

## Problem statement:

The process of enrolling in Medicare at the standard age of eligibility, 65, can be confusing and cumbersome. If it is too difficult, it could lead to the most vulnerable seniors without the healthcare coverage they need.

### Research Question:

How might we improve the experience of Americans enrolling in Medicare?

## Background

Applying for government-sponsored healthcare coverage, Medicare, involves interactions with multiple agencies: Centers for Medicare and Medicaid Services (CMS), The Social Security Administration (SSA), The Internal Revenue Service (IRS), and the Veterans Administrations (VA), to name a few. The SSA validates income, age, disability, and other key demographic information prior to passing on the citizen's case to Medicare and Medicaid (CMS), Tricare (VA), Veteran's Health Administration (VHA), or any number of other public benefit programs. The application hand-off between the agencies can lead to multiple trips to offices that are not co-located, expensive travel, time off work, and gaps in coverage.

In addition to the multi-step enrollment process, coverage details are difficult for the layperson to understand and make effective choices for their unique needs. This leads to an ecosystem of third-party actors to facilitate enrollment, e.g. non-profits, brokers, agents. Though these agents may have good intentions, the use of their services can add on cost for Americans when signing up for government programs.

The variety of pathways to enrolling in government healthcare programs is vast and complex. To keep this project feasible in the timeline of the semester, we will **focus on the enrollment process Americans entering into Medicare**. Medicare eligibility typically begins at the age of 65. There are exceptions but we are not addressing those in this semester. **User populations to research will include 64-65 year-olds aging into Medicare coverage. Consider what variables in a person's life may impact their ability to navigate this process. What could complicate their case? Where are the gaps and who is falling into these gaps? How many agencies must they interact with and what do those interactions entail? What is the flow of information and the timeliness of the process(es)?**

Consider what information a beneficiary may need at each step or phase of the process. This will likely require a wider understanding of how Medicare works and how a beneficiary engages with their coverage after enrollment.

## Scope

- Identify users involved in enrolling first-time Medicare beneficiaries who are aging into the system (64 and 65 year olds)
- Understand the enrollment experience for citizens aging into Medicare, common variations in the journeys
- Leverage local SSA field offices, AARP, Medicare broker offices
- Synthesize user feedback into recommendations
- Prototype

## Client Team

- Benno Schmidt, Designer, CMS
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- Rob Teller, OIT, SSA

## Reference Materials

### Medicare Background:

- [Medicare General Information](#)
- [What Does Medicare Cover](#)
- [Kaiser Health News "All About Medicare"](#)
- [Kaiser Primer on Medicare](#) - top level overview of Medicare with key facts
- [Medicare Information for Consumers](#)

### General healthcare background:

#### Reading:

- [The First 90 Days for a Product Manager new to healthcare](#)
- [Hacking Healthcare](#) - an O'Reilly manual covering EHRs, systems, and the industry in general
- [The Digital Doctor](#) by Robert Wachter
- [America's Bitter Pill](#) by Steven Brill
- [An American Sickness](#) by Elisabeth Rosenthal
- [Reinventing American Health Care](#) by Ezekiel Emanuel
- [The Lucky Years](#) by David B. Agus M.D.

- [The Price We Pay](#) by Marty Makary
- [The Health Care Handbook](#) (by Elisabeth Askin and Nathan Moore) – a ~200-page overview of the U.S. healthcare landscape. Topics include: the different types of healthcare providers, insurance and economics of healthcare, and healthcare and policy reform.

#### Digital:

- [Introduction to the U.S. healthcare system](#): Khan Academy has a 10 part series on the US healthcare System.
- [What the Health](#) is a podcast from Kaiser Health News that breaks down the latest policy proposals and changes.

#### Health News:

- [HISTalk](#) is an influential anonymous blog that breaks news in the healthcare space.
- [Politico Morning eHealth](#) - a daily newsletter that consolidates the government related health news of the day. You can get this to your inbox every morning or use our Politico Pro account to browse paywalled content.
- [Health IT Analytics](#) - more in depth coverage of the healthcare industry and the impact changes have across the landscape
- [The Top Resources For Healthcare Entrepreneurs. In Every Category](#)
- [Kaiser Health News](#) is a great resource for news but also has a great morning newsletter
- [Rock Health Weekly Newsletter](#)
- [Modern Healthcare](#)