



PREMERA MEMBER EXPERIENCE

OUT-OF-POCKET EXPENSES

INTRODUCTION

Overview

This document details research and design iterations on the member out-of-pocket widget experience. Our goal is to improve the visualizations to reduce calls related to out-of-pocket expenses.

This research and design was conducted during March and April 2017 by Susan Evans.

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BASELINE STUDY

STUDY DESIGN

2 designs, 4 versions

Description

In order to test both designs and limit bias we used two data sets, one in which the deductible has not yet been met, and one in which the deductible has been met.

Differences

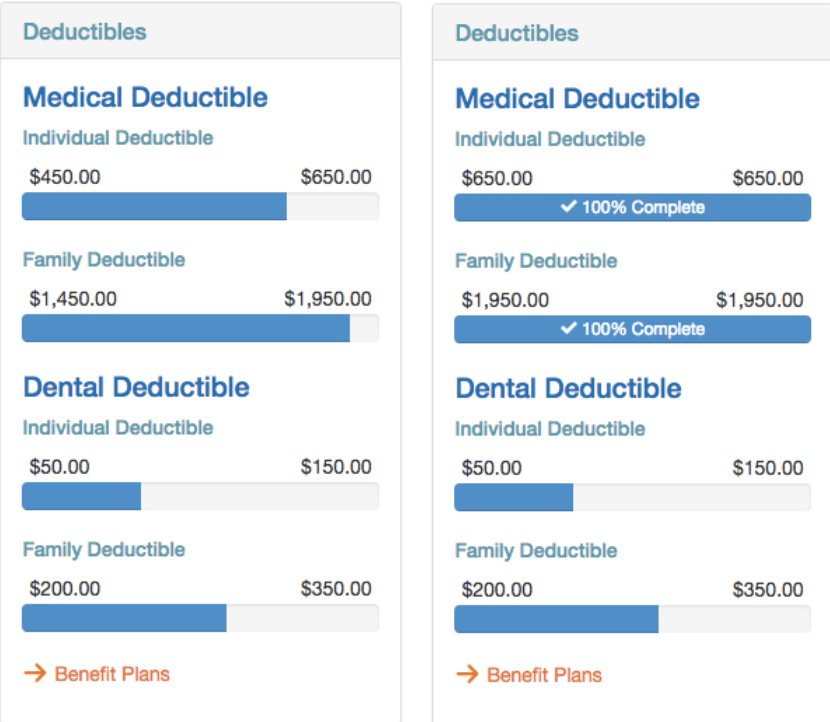
Design A

Separates individual and family deductibles

Design B

- Includes a bar for coinsurance
- Demonstrates how to calculate out-of-pocket expenses
- Describes when the plan will cover 100% of expenses

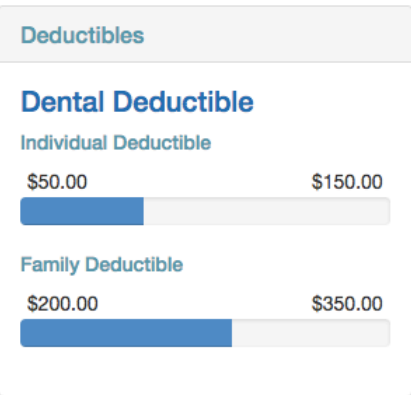
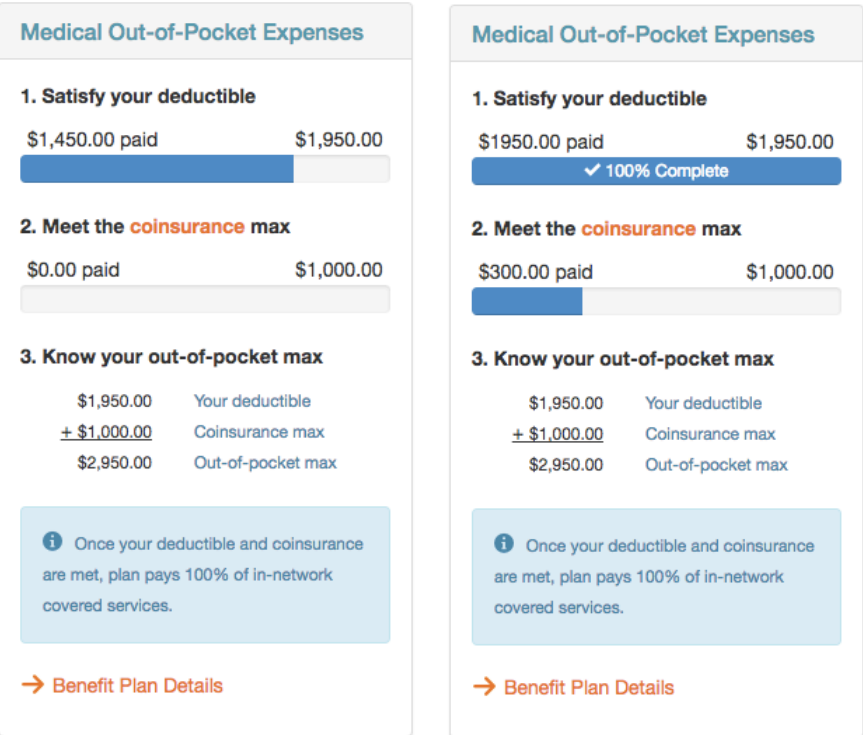
Design A



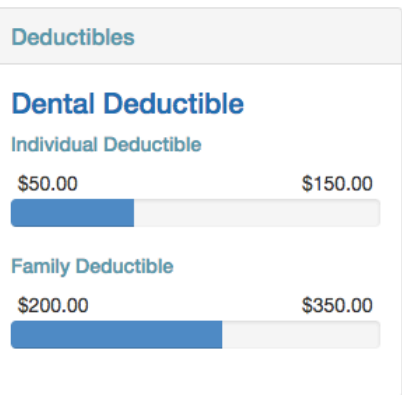
27 participants

20 participants

Design B



25 participants



26 participants

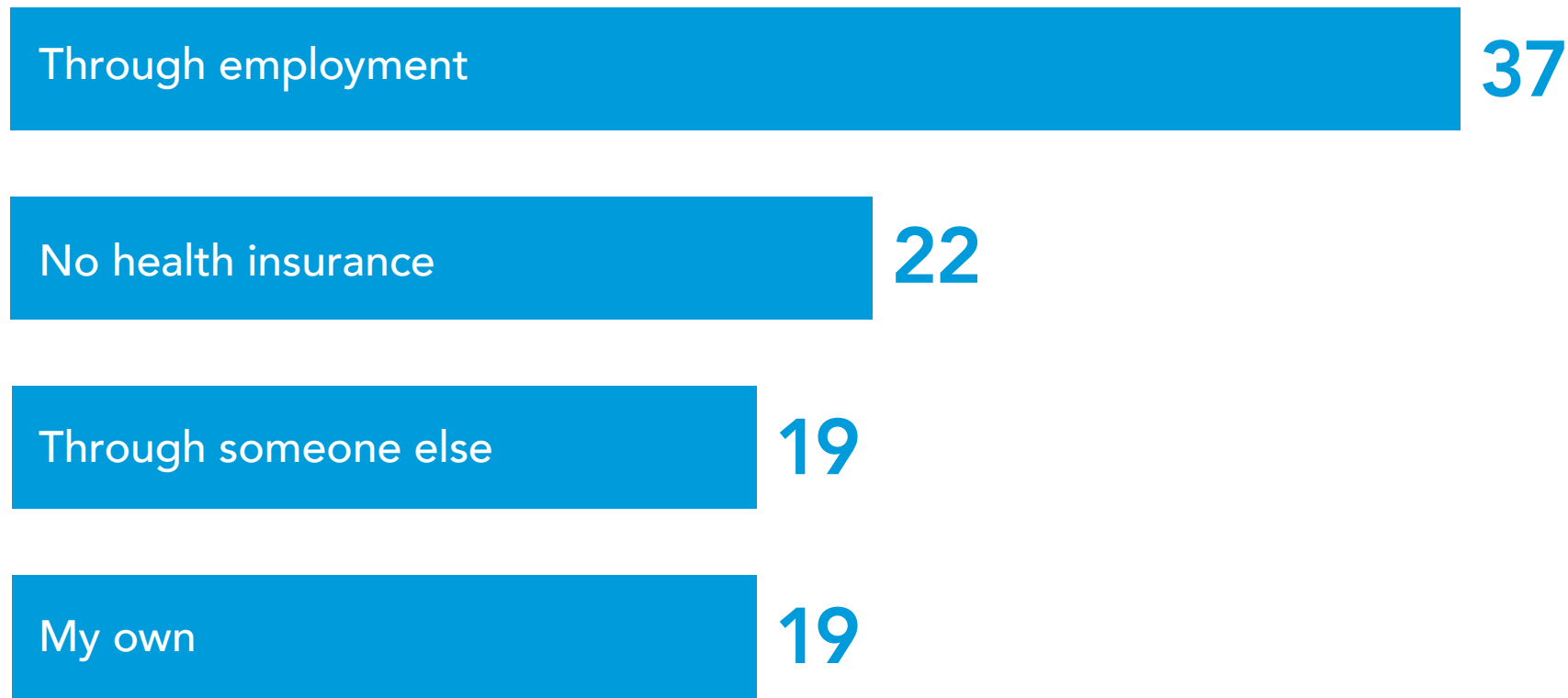
Participants

Participants

98 mechanical turk participants were shown an image and asked a series of questions to determine whether the visualization is able to effectively communicate information.

*Note: 2 participants were removed from the data set due to study errors

Do you currently have health insurance?



*Note: This question was optional, 1 person chose not to provide an answer.

Questions

Image Questions

How much do you still have to pay to meet your medical deductible?

How did you determine your answer?

What information could we add to make it easier for you to answer this question?

How much more do you have to pay for medical services until your plan will pay all of your covered services?

How did you determine your answer?

What information could we add to make it easier for you to answer this question?

General Questions

What is a deductible?

What is coinsurance?

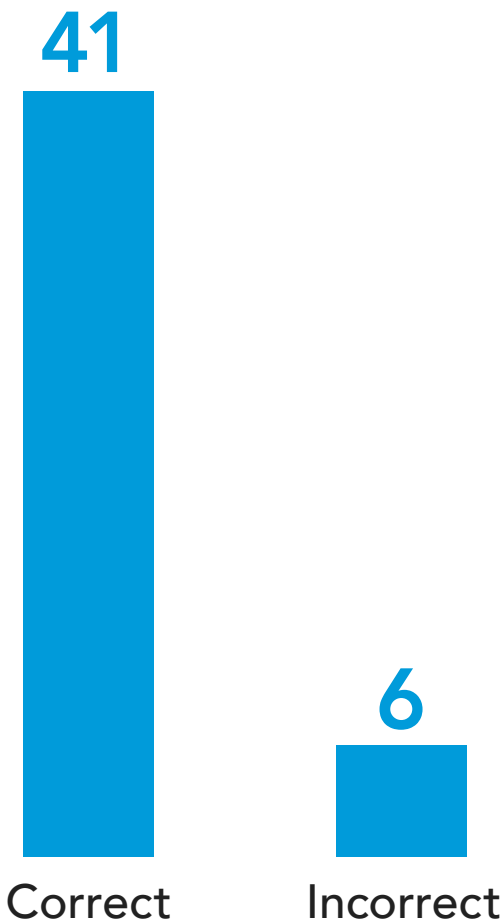
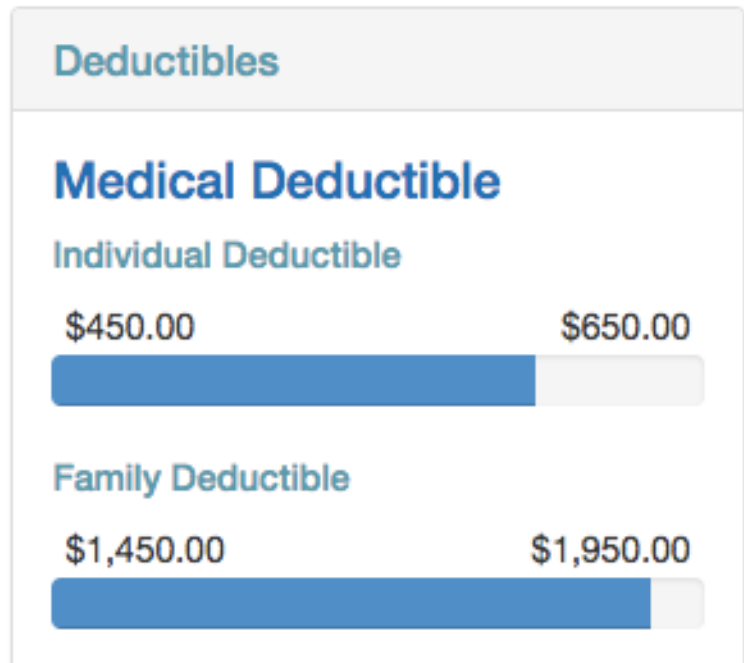
RESULTS

Image Question 1

How much do you still have to pay to meet your medical deductible?

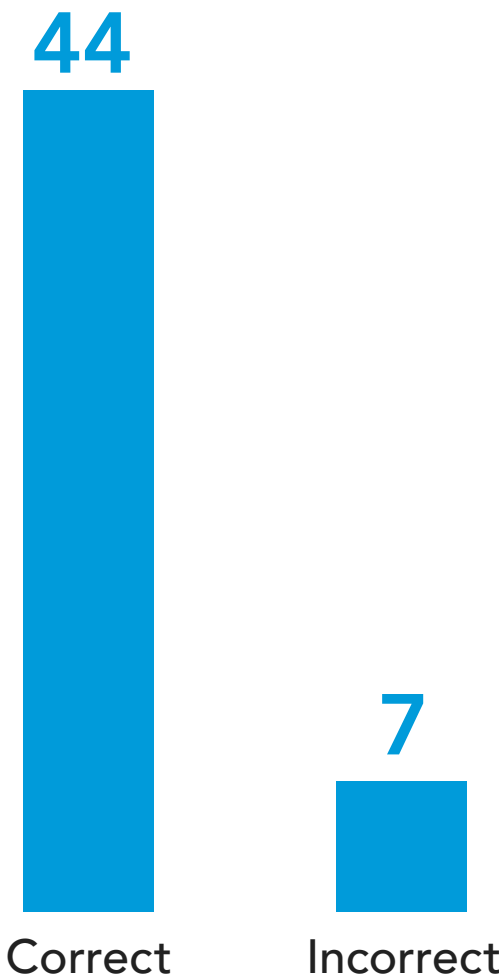
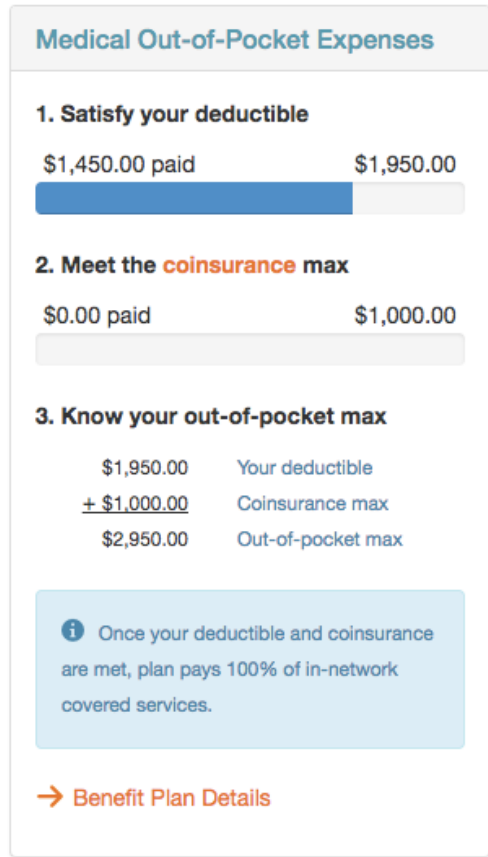
Design A

47 participants



Design B

51 participants



RESULTS

Image Question 1

How much do you still have to pay to meet your medical deductible?

Participant suggestions

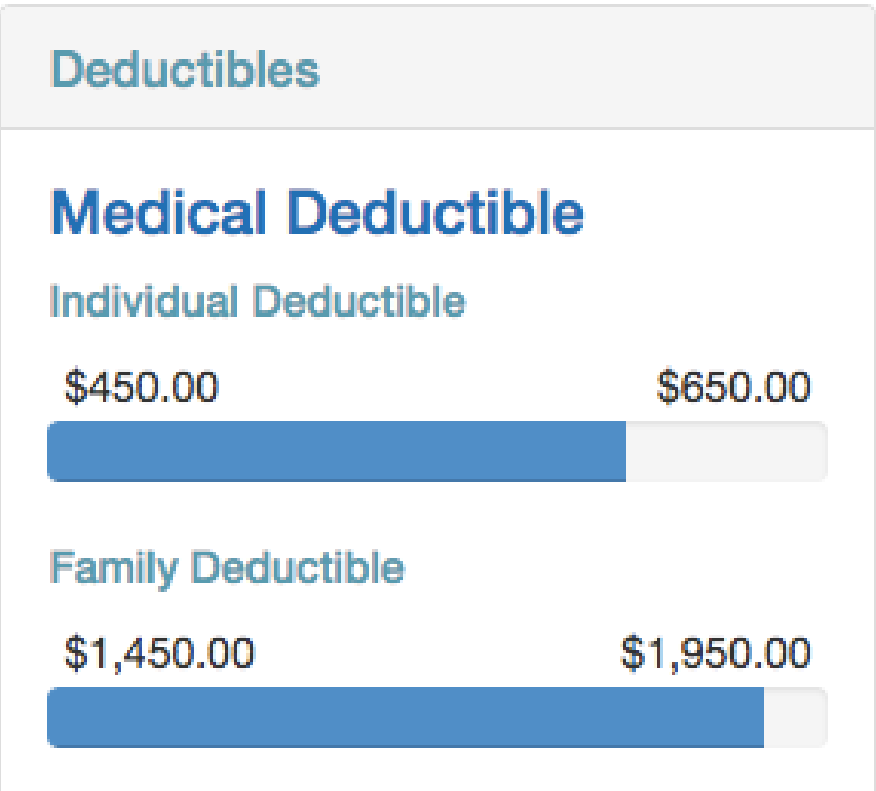
Include total amount left to pay as a number (39)

Add text explaining what the words mean (5)

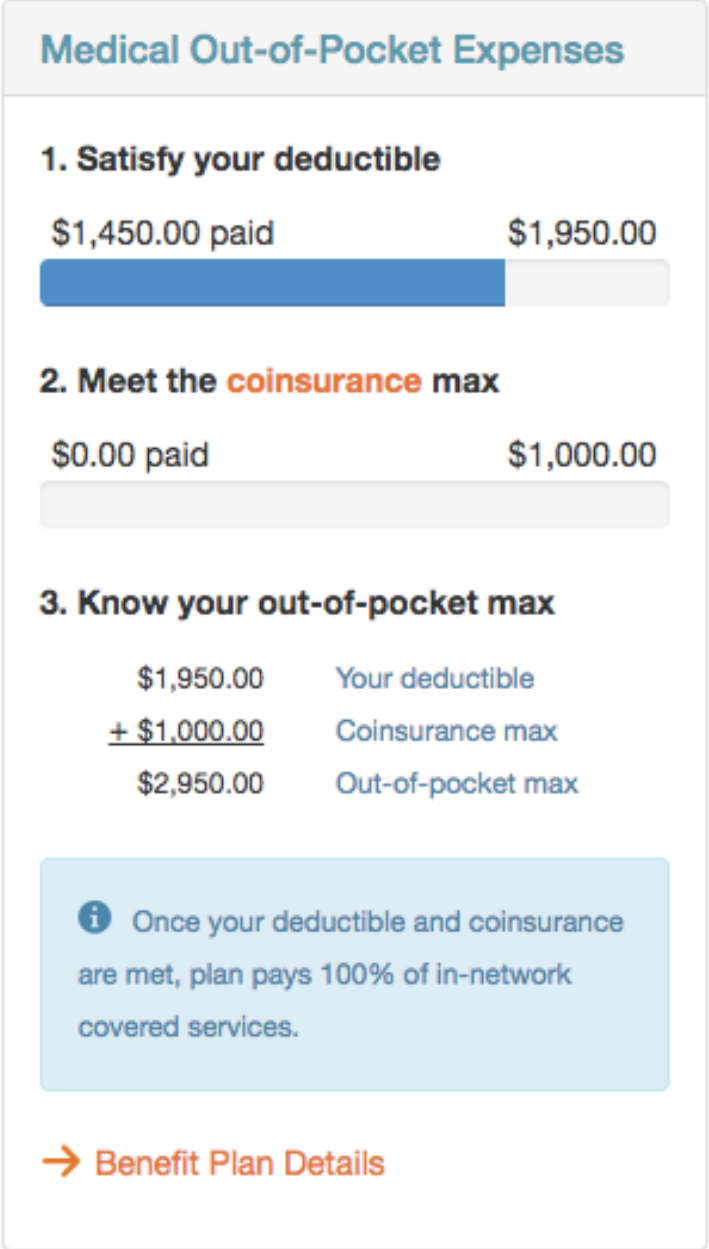
Highlight the 100% complete (3)

Use better labels on bars (2)

Start the graph at zero (2)



Design A



Design B

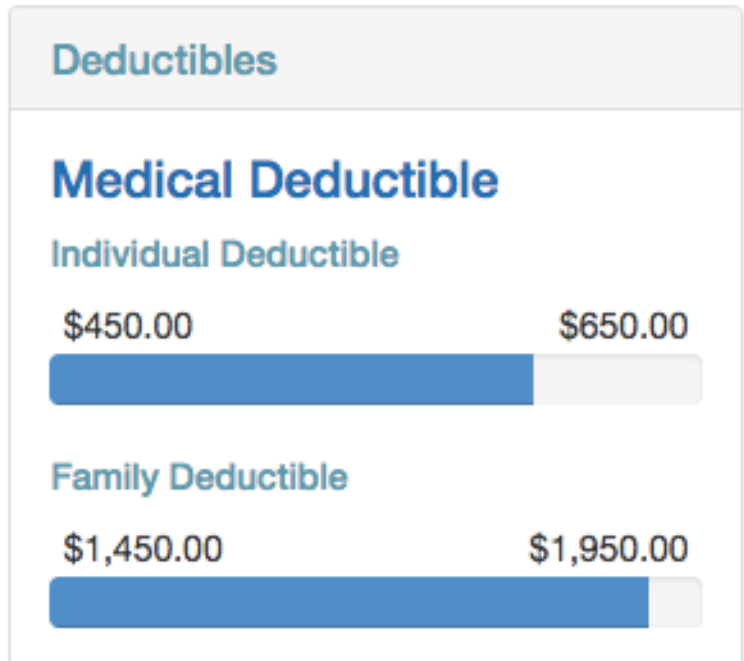
RESULTS

Image Question 2

How much more do you have to pay for medical services until your plan will pay all of your covered services?

Design A

47 participants

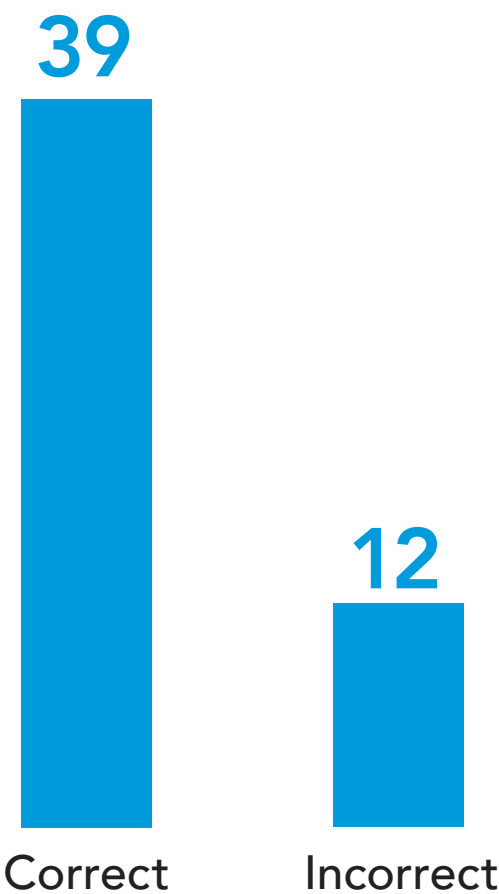
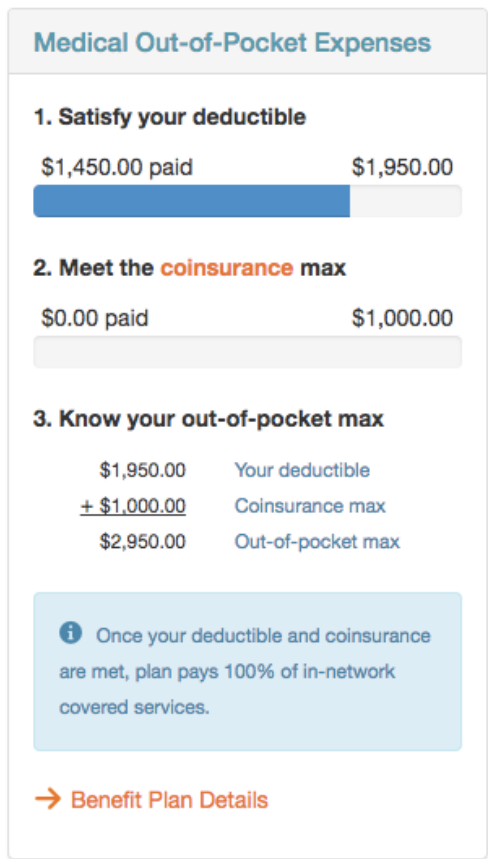


*Note: Participants needed to mention missing information in order to get this question correct with Design A



Design B

51 participants



RESULTS

Image Question 2

How much more do you have to pay for medical services until your plan will pay all of your covered services?

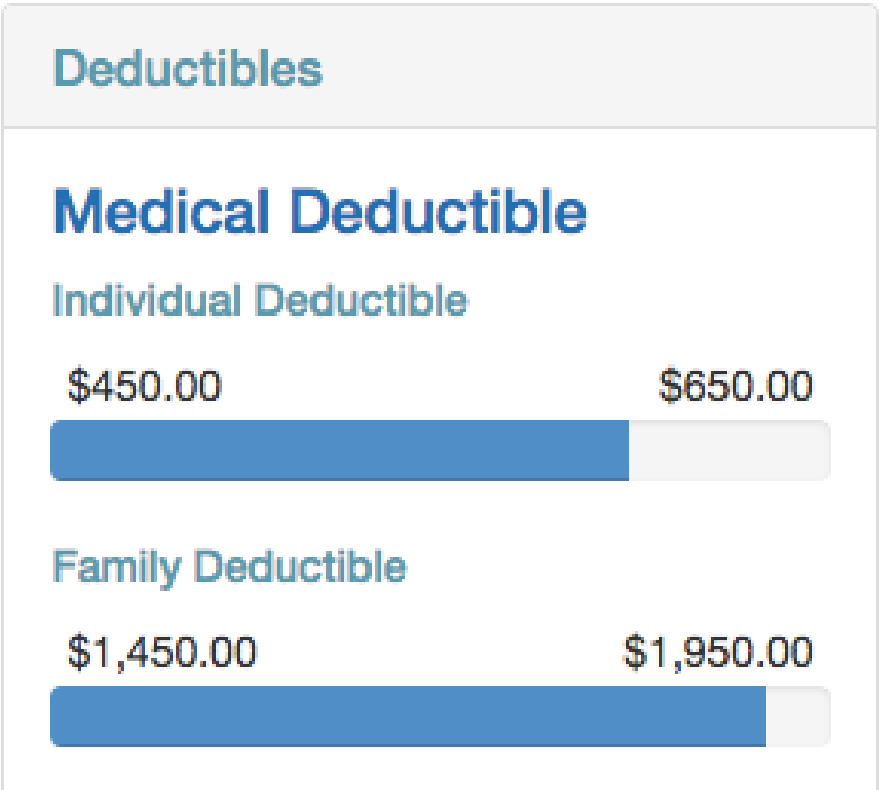
Participant suggestions

Include total amount left to pay as a number (38)

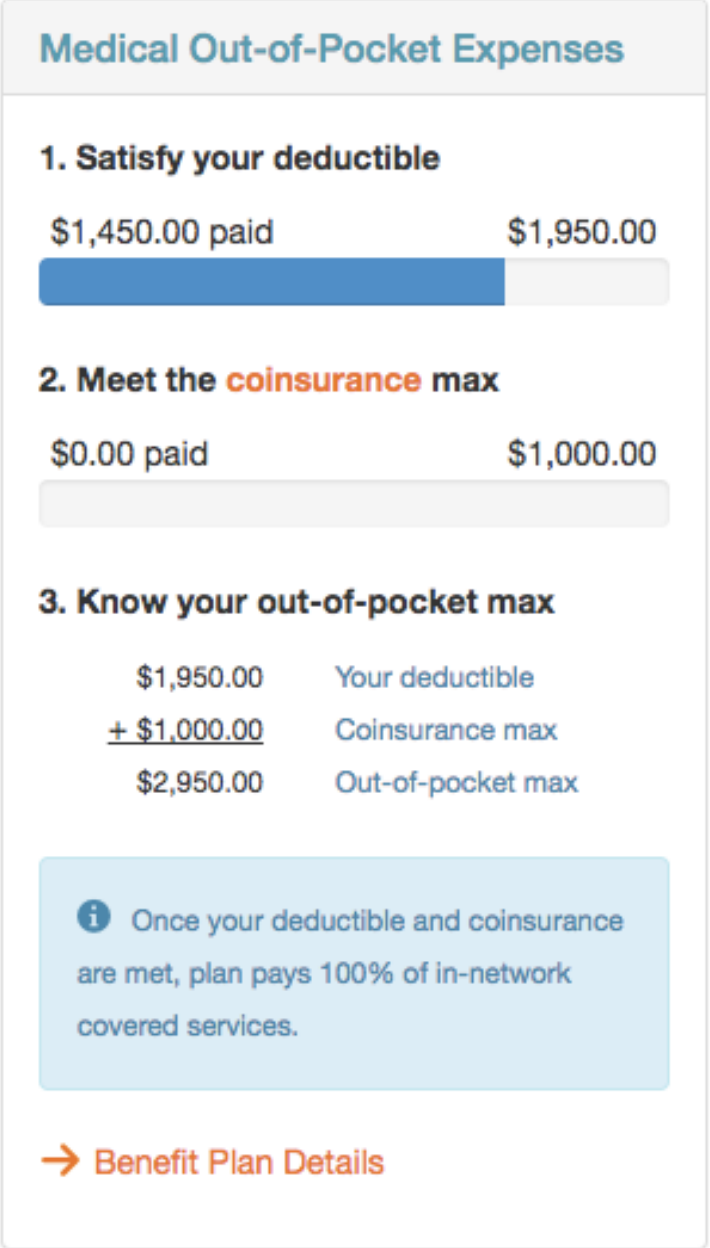
Add text explaining what the words mean (9)

Add graph of total out-of-pocket (3)

Use better labels on bars (2)



Design A



Design B

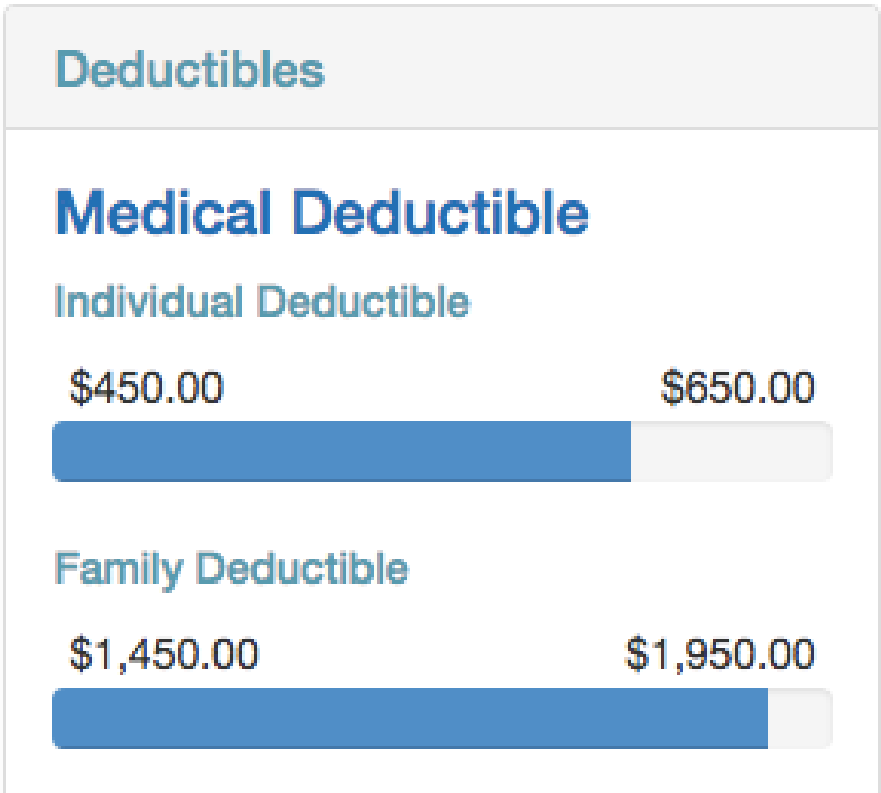
RESULTS

Bar labels are confusing

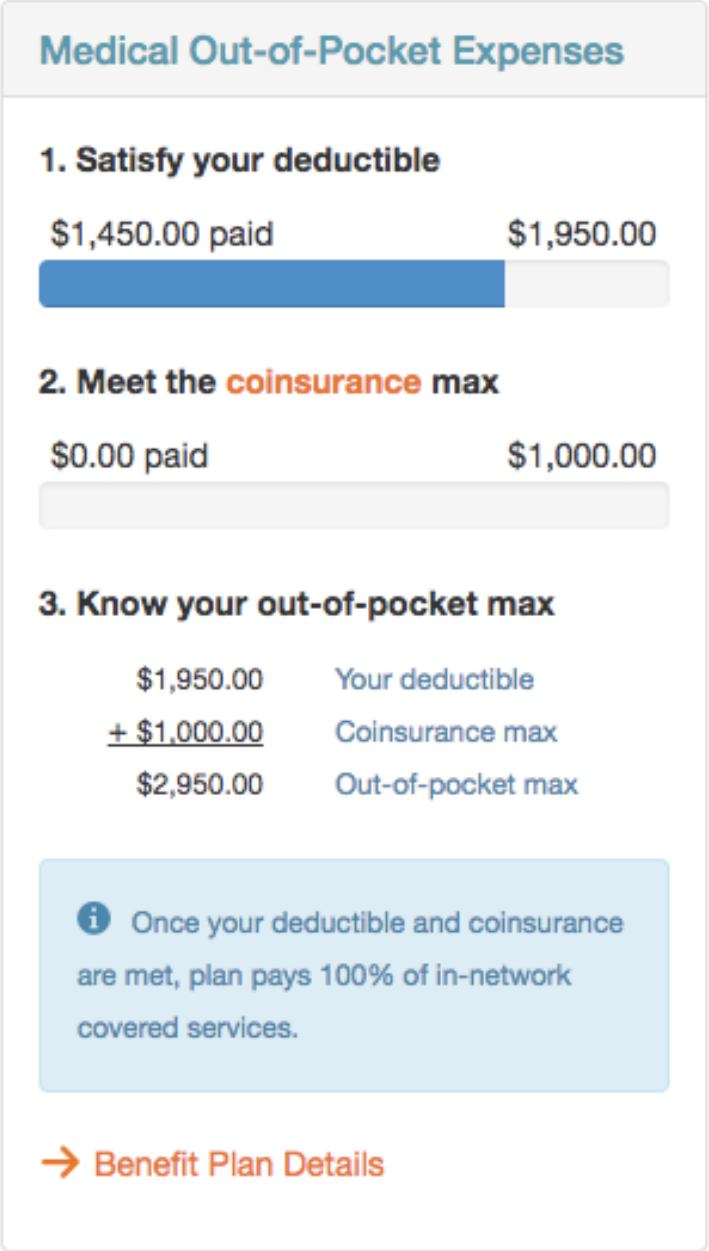
Participant responses

"I think if you put a 0 on the left side of the bar, and moved the \$450 to where the bar ends it would make it more clear that is the amount you have spent towards meeting your deductible."

"I don't understand why it starts at a number that isn't 0. If it's what I have to pay for my deductible to be paid, why does it start at \$450 and not \$0?"



Design A



Design B

Show us the numbers!

Participant responses

"Just state, 'This is how much you have left to pay until the plan covers the rest.' This kind of ambiguity is what leaves people frustrated with insurance companies."

"Say plainly, X amount of money until all expenses are covered."

"Calculate the difference so the person doesn't need to subtract to see how much deductible they have left."

"List how much I owe near the deductible bar so I can see quickly"

"Add a payment owed marker somewhere. The progress bar looks simple, but is also a bit misleading."

"Some actual numbers. The visuals look cute, but are pretty terrible for conveying information."

"Give me the answer"

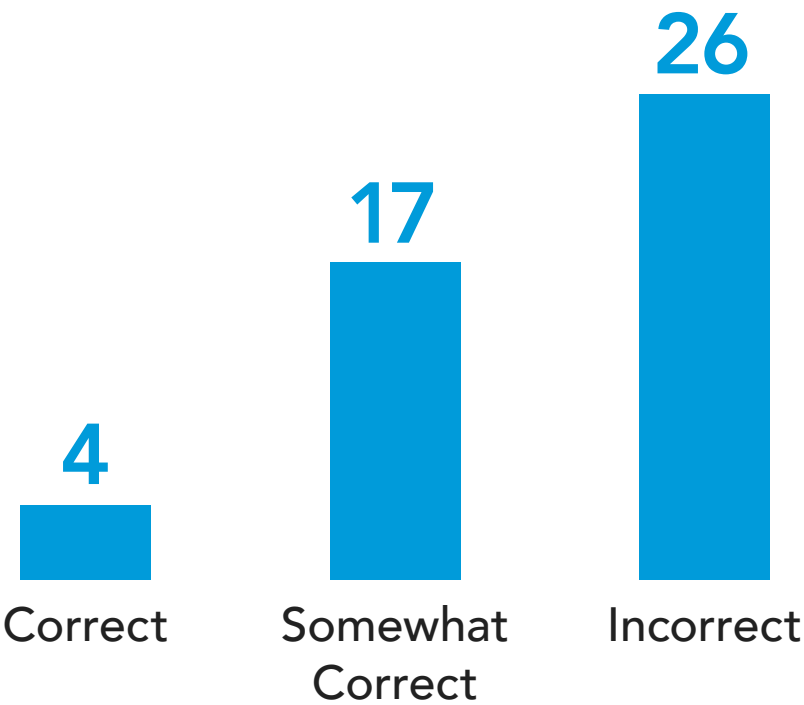
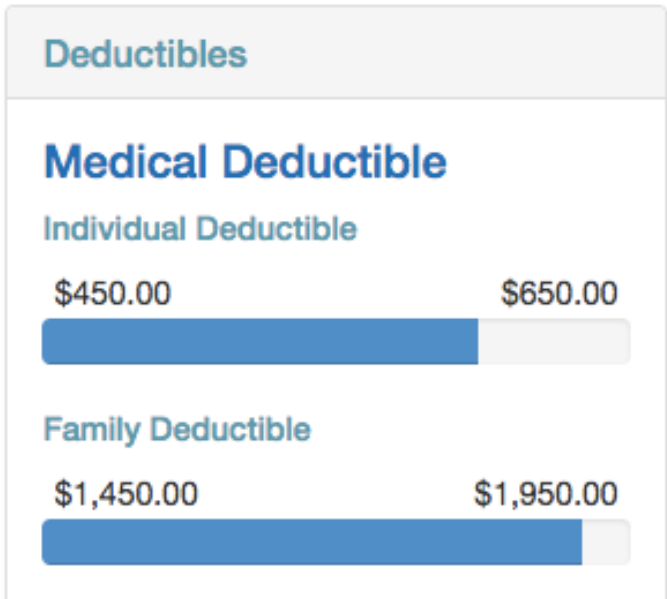
"Do the math for us"

"Say it exactly"

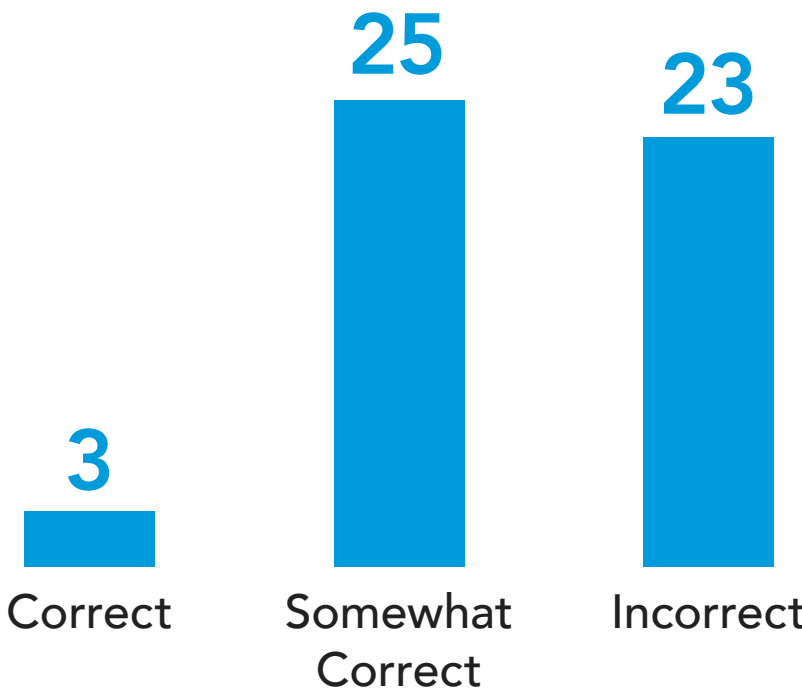
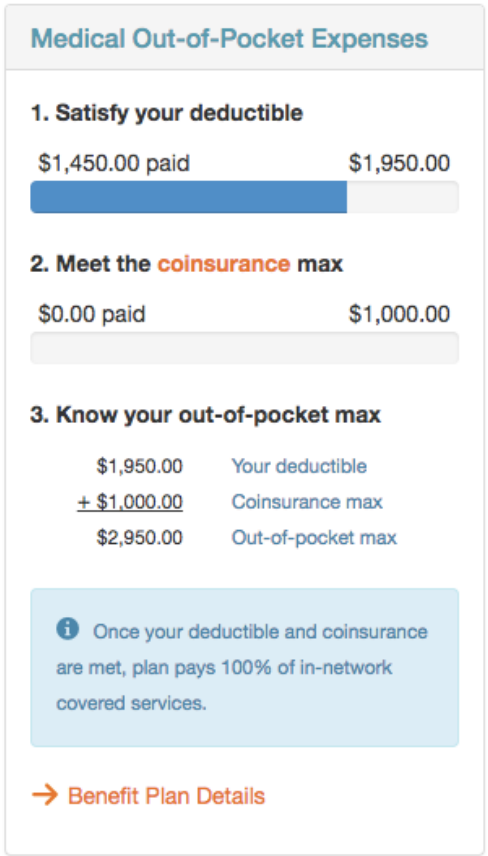
RESULTS

What is a deductible?

Design A
47 participants



Design B
51 participants



*Note: Somewhat correct is a response that is correct but missing important information

What is a deductible?

Participant responses

Exact Opposite

"It is the amount that the insurance must pay before you pay the last amount."

"The amount the insurance company will pay before you have to pay out-of-pocket."

Out-of-pocket

"The amount you must pay out-of-pocket before your insurance company covers the full balance."

"It's the amount you pay out-of-pocket before the insurance covers your whole cost."

"The amount you are responsible before the insurance covers the rest of your expenses."

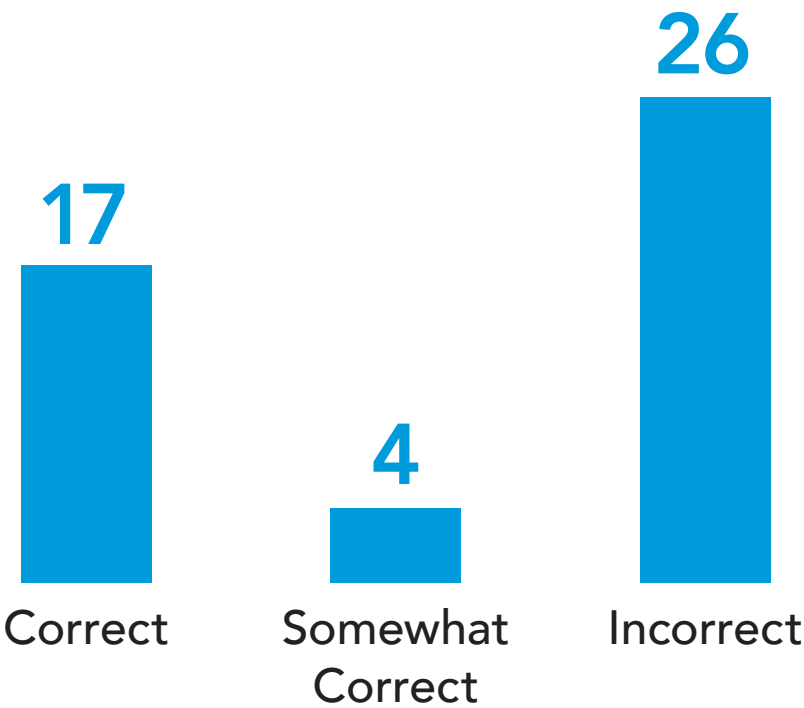
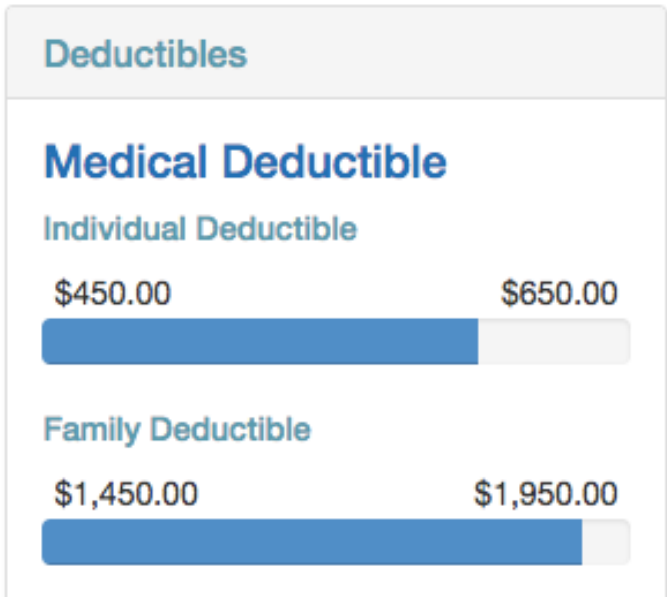
"The annual amount you need to pay out-of-pocket for medical procedures before you get 100% coverage."

"A deductible is the out-of-pocket expenses for medical coverage."

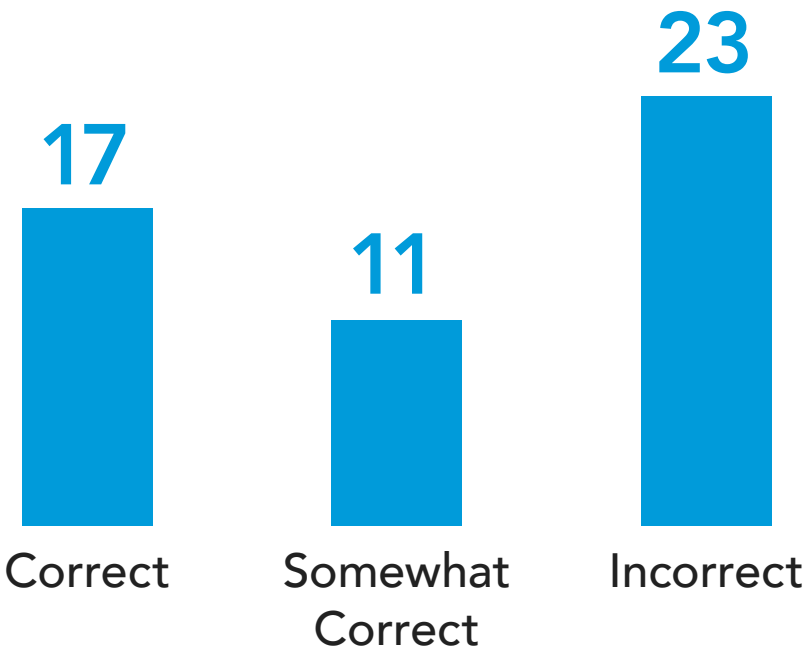
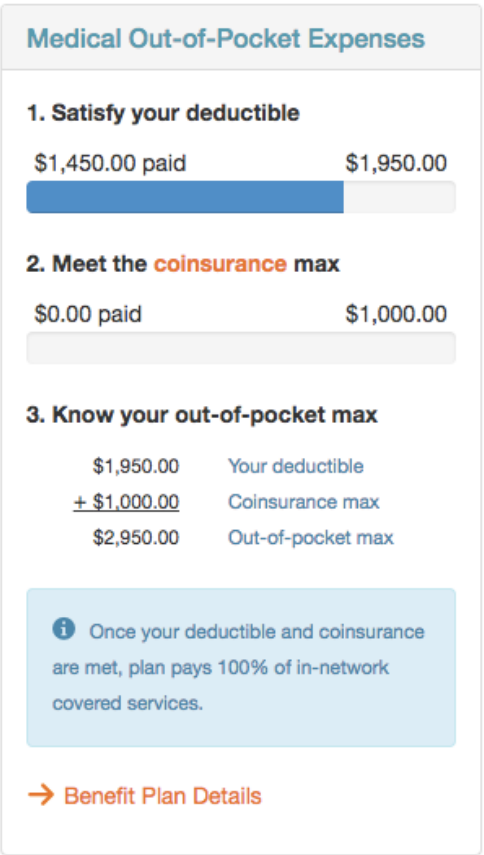
RESULTS

What is coinsurance?

Design A
47 participants



Design B
51 participants



*Note: Somewhat correct is a response that is correct but missing important information

What is a coinsurance?

Participant responses

I don't know

"No idea what coinsurance is."

"I don't know what that is."

"I have no clue and the image did not help."

"The image did not provide enough information for me to understand what coinsurance is, and I am not knowledgeable enough about insurance to know."

Confusion with copay

"Coinsurance is the amount I must pay for each medical visit."

"The amount of money I need to pay when I go a doctors office."

"Not entirely sure, can only assume it is tied to copay which is the amount you must pay for visits"

"The copay that is usually paid at the medical provider's office."

"Money you always pay no matter whether you've met the deductible or not."

What is coinsurance?

Participant responses

Multiple People

"Insurance that covers more than one person."

"Being insured via a family plan."

"I am not sure of that term but I would say coinsurance means more than one, so a family plan"

"That is a question I have no answer for unless its if your spouse is also on the plan"

"When more than one person is paying for the insurance."

Multiple Plans

"Insurance that is health and dental."

"A 3rd party insurance like Aflac."

"An additional insurance plan to cover costs not paid for by your primary insurance."

"I honestly have no idea what coinsurance refers to in this instance unless it has something to do with, for instance, Medicaid or a supplementary policy."

"Dental or vision insurance."

RECOMMENDATIONS

Moving forward

Recommendations

Provide the information members need, do not make them perform calculations.

Include text that clearly explains industry terms directly on the page.

Align to standard visualization principles.

Wonders

How can we effectively educate our members about industry terms?

Is a visualization the best solution for providing our members with this information?

What is the long-term plan for maintaining and updating this section of the dashboard?

DESIGN ITERATION 1

Deductible + Coinsurance

Description

We iterated to a combined version, showing the progression from deductible to coinsurance. We also added a section that defined key terms.

We also tested a text only version to validate the need for a visualization.

Live Prototypes

<http://premaux.com/prototypes/member/oo-widget/iteration1/v1.html>

<http://premaux.com/prototypes/member/oo-widget/iteration1/v2.html>

The image shows two side-by-side prototypes of an 'Out-of-Pocket Expenses' widget, labeled v1 and v2. Both versions feature a header 'Out-of-Pocket Expenses' and two tabs: 'Individual' and 'Family'. The 'Individual' tab is selected in both.

Version v1: Under the 'Individual' tab, it displays 'Medical out-of-pocket expenses' with '\$2450 left to pay of the \$4500 max' and a 'hide details' link. Below this, it shows a breakdown: '\$1000 individual deductible has been met' and '\$1050 out of \$3500 paid towards your individual co-insurance'. It also displays 'Dental out-of-pocket expenses' with '\$500 left to pay of the \$550 max' and a 'show details' link. At the bottom, there is a link 'What do these terms mean?' and a button '→ View coverage details'.

Version v2: This version introduces a visual progress bar for the medical expenses. The bar is divided into 'Deductible' (blue) and 'Co-insurance' (grey) sections. A checkmark is shown in the deductible section. A tooltip points to the co-insurance section, stating '\$0 paid towards your individual co-insurance. \$400 left to pay.' The dental expenses section remains the same as in v1. The bottom links and button are also present.

Participants

Participants

6 participants on UserTesting

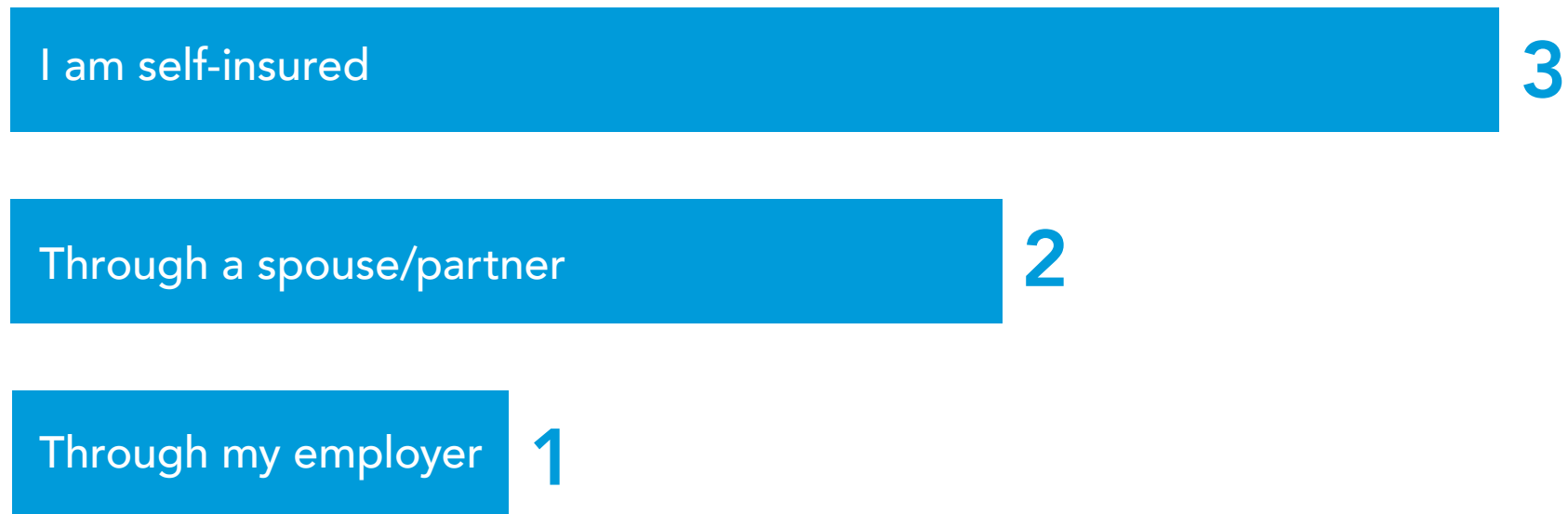
2 women, 4 men

All living in the United States

Average age 44

Income \$40,000 – \$100,000

Do you currently have health insurance?



Questions

Tasks

How much do you, as an individual, still have to pay to meet your medical deductible?

How much do you, as an individual, still have to pay until your plan will pay all of your covered medical services?

Find out information about your families out-of-pocket expenses.

You want more specific information about your health plan beyond the out-of-pocket expenses. Where would you click to find out more specific information about your health plan.

General Questions

Referencing the website, and your past experiences, what is a deductible?

Referencing the website, and your past experiences, what is coinsurance?

RESULTS

Results

Task	v1 Passed	v2 Passed
Identify deductible amount left to pay	✗ 0/3	✗ 0/3
Identify total amount left to pay	✓ 3/3	✓ 3/3
Find <i>Family</i> tab	✓ 3/3	✓ 3/3
Find <i>View coverage details</i> link	✓ 2/3	✓ 3/3
Viewed term definitions	✓ 2/3	✗ 1/3

v1

Out-of-Pocket Expenses

Individual

Family

Medical out-of-pocket expenses

\$2450 left to pay of the \$4500 max

[hide details](#)

\$1000 individual deductible has been met

\$1050 out of \$3500 paid towards your individual co-insurance

Dental out-of-pocket expenses

\$500 left to pay of the \$550 max

[show details](#)

[What do these terms mean?](#)

[→ View coverage details](#)

v2

Out-of-Pocket Expenses

Individual

Family

Medical out-of-pocket expenses

\$2450 left to pay of the \$4500 max

✓

Deductible

Co-insurance

Dental out-of-pocket expenses

\$500 left to pay of the \$550 max

\$0 paid towards your individual co-insurance. \$400 left to pay.

[show details](#)

[What do these terms mean?](#)

[→ View coverage details](#)

DESIGN ITERATION 2.1

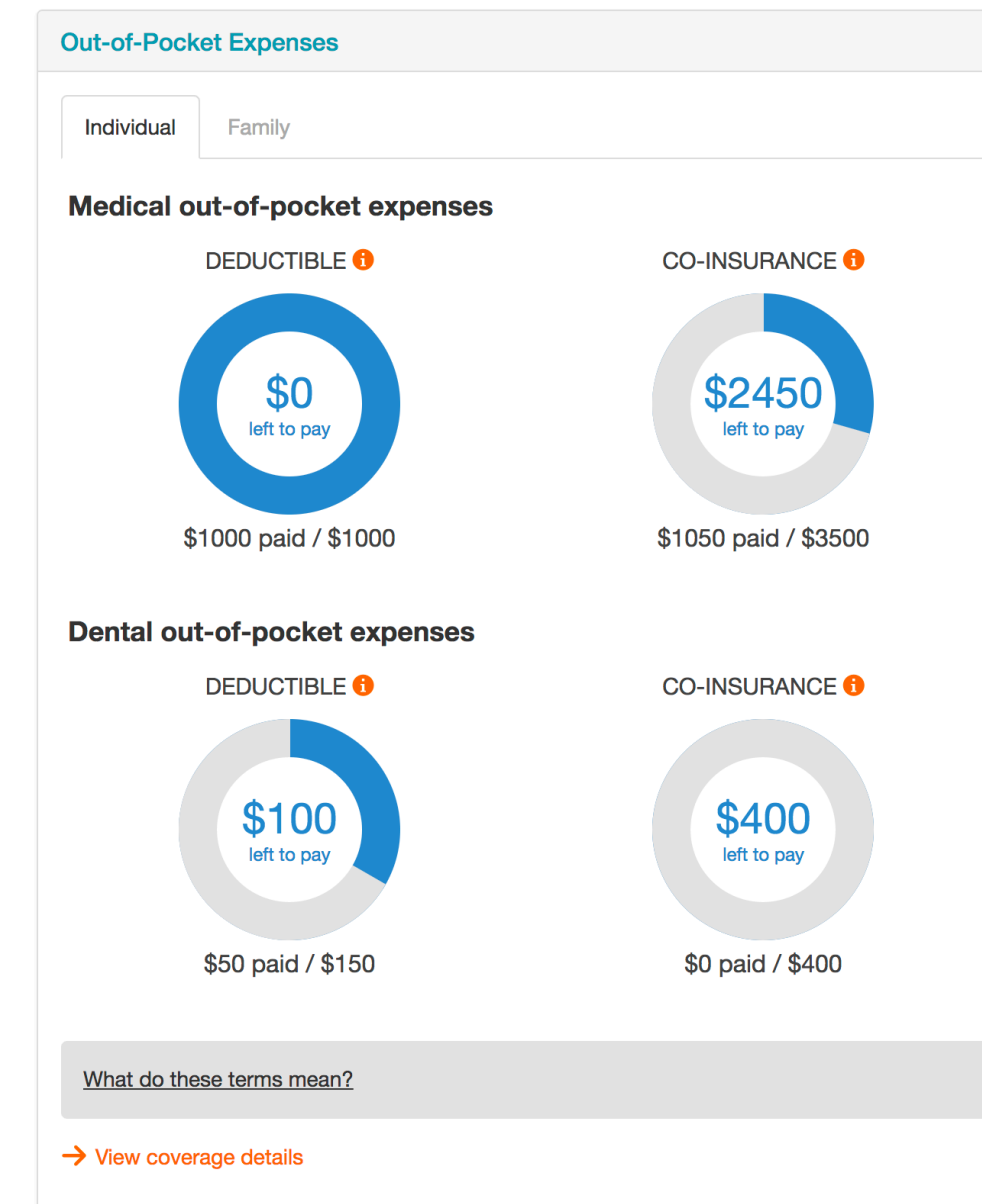
Circle Graph

Description

Moving away from the unsuccessful combined graph, and the bar graph concerns we iterated to a circle graph version and added in info-icons. We also made the amount left to pay the most prominent feature to align with our research.

Live Prototype

<http://premera.com/prototypes/member/ooop-widget/iteration2/v3.html>



Participants

Participants

5 participants on UserTesting

3 women, 2 men

All living in the United States

Average age 44

Income \$40,000 – \$100,000

Do you currently have health insurance?



Questions

Tasks

How much do you, as an individual, still have to pay to meet your medical deductible?

How much do you, as an individual, still have to pay until your plan will pay all of your covered medical services?

Find out information about your families out-of-pocket expenses.

You want more specific information about your health plan beyond the out-of-pocket expenses. Where would you click to find out more specific information about your health plan.

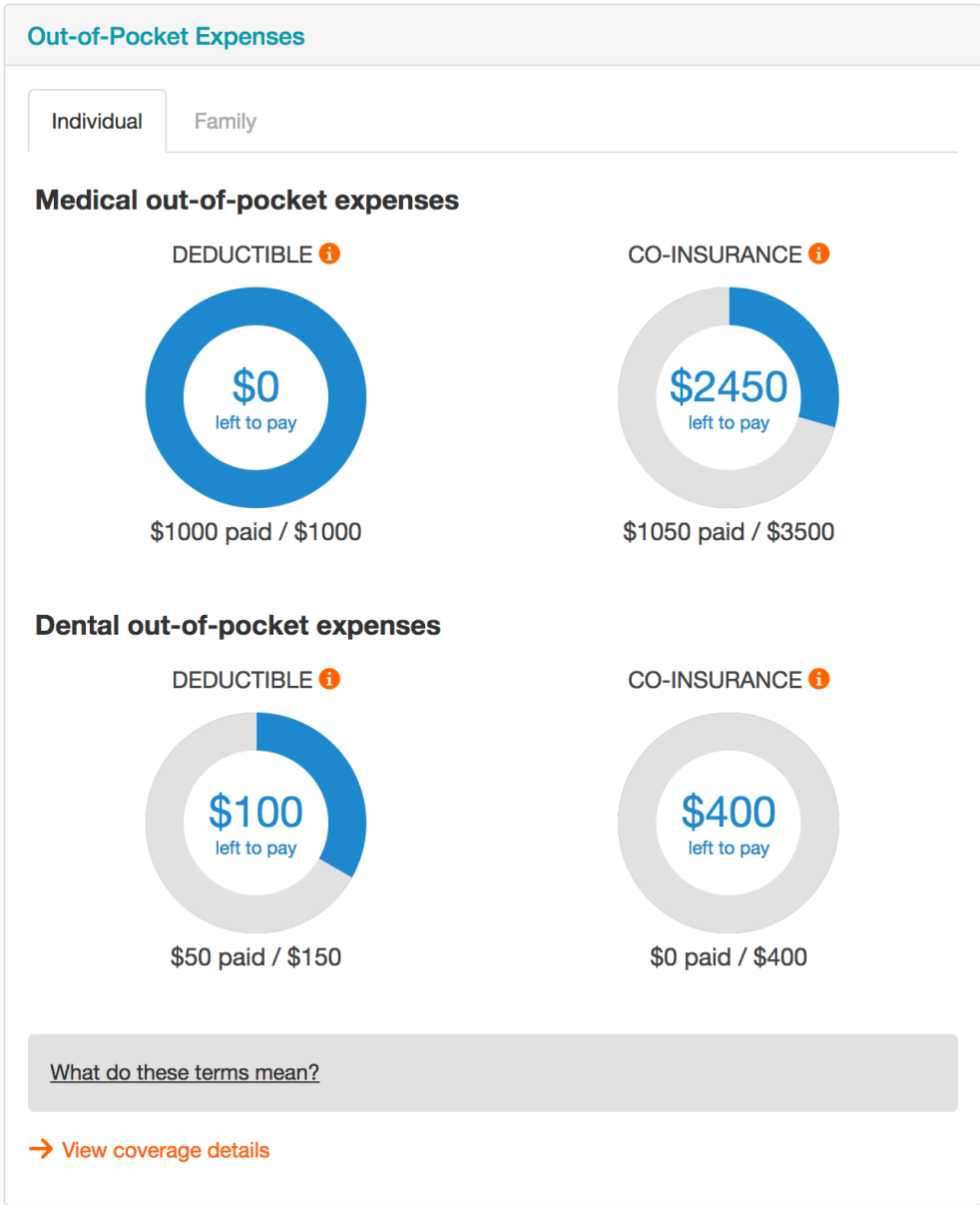
General Questions

Referencing the website, and your past experiences, what is a deductible?

Referencing the website, and your past experiences, what is coinsurance?

Results

Task	Passed
Identify dental deductible left to pay	✓ 5/5
Identify total amount left to pay	✓ 5/5
Find <i>Family</i> tab	✓ 5/5
Find <i>View coverage details</i> link	✗ 3/4
Viewed term definitions accordion or hover states	✓ 4/5
Successfully defined deductible	✓ 5/5
Successfully defined coinsurance	✓ 4/5



DESIGN ITERATION 2.2

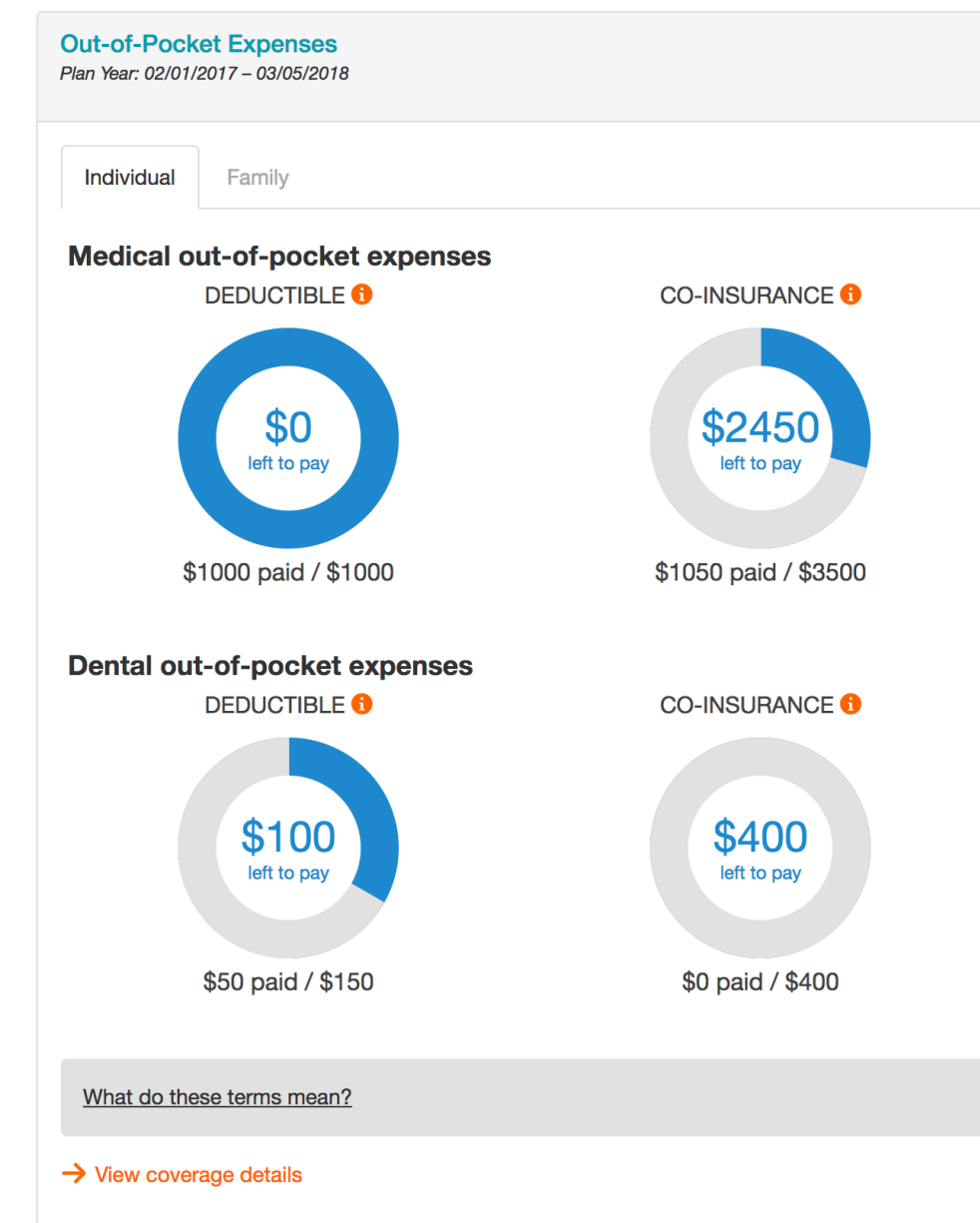
Circle Graph

Description

After making changes requested by content, desire to verify previous findings, and ensure success with interpreting the visualization when the deductible had not yet been met we ran an additional study with questions focusing on the dental out-of-pocket expenses.

Live Prototype

<http://premera.com/prototypes/member/oop-widget/iteration2/v4.html>



Participants

Participants

5 participants on UserTesting

5 women

All living in the United States

Average age 44

Income \$40,000 – \$100,000

Do you currently have health insurance?



Questions

Tasks

Using the website, how much do you, as an individual, still have to pay to meet your dental deductible?

Using the website, what is the total you have to pay, as an individual, before Premera will pay all of your covered medical services? And how much have you paid towards this amount so far?

Using the website, how much does your family still have to pay to meet their medical deductible?

You want more specific information about your health plan beyond the out-of-pocket expenses. Where would you click to find out more specific information about your health plan.

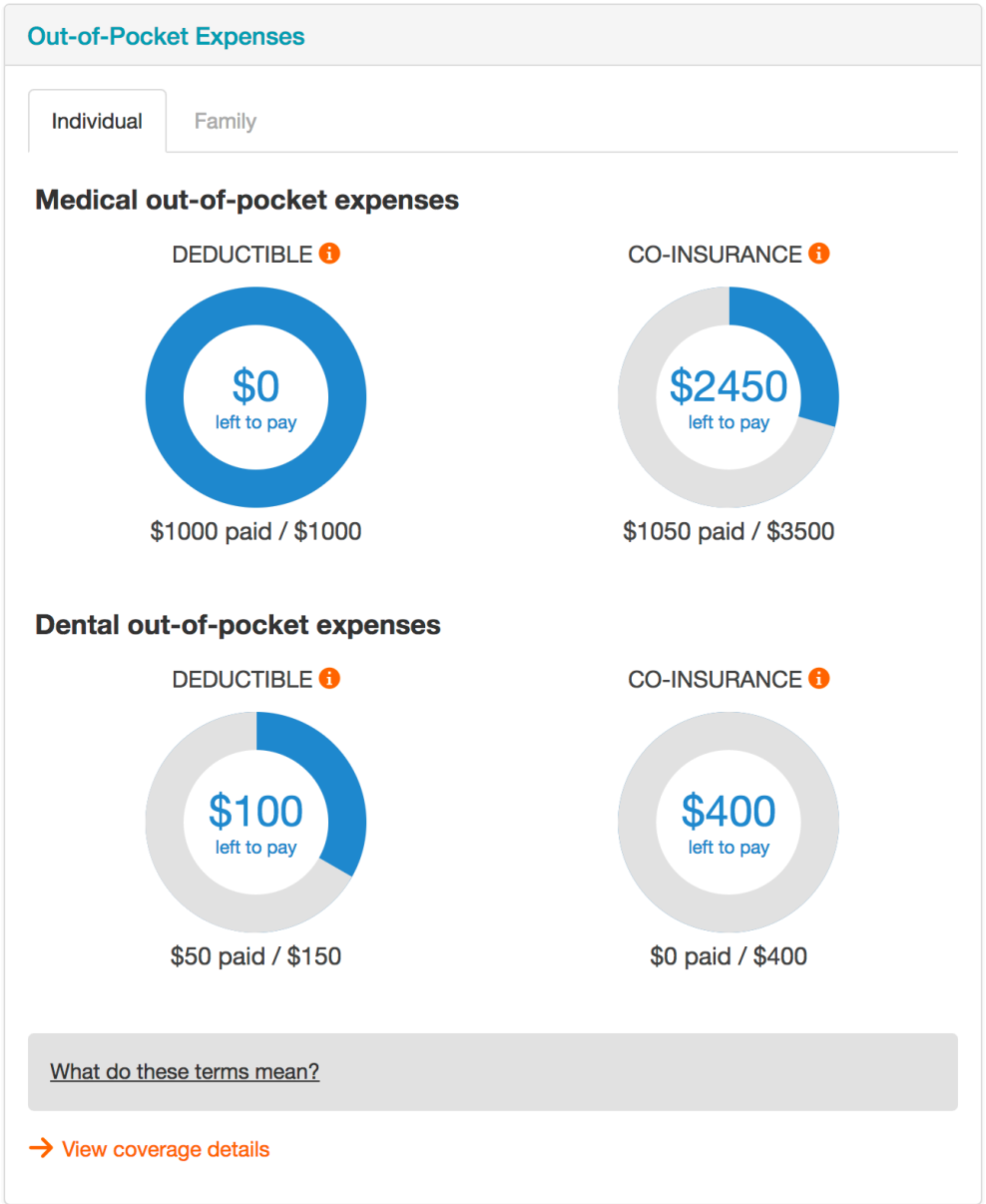
General Questions

Referencing the website, and your past experiences, what is a deductible?

Referencing the website, and your past experiences, what is coinsurance?

Results

Task	Passed
Identify dental deductible left to pay	✓ 5/5
Identify total amount left to pay	✓ 4/5
Find <i>Family</i> tab	✓ 5/5
Find <i>View coverage details</i> link	✓ 4/5
Viewed term definitions accordion or hover states	✓ 5/5
Successfully defined deductible	✓ 5/5
Successfully defined coinsurance	✓ 5/5



Moving forward

Recommendations

Remove *View coverage details* link as the visualizations are over powering it, and this information is available in the other navigation.

Add plan year information that corresponds to the expenses visualizations.

Improve definitions to make it clear that the deductible does not contribute to the coinsurance.

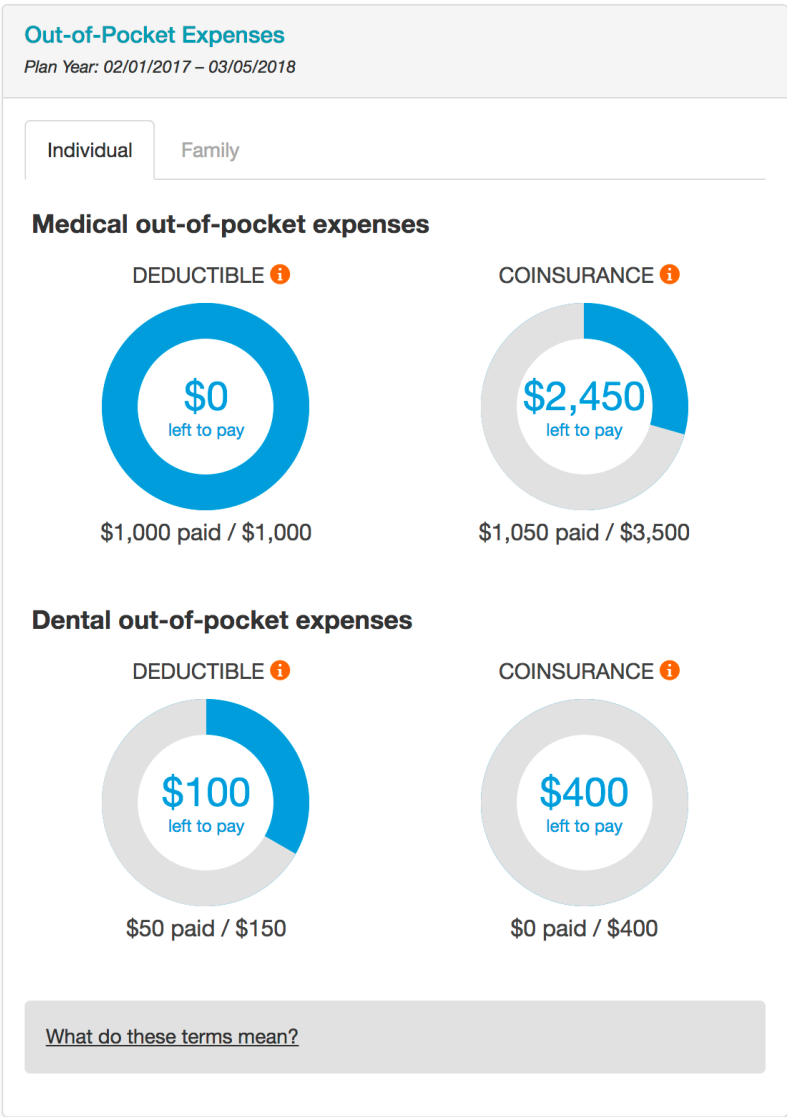
DESIGN ITERATION 3

Circle Graph v2

Description

Addressing user feedback and new constraints we added plan year, updated definitions, removed the *View coverage details* link.

We also made a number of content changes to align with the work of the content team.



[hide terms](#)

Out-of-pocket expenses
Deductible plus coinsurance

Medical out-of-pocket expenses
After you have paid your deductible, you will begin paying your coinsurance. After you have paid both your deductible and coinsurance, Premera will pay 100% of your in-network covered medical expenses for the plan year.

Dental out-of-pocket expenses
After you have paid your deductible, you'll begin paying your coinsurance. After you've paid both your deductible and coinsurance, Premera will no longer contribute to your dental expenses for the plan year.

Deductible
The amount you have to pay for services each plan year before Premera starts contributing.

Coinsurance
When both you and Premera contribute to your expenses. You pay a set percentage of your costs, and Premera pays the remainder. Your deductible does not contribute toward your coinsurance.

Copay
A fixed amount that you pay for some services when visiting a care provider. Copays contribute to your coinsurance.

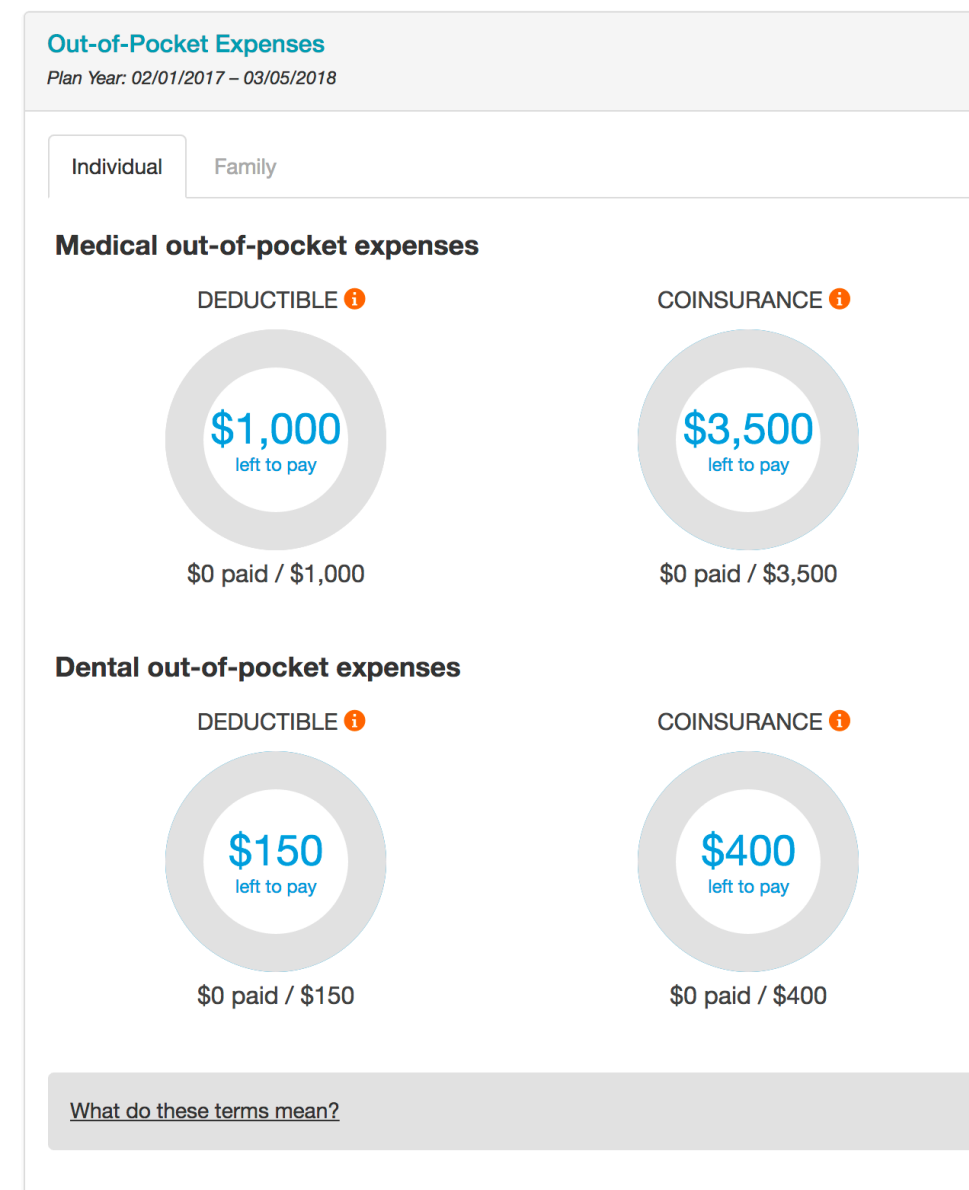
Empty states

Description

Collaborating with mobile resulted in some concerns around the empty states of our visualizations so we ran a small 3-person study to determine if our users would be able to successfully understand empty versions of our visualizations.

Live Prototype

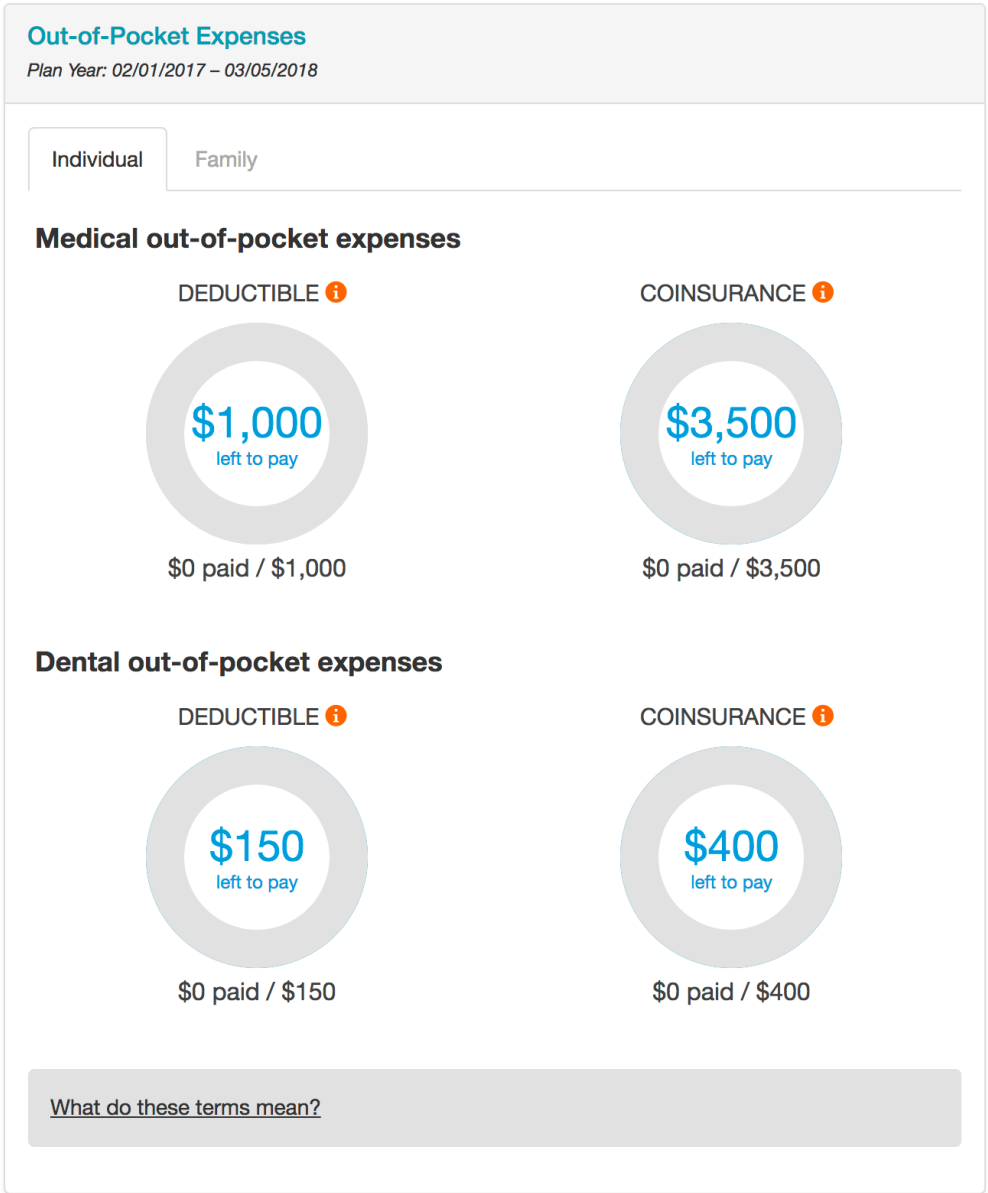
<http://premera.com/prototypes/member/oo-p-widget/iteration3/empty-states.html>



Results

Task	Passed
Identify deductible left to pay	✓ 3/3
Identify total amount left to pay	✓ 2/3
Find <i>Family</i> tab	✓ 3/3
Viewed term definitions accordion or hover states	✓ 3/3
Successfully defined deductible	✓ 3/3
Successfully defined coinsurance	✓ 3/3

*One participant was excluded because they did not read the tasks, and skipped over tasks.



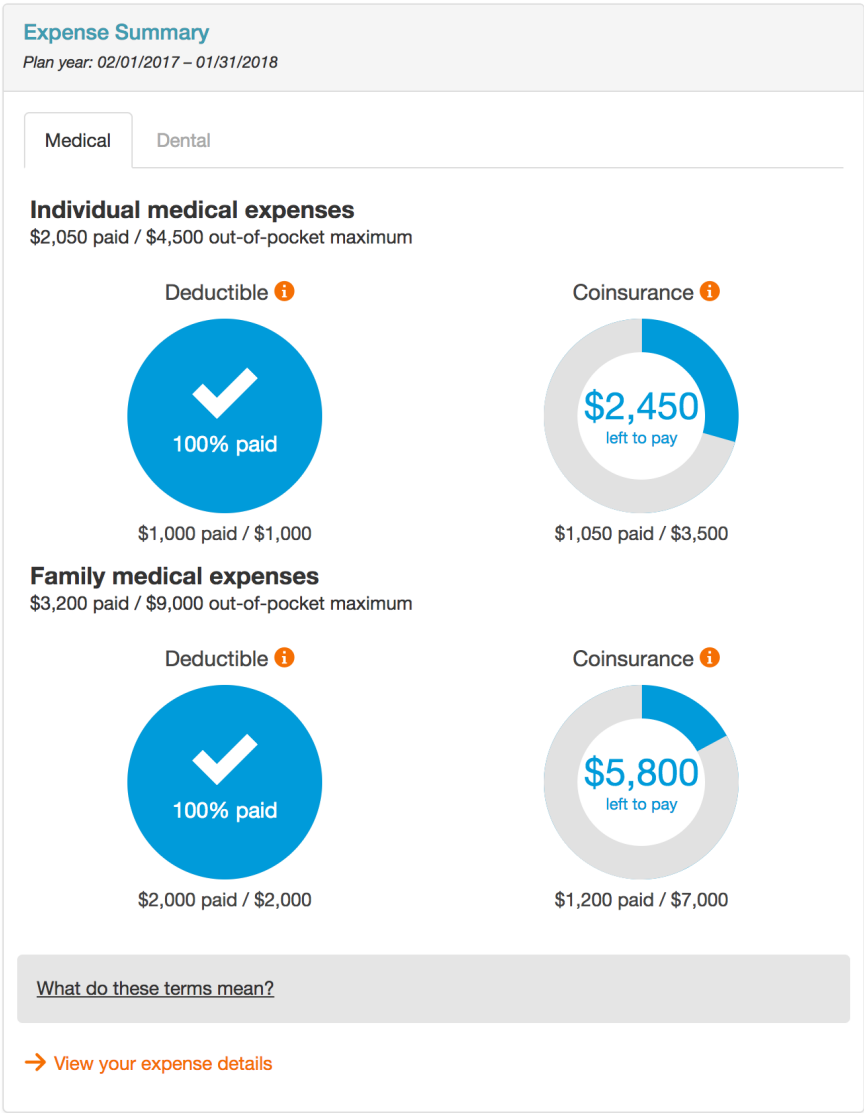
New information

Description

Working with a business analyst we learned that dental plans rarely have out-of-pocket maximum's and instead usually have annual maximums. We updated and tested the prototype to better align with this business constraint.

Live Prototype

<http://premeraux.com/prototypes/member/oop-widget/dashboard.html>



[hide terms](#)

Medical
First, you pay the deductible, then the coinsurance. After you have paid both your deductible and coinsurance, Premera will pay 100% of your in-network covered medical expenses for the plan year.

Dental
First, you pay the deductible, then the coinsurance. After you've paid your deductible, Premera contributes to eligible expenses until the annual maximum is reached.

Deductible
The amount you have to pay for services each plan year before Premera starts contributing.

Coinsurance
When both you and Premera contribute to your expenses. You pay a set percentage of your costs, and Premera pays the remainder. Your deductible does not contribute toward your coinsurance.

Copay
A fixed amount you pay for some services when visiting a care provider or getting a prescription. Copays contribute to your coinsurance.

Out-of-pocket maximum
When you reach your out-of-pocket maximum Premera will pay 100% of your in-network covered services. Your medical plan has an out-of-pocket maximum. Your dental plan does not have an out-of-pocket maximum.

Annual maximum
Once the annual maximum is reached Premera will no longer contribute to your expenses for the plan year. Your dental plan has an annual maximum. Your medical plan does not have an annual maximum.

EXTRA DETAILS

User excitement

Description

During user research a number of participants described their excitement in understanding these difficult concepts through the design and content.

Video

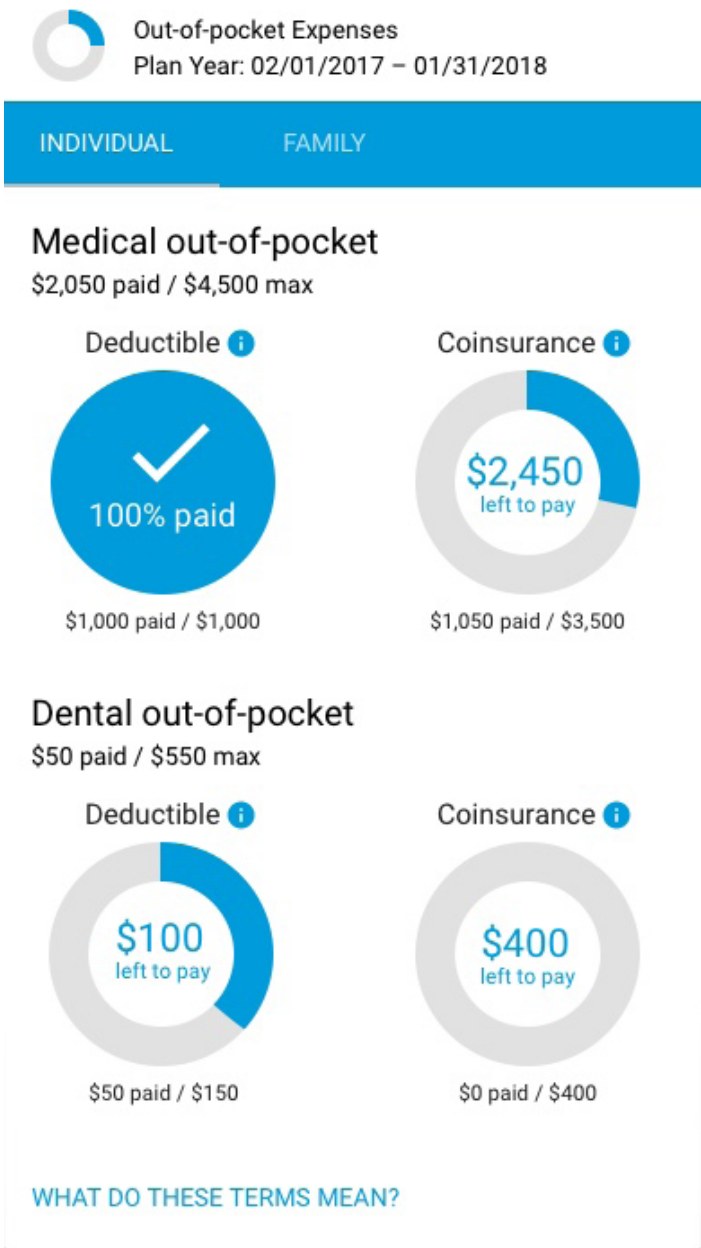
<https://youtu.be/PJNIOFFzzvE>

“Gosh! Finally this was pretty clear in my head. Thank you. Having that description down there is fantastic!”

Planning for the future

Description

During the midst of this project we were in the middle of a redesign to shift towards Google’s Material Design system, to accommodate for this I also designed a version using that system.





THANK YOU.