



# User Experience Research Study

Key Findings Report | January 8, 2019

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# 1.0

## Overview & Methodology



## Project Overview

gotoresearch conducted a consumer research study to:

- Gauge the **impact of the previous user interface improvements** and their effects on the user experience
- **Understand real-time customer usage and behavior** throughout the enrollment and renewal process.
- **Identify areas** of the UX that are **difficult for users and/or result in incorrect or incomplete applications.**
- Identify issues that may **delay or prevent the completion of the enrollment / renewal process.**

# Research Methodology

## Current Users

Users who are enrolled through Maryland Health Connection and may want to change plans.

- 5 Users
- 2 QHP and 3 Medicaid
- 1 mobile app user
- Sessions lasted 90-minutes
- Conducted remotely via online meeting
- Participants were compensated \$200
- All sessions were recorded, including audio, video (when available) and screen sharing of participant interaction with the site



## Research Methodology

### New Enrollees

Users who are not currently enrolled through Maryland Health Connection and may want to enroll.

- 5 Users
- 4 QHP and 1 Medicaid
- 1 mobile app user
- Sessions lasted 90-minutes
- Conducted remotely via online meeting
- Participants were compensated \$200
- All sessions were recorded, including audio, video (when available) and screen sharing of participant interaction with the site



# Participant Breakdown (Income & Locations)

PARTICIPANT AGES

PARTICIPANT HOUSEHOLD INCOMES

	< \$21K	\$21K - \$35K	\$36K - \$50K	\$51K - \$65K	\$65K >
18 - 26		1			
27 - 34		2			1
35 - 44		1	1	1	
45 - 54		1		1	1
55 - 64					

LOCATION

Location	# Participants
Baltimore	4
Montgomery	2
Prince George's	2
Frederick	1
Wicomico	1

## Participant Breakdown (Circumstances & Gender)

Predicted 2019 Occupational Situation	# Participants
W2 - Employed	8
Self-employed	2*
Student	0
Unemployed	0

\*participants with fluctuating income and/ or income that is difficult to estimate.

Gender	# Participants
Male	1
Female	9

Household Size	# Participants
1 member	6
2 members	0
3 members	3
4 members	1

# 2.0

## Executive Summary



## Outcome of 2018 Open Enrollment

None of the participants we spoke with enrolled in a plan during our session mostly due to the following:

- Additional information or clarification needed regarding plans
- Incorrect eligibility
- Technical errors or bugs

### Key Findings

1. **Estimating future income** can be very **problematic for those with uncertain incomes**.
2. Users do not **understand the difference between QHP and Medicaid**, the implications of financial assistance, or how their income impacts their qualification to these programs.
3. There is a **high susceptibility of incorrect or impractical eligibility** (mostly due to #1 & #2 above, but not exclusively.)
4. The **variability of “Get Estimate” results** undermines the ultimate goal for users in receiving an accurate estimate.
5. Numerous areas throughout **the application lack the instructional clarity users need** to feel confident.

## Impact of Previous User Interface Updates

- This time, most users were **able to clearly find a starting point** on the 'Account Home/Dashboard.'
- Most users were able to **freely navigate backward throughout the application** without being kicked out; however, one user **still experienced this issue while looking for Dental plans.**
- Within “**Program Eligibility Determination**” section, users were able to **easily see they needed to select an eligible program.** However, the programs were not clearly defined within the “See Details” section so **users could not easily distinguish the differences between them.**

## Notes on Major Areas



SHOP & COMPARE

Usable + Flawed

- **Most users did not know this tool was available** and were prompted by the moderator after they had gone through the application and indicated they would stop and contact MHC before proceeding.
- **Users liked** the quick and easy way to get plan estimates.
- **Users were quickly able to navigate** through this area. However, there was a **wide range of income entered (2017, 2018, 2019, no income)** which impacted preliminary eligibility.



ACCOUNT

Usable

- Users **easily created and accessed accounts.**
- It was **obvious to users the two options to get started were “Enroll” or “Change Information.”** These options seemed to work for most.
- A couple of users experienced **issues with “Enroll In Coverage”** and did not naturally select **“Change My Information”** because it **did not apply to their situation.**

## Notes on Major Areas



**APPLICATION**

Problematic

- Users felt **entering basic info was the easiest part** of the process – **as was navigating** through the application.
- Some users **did not feel comfortable entering uncertain future income** into the application.
- **Program eligibility was confusing and error-prone.**
- **One mobile user**, who was a renewal, was **not able to make changes to her application** and could only view it.



**PLANS**

Minor Issues

- The **definition of uncertain terms was quickly found** and, for the most part, understood.
- The info provided with **“Plan Costs & Benefits”** was **essential to have, but was overwhelming** to most.
- **Carrier PDFs of Plan Cost & Benefits was difficult to read on a mobile device** and the **links within did not work.**
- **Compare and filter** went unnoticed by a few but **not a go-to for most users.**
- **On mobile, the compare header is not fixed** to the top resulting in more scrolling up and down for the user.

# 4.0

## Key Findings



## Estimating Future Income can be Very Problematic for those with Uncertain Income

### OBSERVATIONS

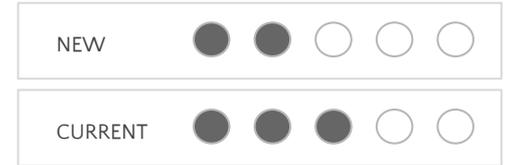
Half of the users we spoke to **felt uneasy entering their estimated 2019 income** and were unclear on how their answer might affect their choice of insurance. In response, a few of those users chose to estimate their income on the lower side with one entering no income at all.

- A few of the users mentioned they would be **getting new jobs in the 2019** year but were unsure when those jobs would begin or exactly how much they would make. Making it difficult for them to estimate.
- A couple of users expected their **incomes in 2019 would shift but were unable to predict** how much it would fluctuate.
- One user, who runs a non-profit, **expected to have an increase in income in 2019 but could not say for sure.**

### IMPACT ON USER EXPERIENCE



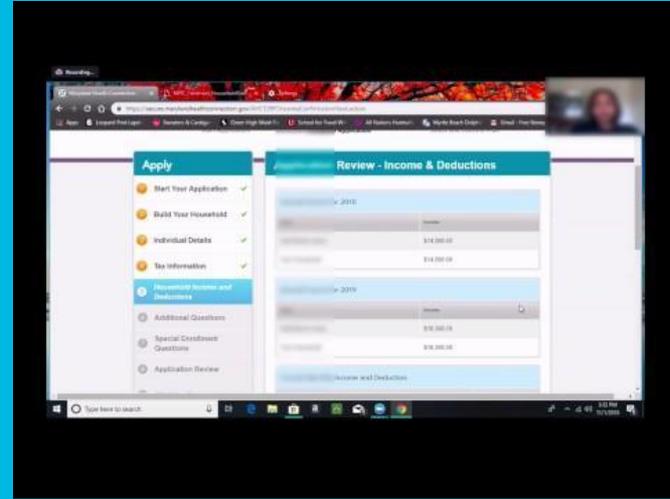
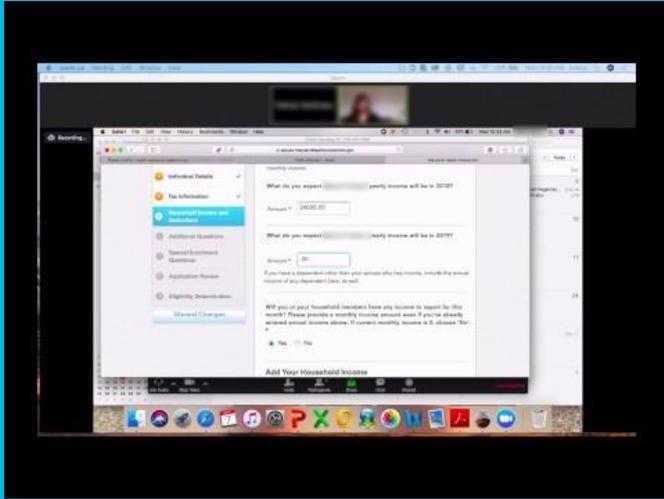
### FREQUENCY OF EXPERIENCE



*“Even though I expect to get more I can't say I will...I can tell you what I hope to make but at this point I can't swear it. -Beth*

*If you estimate too high, your choices of insurance will be different. -Ariel*

*I'll have more cash flow for next year, but I don't know what to put for it. If I put in a higher amount will it affect my eligibility for plans? Will I not be able to get an affordable plan. -Maria*



Future Income Video Clip

# Users Do Not Understand the Difference Between QHP and Medicaid

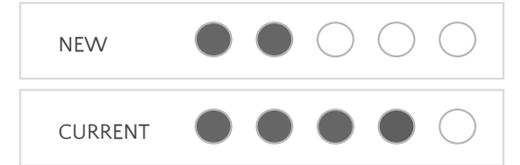
## OBSERVATIONS

- Eligibility Results – six users, were **not clear on what the programs were and the advantages and disadvantages** between the various programs (QHP and Medicaid) even after reading “See Details” for each program. **As a result, they were not confident in what to select.**
- A couple of users had **prior assumptions of what Medicaid is** and did not believe their situation warranted selecting Medicaid although they ended up qualifying.
- A couple of users **thought these programs were the actual health plans** and were confused why there were not more options.
- A couple of users who selected “Qualified Health Plan without Financial Assistance” received the **pop-up notice mentioning they were electing to enroll in a program.** They immediately **thought this meant they were enrolling in a health plan** and would be unable to change after selecting to “Continue.”

### IMPACT ON USER EXPERIENCE



### FREQUENCY OF EXPERIENCE



Program	Status	Status Details	Start Date	End Date
Medicaid	Eligible	<a href="#">See Details</a>	05/01/2018	
Qualified Health Plan without Financial Assistance	Eligible	<a href="#">See Details</a>	01/01/2019	

**Qualified Health Plan without Financial Assistance Details**

**Explanation:** Arie is eligible to purchase a Qualified Health Plan (QHP) through Maryland Health Connection.

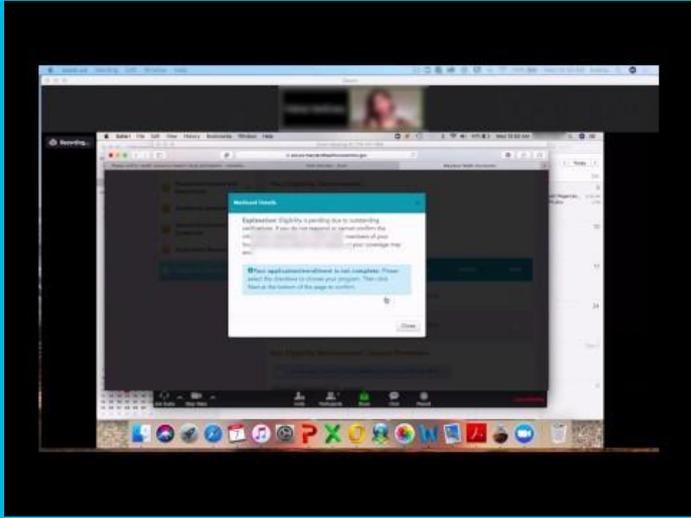
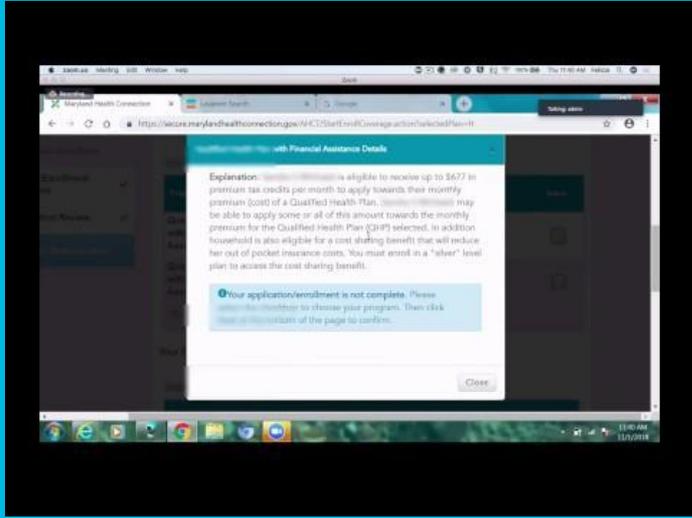
**ⓘ Your application/enrollment is not complete.** Please select the checkbox to choose your program. Then click Next at the bottom of the page to confirm.

**You have picked a health care program** for you and/or members of your household. Once you select a program, you will be enrolled in that program. You will not be able to go back and change your program selection.

**Are you sure you want to go ahead with your enrollment?**

*To go back and change your program selection click "Cancel".*  
*To continue without assistance click "Continue".*

Cancel
Continue



# MHC Program Taxonomy Video Clip

# Lack of Clarity on the Concept of “Financial Help”

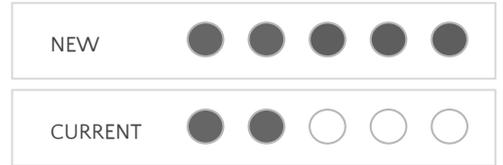
## OBSERVATIONS

- Application: Financial Help – three users read the question and were **not sure what Financial Help was but continued without looking into it**. One user selected “No” because she thought it was asking if she wanted Medicaid while another user thought this was only for his child.
- Within “Plans,” one user with an **income that can swing \$25K more or less than estimated, was concerned about the tax implications** of using the credit on her year-end taxes and felt more research was needed and a discussion with their accountant.
- Another user expects her income to increase and is **unsure how the increase will impact the cost of the plan**.

### IMPACT ON USER EXPERIENCE



### FREQUENCY OF EXPERIENCE



**Preliminary Eligibility Results**

The prices of health plans and financial help are estimates only. Costs and your eligibility for coverage help through Maryland Health depend on information you will provide when you apply. Click 'Apply' plan and see what financial help you can receive.

Applicant, Age 44   Cost Sharing Reductions:    Based on the income information you entered you may be eligible for cost sharing reductions.

**Premium Tax Credit:**    Based on the income information you entered, your household may be eligible for an estimated **\$674.76** in federal tax credits per month.

If you prefer to shop for plans without subsidies, OR if you would like to review Dental plans, [click here](#).

**Financial help with health care costs**

Are you interested in applying for financial help to make health coverage more affordable? \*

If "Yes", we'll ask you some questions about your household and income to see if you qualify for savings to **lower your monthly insurance bill and pay less when you use medical services.** Or, you may qualify for free or low-cost coverage through Medicaid.

If "No", you will not be considered for the financial help above.

Yes    No

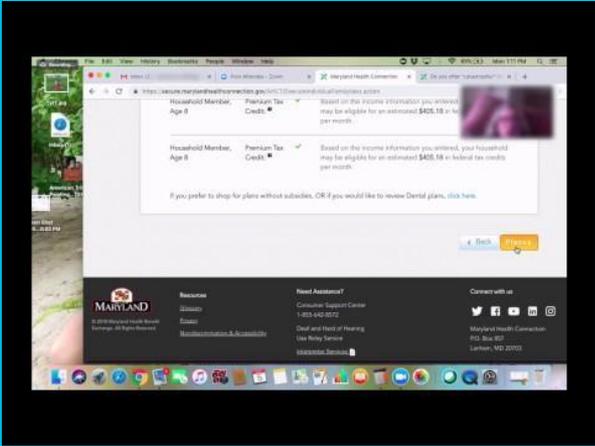
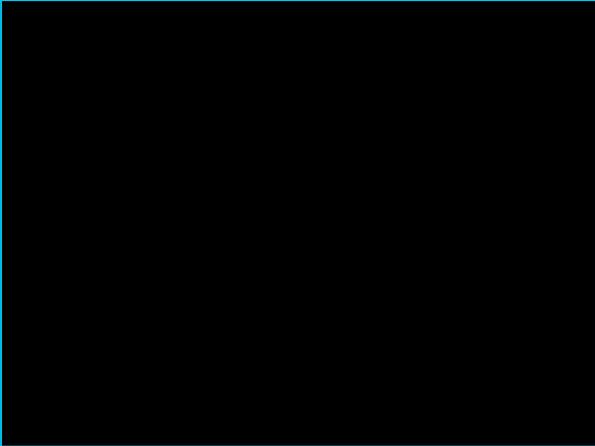
Carefirst BlueChoice HMO B  
\$7,900

ESTIMATED MONTHLY PREMIUM	ANNUAL POCKET PREMIUM
\$1.75	\$790

Price after estimated \$340.74 tax credit.

You will receive any unclaimed pr...

This information was not initially seen by one user and she was confused why the plan was so cheap. She did not associate the tax credit from the 'Preliminary Eligibility Results' with the lower premium.



# Financial Help Video Clip

# The Variability of ‘Get Estimate’ Results Undermines the Ultimate Goal for Users

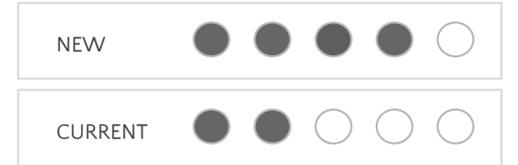
## OBSERVATIONS

- **“Get Estimate” does not explicitly tell user for what year they should be entering income.** This lack of direction allows a wide range of interpretation among users that can result in inaccurate preliminary eligibility results. Within this study, six of the users were guessing what income to enter. We saw users enter income for:
  - Annual income for 2017
  - Annual income for 2018
  - Estimated annual income for 2019
  - No income if not currently working at the moment
- **The field to enter income was not required and most users who choose to skip this question did not realize how entering income can impact their eligibility for credits.** Those who skipped this step ended up with premium costs they would not be able to afford. Users generally did not read the description for this question.

### IMPACT ON USER EXPERIENCE



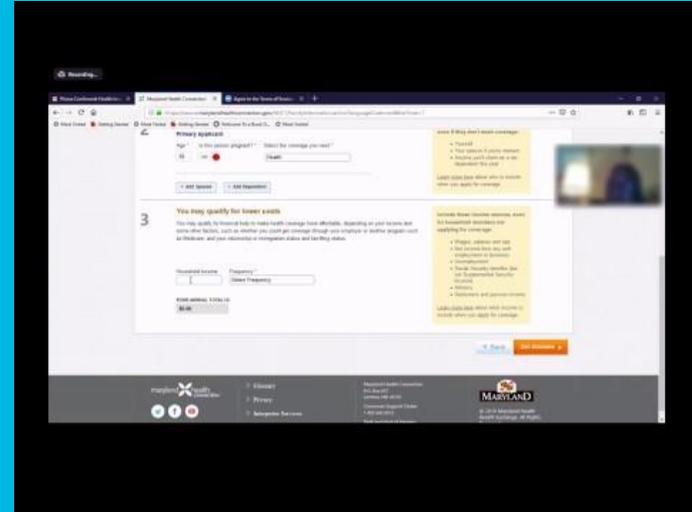
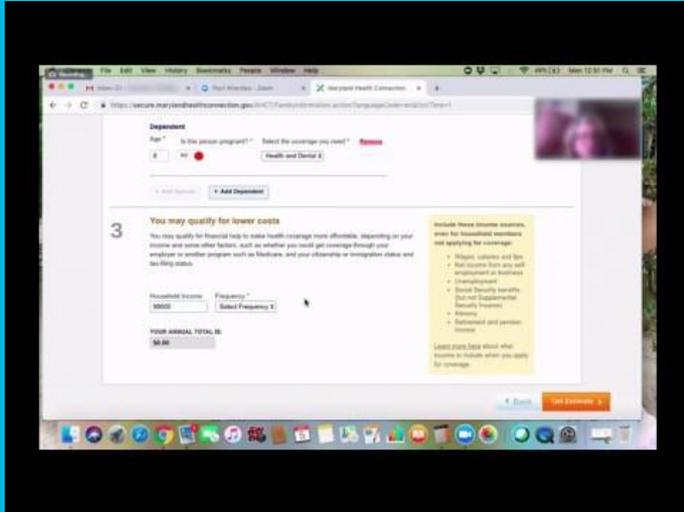
### FREQUENCY OF EXPERIENCE



“It was just an average income, not something that referred to any year. -Pamela

I think it's current year because it doesn't say estimated income. -Anthony

I guess this is for next year right, because it really doesn't say? -Natalie



Get Estimate Video Clip

## In Summary

- Conducting a qualitative study like this provided an opportunity to understand from actual customers what Maryland Health Connection can do to improve the process and system of enrolling in affordable health coverage.
- We've observed improvements in areas that were a struggle last year.
- However, our users this year shed new light on the impact that fluctuating employment and income can have on the usability, interpretation of the application, and enrollment.
- Keep in mind that the number of users enrolled in plans (or lack thereof) is not indicative of the success of the system or application as results depend upon the circumstances of the actual users.