

Derek Cryer

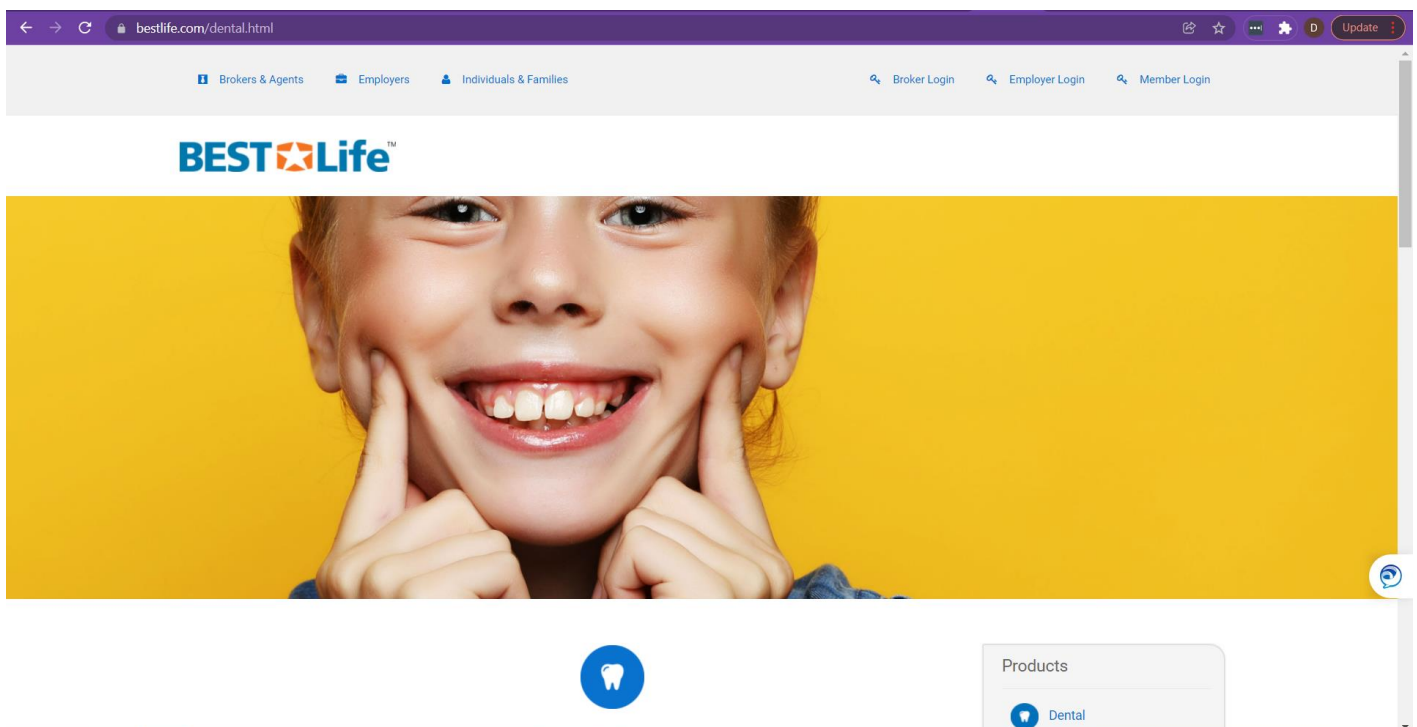
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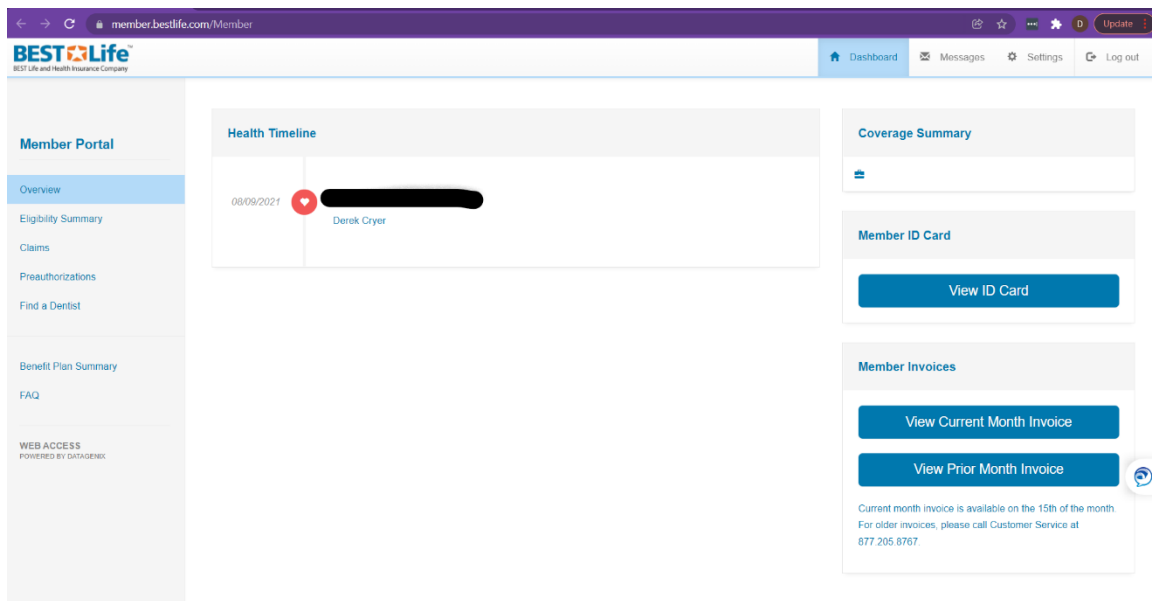
VTD 404

Assignment #1

This past summer, I had to search for a new dental insurance because my job at the time as a contractor did not offer it. Luckily, I had the option to go through the healthcare.gov website and shop around for a plan. However, once I selected to go through BestLife Dental Insurance, the experience only went downhill simply because of their website design.

My goal when going to this website was to simply pay my monthly statement. This was not done with ease, though. For starters, to pay the bill the user must search for the company and the words “pay bill” to find the site to actually pay the bill. There is no “pay bill” option on the website’s homepage, which directly contradicts the efficiency of use principle of usability. You also do not have the option to login to your account to pay the bill, which directly contradicts industry conventions – this was the first and only monthly bill that I have had where I didn’t need to login to my account to pay it. Below are screenshots of the website home page as well as the login homepage, both of which lack a pay option:





Note: "View Current Month Invoice" only tells the user how much they owe

Once the user is ready to pay the statement, the website violates the rule that users should not have to rely on memory to complete a task. Since this website doesn't allow you to log in to an account to pay the bill, it requires the user to recall their member ID and the amount that they owe. Most monthly bills (and more specifically, insurance bills) have you log in to your account so that your information (statement amount/account ID) is already populated. Having the user log into their account would fix a lot of the issues with their website. Screenshots below display how users must rely on their memory (or extra paperwork) to complete a transaction:

Recurring Billing Details

Please complete the required fields and Submit

* indicates a required field

Start Date: *

01/27/2022



Amount: *

Dollars and cents with a decimal point (99.99)

Number of payments: *

How many months would you like to pay ?



Policyholder Information

Please tell us about the enrolled policyholder

* indicates a required field

*New Mexico Residents

Member Number or Employer Group Customer Number:

49068073

First Name: *

Derek

Last Name: *


Cryer

Phone Number: *

xxx-xxx-xxxx

Email Address: *

Email

 **Authorize.Net**
SECURE CHECKOUT

Billing information

Please enter information as it appears on your credit card statement

* indicates a required field

Address: *

Address

ZIP Code: *

Zip

City: *

City

State: *

State

Country:

Similarly, this user recall lends itself to a lot of errors, which is another usability principle that this website violates. Instead of having the user guess or recall their information (statement amount/account ID), having that information already uploaded would fix a lot of errors that may occur with inputting this information. From personal experience, I am also aware that when you do type the account ID in incorrectly, it does not tell you that the account ID is incorrect. Rather, it just will not let you proceed to the following page. In the screenshot above, I typed in a "random" number into "Member number" and it is evident that I have no way of knowing if my ID is correct or incorrect. This violates the principle of helping users identify errors. Putting a red "x" next to the account ID or saying "invalid ID" would allow the user to know when that input was incorrect.

The last principle that I want to talk about is the lack of user control and freedom. Once I got a different job that had dental insurance, I wanted to cancel my account, coverage, and recurring payments. While I did cancel the plan on healthcare.gov, the autopayments were still going through because I "didn't directly notify the company" – a component of cancelation that I was not aware of. Not only did I have to confirm my cancelation with the company over the phone, but there also wasn't an option to cancel my account online. To this day, I am still receiving invoices despite having canceled my plan 5 months ago. It goes without saying that their website offers little control and freedom to users.

All things considered, I really do feel like this company's website would be greatly enhanced had they put a "pay bill" option directly on the home screen and allow their users to simply log into the account and pay their bills. Likewise, offering the option to cancel the account and recurring payments would also enhance the user experience since users will feel as if they have more control over their accounts.