



# Designing a First-Class User Experience for Affordable Care Act Enrollment

## AB1296 Stakeholder Workgroup: Health Plan Selection

May 10, 2012

# Agenda

1. Project Overview (5 min)
2. Preview Visual Design (10 min)
3. Evaluation Prototype (10 min)
4. Q&A

# Project Objectives

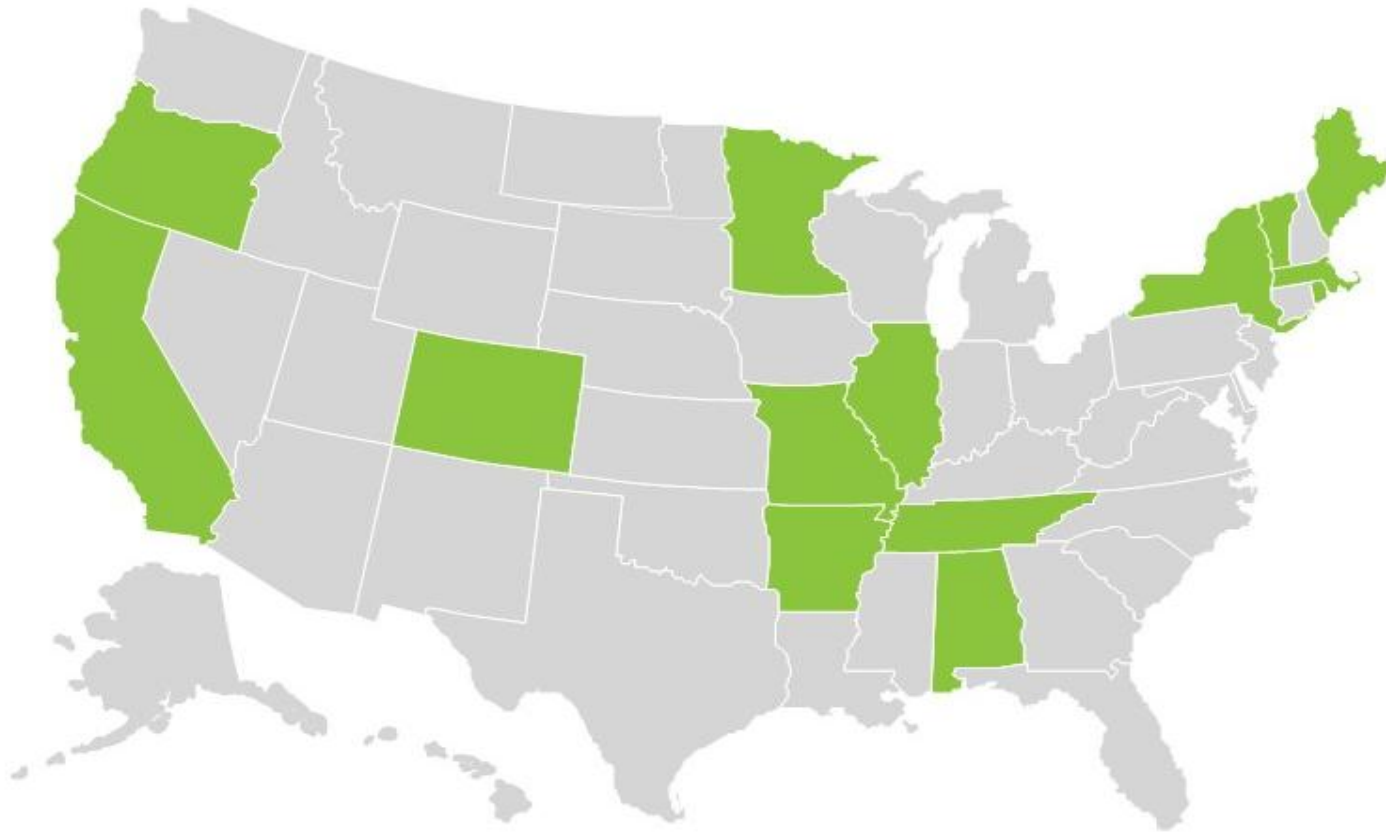
1. Develop first-class user experience (UX) design for health insurance exchanges operated by state and federal governments under the Affordable Care Act.
2. Design the UX based on an understanding of consumer needs and refined through user testing.

# Public / Private Partnership



ENROLL 2014 **UX** WELCOME TO COVERAGE

# 11 Participating States



AL, AR, CA, CO, IL, MA (RI, VT), MN, MO, NY, OR, TN

ENROLL  
2014 **UX** WELCOME  
TO COVERAGE

# UX 2014 Design Partner



- World-class design and innovation firm
- Palo Alto-based with 10 offices on three continents.
- Market leader in simplifying design of complex systems; understanding and then translating needs and desires of end users

# Project Update

- Project in Design Refinement phase
- Final deliverables to be released on June 8
- Scope remains the same
  - Individual UX for insurance affordability programs
  - Assister tools
  - Mobile integration

# Final Deliverables

- Detailed Design Specifications Manual
- Scenario-based Design Reference Prototype
- Customizable graphic files and iconography
- Communications materials



# Final Deliverables: Prototype



Start your application for health care coverage.

Apply Now >



### Sign In

Remember me

Sign In

Forgot your [username](#) or [password](#)?

[Are you an Assister?](#)

Don't have an account?

Create an Account

### Should you apply for financial assistance?

See if you Qualify

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### Learn about your state's health benefit exchange

Learn More

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News

Important Dates

### Open Enrollment

January 2014- June 2014



Placeholder Content

Start your application for health care coverage.



Sign In

Username

Password

Remember me

Sign In

Forgot your [username](#) or [password](#)?  
[Are you an Assister?](#)

Don't have an account?

Create an Account

Should you apply for financial assistance?

See if you Qualify

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Learn about your state's health benefit exchange

Learn More

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News

Important Dates

Open Enrollement

January 2014- June 2014

Get Assistance

Find a Local Assister



## Find a local Assister

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100 Alma, Palo Alto 94301



### Mapped Results

#### 1. Local Assister Name Wraps Around

0.2 miles

Address Line	M-F
Address Line	9am-5pm
City, State and ZIP	English
(650) 555-1212	Español
info@email.com	

Catholic Charities	<i>Applications</i>
Community Service	<i>Only</i>

#### 2. Local Assister Name Wraps Around

0.2 miles

Address Line	M-F
Address Line	9am-5pm
City, State and ZIP	English
(650) 555-1212	Tagalog
info@email.com	

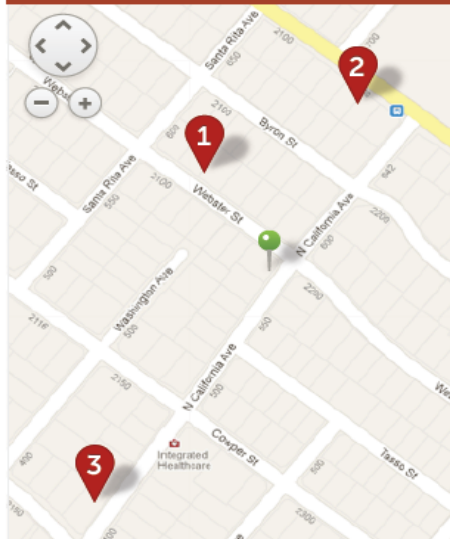
County Health	<i>All Services</i>
Services	

#### 3. Local Assister Name Wraps Around

0.2 miles

Address Line
Address Line
City, State and ZIP
(650) 555-1212
info@email.com

County Health
Services



[Apply for Coverage](#)

✓ Start Your Application

✓ Build Your Household

✓ Your Household Income

✓ Additional Questions

✓ Review, Declare &amp; File

## Understanding Your Premium Tax Credit (PTC)

**1** Penelope Hermannson-Smith has a premium tax credit of **\$1,500**

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin nec arcu nisl. Nunc consectetur varius vehicula. Aliquam erat volutpat. Donec at velit diam, vel elementum est. Vivamus tincidunt ultrices aliquam. Aliquam dapibus leo ut orci luctus id lobortis tortor condimentum.

**2** There are two ways to receive this money

### Monthly Credit

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin nec arcu nisl. Nunc consectetur varius vehicula.

**Pros:** Your plans cost less each month.

**Cons:** If your XX changes you could owe money at tax time.


### Annual Tax Credit

Lorem ipsum dolor sit amet, adipiscing elit. Proin nec arcu nisl. Nunc et varius consectetur.

**Pros:** Risk Free.

**Cons:** Your plans cost more each month.

**3** Adjust slider or type in amount to distribute your \$1,500 tax credit.



**Monthly Tax Credit**

**Annual Tax Credit**

*If the information you've provided the Exchange is inaccurate, you'll be required to pay back a percentage of your Premium Tax Credit.*

\$1,500



View Plans

138 Plans Found

Find a Plan

Getting Started

Find a Plan for  
[Spouse First Last Name]

Find a Plan for  
[Child 1]

Find a Plan for  
[Child 2]

Find a Plan for  
[Child 3]

Checkout

[Health Care Quality Title]

Edit

QUALITY PRIORITIES

[# of Qualities]

[Quality 1]

[Quality 2]

[Quality 3]

[Care Provider Title]

[Question about specific providers to be included in health plan]

Add Providers

Enter number of total provider visits:

Skip

Next

[Prescriptions Title]

Edit

[Question about specific prescription medications to be covered by health plan]



Back to Questions

138 Plans < 1 2 3 ... >

Sort By

♥ (3) 🗑️

Find a Plan

Getting Started

Find a Plan for [Spouse First Last Name]

Find a Plan for [Child 1]

Find a Plan for [Child 2]

Find a Plan for [Child 3]

Checkout

Carrier Name  
**Plan Name A**  
HMO  
*Silver*

📄 ♥ Add To Cart

Carrier Name  
**Plan Name B**  
PPO  
*Platinum*

📄 ♥ Add To Cart

Carrier Name  
**Plan Name C**  
PPO  
*Gold*

📄 ♥ Add To Cart

Anticipated Costs

Costs include advanced payment of your Premium Tax Credit.

Adjust

MONTHLY PREMIUM  
**\$250/month**

ANNUAL COST



MONTHLY PREMIUM  
**\$167/month**

ANNUAL COST



MONTHLY PREMIUM  
**\$291/month**

ANNUAL COST



Additional Coverage

Move to Top

● Dental Included  
● Vision Included

● Dental Included  
○ Vision Not-Included

○ Dental Not-Included  
● Vision Included

Quality Rating

Move to Top

In-patient facilities  
★★★★☆  
Carrier Support  
★★★★☆  
Home Care  
★★★☆☆

In-patient facilities  
★★★★☆  
Carrier Support  
★★★★★  
Home Care  
No reviews yet

In-patient facilities  
★★★★☆  
Carrier Support  
★★★★☆  
Home Care  
★★★★★

Household Availability

Move to Top

This plan is available to:

✓ This Group  
✓ The Other Group

This plan is available to:

✓ This Group  
The Other Group

This plan is available to:

✓ This Group  
✓ The Other Group

Providers

Move to Top

# Prototype Scenario

- Family of three with current income below 135% FPL.
- One spouse / parent (Gustav) is a U.S. citizen, who works full time at an employer that offers coverage to employees (but not dependents). He is not an applicant.
- The other spouse / parent (Penelope) is an immigrant, who has been in the country for less than 5 years, was recently laid off, and is now receiving unemployment compensation. She is eligible for the premium tax credit and cost sharing reductions.
- Their child (Beatrice) is a U.S. citizen and is eligible for Medicaid.