

Healthcare and Insurance Education

Larry the Porcupine
Sean, Melinda, Vrinda, Grace, and Ari





Meet Team Larry!



Sean



Melinda



Vrinda



Grace



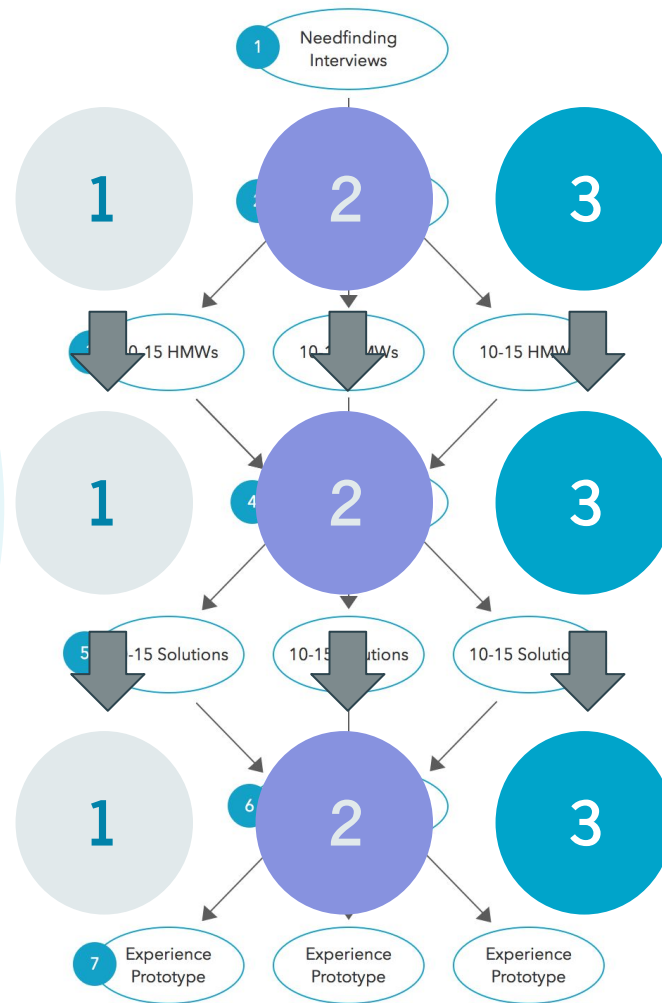
Ari



Problem Domain

Young adults need **higher quality** and **better access to healthcare and health insurance education**

Overview





We met...

Kaori, a college student who has a few trusted doctors maintaining her healthcare.

We were surprised that...

she found herself **lucky** to find a good relationship with a doctor she chose based on **convenience**.

It would be game changing if...

we could help take the luck element out of establishing a **trusting** patient/doctor relationship.





How Might We...

Take advantage of Kaori's **trusted and extended network** to **recommend doctors** that are more likely to be compatible with her?





...Solution

Submit
reviews/debriefs
after each doctor
visit.

Connect with **network**
of similar people, and
see which doctors
they liked.

Automatically
filter out doctors
that **aren't**
supported by
her insurance.





Experience Prototype 1

Prototype: Doctor recommendations sent in via Google forms pooled from trusted network and Nextdoor



2 young adult females **looking for a doctor** in the Bay Area and friends and **local Nextdoor** users who submitted recommendations

Cynthia Gelke, MD
Dr. Soa Tsung

Where does the doctor work? (Which hospital)

7 responses

Location	Count	Percentage
Palo Alto Medical Foundation	3	42.9%
Private practice	1	14.3%
Redwood City	1	14.3%
Redwood City - Stanford health care	1	14.3%
Stanford Health Care	1	14.3%

Please provide a short blurb for why you are recommending this doctor

7 responses

Kind demeanor, always asks if I have questions and explains things very well

I saw him on Monday with horrible pain and he decided I needed surgery and squeezed me in for the next day. He was so kind and helpful the entire time. Constantly available to answer my questions.

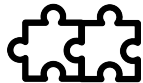
Dr. Wang is attentive to patients' mental and physical concerns

he's the most caring and knowledgeable doc I've ever had, read his reviews on Zocdoc, u won't find anyone better. Here's a bonus for ur friend: he's also an Obgyn who's working as a general family physician now

I'm 50 years old and started seeing Dr. Laniaka a few years ago. I needed a new GP and just randomly got an appointment to see him. It was after I had seen him a couple times that I found out that he also specializes in the LGBTQ+ community and although I don't identify in that group, I have many relatives and friends that do so that's a plus if you want that extra support. I appreciate that he takes the time to really listen to me and takes my concerns serious. His demeanor is quite and gentle and he seems like someone you would want to be friends with. I never feel rushed and at the end of our appointment he always asks if there's anything else. He seems young for a doctor and I find that refreshing and feel he will find the answer if he doesn't know.



Experience Prototype 1



Assumption: People would **trust** recommendations from others in their network **without knowing them**/meeting them.

- Confirmed: Participants trusted results after **knowing the source** and recommenders' demographics.



Results:

- Would like **verified information** on doctor's practices as well as their bios.
- Received **conflicting feedback for information preference**
 - recommendations presented as a quick read (highlights) vs detailed testimony



We met...

Anna, a student who had to switch insurance when going to college and who will be switching again when she gets a job.

We were surprised that...

she is **scared** of getting a job because it would negatively impact the **standard of care** she is used to getting.

It would be game changing if...

we could help her maintain the **same level of care** through her health insurance transition.





How Might We...

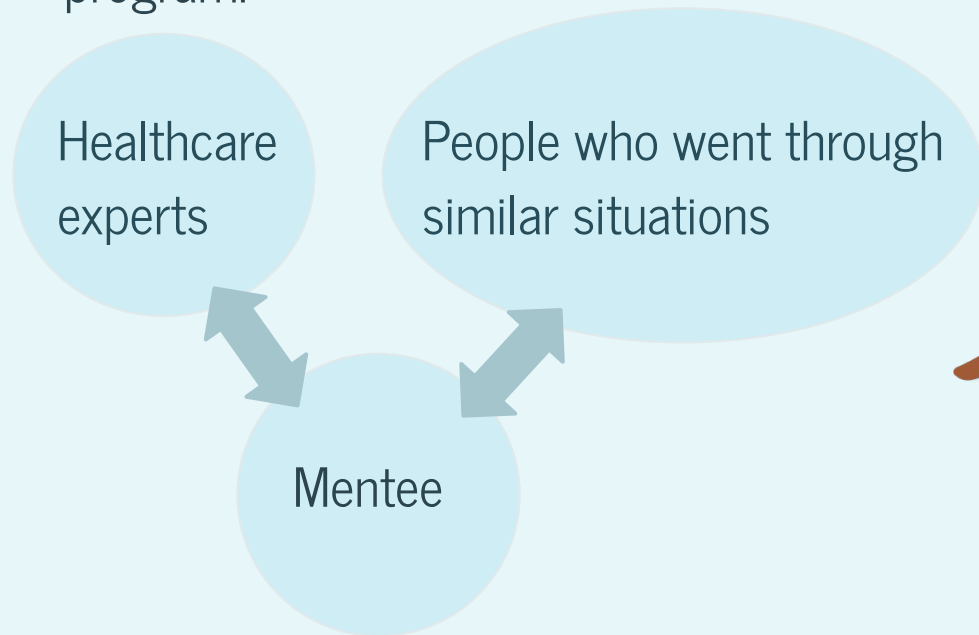
Help Anna **maintain her level of healthcare** during a transition of health insurance and **inform** Anna of what is/isn't covered under a new insurance plan?





...Solution

A **smart match mentorship** and education program:



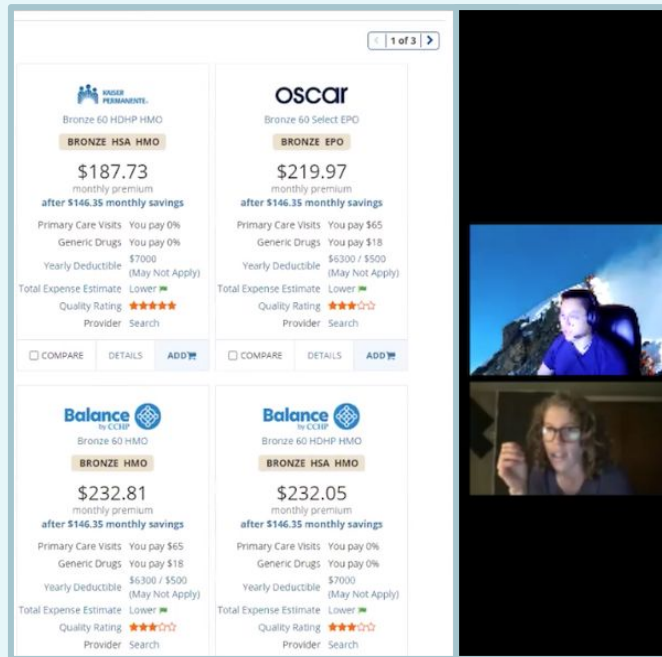


Experience Prototype 2

Prototype: Match mentor/expert and mentee to discuss an upcoming insurance transition over a 30 minute Zoom call with mentee follow-up

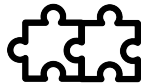


Mentor with experience transitioning health insurance and new grad exploring health insurance options





Experience Prototype 2



Assumption: Young adults would trust a mentor/expert they are matched with online

- Confirmed: With **sufficient mentor credibility**, mentees trusted mentors during 1-on-1 calls
- New assumption- Young adults are **willing to be vulnerable** to mentors they're matched with



Results:

- Introductions and sharing background helped establish credibility from the start
- Although mentee trusted mentor, mentee had different expectations of how conversation would go (such as different questions in mind)



We met...

Irene, a recent grad who started a new job and had to navigate health insurance for the first time.

We were surprised that...

even though Irene reached out to her trusted network for info/advice, she **still isn't quite sure** how to use it and if she made the right choice.

It would be game changing if...

we could help Irene **feel confident** that she is getting the most out of her insurance, and that it is the best option for her.





How Might We...

Leverage **communal and expert knowledge** to teach Irene how to get the most out of her plan?





...Solution

A **Reddit for healthcare insurance**: post your plan and get feedback/voting from the community.

Organize by insurance plan, location, demographic

Discussions of best places to get care and how to **best use** insurance

Moderators & **community guidelines** for public forums





Experience Prototype 3

Prototype: Experienced contributors give feedback on anonymized insurance plan via a shared Google Doc



3 young adult females working a tech job and contributors with **experience navigating health insurance** for themselves and their families

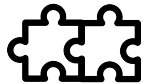
Bi-weekly Medical, Dental, and Vision Plan Contributions

Coverage Tiers	UHC PPO Medical	UHC HDHP Medical	Kaiser CA Medical
Employee Only	\$67	\$18	\$46
Employee + Spouse/ Domestic Partner	\$158	\$75	\$114
Employee + Child(ren)	\$135	\$65	\$102
Employee + Family	\$227	\$127	\$160

Which plan you would pick	Reasons for choice	How does this compare with your current plan?
Kaiser CA Medical	It has no individual deductible. Usually, my medical expenses involve just a yearly checkup, preventive care, and prescription drugs. For prescription drugs and preventive care, the benefits look similar across the different plans. Kaiser is a little more expensive than UHC HDHP, but having no deductible and a max OOP that is \$1k lower makes it sound a lot worth the extra monthly contributions. Something that I'm not completely sure about from the given information is whether Kaiser insurance is restricted to Kaiser providers and how widespread that connection is.	My current plan has a higher deductible, but the monthly contributions considering employer contributions is lower.
Kaiser CA	Has a pretty affordable employee only opt-in,	



Experience Prototype 3



Assumption: People would be **comfortable** anonymously posting their insurance plan and **trust** other people's feedback

- Confirmed: participant felt comfortable sharing **anonymized** insurance plan



Results:

- Participant found reading other people's logic and **reasoning flow** helpful
- Reading the commenters' reasoning in choosing **their own** insurance plans contributed most to their trustworthiness

**Thank you! Any
questions?**

