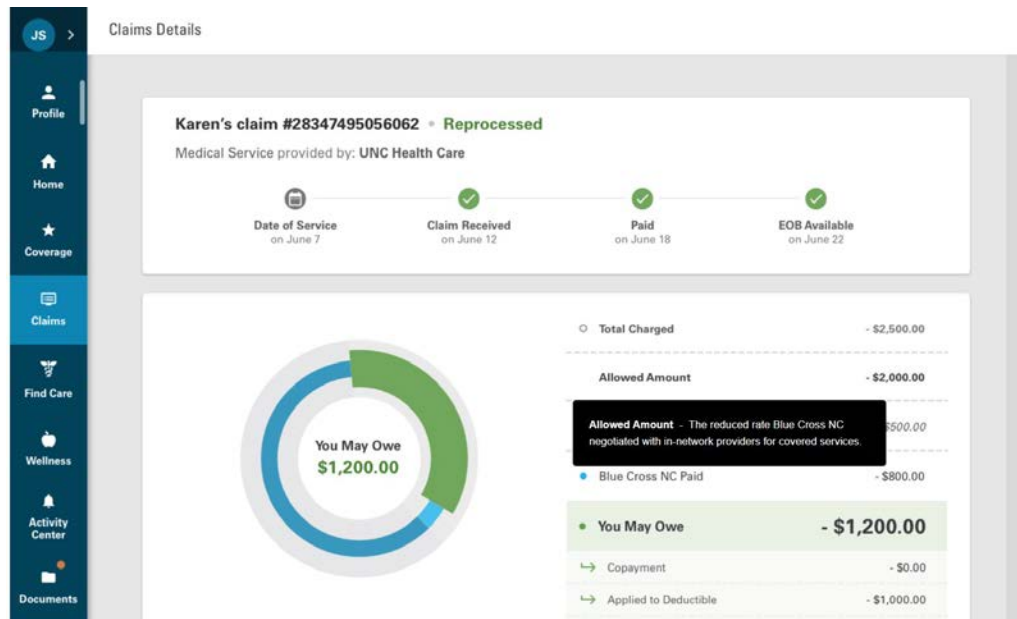
95% sure that on average, percentage of people who can do this task correctly using Version B is between 6% & 60%.

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.



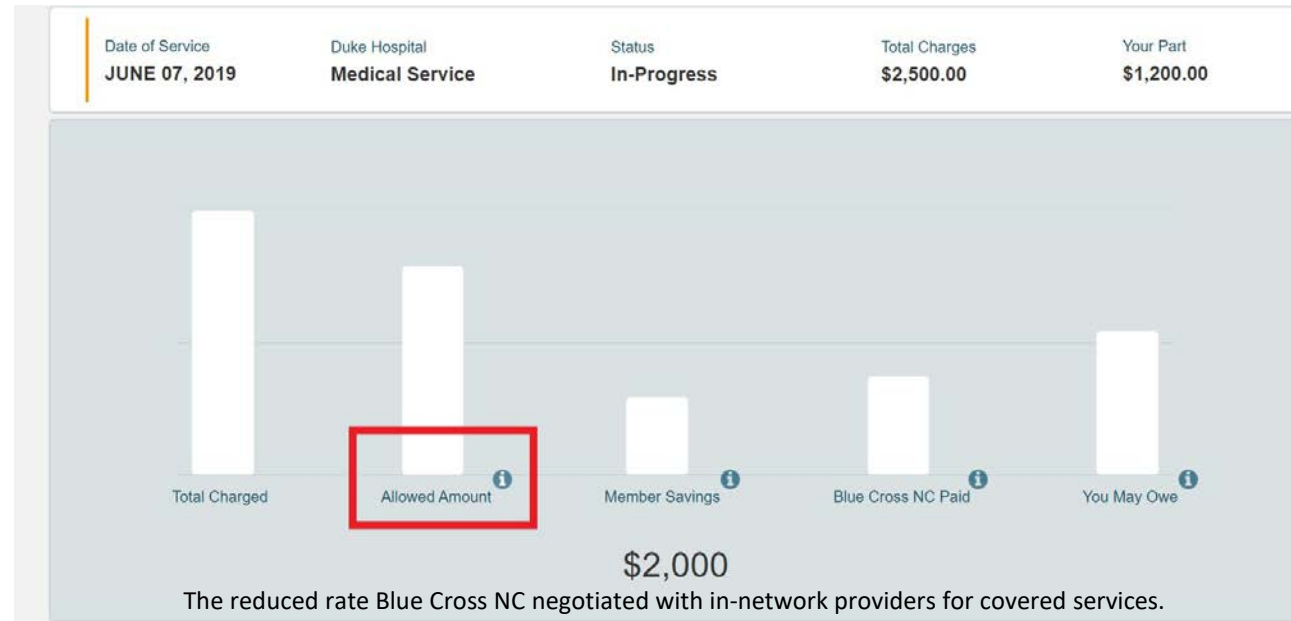
Task 4: Understanding Karen's Claims

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



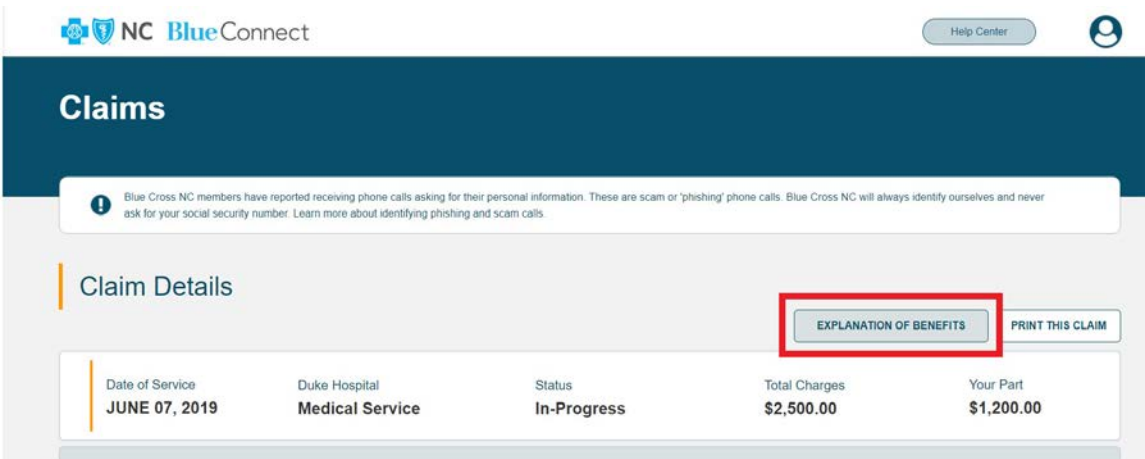
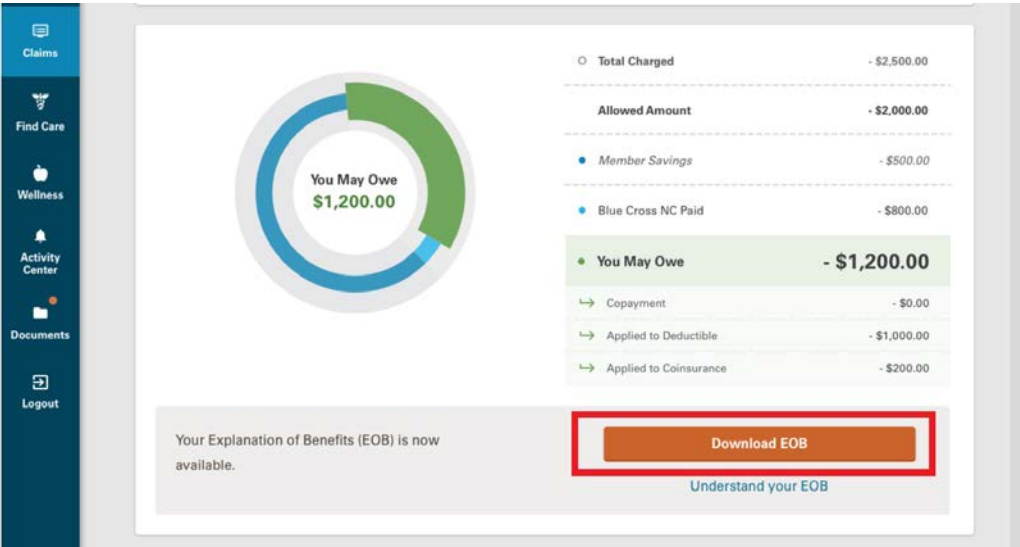
Task 5: View Karen's Most Recent Explanation of Benefits



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

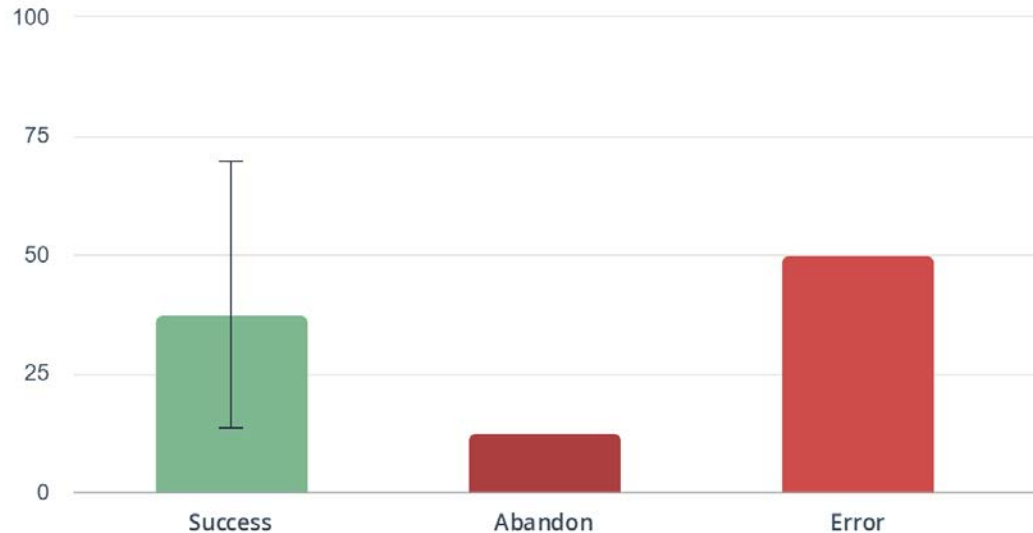


Task 5: View Karen's Most Recent Explanation of Benefits

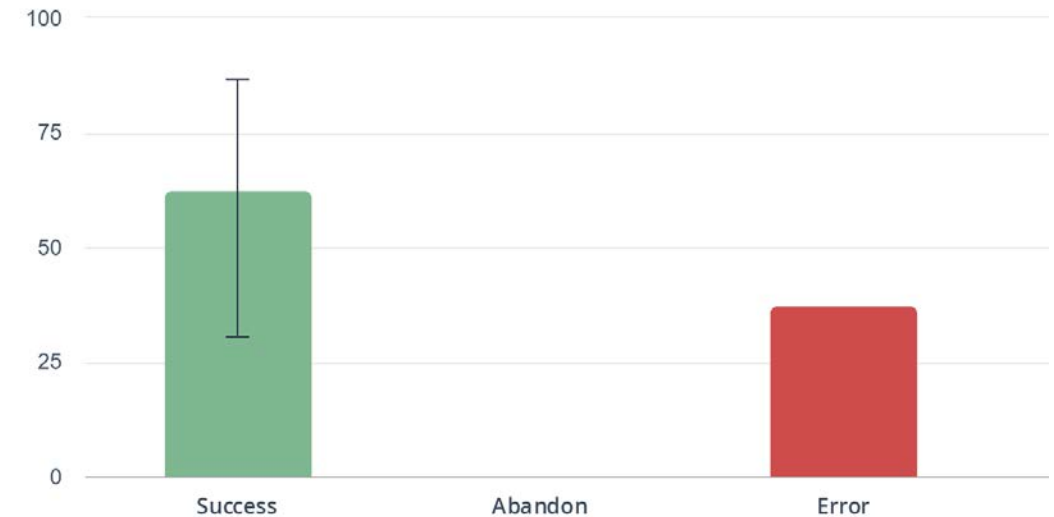
Results

- 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%.



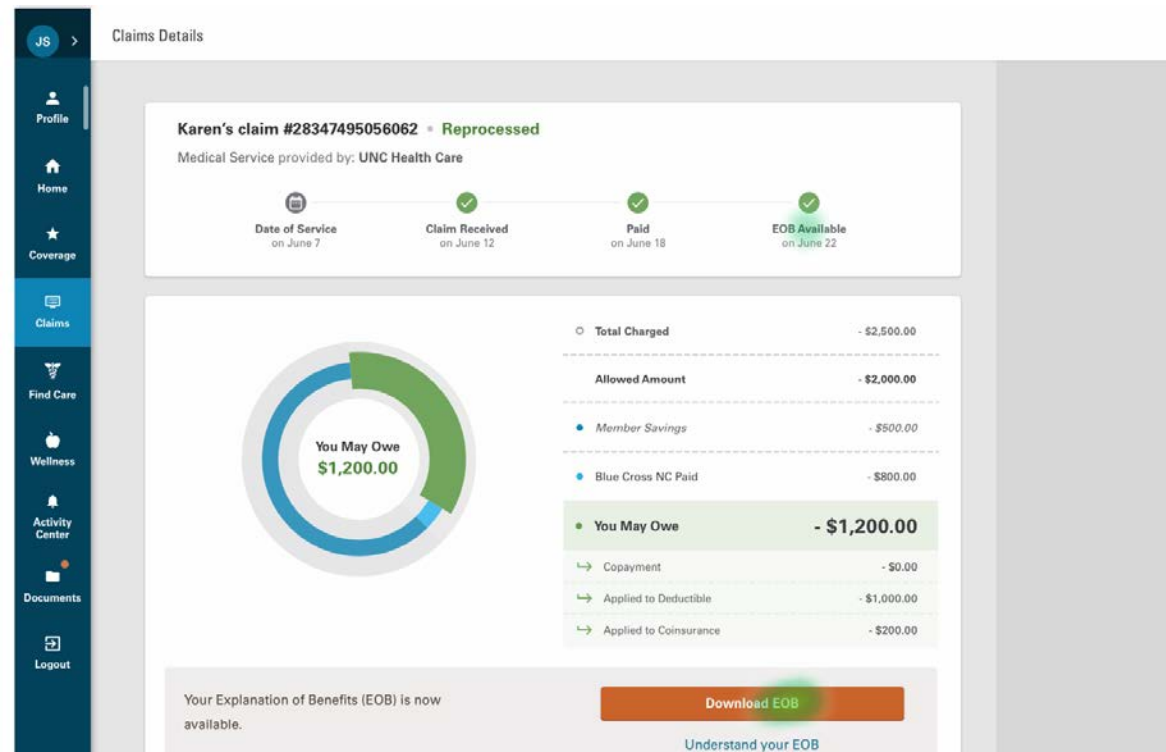
95% sure that on average, percentage of people who can do this task correctly using Version B is between 30% & 87%.

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

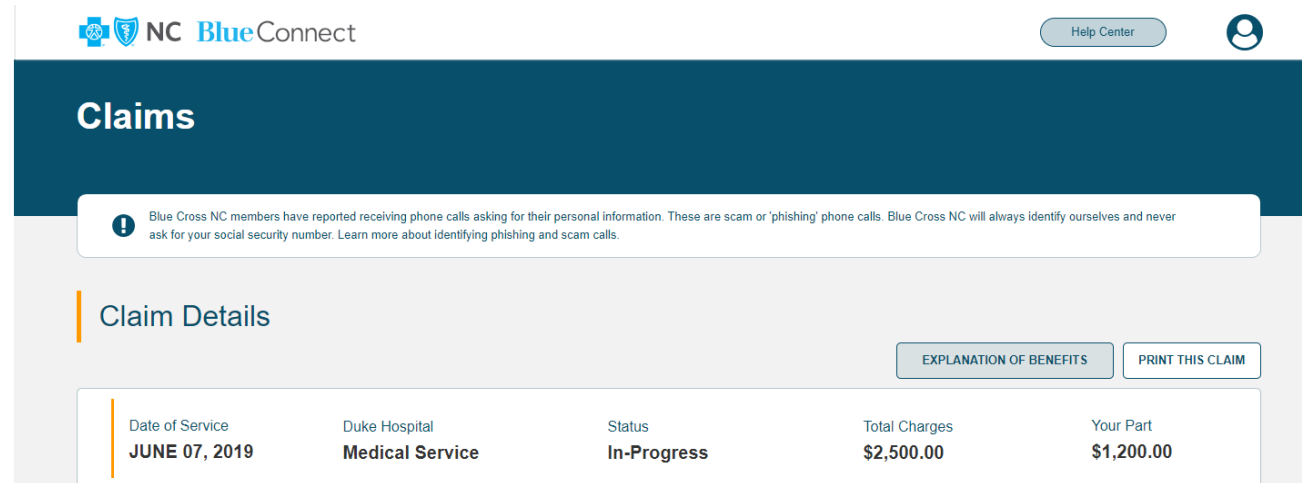


Comments

- “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



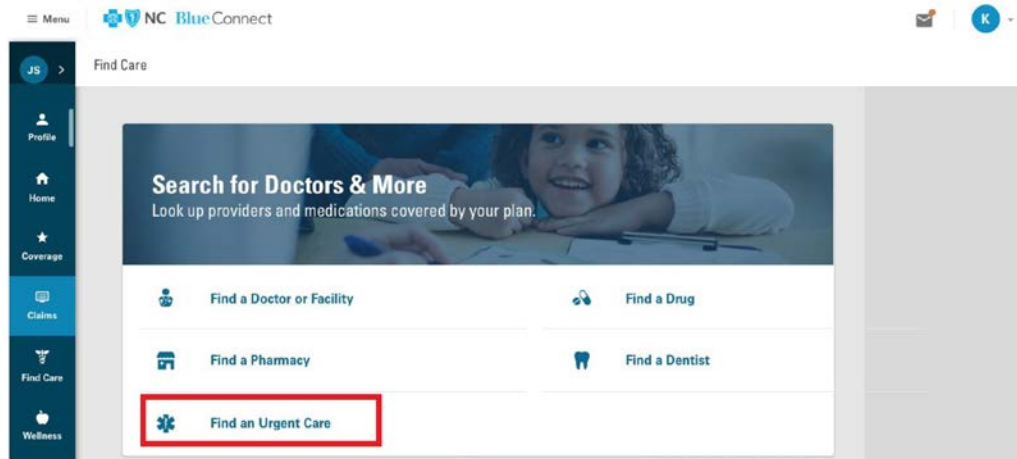
Our users had a higher success rate in Prototype B, which has an EOB download link at the top.

Task 7: Find Nearby Urgent Care Services

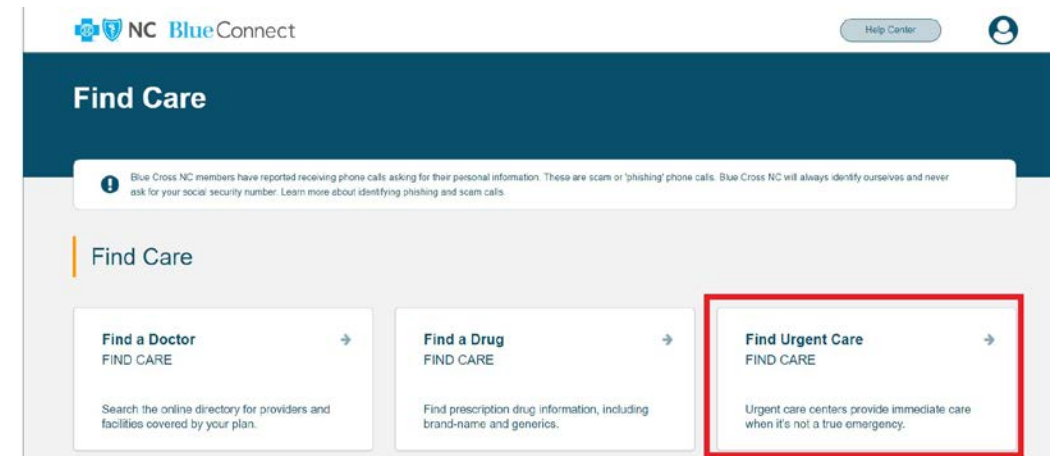


Task: Click on the link that opens a directory of Urgent Care centers in Karen's network.

Prototype A: Link on Find Care page



Prototype B: Link on Find Care page

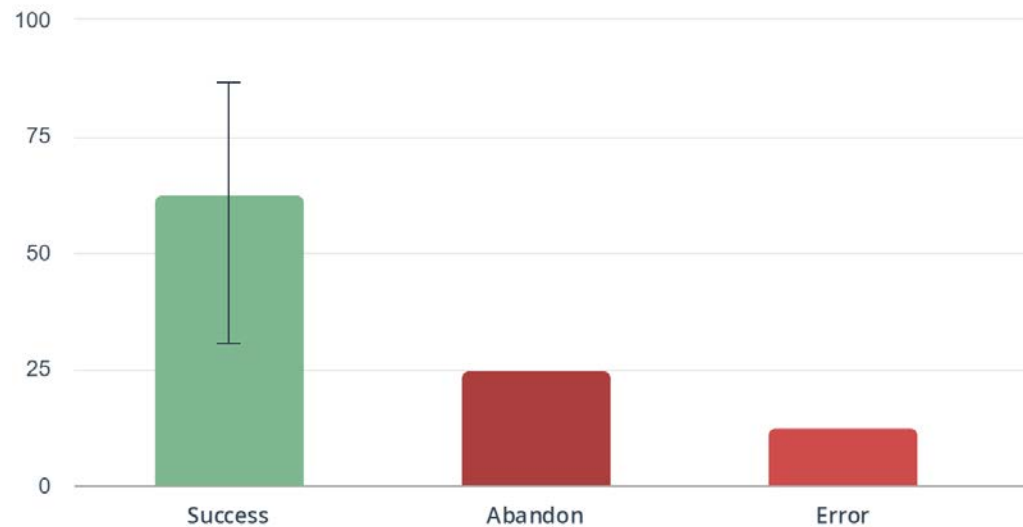


Task 7: Find Nearby Urgent Care Services

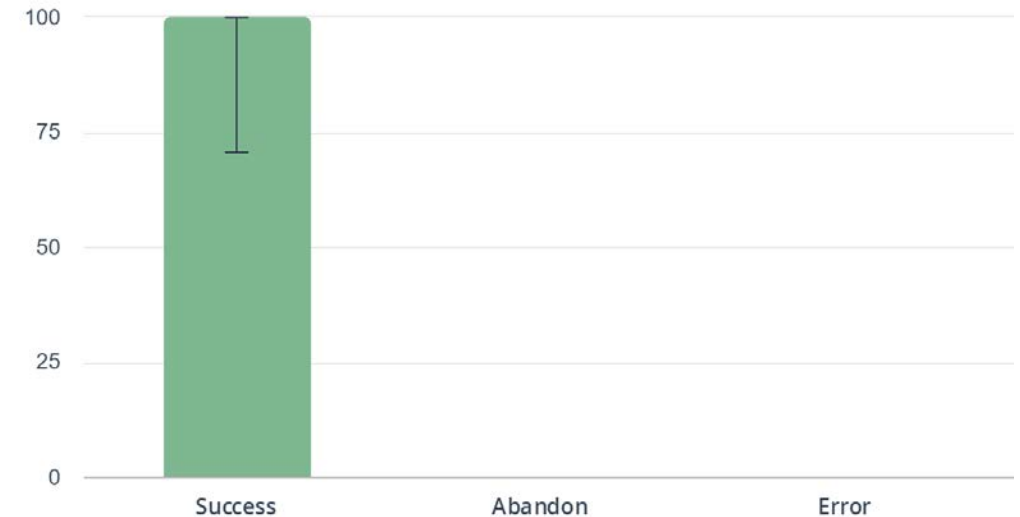
Results

- 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%.

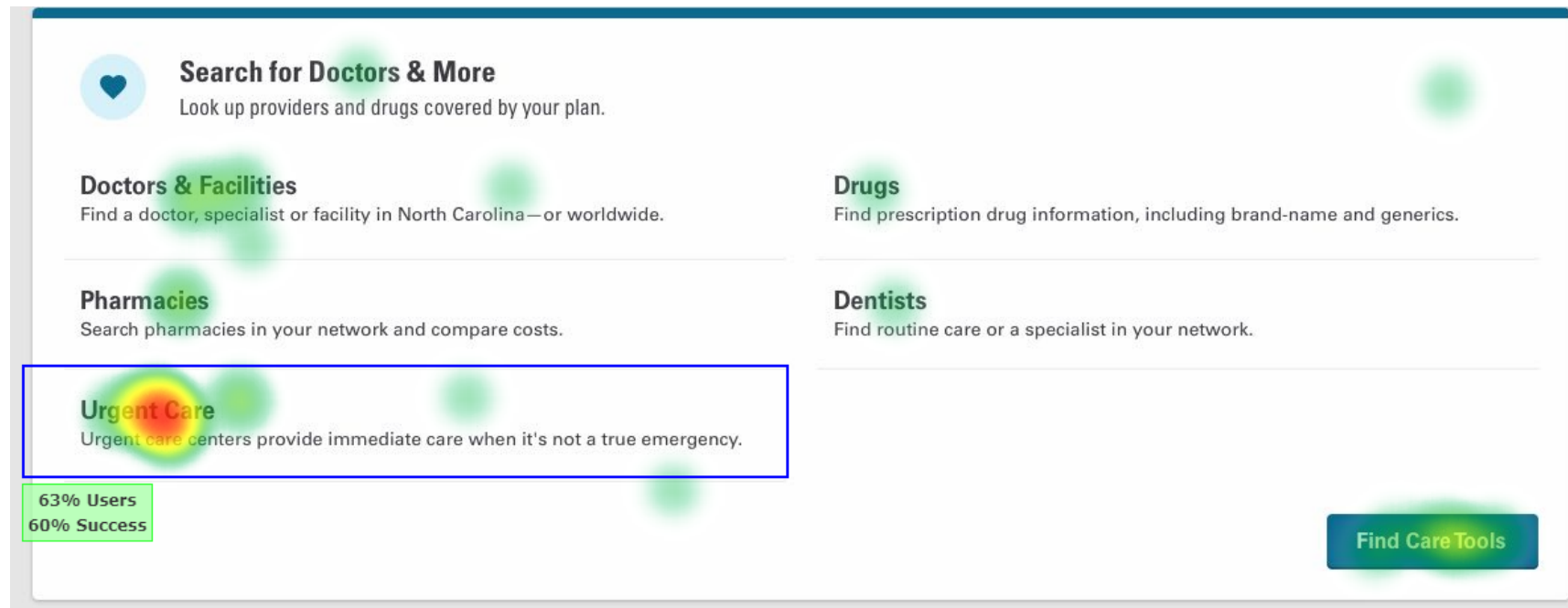


95% sure that on average, percentage of people who can do this task correctly using Version B is between 71% & 100%.

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

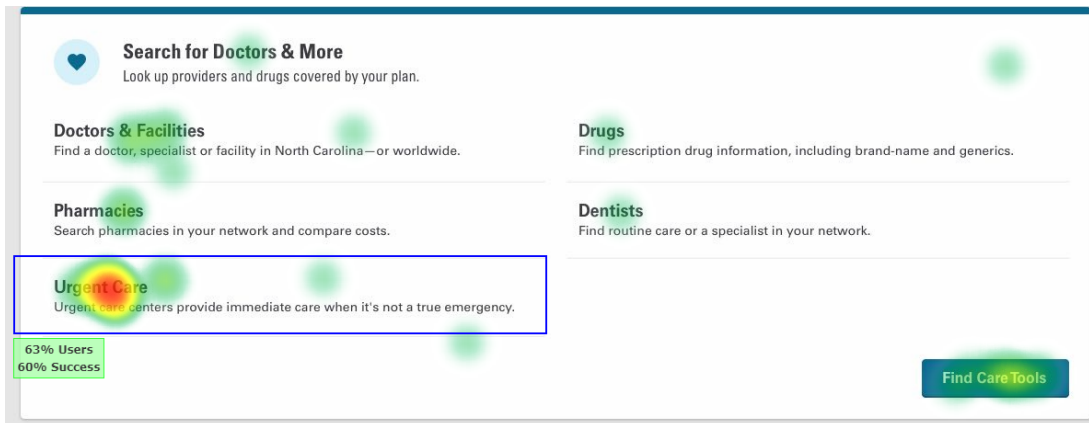


Comments

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

Recommendations

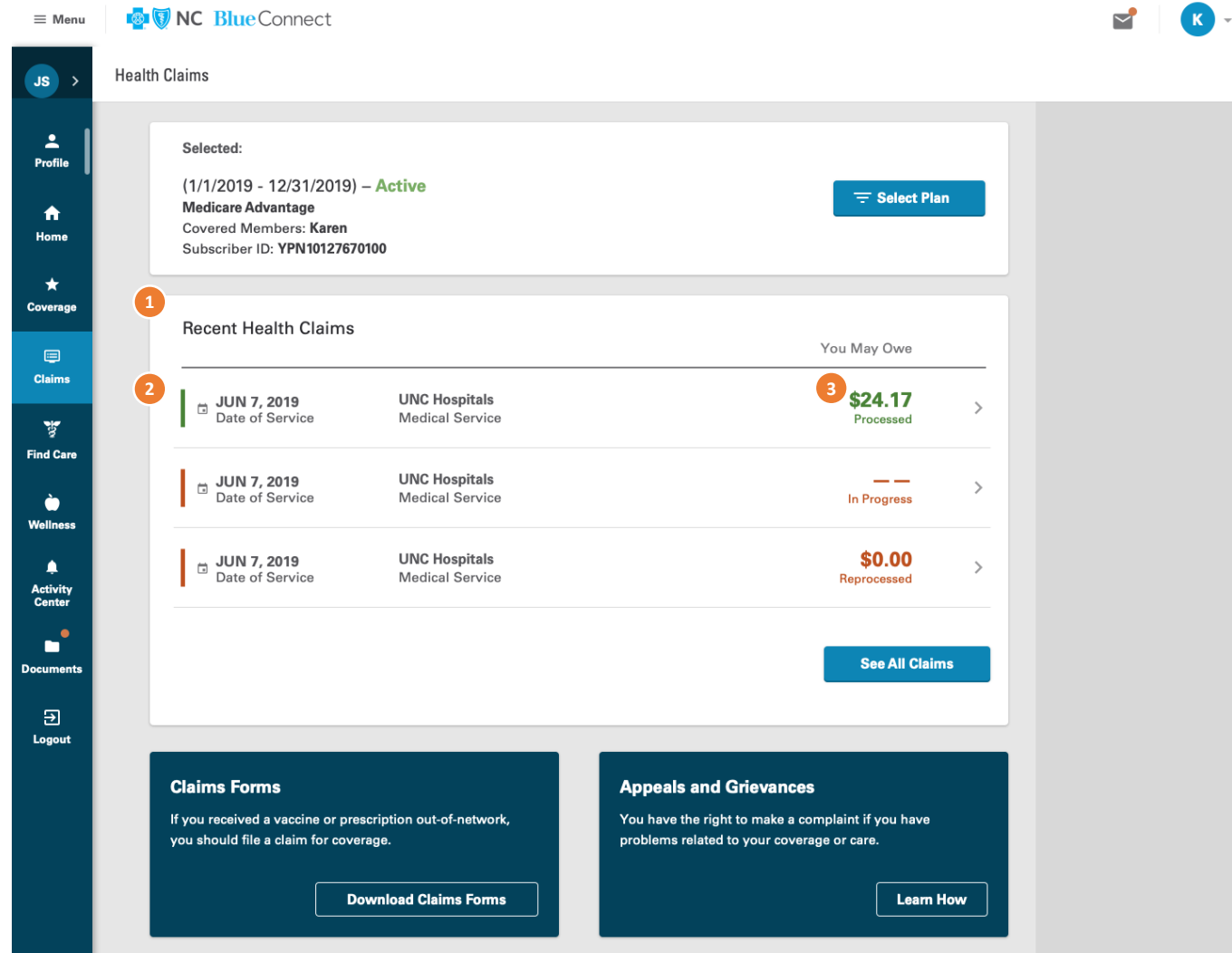
- Rather than display all of the options in the Find Care Tools Card as an unclickable list (Prototype A), compress the card into a single clickable card.



DESIGN RECOMMENDATIONS

For Medicare 2.0

1. Redesigning the Recent Health Claims Component to a ledger style view.
2. Calling out the “Date of Service”
3. Moving the Status below the associated amount “You May Owe”
4. Removing the Total Charge amount to lessen the confusion of two sets of dollar amounts.



The screenshot shows the 'Health Claims' page in the NC BlueConnect portal. A dark blue sidebar on the left contains navigation links: JS, Profile, Home, Coverage, Claims (highlighted), Find Care, Wellness, Activity Center, Documents, and Logout. The main content area has a header with the NC BlueConnect logo and a user profile icon. Below the header, a 'Selected:' box displays plan information: (1/1/2019 - 12/31/2019) – Active, Medicare Advantage, Covered Members: Karen, and Subscriber ID: YPN10127670100. A 'Select Plan' button is to the right. The 'Recent Health Claims' section is a table with three rows, each representing a claim from JUN 7, 2019, at UNC Hospitals Medical Service. The first row is 'Processed' with a charge of \$24.17 (annotated with a red circle 3). The second row is 'In Progress'. The third row is 'Reprocessed' with a charge of \$0.00. A 'See All Claims' button is at the bottom right of the table. Below the table are two dark blue boxes: 'Claims Forms' with a 'Download Claims Forms' button, and 'Appeals and Grievances' with a 'Learn How' button. Red circular annotations with numbers 1, 2, and 3 point to the table header, the 'Date of Service' column, and the claim status/amount area respectively.

Menu NC BlueConnect

Health Claims

Selected:

(1/1/2019 - 12/31/2019) – Active

Medicare Advantage

Covered Members: Karen

Subscriber ID: YPN10127670100

Select Plan

1 Recent Health Claims

You May Owe

2 JUN 7, 2019 Date of Service UNC Hospitals Medical Service

3 \$24.17 Processed

JUN 7, 2019 Date of Service UNC Hospitals Medical Service In Progress

JUN 7, 2019 Date of Service UNC Hospitals Medical Service \$0.00 Reprocessed

See All Claims

Claims Forms

If you received a vaccine or prescription out-of-network, you should file a claim for coverage.

Download Claims Forms

Appeals and Grievances

You have the right to make a complaint if you have problems related to your coverage or care.

Learn How

Claims View Design Recommendation

Design Recommendations: Coverage Views



This is the Coverage View used in our prototype and user testing sessions. The Summary Cards did well and some testers wanted to see more by clicking “MORE”. This does add an extra click for our users.

Menu

NC BlueConnect

Notifications

K

JS >

Profile

Home

Coverage

Claims

Find Care

Wellness

Activity Center

Documents

Logout

Coverage

Currently Selected:

(1/1/2019 - 12/31/2019) – Active

Medicare Advantage HMO Essential

Covered Members: Karen

Subscriber ID: YPN10127670100

Select Another Plan

Health Coverage Summary

Plan Name

Blue Medicare HMO Essential

Primary Care Physician Office Visits

\$10 copayment

Specialist Office Visits

\$50 copayment

MORE

Drug Benefits

Tier 1 - Preferred Generic

Preferred Pharmacy

30/60/90 Day Supply

\$3/\$6/\$9

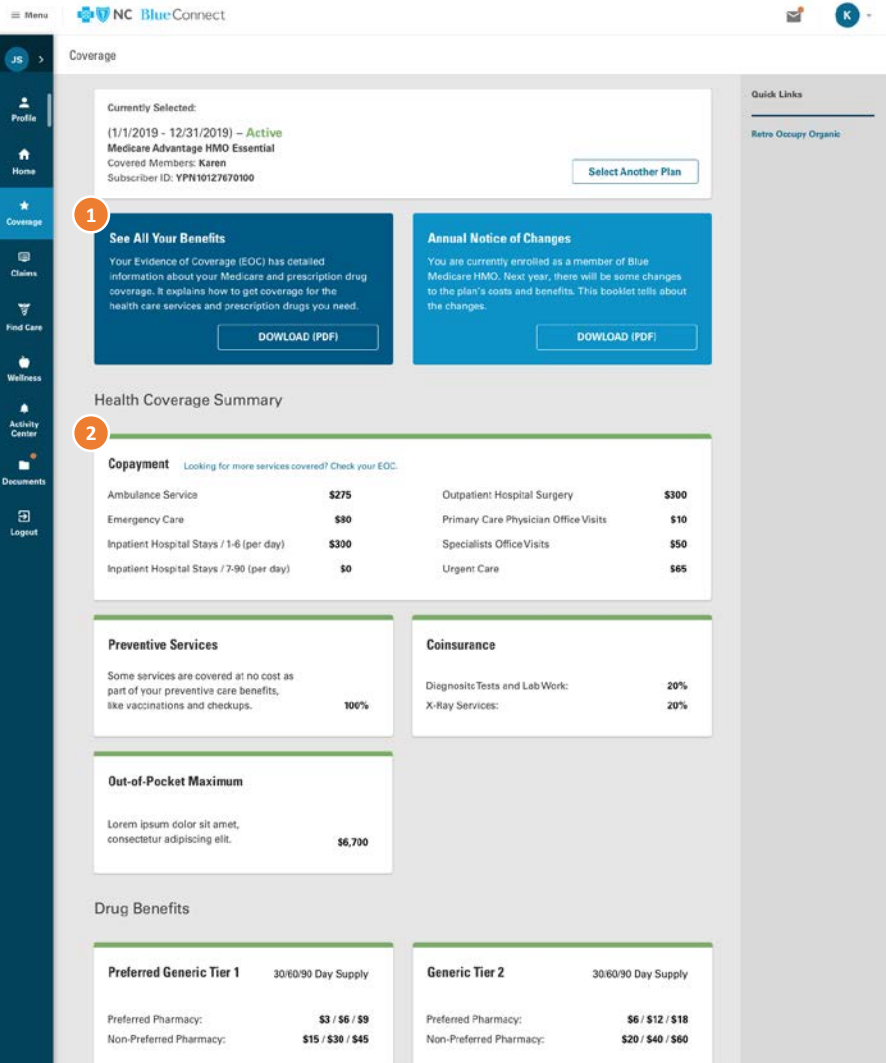
Tier 1 - Non-Preferred Generic

Quick Links

Retro Occupy Organic

Coverage View Design Recap

Design Recommendations: Coverage Views



Copayment [Looking for more services covered? Check your EOC.](#)

Ambulance Service	\$275	Outpatient Hospital Surgery	\$300
Emergency Care	\$80	Primary Care Physician Office Visits	\$10
Inpatient Hospital Stays / 1-6 (per day)	\$300	Specialists Office Visits	\$50
Inpatient Hospital Stays / 7-90 (per day)	\$0	Urgent Care	\$65

1. We moved our Evidence of Coverage Card to the surface to give it more exposure.
2. Summary Cards to break up the information by categories rather than forcing the user to scan information. For example, all "Copayments" info is located on this card.
3. Example of Preventive Services and Drug Tier Cards

Preventive Services

Some services are covered at no cost as part of your preventive care benefits, like vaccinations and checkups. 100%

Preferred Generic Tier 1 30/60/90 Day Supply

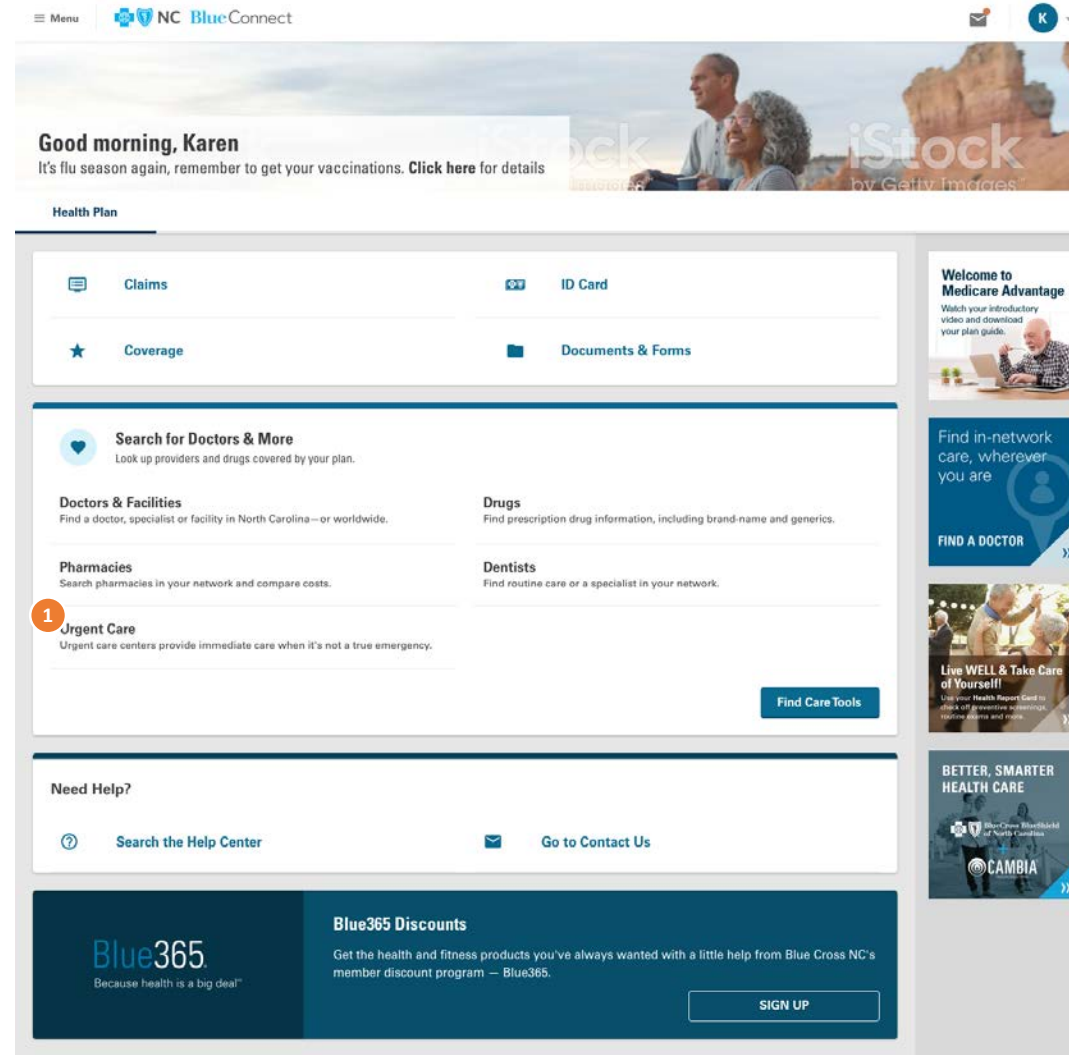
Preferred Pharmacy: \$3 / \$6 / \$9
Non-Preferred Pharmacy: \$15 / \$30 / \$45

Coverage View Design Recommendation

Design Recommendations: Homepage Views



1. Our testers thought that the Urgent Care area on the “Search for Doctors & More” Component was clickable.



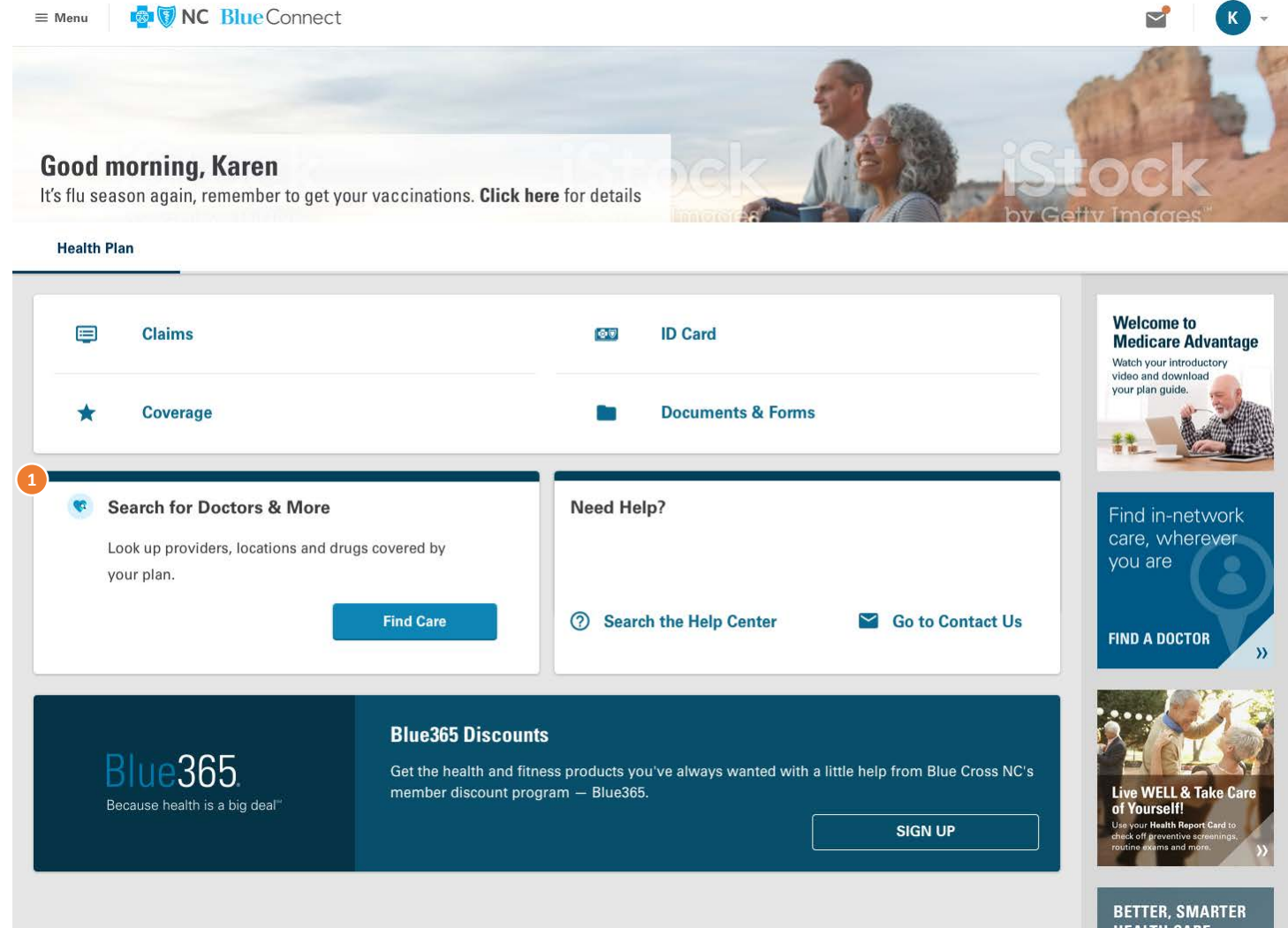
Homepage View Design Recap

Design Recommendations: Homepage Views



1. Condensing the “Search for Doctors & More” to a more minimal card and call to action.

The homepage become less busy overall with identifiable call to actions for each card component.

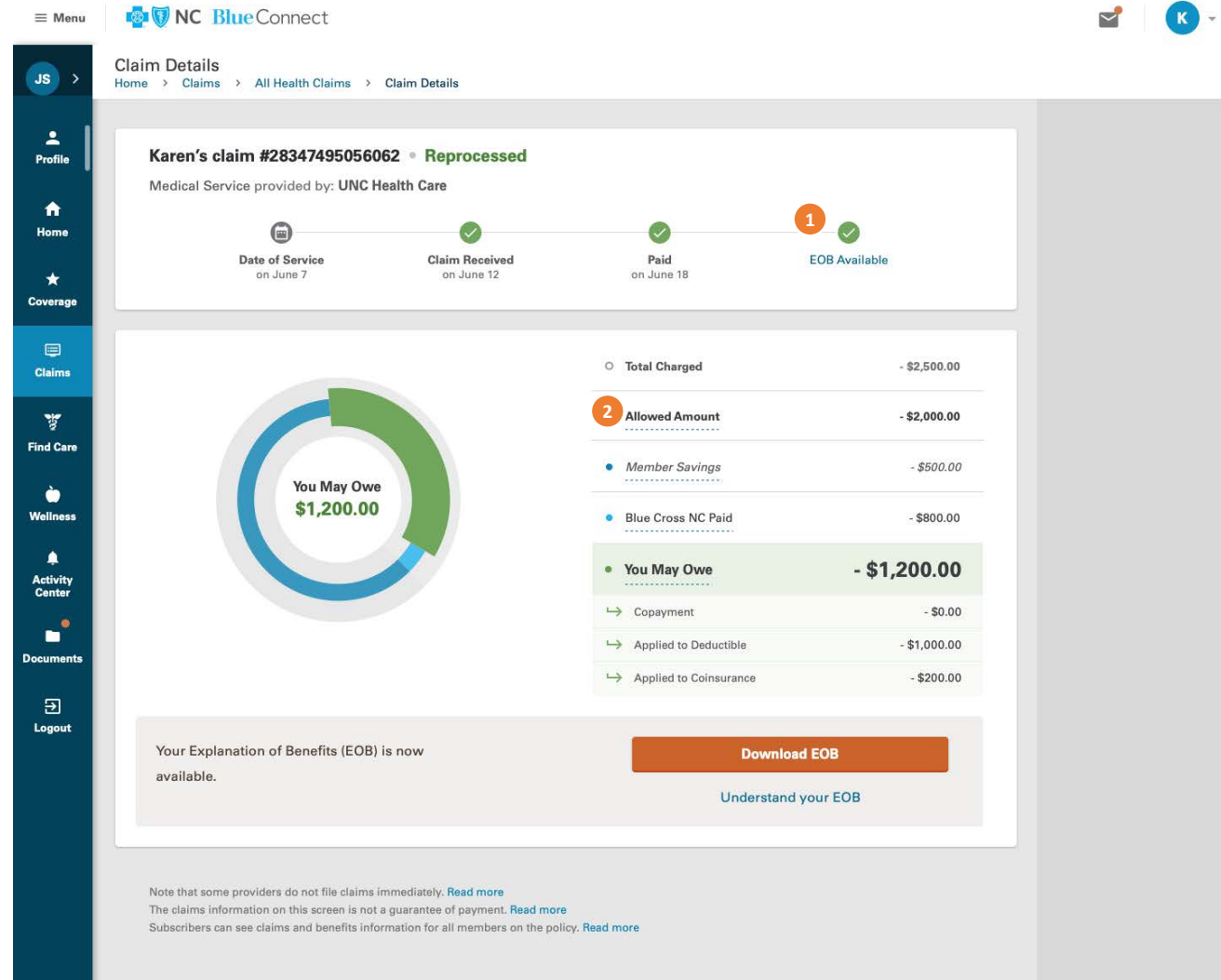


Homepage View Design Recommendation

Design Recommendations: Claims Detail Views



1. If an EOB is available within the tracker, most of our testers wanted to be able to click on that area though the EOB download action is down below.
2. Small visual design changes to line breaks and changing them from dashed to solid. The dash lines will now indicate a tool tip for definitions (When applicable).



Claims Detail View Design Recommendation

THANK YOU!

Any questions?

PROPRIETARY & CONFIDENTIAL

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

