



Lani (33)

Occupation / Public School Teacher

Traits				
busy	economical	focused	energetic	stressed

About her...

Lani has been teaching AP Biology in Pearl City high school for the past 10+ years and loves working with her students.

A few years ago, Lani and her husband had their first child, who is now in pre-school.

They would really like to have another child. As a public school teacher, their health insurance is pretty good.

Regardless, the healthcare costs for their small family are already high. The doctor and hospital cost of having another baby scare Lani.

With the yearly pediatrician and family medical costs, they can't afford a lot of unexpected medical costs. Frankly, how the doctors bill for medical services are a mystery to them.

Goals

- Raise a healthy child (children)
- Afford the things my family needs
- Find time for myself

Frustrations

- Cost of healthcare for self and family is high - and getting higher
- Does not understand how insurance (especially co-insurance) works (why am I getting a bill if my deductible is met?)

Key demographics

age 33 married, 1 child college-educated owns home

A day in the life....

Her school day starts early at 7:30 am and she is busy until she has to leave to pick up her son from day care at 4:30 pm.

Once she gets home, she has to make dinner and get her son to bed by 7:30. Only then does she have time to get her lesson plan ready for the next day and any “me time.”

Lani would love to go to the gym every day, but that is near impossible with a toddler and full-time job. She knows that healthy eating and exercise are keys to keeping her family healthy, but that requires more time that she have most weekdays.

Weekends are a time to catch up with paperwork, housework, family and friends. Living in Pearl City is quiet and family-friendly. While there are a lot outdoor activities on Oahu, her son is a bit too small to do a long hike - and a bit too big now to carry around.

Now that her son is older, they are going to join the Y on Mokuola Stree so they can start his swimming lessons. She loves to go to the beach, and wants her son to be a strong swimmer.

Once they join the Y, Lani hopes she can find some fitness classes for herself and work out at least a few times a week - more during summer break.

Journey map: shop & enroll in health insurance

I see this map of doctors near home, work, and pre-school.

Instead of spending 2 hours going through each plan, I will just call Customer Support.

0 min 5 min 10 min 15 min

Technologies used



Smartphone
(80%)



PC
(in classroom)

Top 3 opportunities

- Help her understand how healthcare costs get billed/paid
- Help reduce the risk of unexpected, costly medical bills
- Help ensure she has best care for herself and growing family