

19/03/19 myNHS - Lancaster











date	19 Mar 2019
phase	Private Beta
service	myNHS
sprint	14
user	NHS Employers (Variety of ages and scheme in)
contact	Natalie
location	Lancaster
type	F2F
digital inclusion	95, 86, 97, 94, 80
no tested	5
minutes observed	300
researcher	Dominic Hurst,
objectives	<ul style="list-style-type: none"> User will get through the authentication process Users want to see information specific to them Users will understand modeling disclaimers Users want to share pension details with 3rd party Users will understand figures mentioned are estimates

What we tested with

Version 4 of HTML prototype [Prototypes](#) (future)

Observed by

Gareth Joyce –

Behaviour	Background	Pension Suggestions	Start	Verify
				
Home/Hub	Personal	Estimate	Calculation Factors	Sharing
				



Overview of findings

Changing the estimate

Initial **view of the (base) estimate was hindered** as 4/5 didn't realise figure/ box was a link.

Those who found (3/4) or could see the **alternate estimates (4/5) liked** the information presented *"i like the comparison", "This is your future", "definitely helpful", "just what i am looking for", "It tells you...Is it worth hanging on" "you can plan your life on what going on here"* and **read the disclaimers**. Only negative comments about the disclaimer were on **technical terms** *"What's ERRBO"*

Even those who couldn't see alternate estimate tool, they explained what they wanted to see/ know more about *"i need more information behind the lump sum"*

In terms of estimating in **advance** (eg a payer) thoughts were muted. *"i don't see the point"* (figures 5 years in advance of retirement age) *"will change"*

All knew these were estimated figures given the additional labelling; *"its an estimate", (means) "roughly"*

Navigating around

As mentioned **only 1/5 clicked on the base line estimate**. This led to some **wanting to know about contributions** *"i want to see what i have paid in month on month... piece of mind"*

Another key issue 3/5 was for those on the alternate estimate done page, the **links to get back (to hub or for another alternative estimate) could not be seen**. *"How do i go back"*. One even **signed out to get back to the hub!**

Personalised approach

Questions were asked in regards to different visits what could/ should be different. **Nominations** was one area *"expect to see spouse or who i have listed", "nominations that would be there (your details) if i already had (added them); (expects to see something in your details) "set it up donkeys ago"*

Transfers also popular *"transfer irrelevant to me" (knows can't do it now), "i have got a transfer at the moment", "transfers are daunting.. got pack at home at the moment"*

The **base line estimate was also expected to rise** 3/5 *"i expect amount to go up when logging in future"*. One user in particular **wanted to see its progression over time**, similar to collating paper pension summaries from other schemes; *"it would be nice to see previous years statements and contributions...a history...something to be proud off"*

Sharing

Sharing was with those closest to them (husband or those nominated). Again **being in control** of sharing is important *"I would print to share", "i would share with husband securely if i agreed to it", "as long as i could rescind access"*. Some **didn't want to share** full stop *"i don't share passwords with anyone, even my husband"*

Alternate suggestions

- *"(id like to see) on reducing hours"*
- *"you can freeze your estimate cant you?"*

Digital vs human

For some this being digital was great *"makes life easier when online"*, but others stressed the **need for a human interaction both as a prompt and knowledge gained** *"there needs to be an alternative to the web"*, *"last time someone came to talk to us was about moving over (to 2008)"*

Verification

Some had previous experience of GG and associated that with Verify. The flow of confirmation codes and mobile was a **bit problematic** *"puts me off (text message)"*, getting asked **verification questions was a concern** *"bit suspicious"*, *"its scary that info is there (mobile provider)"*, *"they know your details"*. However users glad in regards to **security** *"message is reassuringly secure"*. Users also expected **short visit second time around** *"i'd click used before after signing out"*, *"i expect once setup it wont take as long (next time)"*, *"expect just a password on 2nd sign in"*, *"expect a code to be sent (on second sign in)"*

Pension awareness

Despite a range of ages tested (those always been in NHS and some into NHS) **awareness and knowledge was low**, *"I bury my head in the sand"*, *"Don't know much about pensions"*, *"I get confused with NHS pension"*. **Lack of information** a concern too *"I get confused with NHS pension, lack of comms... contract is with NHS pensions not my employer"*

Use also linked to age *"Would use every blue moon, depends on how close to retirement"*

Actions

Fed back to the team

- ☐ Replay Calc questions to [Sarah Croston](#) (P1 10:29 time stamp)
- ☒ Add list of alternate scenarios to confluence [Dominic Hurst](#) (Possible alternate estimate scenarios)

Created Hypothesis:

- Users want to see how their estimate is progressing over time
- Users want to avoid getting lost in the service

