ENROLL UX 2014 WELCOME TO COVERAGE

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

AB1296 and Eligibility Expansion Stakeholder Workgroup

June 29, 2012

OVERVIEW

Project Objectives

1. Develop a highly customizable, 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.
3. Create a new standard for public and private health insurance enrollment.

OVERVIEW

Design Concepts

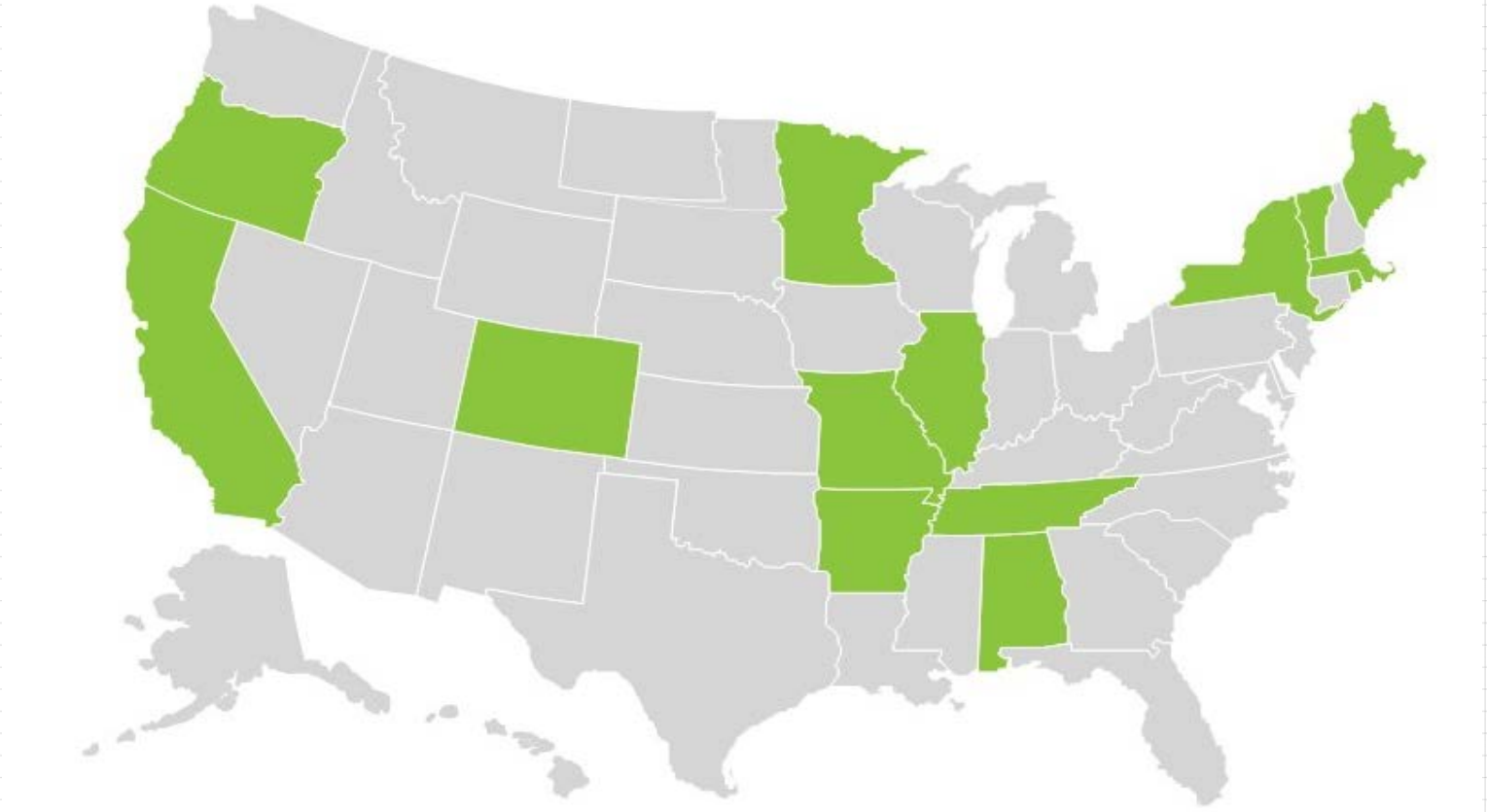
- Design determines the user experience of the online enrollment process
- Enroll UX 2014 design is a toolkit for state and federal implementers
  - Set of customizable, scalable materials and instructions
  - Describes and demonstrates interactions, flow, visuals, help tools, etc.
  - Not a functional website
  - Placeholder language – final wording part of customization and implementation
- CMS plans to leverage the design for the Federally-facilitated Exchange and model application and portal

OVERVIEW

Public / Private Partnership

OVERVIEW

11 Participating States



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

OVERVIEW

UX 2014 Design Partner

IDEO

- Global 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

OVERVIEW

Project Scope

- Individual and family self-service enrollment
- End-to-end eligibility, enrollment, plan comparison and selection, premium payment and retention experience
- All health insurance affordability programs (Medicaid, CHIP, Exchange, Basic Health Plan); linkage to other human services programs
- Multiple pathways; support for assisters
- Design for diversity and ADA compliance
- Vendor neutral, system agnostic and customizable

DELIVERABLES

Project Deliverables Summary

- Design Reference Prototype
- Design Specifications Manual
- Iconography and Illustrations
- Policy and Implementation Supplement
- User Evaluation Summary
- Communications materials for sharing design

DELIVERABLES

Prototype Scenario

Family of three with current income below 135% FPL

- 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.
- 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.
- Beatrice, their child, is a U.S. citizen and is eligible for Medicaid.

CUSTOMIZATION

Global Issues

- Wording
- Branding
- Help tools and content
  - Learn more
  - Get assistance
  - Languages
- Required fields
- Grouping concepts
  - Account/application units
  - Household units
  - Tax units
  - Income units

CUSTOMIZATION

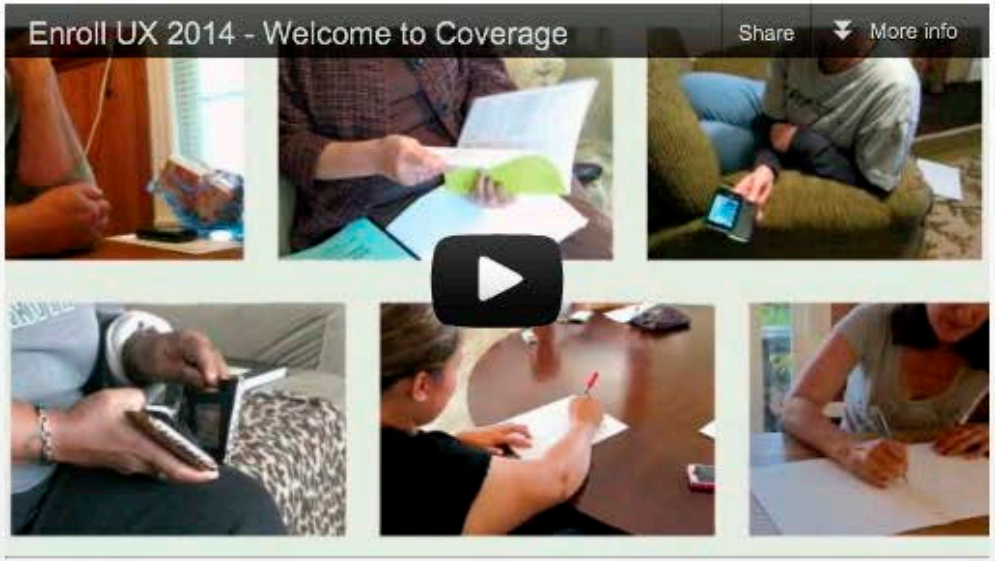
Apply for Coverage

- Questions
- Citizenship and immigration status
- Income calculation
- Verification
- Submitting documents
- Eligibility results
  - PTC tool
- Horizontal and vertical integration
- Changes in circumstance and renewals

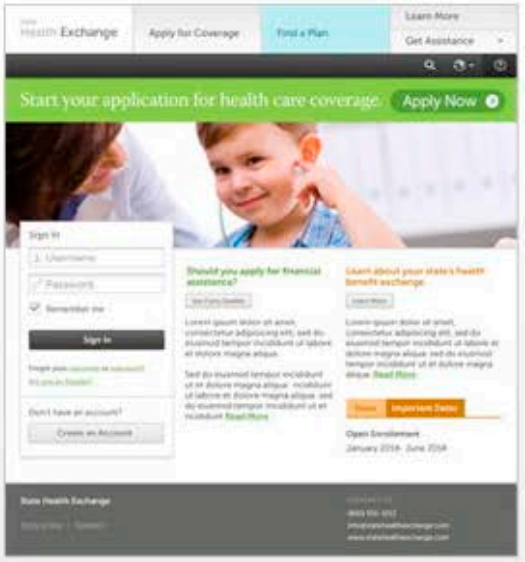
ENROLL 2014 UX WELCOME TO COVERAGE

Home | About UX 2014 | Design Journey | Design Zone | Who's Involved | FAQ

The Enroll UX 2014 design offers a new standard for public and private health insurance enrollment, and serves as a reference model for a first-class user experience (UX) design for health insurance exchanges.



Watch a short video of the project in action.



View Design Reference Prototype

www.ux2014.org

For more information visit

www.ux2014.org