

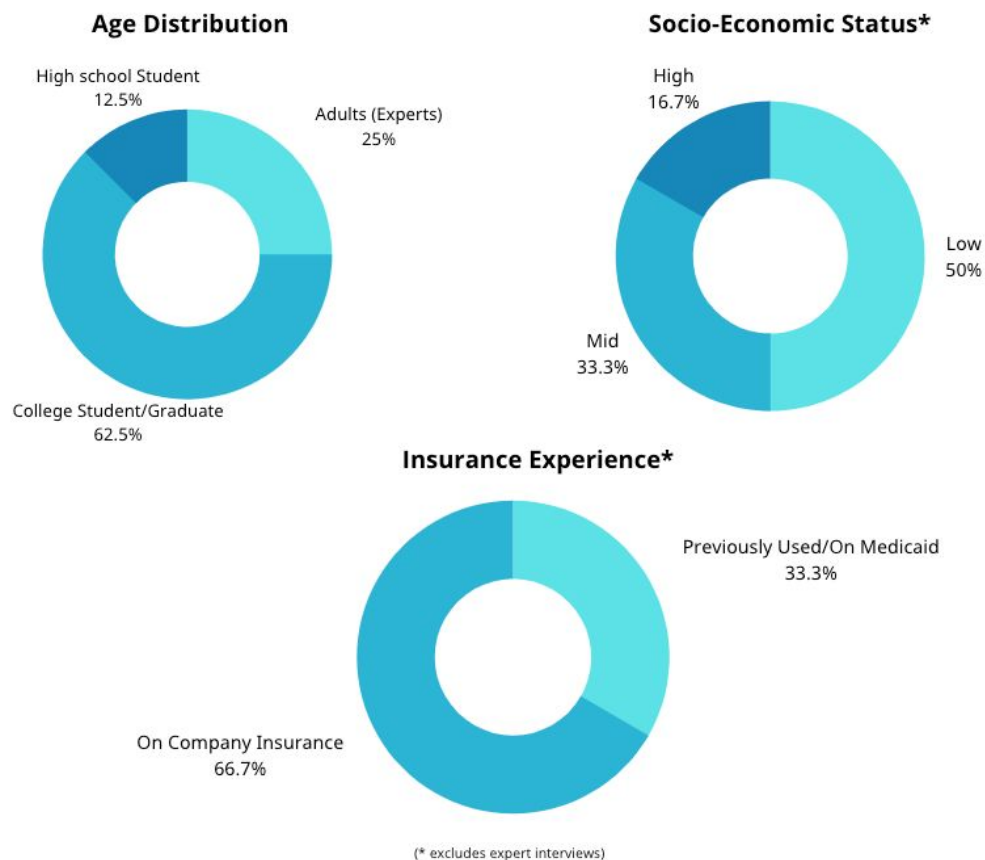
Distillation of Interviews

Our goal during needfinding was to reach out to young adults (aged 18-35), prioritizing groups within that bracket who had gone through the process of selecting their own healthcare insurance plan, accepting a company healthcare insurance offering, and/or exploring and evaluating the myriad of options available to them without ever actually following through with enrolling. Since healthcare literacy is a nation-wide and global challenge, we aimed to learn from individuals from all around the US, and opted to expand our lens from considering just locals in the Bay Area to individuals across the country. Below, we've highlighted our interviewees and their backgrounds, as well as some of the key insights, quotes, and observations from our interviews.

The full Miro Dashboard for our interview distillation can be found here:

https://miro.com/app/board/o9J_kkKPTQM=

Interviewee Background:



Interviewee Descriptions:

(e) - Expert Interview

Colin (e): Student Health Program Manager at Stanford

- Recruited via direct contact
- Colin's experience ranges from working as a peer health educator at Stanford for two years during his undergrad to serving as Stanford's Student Health Program Manager. His primary responsibilities include campus-wide education to faculty and students on the importance of healthcare and wellness, and he works directly with administration to combat the growing disparities between students and healthcare.
- ✓ Key insights, quotes, and observations:
 - Students and young adults don't know the *extent* of services offered to them once they pay for healthcare
 - "It's important for students to know that the things you want to do are facilitated by you being well"

Dr. Bell (e): Adolescent physician and health literacy advocate who runs one of three young men's clinics in the US

- Recruited via direct contact
- Dr. Bell is both a primary care doctor that focuses on assisting young adults without health insurance, and also the head of one of only three young men's clinics in the US. In addition to his work with young men, he is also on the board of Young Invincibles, a nonprofit organization dedicated to providing critical resources to Millennials including healthcare, and is a member of Mayor De Blasio's sexual health education task force.
- ✓ Key insights, quotes, and observations:
 - Women are initiated into the healthcare system through pregnancy or avoiding pregnancy, but men don't have that typically drop off from visiting PCP at the age 15, and don't come back till 40
 - "The current medical system is geared towards waiting for something to happen versus prevention"
 - "How do we get young adults to go about finding a doctor for themselves, instead of the one that they're just assigned?"

Anna: Ophthalmic technician from Connecticut

- Recruited from Reddit post on r/medicaid
- Anna is an ophthalmic technician who has been enrolled in Medicaid since she was a child, and soon plans to enroll in her company's health insurance. Even though Anna works for a clinic, her and her family have struggled to trust the US healthcare system and have had troubles finding proper care (Her parents immigrated from China and face a language barrier).
- ✓ Key insights, quotes, and observations:

- “What is the purpose of insurance? What makes one plan better than the other?”
- Once called 10 primary care doctors in a row to be told that each one doesn’t accept her insurance
- A large number of medicaid patients come to her clinic, and don’t recognize or understand the severity of some of their conditions

Mehek: High school student from Seattle, Washington

- Recruited from a Seattle student program
- Mehek is a high school student who is currently on her parent’s health insurance, and primarily only knows about healthcare from her debate experience. Although she enjoyed going to her pediatrician, she recognizes that there is a lot to learn about healthcare as she knows that she will eventually be off her parent’s health insurance.
- ✓ Key insights, quotes, and observations:
 - Particularly liked when there were nurses for her to talk to at her pediatrician for gender-based health questions, and when doctors had prepared for her visits

Kaori: Environmental Engineering graduate from Colorado State

- Recruited from Reddit post on r/medicaid
- Kaori has been enrolled in Medicaid since she was younger, and has had to navigate changing from different states’ medicaid programs after moving from Louisiana to Colorado for college.
- ✓ Key insights, quotes, and observations:
 - For medicaid users, getting in for the first time with a doctor is often the hardest step of the process due to availability, so it’s easy to give up
 - Universities are not clear about what insurance you’re required to have, and what insurance they will accept from students for their on campus health resources.

Samer: Previously undocumented immigrant who grew up in Chicago, Young Invincibles Team Member

- Recruited from private messaging on LinkedIn based off his role at Young Invincibles
- Samer is the Head of Storytelling and Engagement at Young Invincibles (YI) and chose to pursue this opportunity due to his experience navigating healthcare and policy growing up as an undocumented immigrant. Samer has had his own series of healthcare visits that exposed him to the challenges of healthcare, has actively learned from his own experiences, and shares what he’s learned with other young adults like him through YI.
- ✓ Key insights, quotes, and observations:
 - “Healthcare is constantly changing, so there’s a direct need to constantly inform young adults about what is changing and how to adapt”
 - “There is a belief amongst young adults that no healthcare is better than expensive healthcare”

- After having many negative experiences with a cheaper insurance plan (HMO), and only after joining company with good insurance coverage, sought a higher quality insurance plan (PPO)
- There has been an 80-90% decrease of marketing funds for general enrollment in the US, which is largely seen as a reason for why young adults don't understand modern healthcare

Irene: Stanford graduate working at Law Firm in Washington D.C.

- Recruited from classmates
- Irene is a Stanford graduate who recently began her journey in healthcare once she began working full-time in a new state at a law firm. She is currently on her company's insurance plan, but has faced a number of troubles when trying to use her health insurance and is frustrated by how complicated and unclear the healthcare system is.
- ✓ Key insights, quotes, and observations:
 - "I wish I knew more about how to take advantage of the premiums I pay for, and where these sudden healthcare costs come from"

Jessica: California College of the Arts graduate

- Recruited via direct contact (team member's friend)
- Jessica is a recent graduate who recently (last month) started working at a tech company and had to switch over from her parents' insurance to a company-provided health care program. She initially had trouble navigating the process of choosing an insurance provider because of unfamiliar terminology and the complicated nature of many insurance plans.
- ✓ Key insights, quotes, and observations:
 - "What makes most sense for me? How do I balance having health insurance vs spending money on safety nets I don't need?"
 - Prefers asking for information from people who aren't trying to sell her insurance

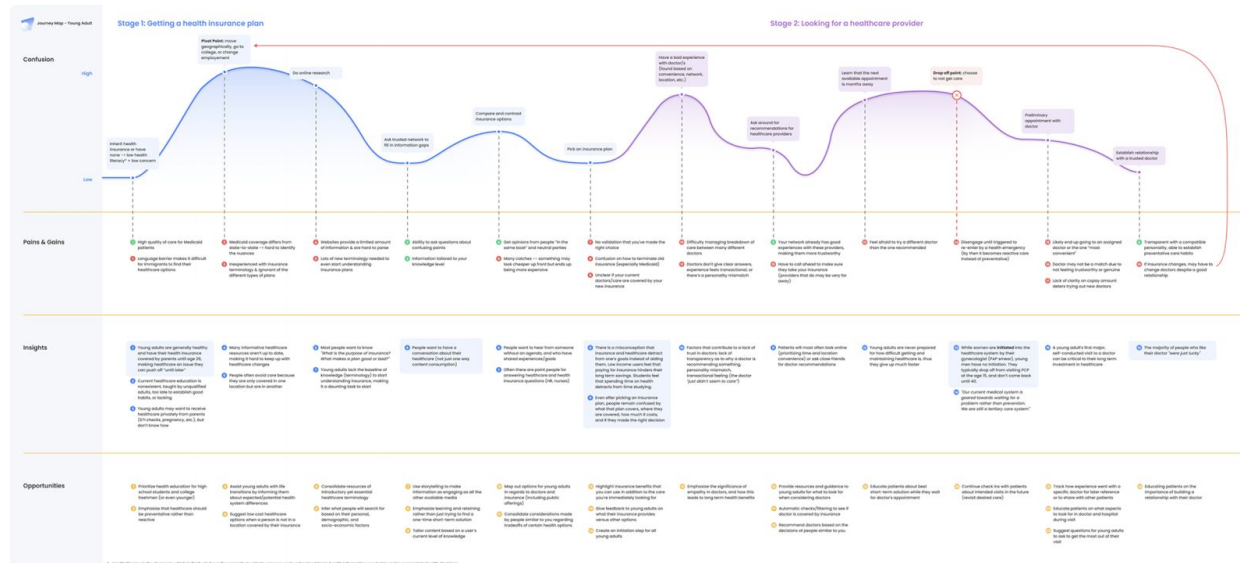
Summary of Highlights:

Ultimately, we found from most of our needfinding interviews that there was almost always a pivot point that led to each individual struggling to navigate healthcare, with different persona types having different pivot points. Prior to these pivot points, many of our interviewees didn't recognize the importance of healthcare, and felt that they could push it off until later. Both a lack of previous exposure to proper and quality healthcare education in highschool and college and unclear and scattered online resources created significant challenges for the majority of our interviewees, making it difficult to receive care when needed. Although a number of our interviewees tried to reach out to their network of friends and family to gain advice about insurance, individuals were still confused by what their eventual insurance plans provided and questioned if they made the right choice.

After finding insurance, a whole new challenge came from finding a doctor in-network that was right for each individual, many not sure what to look for when looking for a new doctor, and many unable to get an appointment with a doctor for months. Largely due to how young adults aren't taught the significance of preventative health, this is far too common of an experience according to our expert interviews. Even with this understanding from experts, there have been limited marketplace offerings that properly incentivize preventative care and instead the healthcare system primarily only provides offerings that incentivize a reactionary response for care. At this point, many young adults "dropped off" from finding care. But for individuals patient enough to wait for an available appointment, this first appointment is critical to their long-term investment in healthcare as it can easily shape how young adults perceive and trust healthcare based on their experience/relationship with their doctor. After their initial encounter with a health professional, eventually our interviewees began to identify what qualities they prefer in doctors, such as identifying with their culture and the doctor's level of compassion, but admitted that it's difficult to put the effort into finding such a doctor after all the time they've already spent navigating healthcare.

In addition to these findings, one contradiction that we found along the way was how our interviewees would often know about how certain types of care are preventative, but then would still engage in reactionary behavior in regards to tackling their own health. Although they were aware of preventative healthcare and its general importance, our interviewees weren't as clear about how it directly impacts their own health and how they should incorporate it into their own lives. Likewise, another contradiction we encountered was how, even before their first appointment, some of our interviewees lacked trust in their doctor simply due to how confusing the healthcare industry seems, while others would give doctors a chance once they had scheduled the appointment.

Journey Map



6 Key insights highlighted in blue.

Full size map can be found in Group Drive.

Summary of Insights

Many young adults have a sudden introduction to the insurance system -- a geographic move, a change in employment, no longer qualifying for parents' insurance, etc. When looking for a new health insurance plan or understanding the one they are required to use, young adults' prior understanding of health insurance tends to be limited or non-existent. Young adults tend to rely on both online research and one-on-one conversations with trusted sources (i.e. friends, family) for a tailored and trusted explanation. Once they have made the choice of insurance, they still tend to lack clarity on what services and locations are covered, as well as which clinics in their vicinity accept this insurance.

When they then attempt to join the healthcare system, usually for a primary care visit, they often have negative initial experiences. This can range from being turned away for service due to insurance not being accepted or having an initial, transactional interaction with a mismatched doctor (i.e. one who is not empathetic, communicative, or invested in the patient-doctor relationship). Often, young adults then ask around for recommendations from friends and family who have had good experiences. Once this has all been done, they may realize that these recommended doctors do not accept their insurance or that the next available appointment is

months away. At this point, many young adults, especially young men for whom reproductive health (i.e. birth control) is not as strongly tied to the healthcare system as it is for women, drop off from regular visits until a major event triggers them to look for a doctor again. Those who stay despite these difficulties get a preliminary appointment with a doctor. They may find a good match -- for young adults, this usually means a doctor who is empathetic, culturally competent*, and transparent. They are then well set-up to establish a relationship with their doctor. However, many do not realize that if their insurance changes again, they may have to change doctors despite this extensive process.

*Here we define culturally competent to mean someone who takes into consideration a patient's culture, identity, previous experiences when interacting with and prescribing a patient.