Used on day 1, participants 2, 4, and 6.

# Moderator Guide (Day 1, version B)

## Orientation & briefing

Hi, my name is [your name], and I am an independent researcher.

Thank you for agreeing to help me with my research project today. I am working with consumers, like yourself, to help me evaluate how consumers understand and purchase health care related benefits.

I understand that you have previously been directly involved in health care coverage decisions? Briefly tell me about your last experience making a decision on health care coverage.

So, I am going to talk about what we are going to do today. What I am going to do is give you a task and have you show me how to do that task using this computer.

As you complete the task, I will ask you to "think aloud". In other words, try to talk me through what you are thinking and doing.

If you forget to think aloud. No worries. I am good about letting you work quietly for a little bit and then finding an opportunity to ask you a question about something you are doing to get you talking again. I hope that's okay.

Feel free to ask any clarifying questions if you find something confusing.

Do you have any questions for me before we begin?

Okay. Let's get started.

Used on day 1, participants 2, 4, and 6.

Objective

Observe how Hawaiian residents/consumers find, study, and select a health insurance plan for themselves (and family, if applicable)

((Moderator will refer to information collected during recruiting and re-screening to determine if the participant is covered by employer-sponsored health insurance plan, self-insured, or uninsured.

((That information will inform how the organic task is setup:

a. Either the participant is asked to show us how they found their current health insurance plan (self-insured); or

b. Is asked to show us how they will go about finding – when they find themselves without employer-sponsored health insurance))

| Type of insurance coverage | Task setup |
|---|---|
| **Self-insured** | Think back to when you last looked for and purchased your health insurance plan. Show me where you started and walk me through everything you did.<br><br>Remember to think aloud as you do so. |
| **Insured through employer (or spouse/parent's employer)** | I understand you have health insurance with [employer's name].<br><br>When did you sign up for that plan?<br><br>Imagine you leave your job (or your spouse/parent leaves their job).<br><br>You now need to find and buy insurance for yourself (your family). |

Used on day 1, participants 2, 4, and 6.

|  | Show me what you will do to find and purchase health insurance.<br><br>Remember to think aloud as you do so. |
|---|---|
| **Uninsured** | When you were recruited, you answered that you do not currently have health insurance, but plan to purchase it.<br><br>Show me what you will do to find an purchase that plan.<br><br>Remember to think aloud as you do so. |

Happy path(s):

None. This is an organic task and journey/path is difficult to predict.

Observe & note:

1. Where does each person start the journey?

2. What Internet browser app do they use (e.g. Google Chrome, Safari, etc.)

3. **If** they use a search engine, which one do they use (e.g.; Google, Bing, etc.)

4. **If** they use a search engine (e.g.; Google), what search terms do they use?

5. **If** they do an Internet search, what search result do they click first?

6. What information do they seek first?

7. How far do they get to application/enrollment?

8. **If** they apply/enroll, how do they *expect* to complete that task (e.g.; online, paper form/PDF, etc.)?

Used on day 1, participants 2, 4, and 6.

## Kaiser Permanente – path-to-application

### Objective

Observe how Hawaii residents/consumers find, study, and select a health insurance plan for themselves (and family, if applicable) on kpinhawaii.com.

```
((If participant did NOT organically go to kpinhawaii.com
in task 1, moderator will open kpinhawaii.com home page.))
```

For the next task, I would like to get your feedback on a specific Web site.

What do you know about this company [Internet browser opened to hmsa.com]?

Show me how to find and purchase a health insurance plan for you (your family) using this site, and verbally walk me through what you are thinking and doing.

```
Happy path(s):

1. kpinhawaii.com Home page.

2. Clicks "Shop Our Plans" in main (top) nav.

3. Clicks "Individuals and Families" link halfway down the
   page

4. Clicks "Learn more" button in "Individuals and Families"
   dropdown

5. Clicks "Get a quote" tab, enters a zipcode and clicks
   "get a quote" button[1]

6. Clicks "View our plans" tab, enters a zipcode and clicks
   "see all plans" button

7. Explore Compare Plans page content and comparison tool

8. Clicks "Apply now" tab, enters a zipcode and clicks
   "apply now" button[2]
```

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[1] If participant clicks the "Get a quote" button, observe what they do on the "Get a Quote" form.

[2] If participant clicks "Apply now" button, observe what they do on the "Plan Application" page.

Used on day 1, participants 2, 4, and 6.

Objective

How easily and quickly a participant finds information about gym membership for their Kaiser plan has a discount.

((**If** participant does not have a gym or fitness center membership, and is not at all interested in getting one, moderator will need to discover what **will** motivate that participant to start going to the gym.))

"Next task. Tell me: do you currently belong to a gym or fitness center?

((Wait and record answer.))

| Answer | Task setup |
|---|---|
| **Yes, has gym membership** | You want to know what fitness benefits or services your Kaiser health insurance plan offers.<br><br>Show me how you will figure that out. Remember to think aloud as you work. |
| **No gym membership** | You want to join a gym or fitness center. Show me what fitness benefits or services your Kaiser health insurance plan offers.<br><br>Remember to think aloud as you work. |

Happy path(s):

1. Opens Internet browser (e.g.; Chrome or Safari)

2. Goes to kpinhawaii.com Home page.

3. Clicks through the image carousel or waits (top of page).

4. Clicks "Hawaii members: Earn a free gym membership" (text).

5. Clicks "kp.org/activeandfit"

Used on day 1, participants 2, 4, and 6.

6. Sees Kaiser's Active&Fit page.

7. Clicks "Register"

Used on day 1, participants 2, 4, and 6.

## Kaiser Permanente – Finding help (FAQ) content

### Objective

How easily and quickly a participant finds information and forms to appoint, or revoke, an "authorized representative" on healthy.kaiserpermanente.org/hawaii .

```
((If participant is single, living independently, moderator
may need to first decide in what context that person would
need to grant an authorized representative.))
```

For the next task, I need to find out a bit more about how you manage your healthcare.

Who is someone who will need to contact Kaiser to make requests on your behalf regarding your eligibility, billing, payment status, claims, and Kaiser payment decisions?

```
((Wait and record.))
```

Find out how to grant [person they mention above] access to your Kaiser account, so they can make these kinds of requests. Tell me when you are done.

```
Happy path(s):

1. Opens Internet browser (e.g.; Chrome or Safari)

2. Scroll all the way to the bottom of the page

3. Under Member Support click Forms & Publications

4. Type 'authorized' in the Search field

5. Click Search

6. Click Forms

7. Click any of the forms (links 2-6)

Alternative path

2. Click Search

3. Type 'authorized' in the Search field

4. Click Search

5. Click Forms

6. Click any of the forms (links 2-6)
```

Used on day 1, participants 2, 4, and 6.

HMSA.com – path-to-application

Objective

Observe how Hawaiian residents/consumers find, study, and select a health insurance plan for themselves (and family, if applicable) on HMSA.com.

((If participant did **NOT** organically go to HMSA.com in task 1, moderator will transition them from where they are at the end of the organic task to HMSA.com Home page.))

Now, I would like to get your feedback on a different site.

What do you know about this company [Internet browser opened to hmsa.com]?

Show me how to find and purchase a health insurance plan for you (your family) using this site, and verbally walk me through what you are thinking and doing.

Happy path(s):

1. hmsa.com Home page.

2. Clicks "Health Plans" in main (top) nav.

3. Clicks "Individuals & Families" – or option under that heading in drop down

4. Clicks "View medical plans" button on "Individuals & Families" page (if on that page)

5. Explore Compare Plans page content and comparison tool

6. Clicks "Enroll online" button[3], or "Enroll by mail" link'[4]

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[3] If participant clicks the "Enroll online" button, observe what they don on the "Welcome to HMSA" page.

[4] If participant clicks "Enroll by mail" link, observe what they on the "2018 HMSA Individual Plan Application Instructions" page.

Used on day 1, participants 2, 4, and 6.

## Objective

How easily and quickly a participant finds information about gym membership for their HMSA plan has a discount.

((**If** participant does not have a gym or fitness center membership, and is not at all interested in getting one, moderator will need to discover what **will** motivate that participant to start going to the gym.))

Next task. Tell me: do you currently belong to a gym or fitness center?

((Wait and record answer.))

| Answer | Task setup |
|---|---|
| **Yes, has gym membership** | You want to know what fitness benefits or services your HMSA health insurance plan offers.<br><br>Show me how you will figure that out.<br><br>Remember to think aloud as you work. |
| **No gym membership** | You want to join a gym or fitness center. Show me what fitness benefits or services your HMSA health insurance plan offers.<br><br>Remember to think aloud as you work. |

Happy path(s):

1. Opens Internet browser (e.g.; Chrome or Safari)

2. Goes to hmsa.com Home page.

3. Clicks "Browse discounts" button on home (below fold).

4. Clicks "Find your discount" button (right) on HMSA365 Discounts page.

5. Sees Login page.

Used on day 1, participants 2, 4, and 6.

*Alternative path 1*

3. Clicks "HMSA365 Discounts " option in "Well-being" main
   (top) nav menu.

4. Clicks "Oahu" under Browse by Island.

5. Selects "Fitness" from All Categories drop down

6. Explores fitness discounts and clicks "visit website"
   link. This leaves [HMSA.com](HMSA.com).

*Alternative path 2*

3. Clicks "Active&Fit Program" option in "Well-being" main
   (top) nav menu.

4. Clicks "My Account" button on Active&Fit Program page
   (top or bottom).

*Alternative path 3*

3. Clicks "Well-being" in main (top nav).

4. On Well-being category page, clicks "Discounts" link
   (below fold) under "Save Money" sub-section header.

5. Clicks "Find your discount" button (right) on HMSA365
   Discounts page.

6. Sees Login page.

Used on day 1, participants 2, 4, and 6.

Objective

> How easily and quickly a participant finds information and forms to to appoint, or revoke, an "authorized representative" on hmsa.com.
>
> ((**If** participant is single, living independently, moderator may need to first decide in what context that person would need to grant an authorized representative.))

For the next task, I need to find out a bit more about how you manage your healthcare.

Who is someone who will need to contact HMSA to make requests on your behalf regarding your eligibility, billing, payment status, claims, and HMSA payment decisions?

> ((Wait and record.))

Find out how to grant [person they mention above] access to your HMSA account, so they can make these kinds of requests. Tell me when you are done.

> Happy path(s):
>
> 1. Opens Internet browser (e.g.; Chrome or Safari)
>
> 2. Goes to hmsa.com Home page.
>
> 3. Clicks "Help Center" in main (top) nav.
>
> 4. Enters words or phrase in search box (observe search terms and behavior with results).
>
> 5. If types "authorized representative", clicks "Designating an Authorized Representative" search result (or "Authorized Representative Form" result).
>
> 6. If clicks "Designative Authorized Representative" search result, clicks "Authorized Representative Form" link.
>
> 7. Clicks Download button, and opens PDF.
>
> Alternative path
>
> 4. Clicks "View forms" button under "Need a form?" section.
>
> 5. Clicks "Manage Plans" section header to open "drawer"
>
> 6. Clicks "Instructions" under "Authorization" subheading.
>
> 7. Clicks Download button, and opens PDF.

Used on day 1, participants 2, 4, and 6.

## HMSA.com – Finding a contact (current v. new)

### Objective

How easily and quickly a participant finds contact information when they have a question about their insurance plan (current vs. new concept).

((**If** the participant does NOT currently have HMSA health insurance, have them find contact information to find out more about a the specific plan they found in the hmsa.com path-to-application task (look at your notes).

((If the participant currently has HMSA health insurance, have them find contact information for a question about their current plan.))Here is the last task with this Web site:

| Answer | Task setup |
|---|---|
| **Has HMSA insurance currently** | You want to call someone at HMSA who can answer a question you have about your insurance coverage.<br><br>Show me how to do that on their site. |
| **Not a HMSA member yet** | Let's say you purchase that HMSA insurance plan you found in the second task. Yes or no: Do you remember the name of that insurance plan you looked at?<br><br>((**If not** remind them of the name of the one they explored.))<br><br>You now want to call someone at HMSA who can answer a question you have about your insurance coverage.<br><br>Show me how to do that on their site. |

Happy path(s):

1. Opens Internet browser (e.g.; Chrome or Safari)

Used on day 1, participants 2, 4, and 6.

```
2. Goes to hmsa.com Home page.

3. Clicks "Contact Us" in main (top) nav).

4. Clicks "I'm already an HMSA member" on Contact Us page
   (under By phone section header)

5. Locates phone number in the "drawer" that opens.
```

## Part 2: prototype

We are in the process of redesigning that task.

I'd love your feedback on an early design idea we have. Okay?

```
((Have the participant explore the prototype.))
```

What do you think of the new design so far?

Tell me **1 thing that will make it better** for you.

```
Happy path(s) on hmsa.com:

No happy path.

See how they recreate what they did on HMSA.com in this
clickable prototype.
```

Used on day 1, participants 2, 4, and 6.

## Lab debrief & wrap

That's it! As a wrap up, I'd like to talk about a few things with you:

In this session, you completed everyday health-related tasks in two Web sites: HMSA.com and kpinhawaii.com.

I am going to ask you a couple of questions about the overall experience.

*Note: this could be an online questionnaire to save time.

Which site had the best experience for each of the below, and why?

1.  Finding the best health insurance plan for you (and your family, if applicable)

2.  Finding a specific form you may need?

3.  Finding out about gym membership discounts with your plan?

Overall, which site works best for you? Why?

That concludes your evaluation.

My colleague [notetaker's name] will take you to the reception to sign you out.