User Research

CostCoach Team

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Problem Statement

- Who is our user?
- What is the problem they are experiencing?
  - User research
- How might we solve the problem?

WHO?

Generally:

- Primary users:
  - Cancer patients
  - Doctors
  - Health providers/ medical professionals
- Secondary users:
  - Family members of patients
  - Insurance providers

Our app is a demo app:

- Primary users:
  - Prostate cancer patients on Duke insurance
    - DukeBasic, DukeSelect, DukeOptions, and DukeCare; will also have an add your own insurance option
  - Doctors / Duke medical providers
- Secondary users:
  - Family members of patients with prostate cancer on Duke insurance
  - Duke Insurance providers

What is the problem they're experiencing?

The problem is that right now there is no way for a cancer patient or a doctor/medical professional to receive an estimation of their treatment plan.

- Patients suffer from this lack of information as it means that they cannot properly prepare for the financial burden they are about to incur
- Doctors / medical professionals suffer from this issue as they are unable to provide their patients with this empowering information

There are an abundance of possible insurance plans and treatments plans, but no way for the individual to succinctly learn what the cost they will incur based on their personal diagnosis, treatment and insurance plan.

A sub problem is that patients often don't know how to conduct a conversation with their physician / health provider about their finance.

User research

There were certain HIPAA related regulations preventing us from having access to current Duke cancer patients, but we engaged in online research, and turned to forums and other such sources which cancer patients participate in to learn about their key concerns.

Since our client is an example of a user for the app and they have experience with patients concerns, we were able to talk to the team to learn about their concerns on this issue

User research

Dealing with the financial burden of cancer: perspectives of older breast cancer survivors, an article published in 2014 helped us identify what patients think would help them with financial burden.

Participants identified following ways as the most relevant ways to help them:

1. **Help with finding public agencies that can help finance things as most relevant way of help**
2. **Less expensive cancer insurance**
3. **To have a social worker who counsels patients about their financial situation, early in the treatment/care process, have information on what cancer costs to expect**
4. **To be informed about their coverage and what services are available to them prior to surgery**
5. **It is important that physicians work together to develop a treatment plan that considers financial consequences**
6. **To have access to social workers knowledgeable about benevolent funds at various hospitals**
7. **Better insurance policies with low copayments and deductibles**

https://link.springer.com/article/10.1007/s00520-014-2308-9

Summary of key themes and findings

- Patients with insurance still have cost concerns about treatment
- Studies show that almost 20% of patients report concerns about coverage for their costs in the future [1]
- The first two concerns people have after the initial diagnosis is whether they have insurance / what type, and whether they have enough savings to cover out of pocket expenses and deductibles [2]
- Underinsurance (patients spending 10%+ of their income on healthcare costs) is a pressing issue for patients. Increasingly, patients insured by their employers are underinsured, as they have to pay a lot more than their employer [2]
- Out of pocket costs are frequently higher than expected [3]
- Oncologists / healthcare providers don't have such financial information to provide their patients if they ask

Notes:

1. http://ascopubs.org/doi/full/10.1200/jop.2013.000929
2. https://www.cancertodaymag.org/Pages/Winter2017-2018/The-Cost-of-Treatment.aspx
3. https://jamanetwork.com/journals/jamaoncology/fullarticle/2648318

How might we solve the problem?

We propose an app that will intake 3 inputs from the user, and will output the date at which the patient in question should expect to reach their out of pocket maximum, as well as the overall expected cost of treatment. This will address the problem at hand as it will provide all possible users of the app with the empowering information which will enable them to plan for the expected financial costs they will incur.

Additionally, the app will provide a conversational guide which is intended to provide users with information about how to have an effective conversation with their oncologist / patient regarding treatment costs and financial planning.

From our user findings we concluded that additional information about financial advisors will be provided in our app, as it is one of the most common resources users wanted to obtain.

User research implications

How is your user research informing your solution?

- Our user research highlights the user's key concerns: uncertainty about cost and future financial circumstances due to treatment; which insurance plan they have
- Accordingly, the app will aim to provide:
  - Date at which the patient can expect to reach their out of pocket max
  - How much they can expect their treatment to cost
  - Guidance on how to have this conversation with medical professionals
  - Some resources to help users contact insurance providers and financial advisers

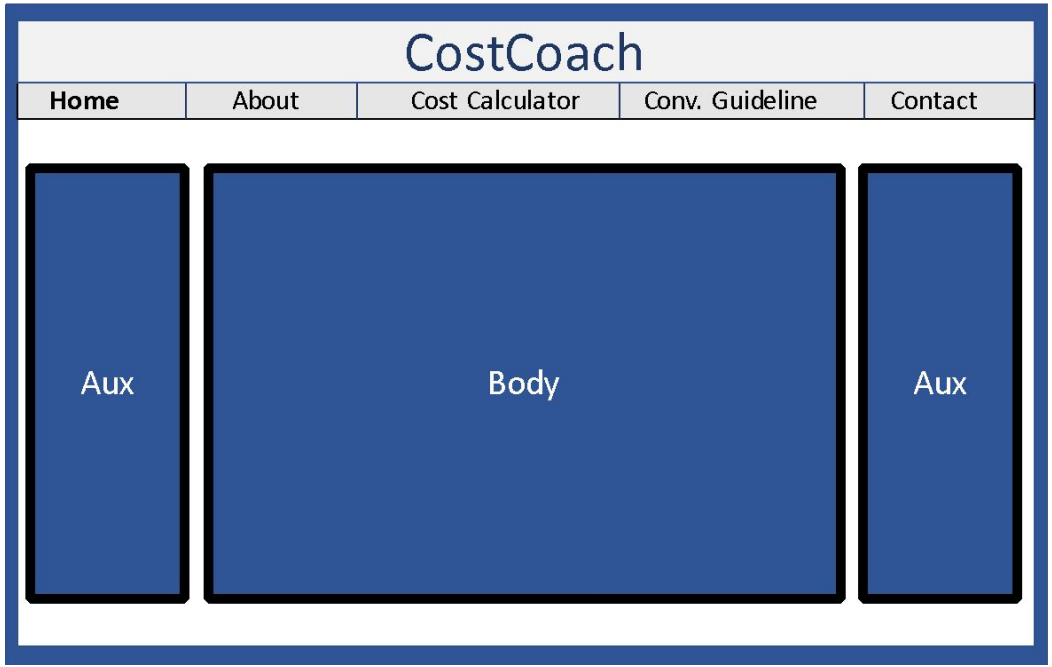
What assumptions did you have before user research?

- Patients know what insurance they have and how their plan will work - this turns out not to be the case
- Patients have the insurance - it turns out that some patients do not have the insurance

CostCoach UI Design

CostCoach Team
September 19th, 2018

Home Screen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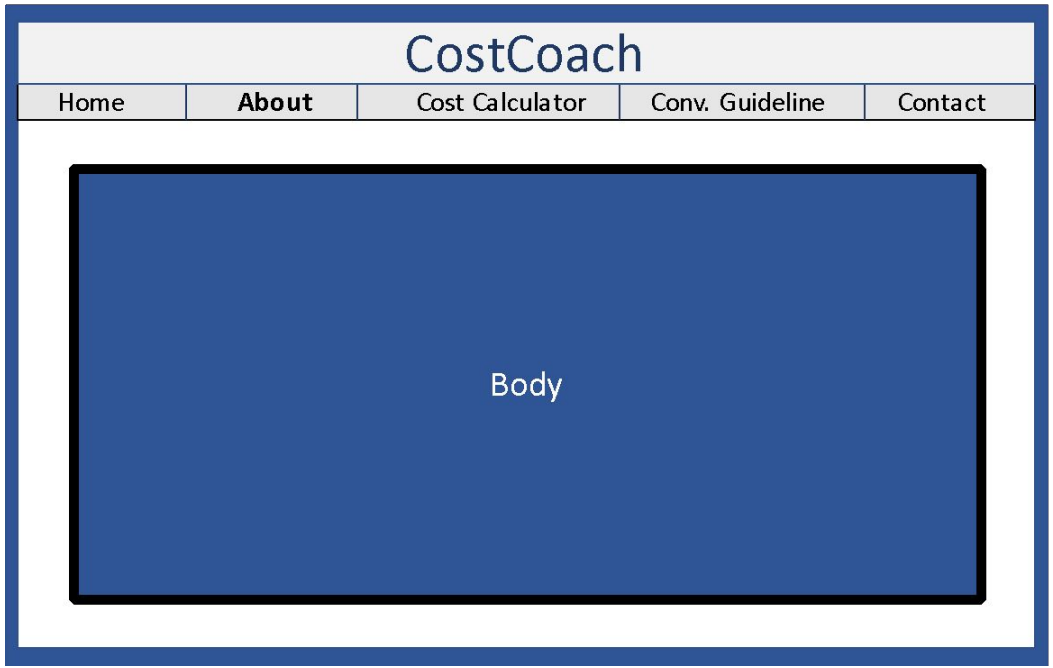
About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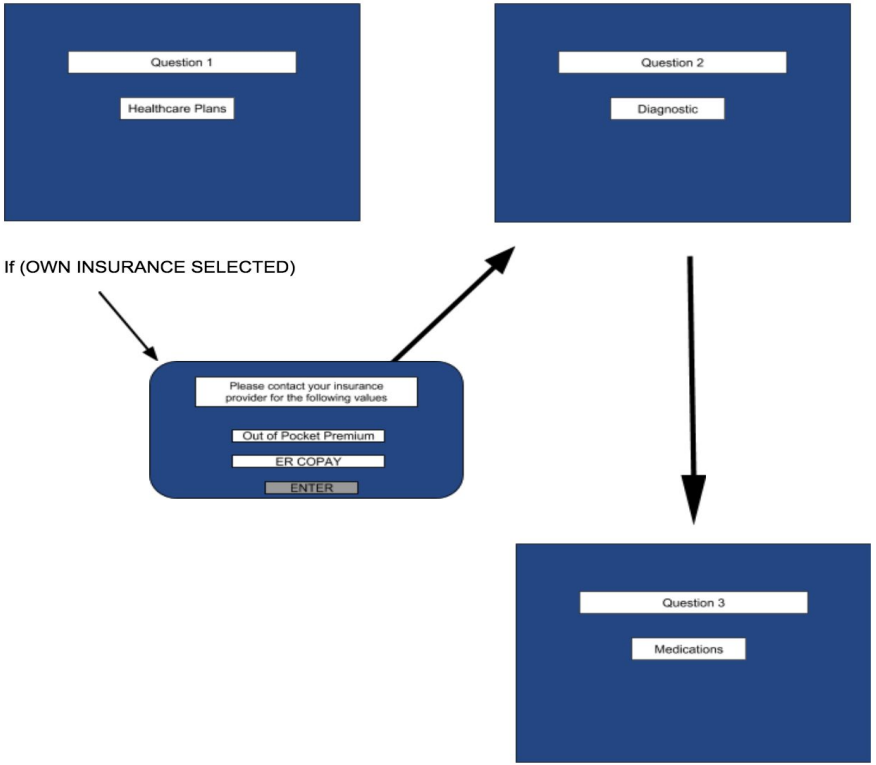
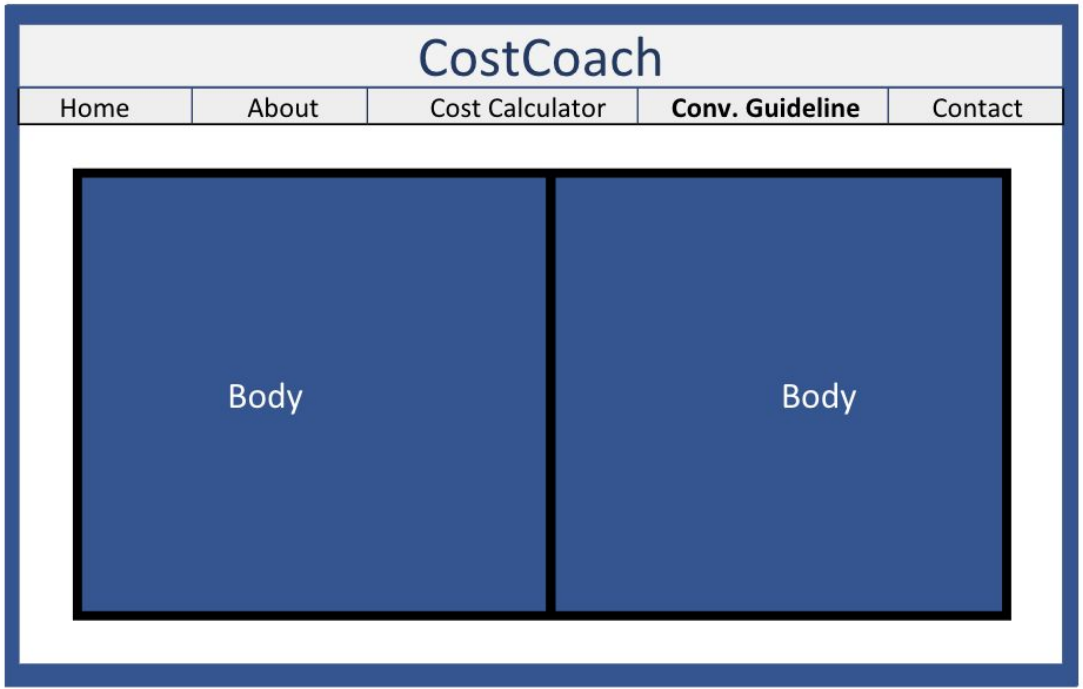
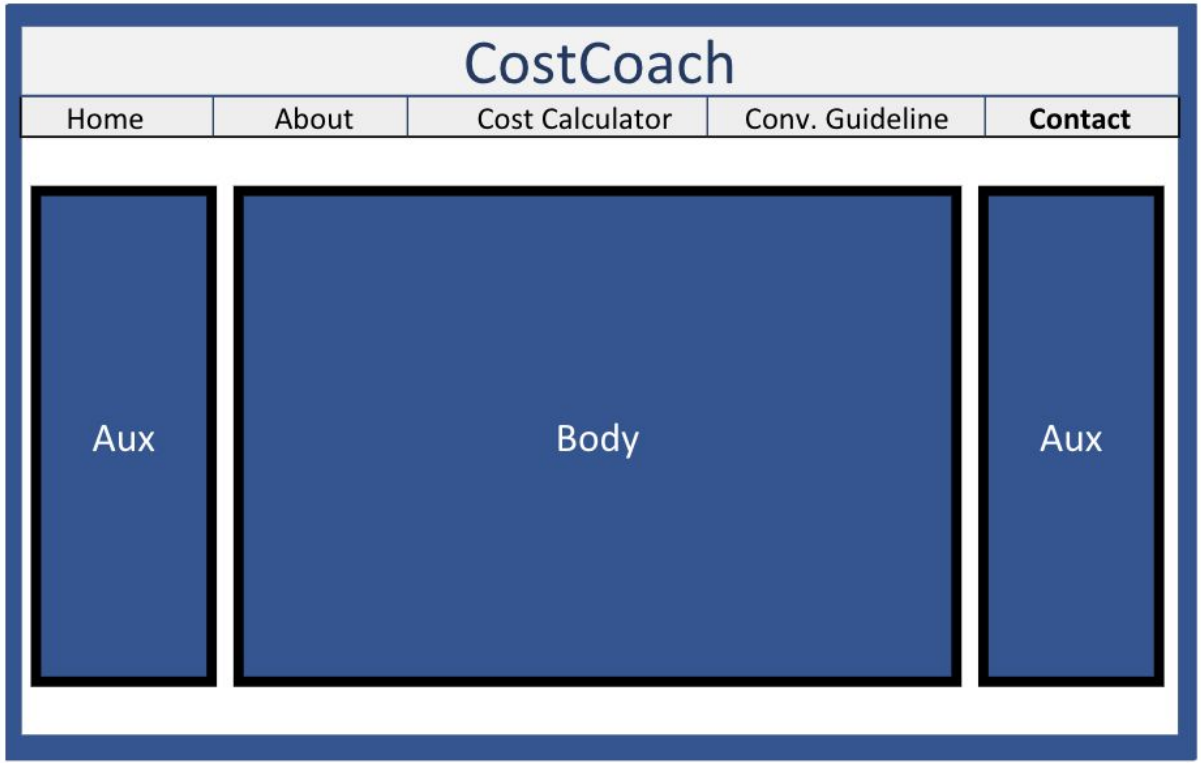


Conversation Guideline



Contact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