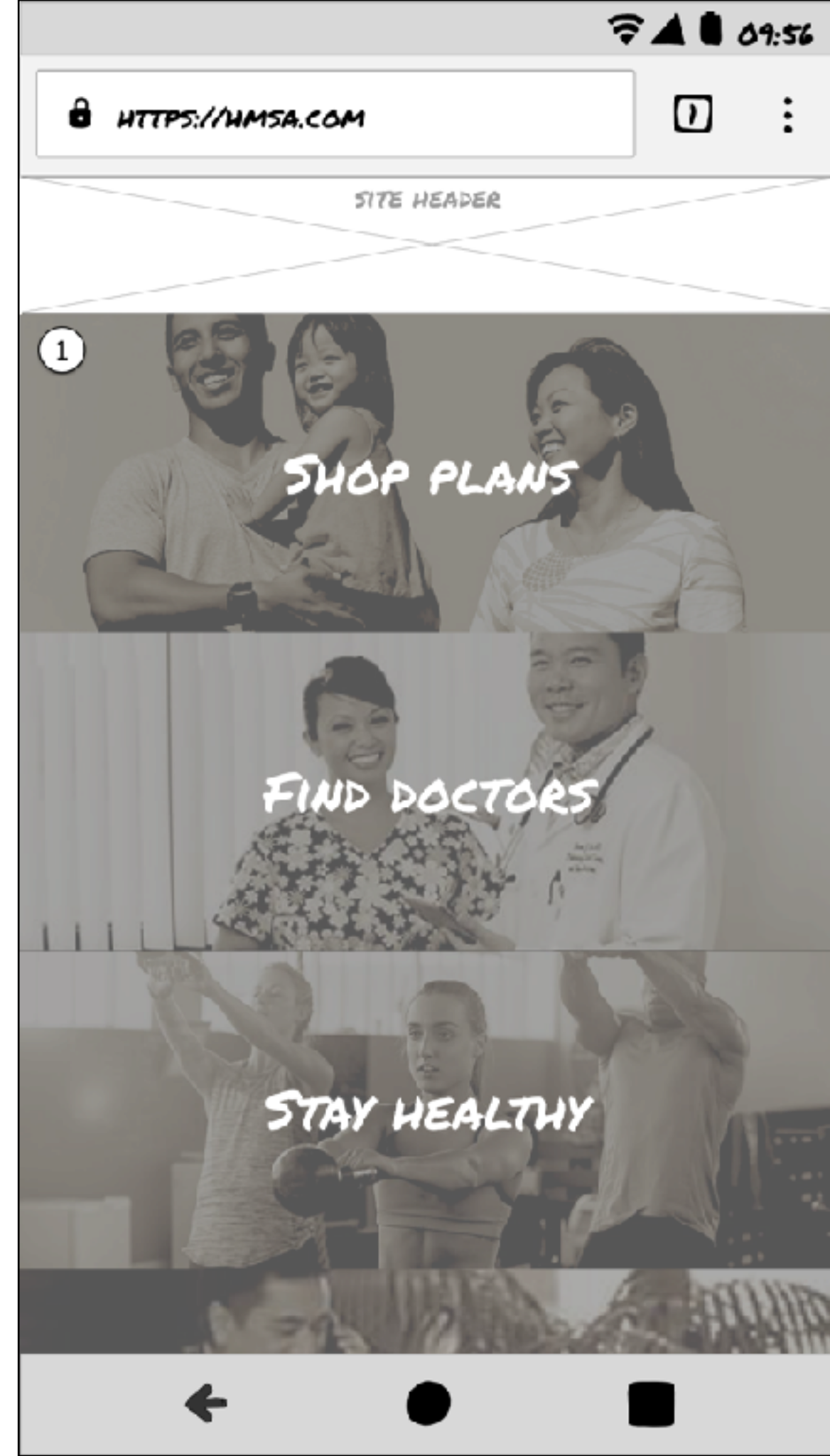# HMSA.com:
Make the path to application more direct

1 The majority of usability participants' first interactions on hmsa.com and kpinhawaii.com took them to the pages to view (& compare) plans.

HMSA.com can help them get to the info they need quicker, without having to find, learn, and use a multilevel navigation/menu system.

Looking at this concept on a smartphone screen, the first time visitor sees big touchable tiles organized that tell the user what each area of the site helps them accomplish.

HMSA.com:
Help shoppers get to the right plan

2 Before taking a visitor to plans for the self-insured, find out if they are looking for "employer-sponsored plans".

Touching "Yes" could take them to a question that determines which employer providers their coverage.

3 Touching "No" takes them further on the path to applying for their own health insurance plan with HMSA.

4 Some consumers will always need to talk to a human being before they enroll.

We observed this in the usability labs on both hmsa.com and kpinhawaii.com, from some of the youngest participants (Millennials) to the oldest (Baby Boomers and older).

Make this an easy action to take at any time in the path-to-application.

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Help shoppers get to the right plan

5 Find out whether the consumer needs Medicare Akamai Advantage (65 and older) or individual/family plans.

During the usability labs, participants 65+ still consider themselves individuals (or families) and often went down that path on the current site, ending up with "sticker shock" at the monthly premium for individual or family plans.

This concept allows a visitor to continue down the path most appropriate for their life stage.

HMSA offer a "catastrophic plan" that is only available to individuals under 30 years (no family option).

The age options could increase from 2 (shown) to 3:

- Under 30: Looking for a plan for just me.

- 31 - 65: Looking for a plan for an individual or family.

- 65 & up: Looking for a Medicare Akamai Advantage plan.

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6 The next questions help determine if the consumer qualifies for Medicaid (QUEST) and/or a subsidy under the Affordable Care Act (ACA).

HOUSEHOLD INCOME ⓘ

HMSA OFFERS MANY HEALTH INSURANCE PLANS FOR INDIVIDUALS + FAMILIES. SOME CUSTOMERS WILL QUALIFY FOR FEDERAL OR STATE ASSISTANCE.

DON'T WORRY. THESE QUESTIONS HELPS US FIND OUT IF THIS APPLIES TO YOU:

I NEED INSURANCE FOR (SELECT ONE) ▼

MY ANNUAL INCOME IS $ (SELECT ONE)

YOU CAN TALK TO A PERSON AT ANY TIME.

COME SEE US!
FIND AN HMSA CENTER NEAR YOU.

CALL OR EMAIL
OUR PEOPLE LOVE TO HELP

HMSA.com:
Help shoppers get to the right plan

7 When the visitor clicks the down arrow in the first question, they get a list of options that determine whether they will need an individual or family plan.

Keeping the copy in plain-spoken language, and conversational, helps reduce uncertainty about terminology.

Healthcare and insurance terminology used on hmsa.com and kpinhawaii.com posed some of the biggest challenges to participants continuing the path-to-application using either Web site.

Phone screen mockup showing:

HTTPS://HMSA.COM

SITE HEADER

HOUSEHOLD INCOME ⓘ

HMSA OFFERS MANY HEALTH INSURANCE PLANS FOR INDIVIDUALS + FAMILIES. SOME CUSTOMERS WILL QUALIFY FOR FEDERAL OR STATE ASSISTANCE.

DON'T WORRY. THESE QUESTIONS HELPS US FIND OUT IF THIS APPLIES TO YOU:

I NEED INSURANCE FOR   (SELECT ONE)

MYSELF   ⑦

MY SPOUSE + ME

MY FAMILY

YOU CAN TALK TO A PERSON AT ANY TIME.

COME SEE US!
FIND AN HMSA CENTER NEAR YOU.

CALL OR EMAIL
OUR PEOPLE LOVE TO HELP

HMSA.com:
Help shoppers get to the right plan

8 When the first option is selected, the "annual income" field is active.

Ideally, the second field label is dynamic.

Example: If the shopper selects "myself", the label reads, "My annual income".

If they select "my spouse & me" or "my family", it would be better to label this "Our annual income".

There was some confusion over the label "household income" as some consumers live with a partner or spouse, but are just insuring themselves.

9 When focus is in the "annual income" field, the native mobile 10-key numeric keypad appears, making it easier to enter a numeric value.

The field will add the comma separators as the number is tapped in.

HMSA.com:
Help shoppers get to the right plan

10 After the consumer enters the kind of insurance (individual or family), and the household annual income, the page content changes to reflect whether they qualify for federal or state plans or not (see top of page)

In this example, they do not. Therefore, the next copy tells them how many HMSA plans they qualify for. This allows the shopper to click to view and compare all the plans HMSA recommends based on what little they know at this point.

This pattern can be repeated throughout this "guided" interview-style path.

If they realize an error, the copy explains they can change their answers.

11 Clicking "Next" takes them to the next question or questions to answer if they want to continue with the "interview".

🔒 HTTPS://HMSA.COM

SITE HEADER

HOUSEHOLD INCOME ⓘ

CONGRATULATIONS! YOU QUALIFY FOR 12 HEALTH INSURANCE PLANS. IF YOU NEED TO CHANGE ANY ANSWERS BELOW, YOU CAN.

IF THIS LOOKS GOOD, CLICK NEXT TO TELL US MORE ABOUT YOUR HEALTH INSURANCE NEEDS.

I NEED INSURANCE FOR   MYSELF ▾

MY ANNUAL INCOME IS $ 54,000

NEXT ⊕

YOU CAN TALK TO A PERSON AT ANY TIME.

COME SEE US!

FIND AN HMSA CENTER NEAR YOU.

CALL OR EMAIL

HMSA.com:
Help shoppers get to the right plan

12 Depending on the date, health plan enrollment is not available - unless the consumer has undergone a "qualifying event".

Because much of the year is outside the "open enrollment" season, we continue the new path-to-application idea with questions to determine if they can apply today.

"Qualifying event" is industry terminology that may be unclear or ambiguous to consumers who are looking for insurance. Making that term a link to an explanation of the term will help reduce Web page copy.

13 The options in drop down list should help further establish context (see page 9).

The second interview question is dynamic page content.

In the illustration here, the shopper already chose to look for insurance for herself (not a spouse or family).

Dynamically deciding what question and options appear, confirm that the change just affects the individual in this case.

HMSA.com:
Help shoppers get to the right plan

14 Re-writing the options in plainer language helps the shopper choose the right "qualifying event" should one of the options apply.

Note: In the current online enrollment process, there was one option included that did not read like a "qualifying event". That was being "American Indian or Alaska native". Eligibility based on nationality should be moved to a new interview question.

HMSA.com:
Help shoppers get to the right plan

15 Based on the type of qualifying event selected, another question may appear (in design this is called "progressive disclosure").

Example: Our consumer is insuring herself now that she has just moved to Hawaii. HMSA needs to know the date of her move to ensure she is applying within 60 days of her arrival.

HMSA.com:
Help shoppers get to the right plan

16 We'll conclude the high-level concept for a new, interview-style path to application. Figuring out the exact flow of questions and interactions would require more research into all the health and lifestyle factors that different plans serve.

Some questions that come to mind that make some plans a better fit than others:

- How many times a year do you see a doctor, beyond an annual wellness exam? The same question could be asked about spouse or children.

- The ages of everyone who will be insured.

- How many prescriptions are taken daily?

- Depending on age and gender, are they planning to have a baby or have any surgery or hospital stays in the coming year.

Mobile screen mockup showing:

🔒 HTTPS://HMSA.COM

SITE HEADER

ELIGIBILITY ⓘ

A NEWCOMER!

THE NEXT FEW QUESTIONS WILL ASK YOU ABOUT HOW YOU TYPICALLY USE HEALTHCARE SERVICES IN A YEAR.

WHAT CHANGED? MOVED TO HAWAII ▼

WHO DOES THIS AFFECT? JUST ME

WJEM DID YOU ARRIVE? 05/31/2018

NEXT ⊕

YOU CAN TALK TO A PERSON AT ANY TIME.

CAME SEE US!

HMSA.com:
Help shoppers compare a few plans

17 After answering all the questions in the guided path-to-application "interview", the site could recommend the best 1, 2, or 3 plan options - a short list.

The top of the page would show the criteria (answers) that determined the suggested plans.

The "best option" would reflect the closest match to the shopper's age, health conditions (if any) and how they use health care providers and services in a typical year.

The top option would highlight the annual deductible, monthly cost, as well as why it's the best match.

18 Then, the page can display the "next best" recommendations.

Here the tile/card highlights how it compares to the "best" recommendation.

Note: The "Details" page for each plan (not shown) would illustrate how well that plan matches their lifestyle and how they use health care, as well as giving them the option to apply online (or by mail, in person, or on the phone).