



The key to unlocking
your health insurance



OUR TEAM



MELINDA

M.S. Computer Science '20
B.S. Product Design '20



VRINDA

M.S. Computer Science '21
B.S. Computer Science '20



GRACE

M.S. Management Science
& Engineering '22
B.S. Computer Science '21



SEAN

M.S. Computer Science '20
B.S. Electrical Engineering '19



ARI

B.S. Symbolic Systems '20



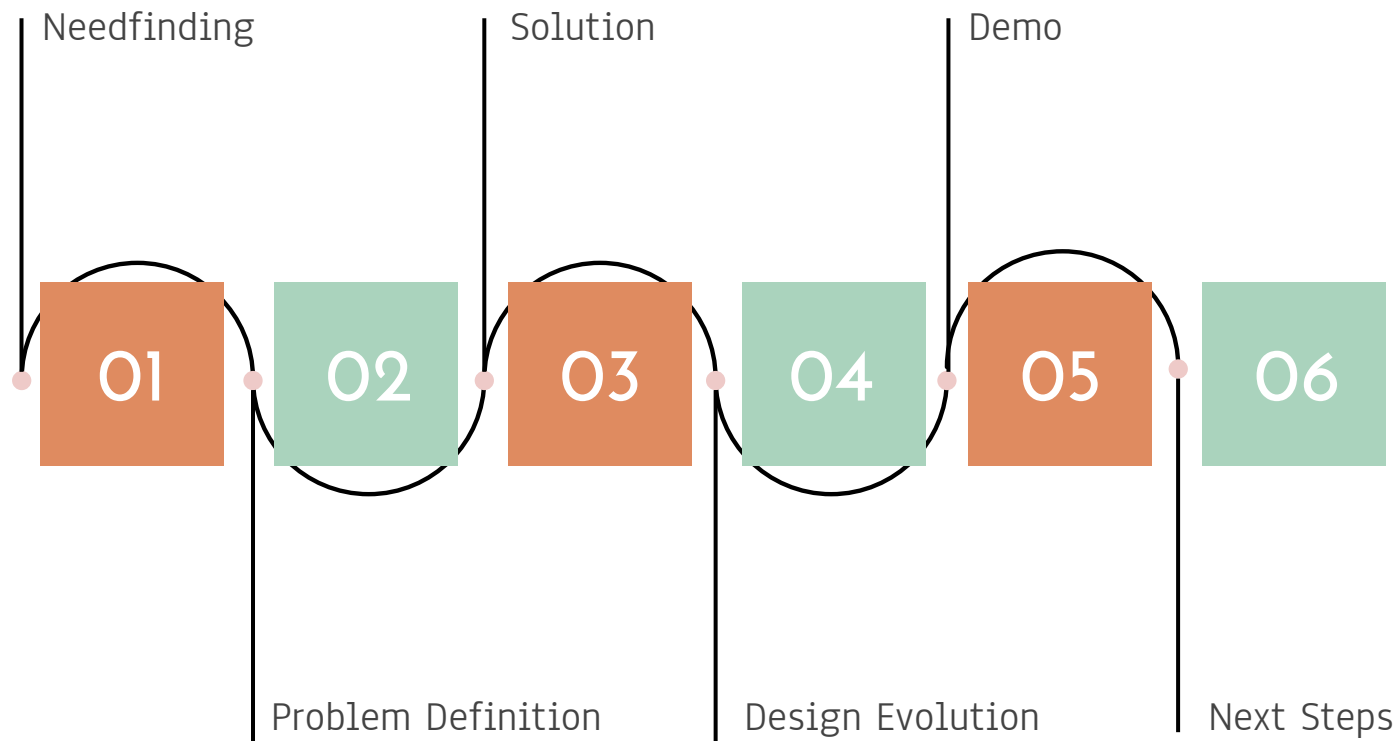
MEET CLAIRE



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



ROADMAP



Needfinding





GOALS



identify pain points



explore current “solutions”



define engagement with health insurance

WHO WE INTERVIEWED



A recent college grad who **started her first job** and transitioned insurance plans



An immigrant who leads a non-profit that **supports undocumented young adults**



An MD who runs **one of three** young men's clinics in the country and is a **health literacy advocate**



An ophthalmic technician from Connecticut who **grew up on Medicaid** and will be **transitioning** to company insurance

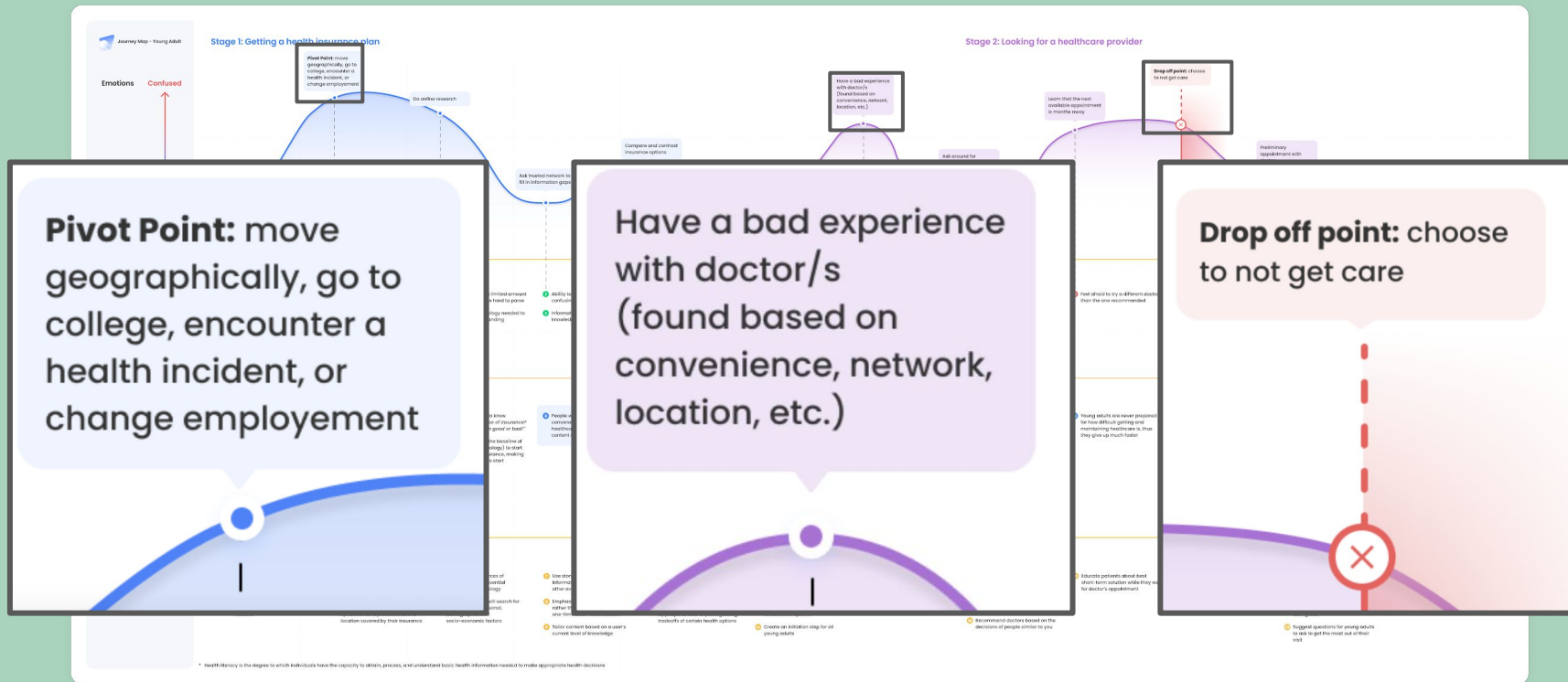


A recent college grad who **switched** from LA **Medicaid** to CO Medicaid for college

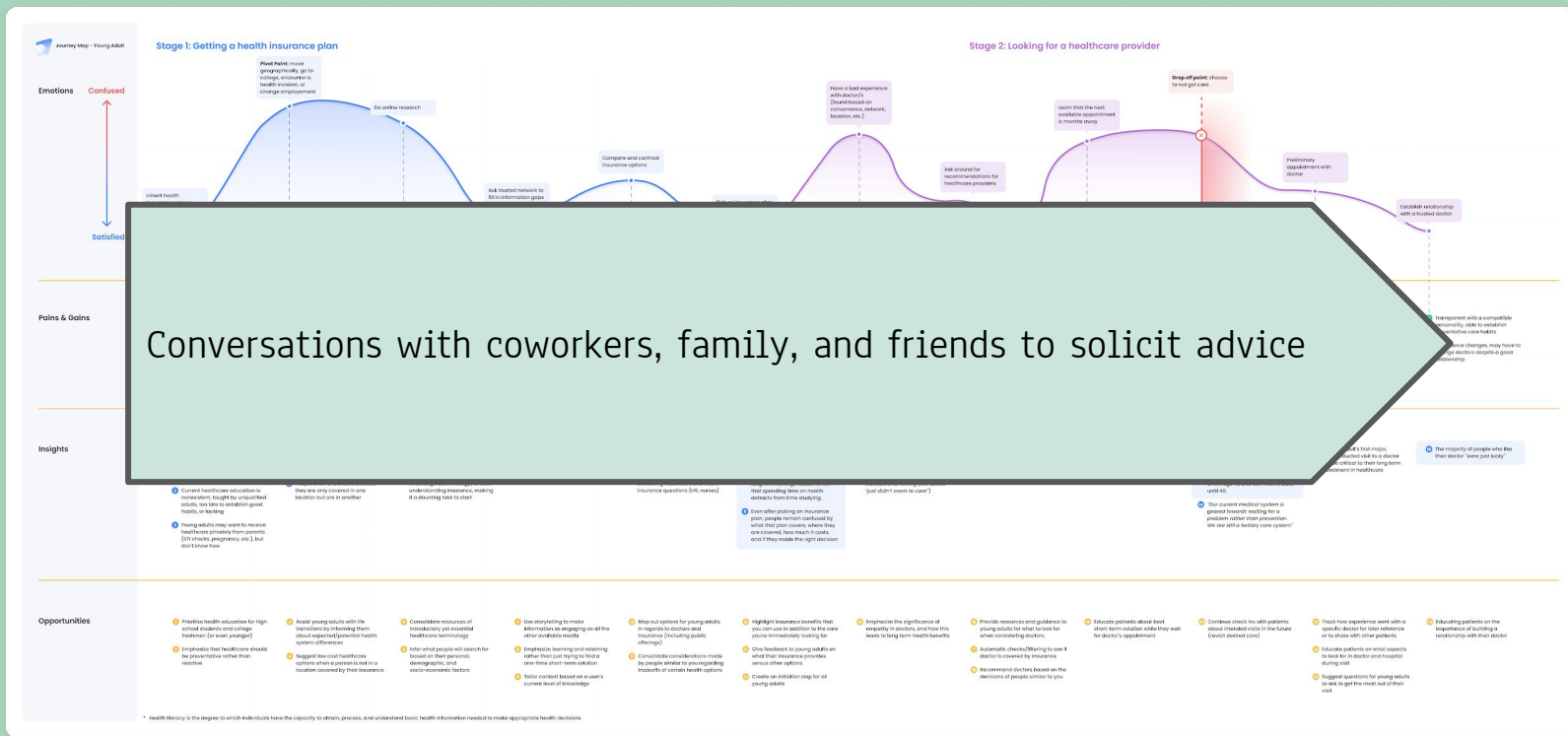


A **student health** program manager at a university health center tackling **wellness** amongst young adults

Insights



Insights



Problem Definition



THE PROBLEM

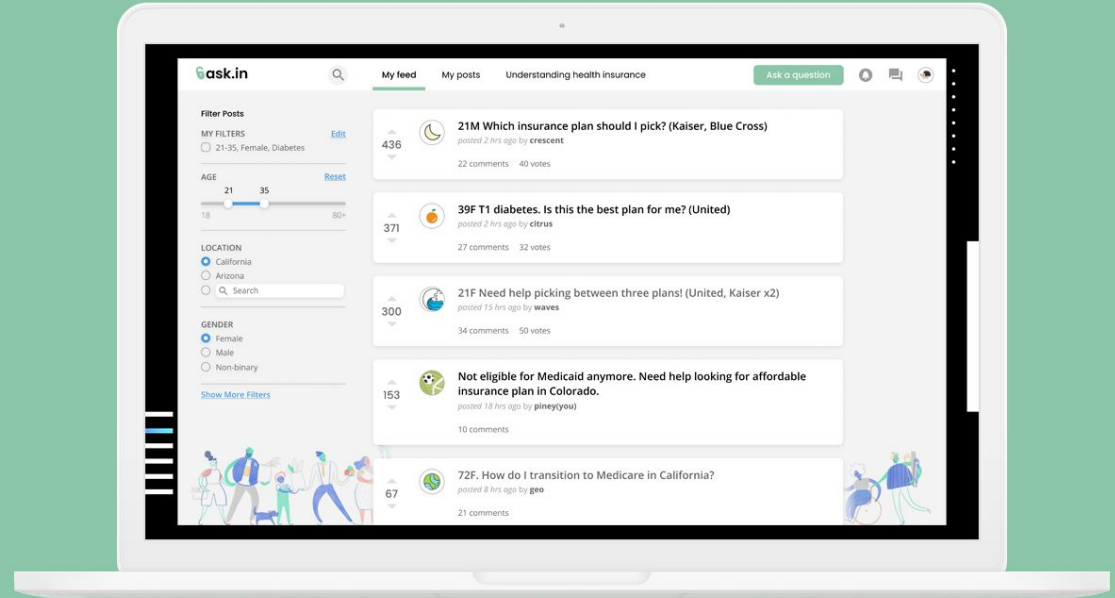
Young adults need a **trustworthy**
source of **health insurance**
education to help navigate their
lifelong healthcare journey



Solution

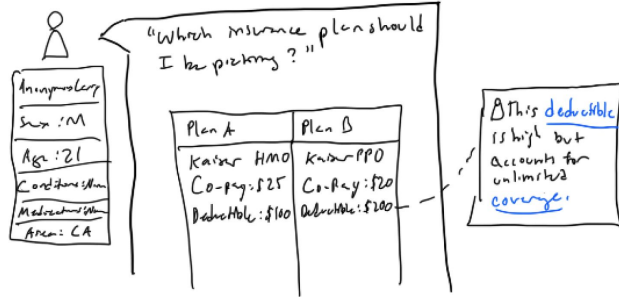


A health insurance forum,
with hassle-free detail
extraction and optimal
organization of feedback
from peers

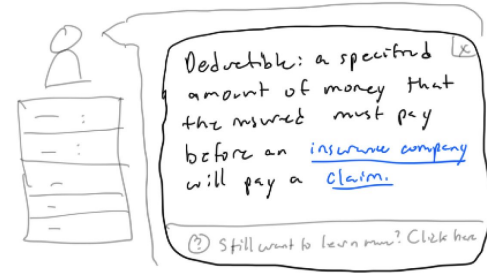


Low-Fi Prototype

My Question: Which Insurance ...

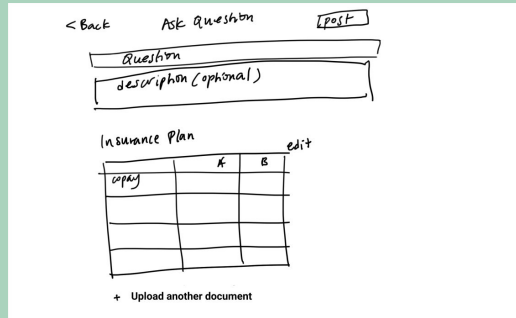
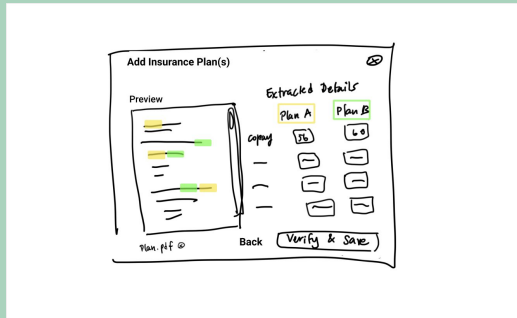
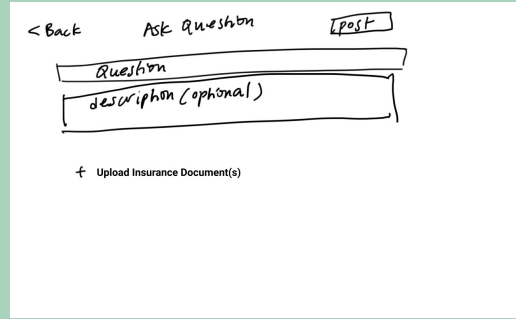
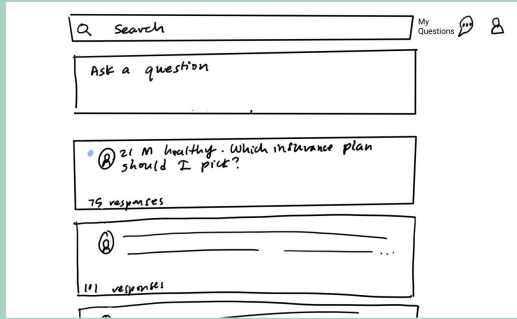


My Question: "Which Insurance ..."



Task 1: Define health and insurance terms

Low-Fi Prototype



Task 2: Ask a question about your insurance plan

Low-Fi Prototype

8

Anonymous Larry

Sex: M

Age: 21

Conditions: None

Medications: None

Area: CA

"Which insurance plan should I be picking?"

Plan A 🟢🔴	Plan B 🟢🔴
Kaiser HMO	Kaiser PPO
Co-pay: \$25	Co-pay: \$20
Deductible: \$100	Deductible: \$200
Covers: basic PCP visits, ...	Covers: surgery, Physical therapy, ...

⊞ Add comment

8

8

Anonymous Larry

Sex: M

Age: 21

Conditions: None

Medications: None

Area: CA

"Which insurance plan should I be picking?"

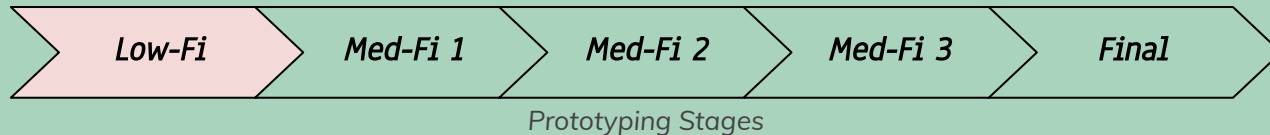
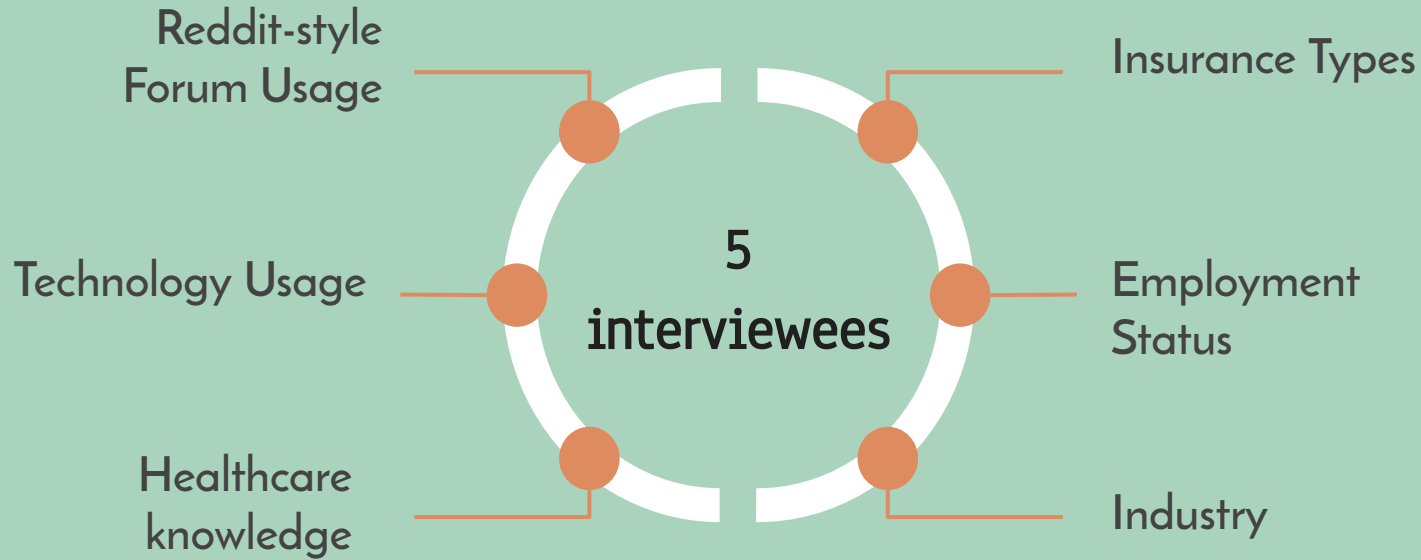
Plan A 🟢🔴	Plan B 🟢🔴
Kaiser HMO	Kaiser PPO
Co-pay: \$25	Co-pay: \$20
Deductible: \$100	Deductible: \$200
Covers: basic PCP visits, ...	Covers: surgery, Physical therapy, ...

8 This deductible is high but accounts for unlimited coverage

Design Evolution



Iteration Process



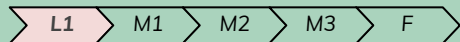
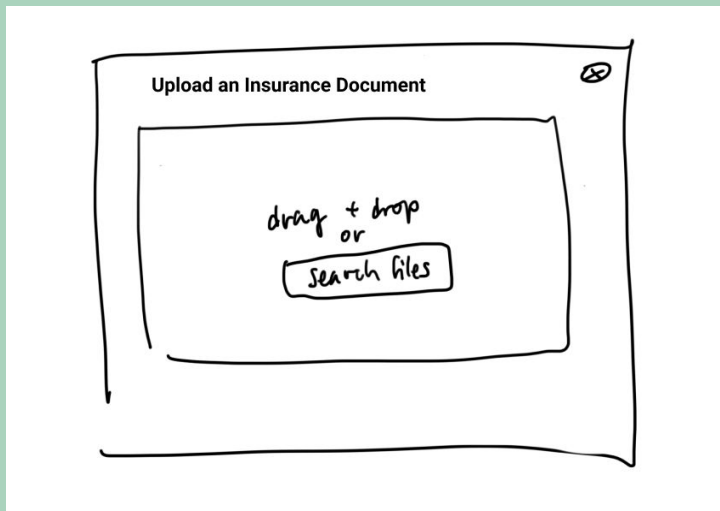
Design Change - Uploading an Insurance Plan



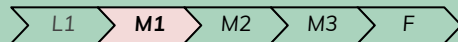
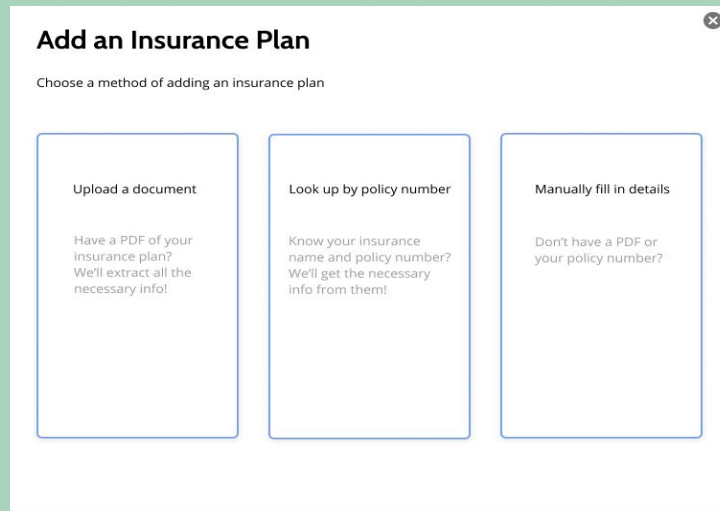
Some users don't have an insurance document to upload



Allow for manual information entering or lookup by policy number



Prototype Stage



Prototype Stage

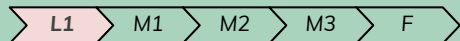
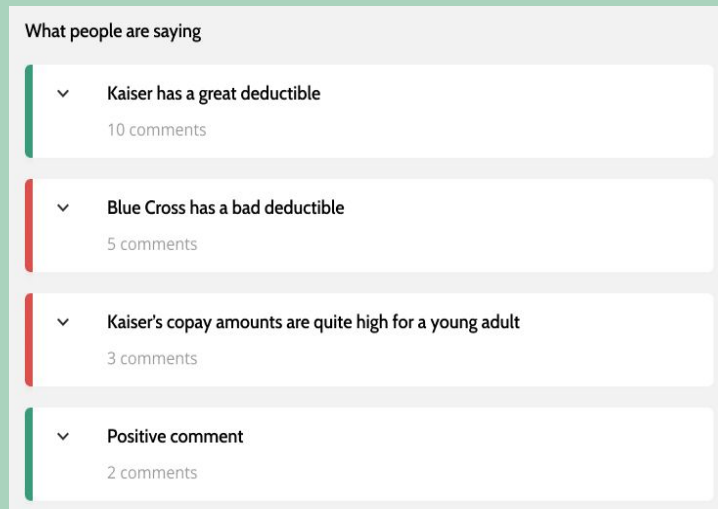
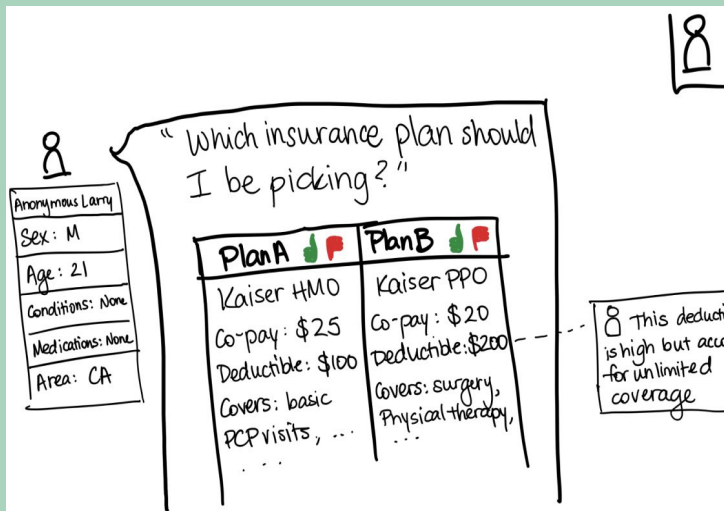
Design Change - Comment Grouping



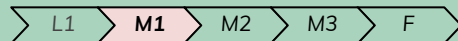
Users don't want to sift through comments on a plan



Use AI to group comments by sentiment



Prototype Stage



Prototype Stage

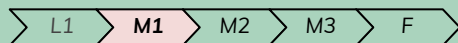
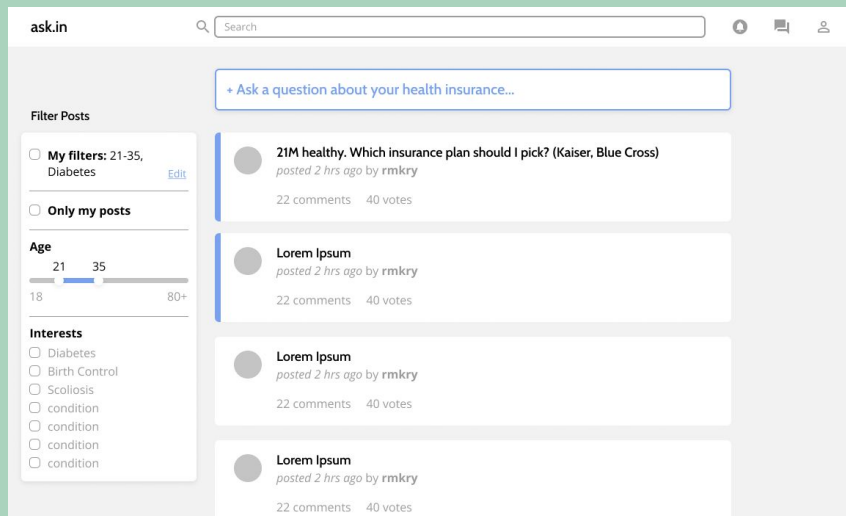
Design Change - Visual Design



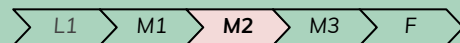
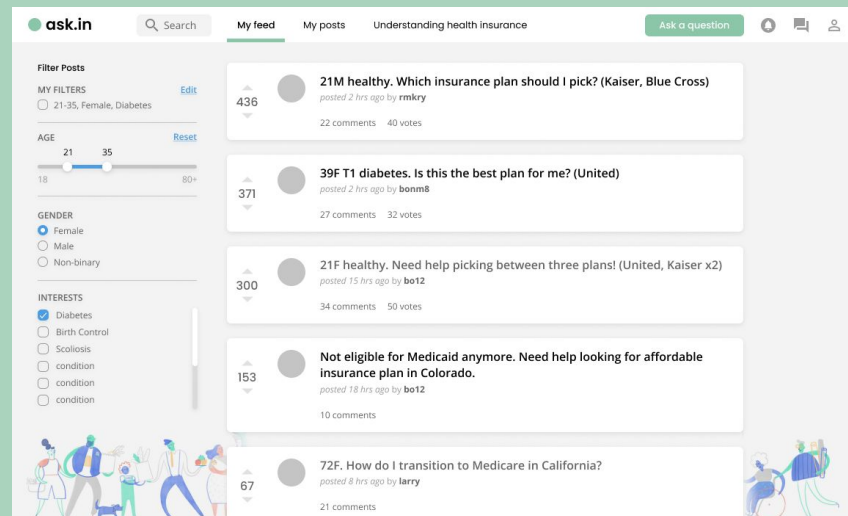
Users want friendlier colors



Bring in illustrations, new colors and rounded fonts



Prototype Stage



Prototype Stage

Design Change - Voting







General confusion about being able to vote for both insurance options

Vote
[Show counts](#)

Plan A
Kaiser

Plan B
Blue Cross

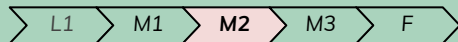




Comment

Explain your vote or answer the question...

Post



Prototype Stage




Switch to a sliding scale and show the average vote

Vote
[Show results](#)

I prefer
Plan A - Kaiser

I have no
preference



I prefer
Plan B - Blue Cross


**Comment**

Explain your vote or answer the question...

Post comment

Vote

 Your vote


 Average vote

I prefer
Plan A - Kaiser

I have no
preference

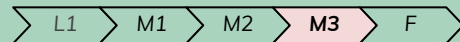
I prefer
Plan B - Blue Cross

125 votes

**Comment**

I would personally choose Kaiser because of its deductible and RX price

Post comment



Prototype Stage

Design Addition - Trust



People don't trust everyone who is posting



Customize people's experience based on their health history and interests

Create an account

1. Tell us about yourself2. Your Health Topics3. What We Recommend

Conditions


Diabetes, asthma, allergies, etc.

Medications

Birth control, pain meds, etc.

Why do we ask?

We'll use this to recommend fields for you to consider when choosing insurance. You can choose to include this information with questions you post.



This information will be kept private and confidential. ask.in is HIPAA-compliant.

BackNext

What people are saying

Sort by: Positivity

+

Kaiser has a great deductible

10 comments

Said by people similar to you

-

Blue Cross has a high copay

10 comments

+

Blue Cross covers more

10 comments

-

Blue Cross doesn't cover vision

10 comments

A horizontal sequence of five chevron-shaped boxes pointing to the right. The first four boxes are light green and labeled 'L1', 'M1', 'M2', and 'M3' respectively. The fifth box is light red and labeled 'F'.

Prototype Stage

USAGE OF AI



DETAIL EXTRACTION

Key details auto-extracted from uploaded insurance plan



SENTIMENT ANALYSIS

Comment content classified as positive, negative, or neutral



RECOMMENDATION

Personalized shortlist of insurance plan fields to review, generated from user specified health topics

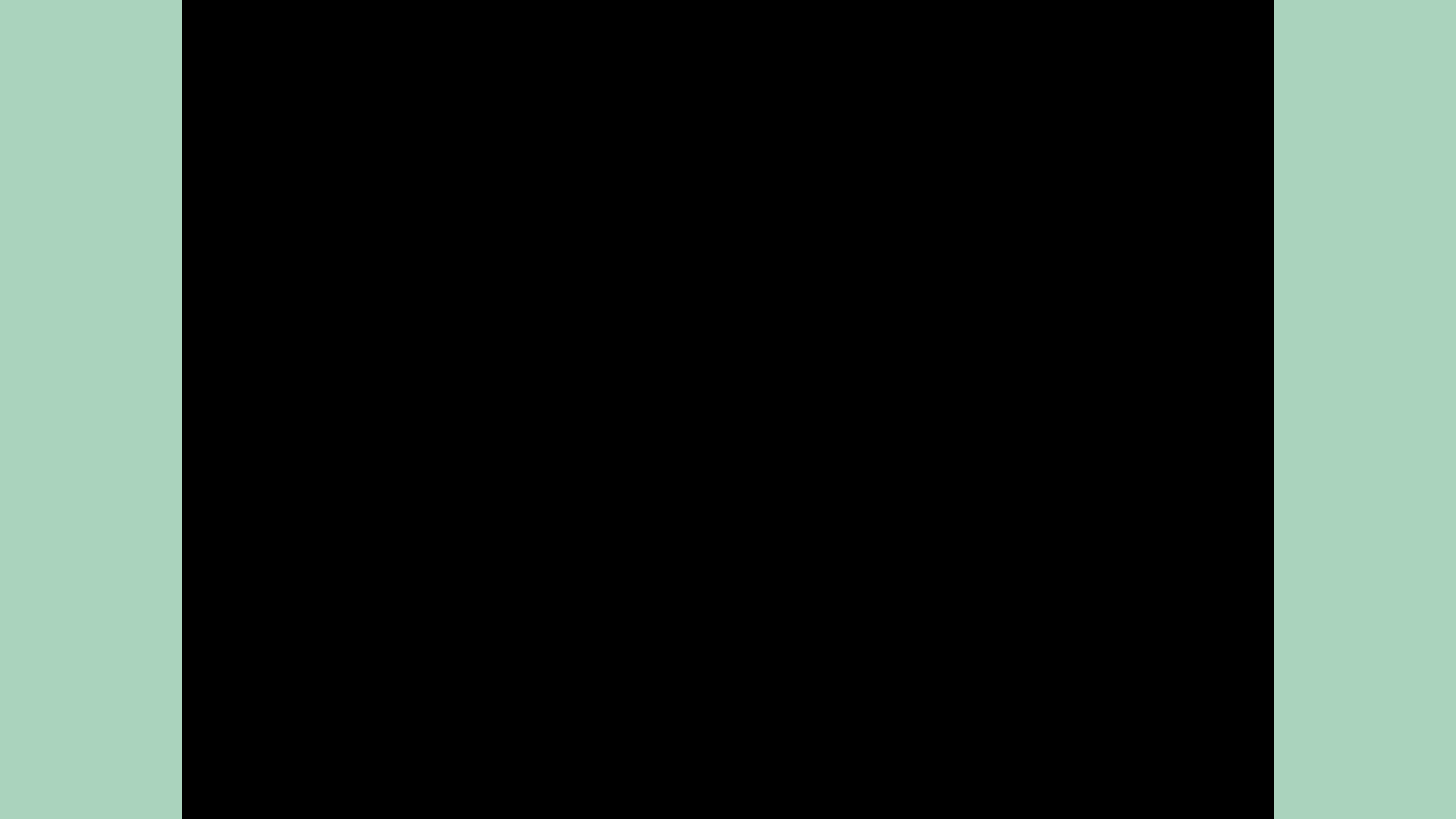


CLUSTERING

Comments grouped by meaning and sentiment

Demo





Next Steps



NEXT STEPS

FEATURE PRIORITIES



Health and location-based communities



Coach & mentee matching



Automatic insurance plan recommendations for users

RESOURCES & PARTNERSHIPS



Community moderators



Health insurance plan repository



HIPAA compliance



OUR IMPACT

Key Innovations

ask.in leverages automated **insurance detail extraction** and **feedback synthesis**

Immediate Impact

ask.in **will** make health **insurance approachable** to young adults with our forum

Long-term Impact

As healthcare changes, so will the questions and contents provided by the ask.in community



The key to unlocking your health insurance

<http://web.stanford.edu/class/cs377e/projects/ask.in>



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