User Persona Document

Persona 1: Freelancer Segment

Name: Alex Johnson
Age: 35
Occupation: Freelancer (Graphic Designer)
Income Level: $60,000/year
Family: Single
Current Insurance: Individual Plan (Unhappy with options)

Pain Points

Doesn't have employer-provided insurance.
Finds policy options confusing and overwhelming.
Needs affordable coverage with clear pricing.

Needs & Expectations

AI-based policy comparison that explains options in simple terms.
Transparent pricing breakdown with no hidden fees.
Fast, digital claims submission and approval process.

Persona 2: Family Segment

Name: Sarah and Michael Lee
Age: 40 & 42
Occupation: Software Engineer & Teacher
Income Level: $110,000 combined
Family: Married, 2 kids
Current Insurance: Employer-provided, looking for better options

Pain Points

Doesn't understand which family plan is best.
Wants a plan that includes children's medical expenses.
Struggles with claim rejections and complex approval processes.

Needs & Expectations

Family-focused recommendations tailored to their needs.
Chatbot assistance to answer questions about coverage and policies.
Faster approval process for medical claims to avoid delays in treatment.

Document Purpose: These user personas help in designing a Digital Health Insurance Platform that directly addresses real user concerns and expectations. By focusing on their pain points and needs, we can create a more user-friendly and

efficient solution tailored to different customer segments.