**Welcome!** This research study will take approximately **30 minutes.**

Here are things to expect in this study:

1. First, you will see a few survey questions.
2. Next, you will be asked to **perform several tasks** on a website. The website is for a health insurance company. Many links are active in this site, but a few may not go anywhere yet.
3. Answer a few final questions and then you are done!

A couple of the tasks ask you to **write down something** you see on the screen. Please have a **pen or pencil nearby** and a sheet of paper to write on.  
  
BEFORE YOU START, please close all internet browser windows & tabs except this one. After the test starts, do not close any browser windows or tab, until the test is completed.  
  
Your feedback is much appreciated!

**[BUTTON Agree & Continue]**

\*\*\*

[A/V test]

Congratulations!

You're now ready to start the study

[START STUDY]

**\*\*\***

**Initial Questions**

1. Are you a current Medicare member, a caregiver of a Medicare member, or shopping for a plan?
   1. Current Medicare Member
   2. Caregiver
   3. Shopping for a Plan
2. What is your employment status?
   1. Retired
   2. Part-Time
   3. Full-Time
   4. Disabled
   5. Not Employed and Not Looking for Work
   6. Other
3. How confident are you filling out medical forms by yourself?
   1. Extremely
   2. Quite a bit
   3. Somewhat
   4. A little
   5. Not at all
4. How would you rate your skill/comfort at using the Internet?
   1. Very advanced
   2. Advanced
   3. Average
   4. Basic
   5. Very basic
5. How often do you use the Internet?
   1. Every day
   2. Several times a week
   3. Once a week
   4. Once a month or less
6. Which of the following devices do you use to connect to the internet? (Check all that apply)
   1. Home Computer
   2. Work Computer
   3. Smartphone (Such as iPhone)
   4. Tablet (Such as iPad)
   5. Internet TV (Such as Roku)
   6. Other
7. How often do you use the internet to research a topic related to health, e.g., health conditions, drugs, treatments, doctor ratings?
   1. Every day
   2. Several times a week
   3. Once a week
   4. Once a month or less
   5. Never
8. How often do you use the internet to access information about your health insurance?
   1. Every day
   2. Several times a week
   3. Once a week
   4. Once a month or less
   5. Never
9. How often do you use other online member portals or apps, e.g., online banking or auto insurance?
   1. Every day
   2. Several times a week
   3. Once a week
   4. Once a month or less
   5. Never

[BUTTON: Next]

**\*\*\***

Thank you for your answers so far!

You will now be asked to perform several tasks on the site and to provide feedback about your experience. The rest of the study should take **20 minutes or less.**

[BUTTON: Next]

\*\*\*

(Task #1)

**Find Karen’s In-Network Copay**

Imagine that Karen wants to know how much her copay is going to be at an upcoming doctor’s visit. *(Be ready to write down your answer to a question about this.)*  
  
*Click* **"Start Task"** to begin.

>>>

In order to visit her **In-Network** **Primary Care Physician**, how much will Karen owe for her **copay**? When you find it, please **write down your answer** to this question.  
  
When finished, click **"I'm Done."** If you are sure you can't complete the task, click **"I Give Up."**

>>>

How much is Karen’s copay for Primary Care Physician Office Visits?

A: $10

>>>

1. How confident are you that you found the correct amount?
2. Overall, this task was:

[BUTTON: Next]

>>>

1. Which of the following problems or frustrations, if any, did you encounter during this task? [Check all that apply]

[BUTTON: Next]

\*\*\*

(Task #2)

**Find Details on Karen's Policy**

Imagine if **Karen** wanted to find out if **chiropractic services** are covered under her current policy.  
  
Click "Start Task" to begin.

[BUTTON: Start Task]

>>>

Find out if **chiropractic services** are covered under **Karen’s** health policy.

When finished, click **"I'm Done."** If you are sure you can't complete the task, click **"I Give Up."**

>>>

Does **Karen’s** health policy cover **chiropractic services?**

Answer: Yes (Open EOC PDF and find Chapter 4. Medical Benefits Chart (what is covered and what you pay))

>>>

1. How confident are you that you found the correct answer?
2. Overall, this task was:

[BUTTON: Next]

>>>

1. Which of the following problems or frustrations, if any, did you encounter during this task? [Check all that apply]

[BUTTON: Next]

\*\*\*

(Task #3)

**Find Karen's Most Recent Claim for an In-Network Doctor Visit**

Imagine **Karen** has a question about her most recent doctor visit. *(Be ready to write down your answer to a question about this.)*

Click "Start Task" to begin.

BUTTON: Start Task

>>>

What was the **date of service**for the most recent claim on **Karen's** health plan?**Write your answer** on a sheet of paper.  
  
When finished, click "I'm Done." If you are sure you can't complete the task, click "I Give Up".

>>>

What was the **date of service** for **Karen’s** most recent claim?

Answer: TBD

>>>

1. How confident are you that you found the correct date?
2. Overall, this task was:

[BUTTON: Next]

>>>

1. Which of the following problems or frustrations, if any, did you encounter during this task? [Check all that apply]

[BUTTON: Next]

\*\*\*

(Task #4)

**Understand Karen’s Claims Details**

Imagine **Karen** has a question about how much money she owes for a recent visit. *(Be ready to write down your answer to a question about this.)*

Click "Start Task" to begin.

[BUTTON: Start Task]

>>>

Open the Claims Detail page of **Karen's** most recent Health Claim. In the cost breakdown to the right, what does **“Allowed Amount”** mean?

When finished, click **"I'm Done."** If you are sure you can't complete the task, click **"I Give Up".**

>>>

What is the definition of **Amount Allowed?**

Answer: The reduced rate Blue Cross NC negotiated with in-network providers for covered services.

>>>

1. How confident are you that you found the correct amount?
2. Overall, this task was:

[BUTTON: Next]

>>>

1. Which of the following problems or frustrations, if any, did you encounter during this task? [Check all that apply]

[BUTTON: Next]

\*\*\*

(Task #5)

**View Karen's Most Recent Explanation of Benefits**  
  
Imagine that **Karen** is curious about what she will potentially end up paying toward a doctor’s visit.  
  
Click "Start Task" to begin.

[BUTTON: Start Task]

>>>

Click on the link that opens the **Explanation of Benefits** associated with **Karen's** most recent claim.  
  
When finished, click **"I'm Done."** If you are sure you can't complete the task, click **"I Give Up".**

>>>

1. How confident are you that you found the correct link?
2. Overall, this task was:

[BUTTON: Next]

>>>

1. Which of the following problems or frustrations, if any, did you encounter during this task? [Check all that apply]

[BUTTON: Next]

\*\*\*

(Task #6)

**Find Out How Much Karen’s Prescription Will Cost**

Imagine that **Karen** is picking up a new **prescription**. *(Be ready to write down your answer to a question about this.)*

Click "Start Task" to begin.

[BUTTON: Start Task]

>>>

Under her current drug plan, how much would **Karen** spend for a 30-day supply of **Tier 3 – Preferred brand** drugs?

When finished, click **"I'm Done."** If you are sure you can't complete the task, click **"I Give Up".**

>>>

How much would **Karen** spend for a 30-day supply of **Tier 3 – Preferred brand** drugs?

Answer: $30

>>>

1. How confident are you that you found the correct amount?
2. Overall, this task was:

[BUTTON: Next]

>>>

1. Which of the following problems or frustrations, if any, did you encounter during this task? [Check all that apply]

[BUTTON: Next]

\*\*\*

(Task #7)

**Find Nearby Urgent Care Services**

Imagine **Karen** has experienced a minor sprain, but her primary care provider isn’t open.

Click "Start Task" to begin.

[BUTTON: Start Task]

>>>

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

When finished, click **"I'm Done."** If you are sure you can't complete the task, click **"I Give Up".**

>>>

1. How confident are you that you found the correct link?
2. Overall, this task was:

[BUTTON: Next]

>>>

1. Which of the following problems or frustrations, if any, did you encounter during this task? [Check all that apply]

[BUTTON: Next]

\*\*\*

**You're almost done!**

We have a few final questions about your overall experience on the site.

How would you rate the following questions?

How would you rate the following questions?

1. This website is easy to use.
2. It is easy to navigate within the website.
3. The information on the website is credible.
4. The information on the website is trustworthy.
5. I found the website to be attractive.
6. The website has a clean and simple presentation.

How likely are you to recommend this site to someone who had an insurance plan with this health insurance company?

[BUTTON: Next]

\*\*\*

**You have completed the study. Thank you for participating!**