

**IMPROVING  
THE USER EXPERIENCE ON  
MarylandHealthConnection.gov**

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# WHAT IS USER EXPERIENCE (UX)?

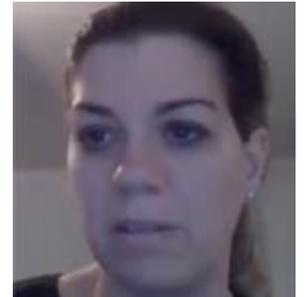
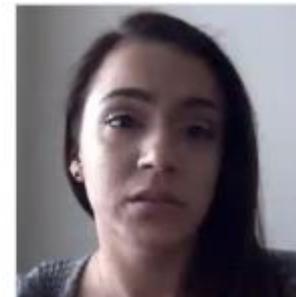
## IT'S A MINDSET, A GUIDING PHILOSOPHY, NOT A PUNCHLIST OF PROJECTS

Upfront, we acknowledge a very challenging environment: A program designed by health policy professionals—and a commercial product—delivered by government workers/ contractors to an audience with little experience or knowledge about the product.



# UX RESEARCH

MHBE conducted User Experience (UX) research in January 2018, observing by remote webcam five new enrollees and five current users from diverse backgrounds and geographic regions throughout the state who wanted to change or enroll in plans.



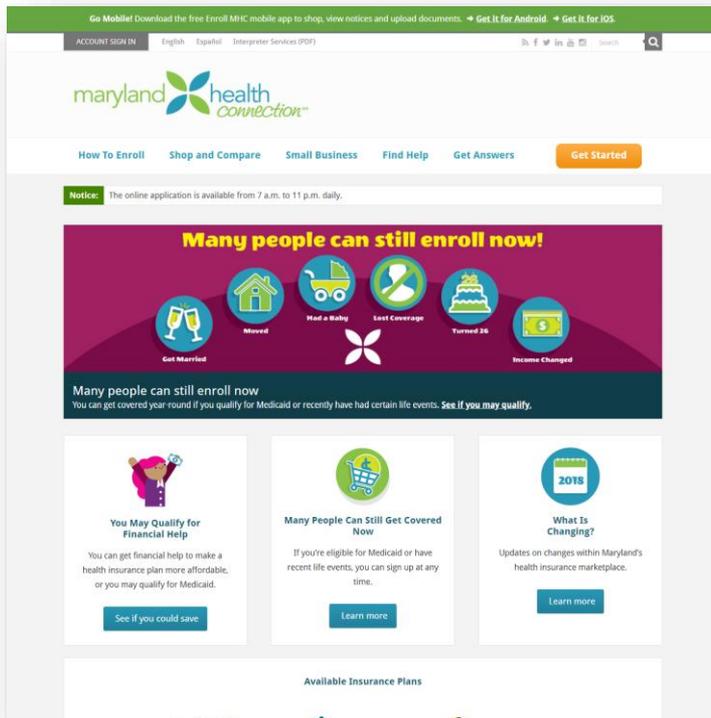
# TOP FINDINGS

1. Users need better guidance on account home page to get started.
2. Users need to be able to move forward and backward throughout the application.
3. Users need clarity on how to enter income and determine eligibility.
4. Branding between application and MarylandHealthConnection.gov home page is inconsistent.

# ADDING DIRECTION: FORMER DESIGN

## Former Design

Users needed more guidance on the home page. When users clicked the Get Started button, they were taken to a seemingly external website that didn't match the look and feel.



# ADDING DIRECTION: NEW DESIGN

## New Design

Home page branding flows. Users will stay within Maryland.gov to apply for health insurance.

Added action-based guidance using the Create Account button versus the Get Started button in the old design.

The screenshot displays the new design of the Maryland Health Benefit Exchange website. At the top, the logo for 'maryland health connection' is on the left, and 'Create Account' and 'Sign In' buttons are on the right. A navigation menu includes 'How To Enroll', 'Health and Dental', 'Small Business', 'Find Help', 'Get Answers', and 'Blog'. A green notice bar states: 'Notice: The online application is available from 7 a.m. to 11 p.m. daily.' Below this is a large hero image of a smiling man in a yellow jacket. A white box on the right of the image says 'Apply for Coverage' and includes the text: 'You can get covered year-round if you qualify for Medicaid or recently have had certain life events. See if you may qualify.' Two buttons, 'Create Account' (red) and 'Get an Estimate' (dark blue), are positioned below the text. Below the hero image is a 'Get Updates' section with an email input field and a 'Subscribe' button. To the right is a green bar with the text 'The Connection' and a link to visit the blog. The main content area is divided into three columns: 'Compare Plans' with a 'Browse' button, 'Financial Assistance', and 'What's New for 2018' with a link to updates on changes. Logos for CareFirst, Kaiser Permanente, and the Maryland Department of Health are also visible.

# PROGRESS INDICATOR

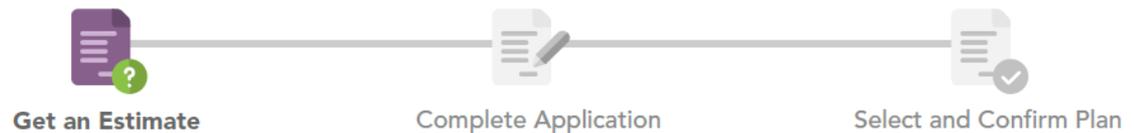
## Old Design

Users were unable to freely move forward and backward throughout the app.



## New Design

More visually appealing, allows consumer to navigate easily and know where they are in the application.



# UPDATE INCOME & ELIGIBILITY

## Old Design

Users got stuck on the household income & eligibility determination.

## New Design

Added definitions and cues in yellow boxes; updated user interface.

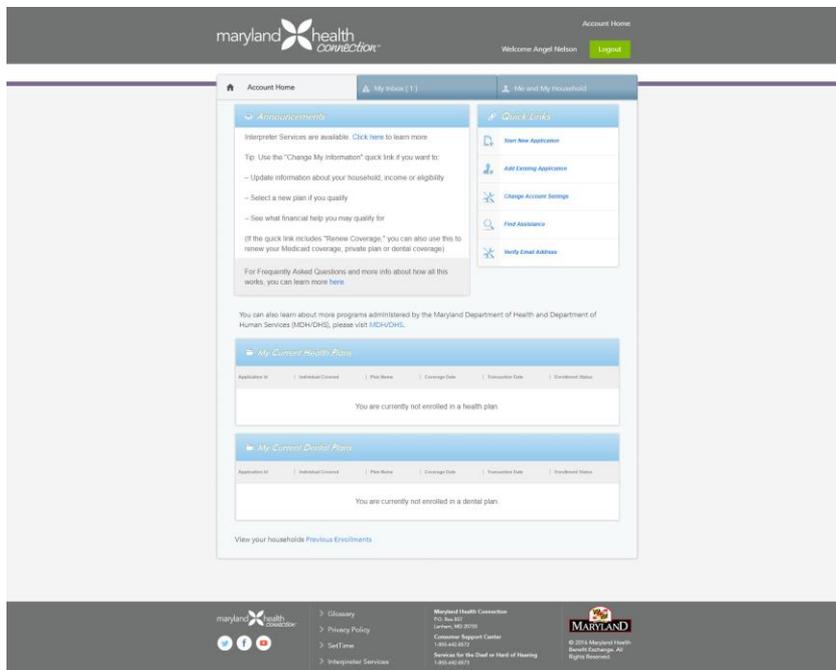
The screenshot shows the 'Old Design' of the Maryland Health Connection website. At the top, there is a navigation bar with the logo and links for 'Get Help', 'Create Account', and 'Sign In'. Below this is a progress indicator with four steps: 'ENTER BASIC INFORMATION', 'BROWSE INSURANCE PLANS', 'APPLY FOR COVERAGE', and 'CONFIRM PLANS'. The main content area features a 'Let's get started!' banner with a family photo and the text 'We need to know a little about you'. The primary form is titled 'Tell us who needs coverage' and includes fields for 'County of the applicant?' (a dropdown menu), 'Coverage year?' (a dropdown menu set to 2018), and 'Number of members in your household:' (a numeric input field set to 1). Below these are checkboxes for 'Age', 'Pregnancy', 'Health Coverage', and 'Dental Coverage'. A second section, 'Tell us about your total household income', contains 'Optional Information' with a text area for 'What is the total household income?' and a dropdown for 'Annual Total'. A note at the bottom states: 'Note: As of January 1, 2014, most U.S. residents are required to have health coverage. You (and each person in your tax household who doesn't have coverage) may be assessed a tax penalty unless you apply for and qualify for an exemption.'

The screenshot shows the 'New Design' of the Maryland Health Connection website. The navigation bar is similar but includes a 'Sign In' button. The main content area features a banner with a family photo and the title 'Get an Estimate'. The form is divided into three numbered sections: 1. 'Tell us about yourself' with fields for 'County' (dropdown) and 'Coverage Year' (dropdown set to 2018). 2. 'Build your household' with a 'Primary Applicant' section containing 'Age' (checkbox), 'Is this person pregnant?' (radio buttons, 'NO' is selected), and 'Select the coverage you need' (dropdown). It includes '+ Add Spouse' and '+ Add Dependent' buttons. A yellow callout box on the right explains: 'Be sure to include these people, even if they don't need coverage: • Yourself • Your spouse if you're married • Anyone you'll claim as a tax dependent this year. Learn more here about who to include when you apply for coverage.' 3. 'You may qualify for lower costs' with 'Household Income' and 'Frequency' (dropdown) fields. A yellow callout box on the right explains: 'Include these income sources, even for household members not applying for coverage: • Wages, salaries and tips • Net income from any self-employment or business • Unemployment • Social Security benefits (but not Supplemental Security Income) • Alimony • Retirement and pension income. Learn more here about what income to include when you apply for coverage.' The form shows 'YOUR ANNUAL TOTAL IS: \$0.00'. Navigation buttons for 'Back' and 'Get Estimate' are at the bottom.

# CONSISTENT LOOK AND FEEL

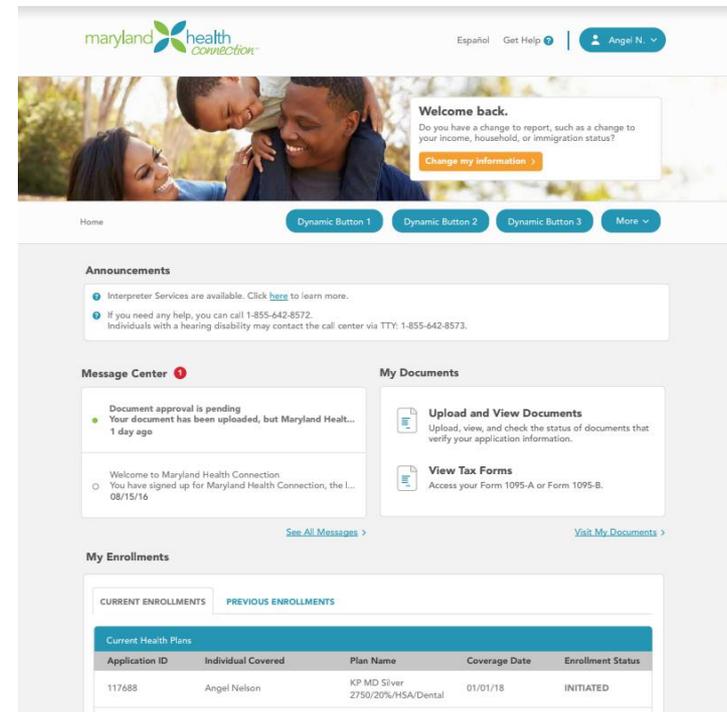
## Old Design

Needs clarification of actions required, cohesiveness with home page design.



## New Design

Action-based guidance on current application, notices, messages, VCLs and enrollment status.



QUESTIONS?

