Using Empathy to Promote Health Insurance Reviews

Sonali Mishra[*1]

srmishra@umich.edu

Sandy Ng*

ngsandy@umich.edu

Tawanna Dillahunt

School of Information

University of Michigan

4340 North Quad

105 S. State St.

Ann Arbor, MI 48104

tdillahu@umich.edu

---

[1] This work was done while the author was an employee at the University of Michigan.

Abstract

Health insurance shoppers attempting to find the best health insurance plan for their needs may benefit from reviews of plans left by other consumers; however, these reviews must be fairly detailed in order to be valuable. We posit that an appeal to empathy may motivate consumers to leave more detailed, and thus more valuable, reviews about health insurance plans for future insurance purchasers.

Author Keywords

Healthcare insurance; empathy; low-income; ICT4D

ACM Classification Keywords

H.5.m. Information interfaces and presentation: Misc.

Introduction

In 2012, more than 47 million nonelderly Americans were uninsured [3], while 25 million Americans were covered by non-group insurance, insurance that is not through an employer or labor organization. Non-group coverage is expected to grow with the advent of the Affordable Care Act (ACA), as an expected 7 million will sign up for coverage through online insurance exchanges [1]. Many consumers now face the challenge of selecting the best insurance plan for their needs, a decision with far-reaching medical and financial implications.

McKinsey [2] states that consumers have an underlying need for emotional reassurance in their choice of a health insurance plan, a need often unmet by existing health insurance sales platforms. McKinsey finds that consumers' primary measure of satisfaction with a health insurance plan is whether it gives them "peace of mind" [2]. However, many consumers lack this "peace of mind." In fact, a 2000 Kaiser survey on health insurance information quality revealed that less than half of the population felt "very confident" they had the information they needed to make the best choice at the last time they chose a health plan (e.g., only 34% of people under 65 and 44% of those age 65 and older) [4].

Getting reassurance from other consumers
Nearly 25% of those responding to the McKinsey study [2] stated that they would feel more confident in choosing their plans if they knew that others in their situation had made the same choice. Health insurance consumers have also expressed a desire for information about "people like me" [5]. Lubalin and Harris-Kojetin [6] specifically report that health insurance consumers are interested in plan information for people of their age and overall health, including ratings of individual plans.

Support from other consumers: the need for an appeal to empathy

The goal of our research was to explore the possibility of using health insurance plan reviews as a vehicle for health insurance shoppers to get feedback from other consumers about their plan selection. To do this, we evaluated the current state of health insurance plan reviews. We also wanted to learn about consumer information needs and attitudes towards the role of reviews in health insurance purchasing.
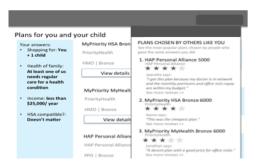
Our findings suggest that reviews can be a valuable source of information for people buying health insurance, but that an appeal to empathy may be needed to encourage consumers to provide sufficiently detailed feedback.

Methods
Analysis of existing reviews: To assess the current state of health insurance reviews, we conducted a preliminary exploration of reviews left on ehealthinsurance.com, a prominent online health insurance broker. We entered different scenarios into the broker's shopping tool to retrieve different sets of plans, and explored the reviews left by users on the site.

Interviews and surveys: To learn what kind of information was helpful to people purchasing health insurance, we conducted several interviews with participants varying in experience with selecting health insurance for themselves. We asked participants about their experience buying health insurance, how they reached their decision, and what information they would leave for others if providing a review of their own plan. To further investigate people's attitudes towards the role of reviews in plan selection, we then conducted a preliminary survey to understand what would motivate individuals to leave reviews about health plans. This survey included questions about participants' tendencies to seek and write reviews, as well as how important they considered others' experiences when selecting a health plan for themselves.

Design probes: To better understand how people might interact with health insurance reviews, we showed interview and survey participants lo-fi mockups of a browser plugin that would recommend plans from the federal health exchange (healthcare.gov) by popularity. The mockup included a feature that would gather detailed information about why individuals chose their plan and display that information as a "review" underneath each plan (see Fig. 1). To illustrate what the reviews might look like, we created example reviews for the mockup.

Figure 1: Lo-fi mockup of browser plugin showing mock reviews of health insurance plan

Results from exploration of health insurance reviews
Our preliminary exploration of the reviews currently available on ehealthinsurance.com found that existing reviews are sparse and minimally informative. Our exploration of various plans yielded only 2 reviews: one review merely stated that the reviewer had not used their plan yet, while the other consisted only of a comment about the plan's price.

Interview findings and responses to mockups
Our interview participants described making health insurance decisions based on multiple factors, some of which could be quite personal. For example, participants described basing decisions on personal budgeting goals and how much they expected to use health services. One participant was only interested in plans that would cover a specific drug for a health condition she had. The breadth of factors cited as reasons for health insurance plan selection suggests that reviews left by others about why they chose a particular plan must be relatively detailed for health insurance shoppers to judge if this is relevant information for them.

This finding was reinforced by the feedback we received on the mockup. Several participants found some of the mockup's example reviews unhelpful because they were too generic. For example, one participant commented that an example review that said, "A decent plan with a good price for office visits" made her "leery". When asked how they would review their current plan, some participants gave detailed information about what matters to them. One participant responded with a wealth of detail: "My doctors are included in it. It's in the network. It's convenient …Another thing is that they offer a wellness plan for you so if you complete the wellness plan … you save … I haven't done research but I think the prices are reasonable … I don't have a family or kids so it's not out of reach. I'd just tell them it works for me." The personal details included in our participants' reviews suggested that, under the right circumstances, our participants were willing to share detailed information about their decisions to help others.

Survey results

While 83% of participants reported reading product reviews "sometimes" or "most of the time," the same percent reported "never" or "rarely" writing product reviews. These results underscore both the value of reviews and the challenge of encouraging more people to write them. 58% of our respondents said that they would consider leaving a review of an insurance plan if they knew the review would help someone. Because our sample size is small (n=12) and largely outside of our target population of non-group insurance buyers (only 2 respondents bought coverage this way), these results are not conclusive; however, they are suggestive that empathy for other consumers might be a successful strategy in encouraging people to leave reviews.

Discussion and Future Directions

Our results thus far suggest that existing online reviews of health insurance plans lack the detail necessary to be helpful to health insurance shoppers. Our results also suggest that appealing to consumers' empathy for others could successfully motivate them to leave more detailed reviews. Moving forward, we hope to investigate methods to encourage consumers to leave more helpful reviews. We are currently conducting a Mechanical Turk survey to learn whether prompts that appeal to empathy (e.g., urging individuals to think of others in their situation) yield more detailed and beneficial reviews.

We will also expand our research to include first-time buyers of insurance, as most of our participants thus far were insured. In the next phase of our research, we will further investigate whether first-time and uninsured health insurance shoppers have different information needs from insured shoppers, and if these needs can be met via plan reviews. With these results, we aim to contribute design methods that support these important empathetic interactions. By providing "peace of mind" and greater confidence in an impending purchase, the presence of detailed, insightful reviews provide invaluable support to health consumers.

References

[1]   Congressional Budget Office. CBO's May 2013 Estimate of the Effects of the Affordable Care Act on Health Insurance Coverage, 2013. Retrieved January 22, 2014, from the CBO: http://goo.gl/FfKjlw

[2]   Cordina, J., Pellathy, T., and Singhal, S. The role of emotions in buying health insurance, 2009. Retrieved January 22, 2014, from McKinsey & Company: http://goo.gl/m26sbb

[3]   Kaiser Family Foundation: Key Facts about the Uninsured Population, 2014. Retrieved January 22, 2014, from the Kaiser Family Foundation: http://goo.gl/xCL5YC

[4]   Kaiser Family Foundation: National Survey on Americans as Health Care Consumers: An Update on the Role of Quality Information, 2000. Retrieved December 30, 2013 from the Kaiser Family Foundation: http://goo.gl/egLNA1

[5]   Lake, T., Kvam, C., & Gold, M. Literature review: Using quality information for health care decision making and quality improvement. Mathematica Policy Research, Cambridge, MA, USA, 2005. Retrieved January 22, 2014, from Mathematica Policy Research: http://goo.gl/is4Py6

[6]   Lubalin, J., and Harris-Kojetin, L. What do consumers want and need to know in making health care choices? *Medical Care Research and Review (56)*. 67-102. Retrieved December 30, 2013, from Sage Publications: http://goo.gl/N77qba