

FINAL DELIVERABLES

Team Healthcare

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1 PREPARED PATRICK



“I didn’t think about health care until I had to pay for an emergency.”

SNAPSHOT

27

years old



San Francisco



in a relationship



consultant at Charles Schwab



likes reading



does yoga



plans ahead



is organized

KEY ATTRIBUTES

- Felt **blindsided** by the high costs incurred after going to the emergency room
- Feels that it’s **worth it to pay slightly more** per month for a more robust health insurance plan

USER GOALS

- Wants to be financially prepared for a medical emergency
- Does not want health savings to come at expense of retirement and others savings
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PERSONAL PROFILE

- Works in San Francisco and **has been on employer insurance** for 2 years, a high deductible health plan through BlueCross
- Doesn’t have any chronic conditions or doctors he regularly sees and is not on medication
- Fainted in the gym and had ambulance called for him a few months ago, and had to pay \$1000+ bill as a result
- **Wants to save money for future unexpected health costs** and now puts aside \$30 each month
- Does not know that he can invest his HSA if he reaches \$2,000

FINANCIAL HABITS

Budgets, wants predictability month to month, uses Mint to track expenses, invests in stocks

KEY ATTRIBUTES

- Overwhelmed by the process of choosing and paying for her own insurance
- Worried about paying for another monthly expense while trying to budget and save money

USER GOALS

- Manage new healthcare costs on top of other expenses and financial goals
- Understand how much certain medications and treatments will cost ahead of time so she can budget appropriately

PERSONAL PROFILE

- Recently **aged out of her parent’s health insurance** after turning 26
- Was **confused about the different insurance options** offered by her company and what all of the healthcare terms meant
- Sees a physical therapist regularly because of knee surgery a few years ago and wants to make sure it’s mostly covered
- On birth control (patches) and wants to make sure it’s covered, too
- Parents helped her settle on a plan that included the benefits she needed but she was **shocked by how expensive the monthly rate was**

FINANCIAL HABITS

Values a good deal, contributes to a savings account every month, not a big spender

2 FRUGAL FALON



“It feels like wasted money”

SNAPSHOT

26

years old



Chicago



single but dating



software developer at Groupon



likes movies



training for a 10k

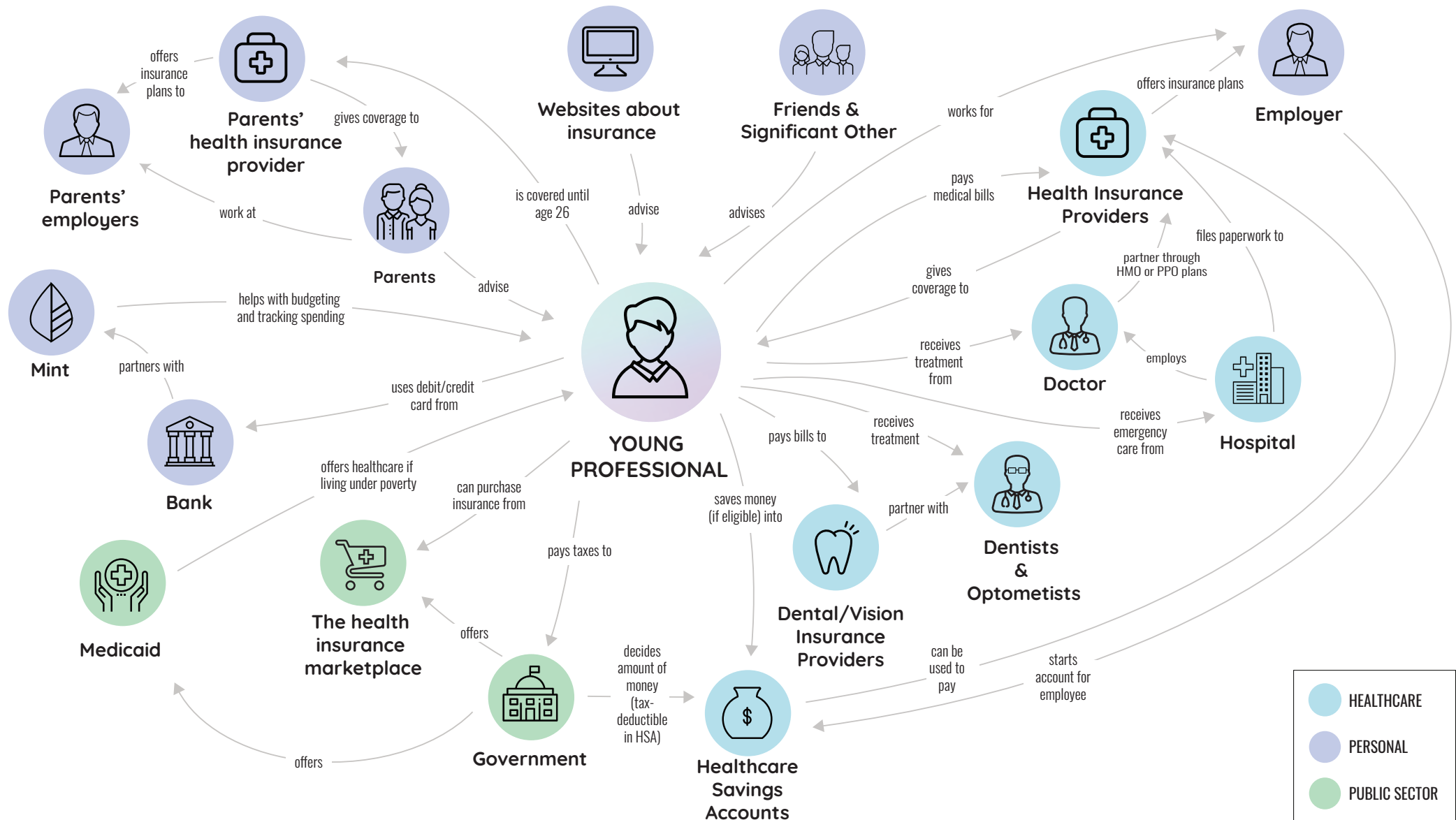


is spontaneous

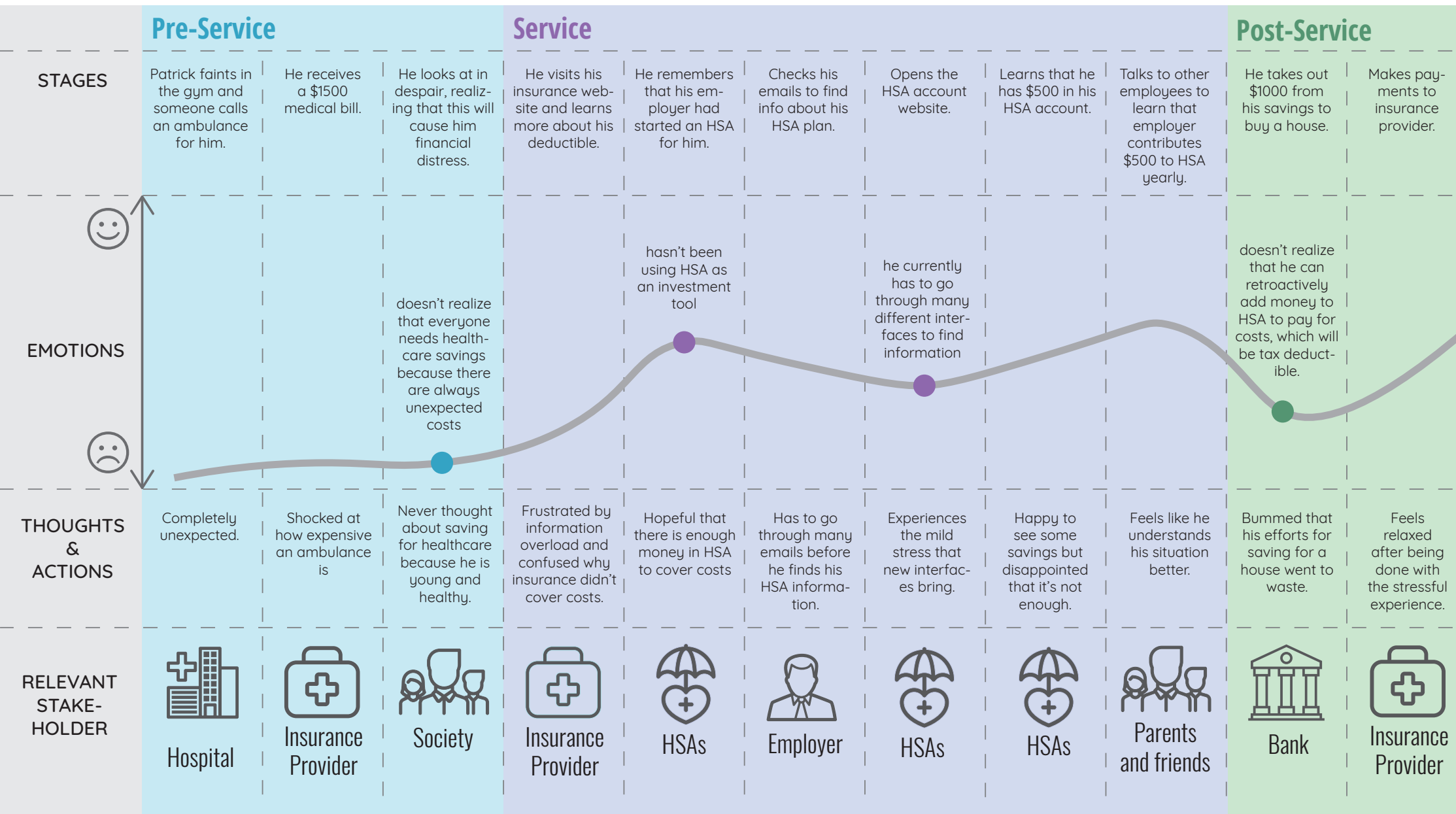


goes on adventures

Who's involved: healthcare finances for a young professional



Patrick's Journey Map: Unexpected healthcare costs



Problem: Young people with health savings accounts (HSAs) do not understand how to utilize their HSA for their financial advantage.

TEAM HEALTH

Point of View: Young professionals want a better way to learn about healthcare savings, be reminded to save regularly, and use healthcare savings for their financial advantage.

Physical Evidence	Mint login interface	"Add account" pop up	HSA account tab of Transactions page of Mint	Goals page of Mint	Goals page of Mint	Mint pop-up for adding a goal (phase 1)	Mint pop-up for adding a goal (phase 2)	Investments page of Mint	Investments page of Mint	"Ways to Save" page of Mint	"Ways to Save" page of Mint	"Ways to Save" page of Mint
Customer Action	Logs in to Mint	Links HSA to Mint	Sees transactions of HSA account and adds photos of receipts	Clicks on "Goals" page to save more money for HSA	Clicks on "Save for Healthcare".	Adds in goal tab the deductible amount and expected healthcare costs.	Receives a prediction from Mint about how much to save in total, and each month	Goes to Investments page to make use of his HSA account for investments	Clicks on "Invest in a Mutual Funds for HSA"	Sees information and advice about how to use an HSA	Sees sponsored content of different HSA plans that allow investing	Changes HSA plan or doesn't based on investment goals
Visible Actions	Display sign up/ login screen	"Link your account to Mint" pop-up like Mint already uses	A withdrawal is clicked to create a drop-down where user can add notes and receipts		A "heartbeat" icon is clicked to open a pop-up with more fields	User fills the fields of title, category, deductible amount, and estimated spending	User fills the fields of goal amount, planned date, and monthly contribution		There is a section for HSAs beneath the IRA tab to the left, where user clicks	Sees advice about an HSA's impact on investment, tax brackets, retirement, and medical emergencies		Clicks on sponsored content to be redirected to new browser tab
Backstage actions	Login Authentication	Connect and store login information from provider	Store notes and photos in backend system			Stores deductible amount in backend system	Stores goal info in backend system			Update advice to be up-to-date every month.	Partner with HSA accounts to have sponsored content.	
Support processes	Partner with HSA accounts to allow login					Use deductible amount for autofill when user next adds HSA goals.	Push data into algorithm to make predictions for goal amount	Begins automated process of sending reminders if monthly goal is not met.		Continually update advice to be relevant to user based on other user spending/ saving	Make sure that sponsored content is from a trusted source.	Use "targeted" sponsored content, showing content based on user behavior.

1. How might we make reliable advice feel as trustworthy as advice from friends and family?

Partnerships

1. Partner with forums like Reddit
2. Use Snapchat to educate about healthcare
3. A subset of Quora dedicated entirely to healthcare

Technology

4. Video game that takes you through the process of health expenses and insurance but the characters are your close friends and family
5. Virtual reality game that presents situations with your friends and family members as characters
6. Have pictures and videos to supplement advice
7. Create content that has a fun and young voice
8. Create an app for imessage to facilitate conversations about healthcare
9. Healthcare mythbuster chatbot that tells you whether the advice you've heard is good or not
10. Mind reading app that tells you hidden intentions that people selling insurance plans have
11. Create artistic visual videos of the emotions associated with different plans: frustration, sadness, happiness, etc.
12. Alexa listens to conversations about healthcare and corrects you when you're wrong.

Other Users

13. Chat with real humans that have a similar personality/persona as yourself
14. Create in depth human profiles for people who write or give advice
15. Partnership programs between you and another person who was in a similar position a few years ago
16. Handwritten mail with advice sent to your home
17. Utilize popular influencers/celebrities to spread healthcare financial advice
18. Ask people's network what they wish they knew about healthcare and present that information
19. In person alumni-student education workshops

20. Record voices of other people talking and giving advice
21. Find one other current customer who is extremely similar to new customer, and make them talk to new customer (pay current customer for it)

Community

22. Facebook group for young professionals to chat about healthcare finance
23. Platform that allows users to "upvote" certain pieces of advice
24. Small group healthcare finance meetings
25. Platform with medical professionals as moderators that allows users to post advice and have the advice fact-checked by the meds
25. Platform with crowd-sourced information from other users about insurance plans
26. Platform that creates groups of people with similar financials/needs to disseminate advice
27. Platform with recommendations from doctors, users, health insurance providers, etc. with a rating for each
28. Pokemon like-cards with real advice and from real people that you can exchange and earn points for
29. A blackboard wall at the office where people can anonymously contribute their thoughts about the healthcare plans offered
30. Have "community ambassadors" in each small location to advocate and spread word about insurance advice
31. Establish a relationship with a healthcare professional - weekly calls, get to know the person better
32. Have online webinars where people can tune in and watch an actual person giving advice, and see all the other people listening
33. Send goodies like candy and teddy bears to people who choose your insurance to create warmth and community
34. Create social events for people with same insurance to come hang out and talk about stuff

35. A Quora-like app that focuses on healthcare and the contributors are verified healthcare professionals
36. Demographic-specific insurance plans (ex: young mothers in the US)
37. Open database of the finances and plans of your friends and family
38. Create a "scrapbook" that includes pictures from your friends and family next to the advice
39. App that shows friends' insurance plans when selecting your own plan

Employer/Insurance

40. Train HR people to ask employees what advice they've already received so they know and can address preconceived notions the employee has
41. Ask employees to rate their insurance experience every year and present that information when providing health insurance options
42. Have an informal activity (something that you'd do with a friend) with your HR manager suggesting insurance plans before picking
43. Have to play a game of trust fall with your HR manager and other new employees when coming into a company (before selecting an insurance plan)
44. Invest heavily in customer service: zero seconds wait time on call
45. When customer joins service, create one touchpoint (Ex: "meet Bob, he will take care of all your healthcare needs for you all year")
46. Insurance should show actual concern for people: call them when there is a heavy bill to check if they can pay it comfortably and apologize for their stressful situation, give advice
48. Make a points system for "Referral" like Uber
49. Reward long-term customers by giving cheaper deals as time goes on
50. Representatives to answer questions about healthcare at hospital

HEALTHCARE IN MINT?

What if Mint gave you a summary of your previous healthcare costs and estimated how much seeing the doctor would cost?

