

Medicare Experience | Blue Shield of California (BSCA)

Context

Situation:

- Blue Shield of California (BSCA) wanted to seize on growth opportunities in Medicare Advantage and managed care plans.
- Yet, they lacked a consistent, streamlined, confidence-inspiring online experience for Medicare shoppers.

My task:

- To simplify the Medicare shopper's experience with the goal of increasing enrollment.

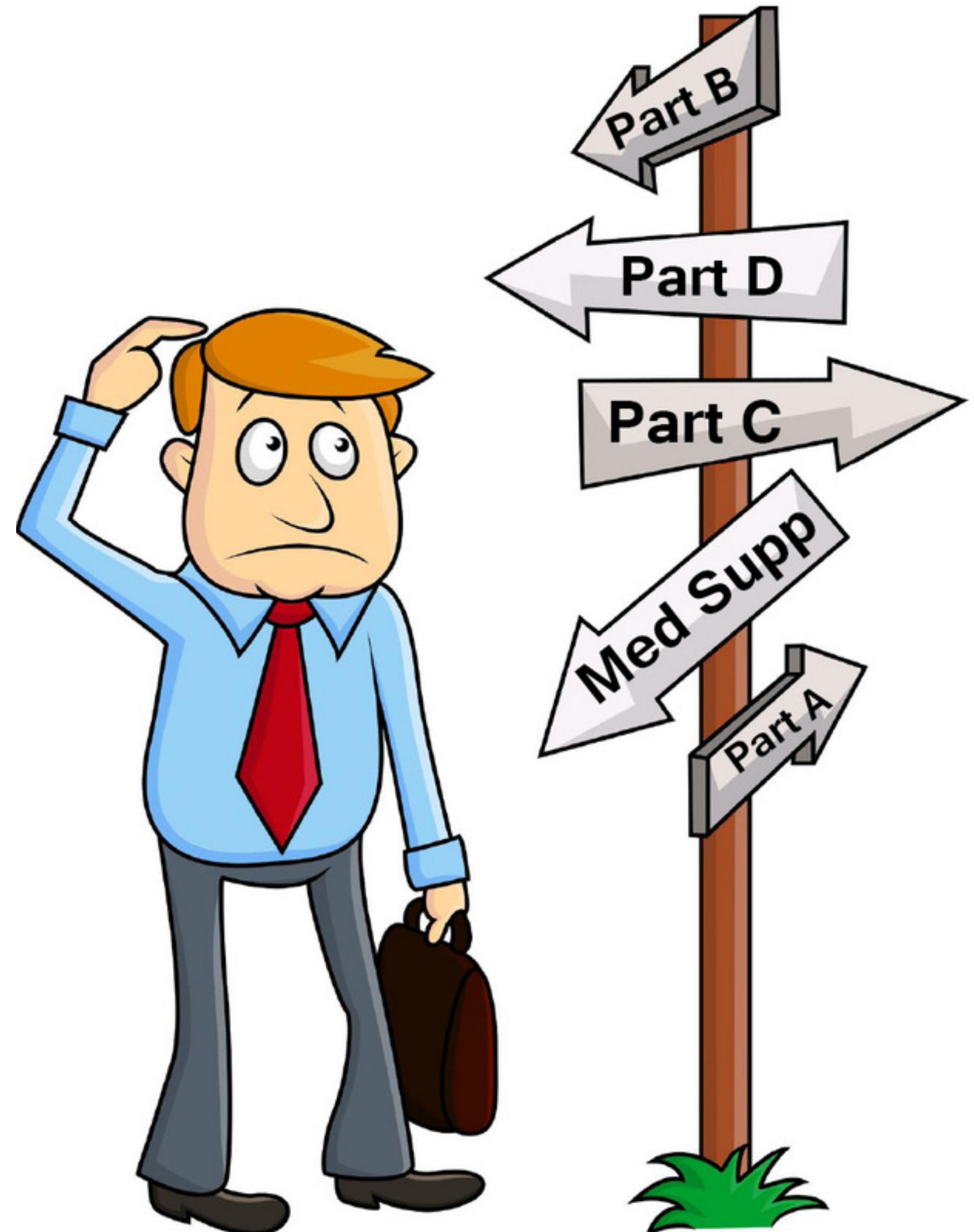


Time-out

Medicare is complicated.

Selling medicare insurance is regulated:

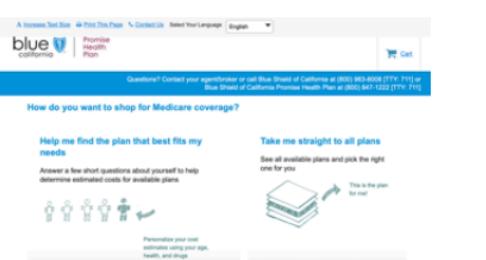
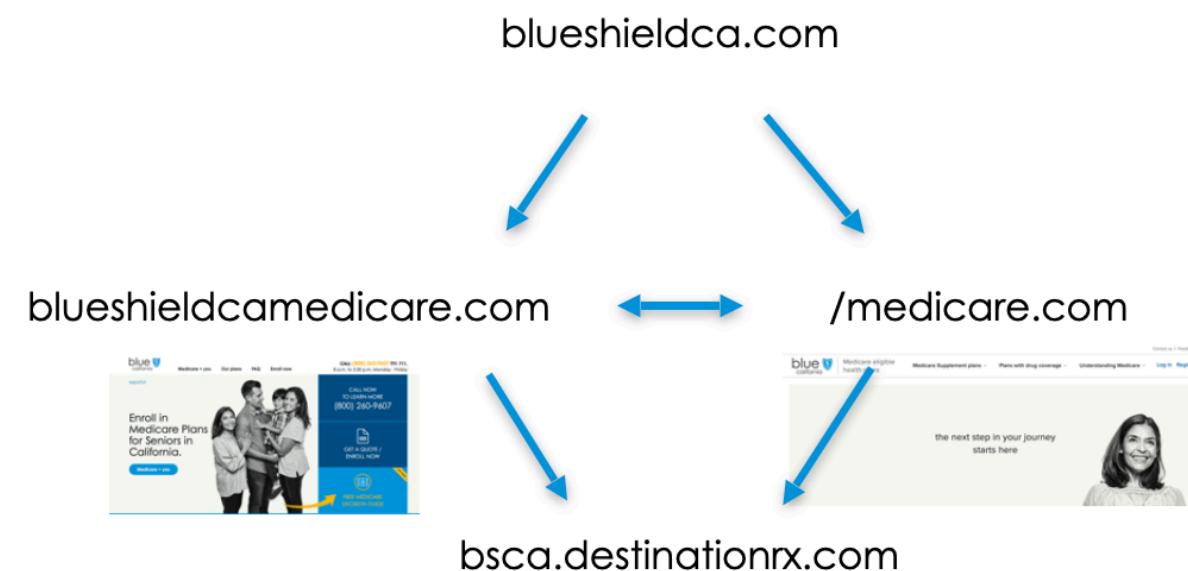
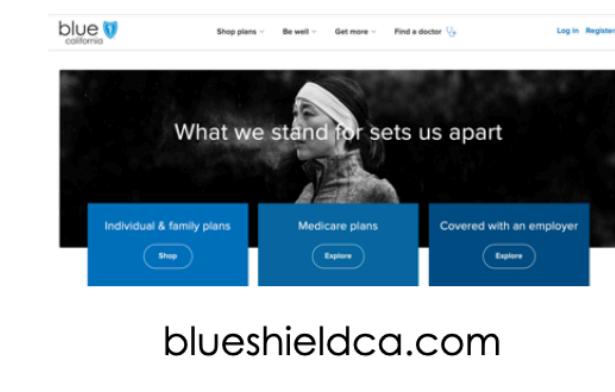
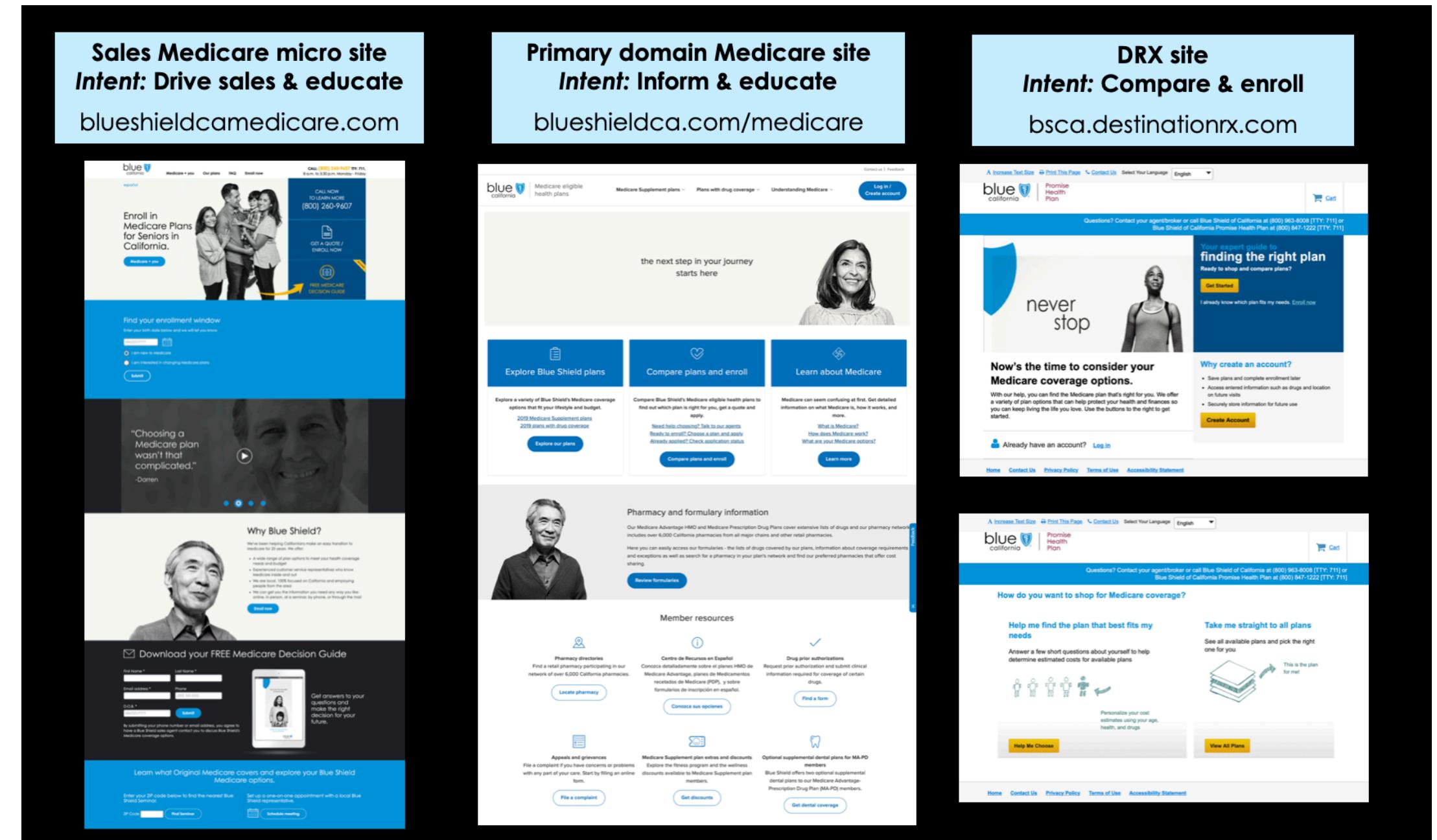
- “Medicare Communications and Marketing Guidelines”
- Do’s and Don’ts of how you can advertise and sell medicare insurance



Medicare at BSCA . . .

. . . was a fragmented, disorienting experience.

- Three web properties; three owners, three very different experiences
 - Sales micro site (external)
 - Official Medicare site (internal)
 - Enrollment site (external)
- No unidirectional path



1. Discovery

- Understand the lay of BSCA land:
 - Quantitative and qualitative audit
 - Stakeholder interviews
- Read the Medicare regulatory requirements.
- Look at the competition (in CA), as well as other “Baby Blues” across the US.
 - Everyone has to abide by the same federal regulatory guidelines.
 - What is the Medicare shopping experience like with the others?

Key Takeaways:

- The ext. Sales site grew out of internal friction.
- The content owner of the int. Medicare site has a very narrow interpretation of the regulatory guidelines.
- Neither site performed well (based on GA).
- Key competitors, as well as other “Baby Blues” in the US, offered a much more streamlined Medicare “shopping” experience.

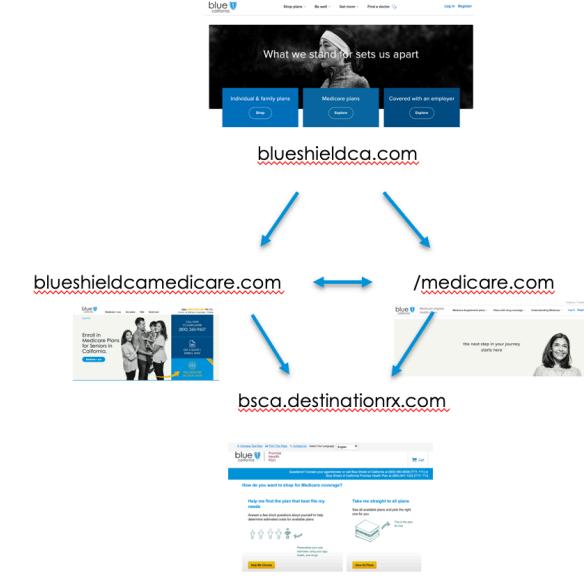
2. Capture concerns

Based on my findings I had several concerns that I captured in a presentation for decision makers:

- UX across properties
- UX on the ext. Sales site
- UX on the int. Medicare site
- Content

Concern 1: UX across properties

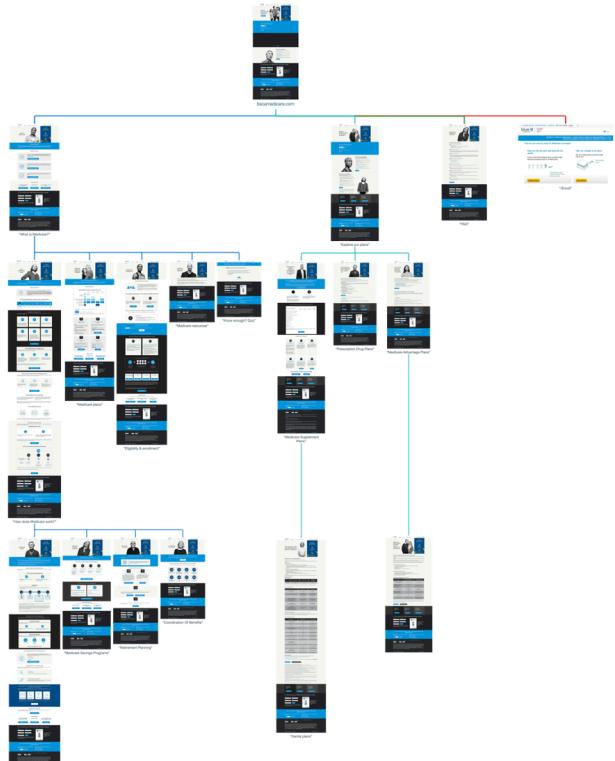
- Confuses users
 - Inconsistent look & feel
 - Inconsistent UI/navigation
 - Similar (but different) content
 - Does not build trust
 - No trust, no deals
- Confuses web crawlers
 - Similar content on 2 domains
- Dilutes link authority & rankings
 - Micro site is expensive:
 - Steals ranking from primary domain because of
 - Update frequency
 - Campaign traffic
 - Other costs
 - Build and maintain
 - Advertisement / SEO



Concern 2: UX on Sales micro site

blueshieldcamedicare.com

- The Good
 - ˘(˘)˘
- The Bad
 - Poor navigation
 - Poor organization
 - "Sales" voice & tone profile
- The Ugly
 - Uninviting look & feel
 - Poorly structured content

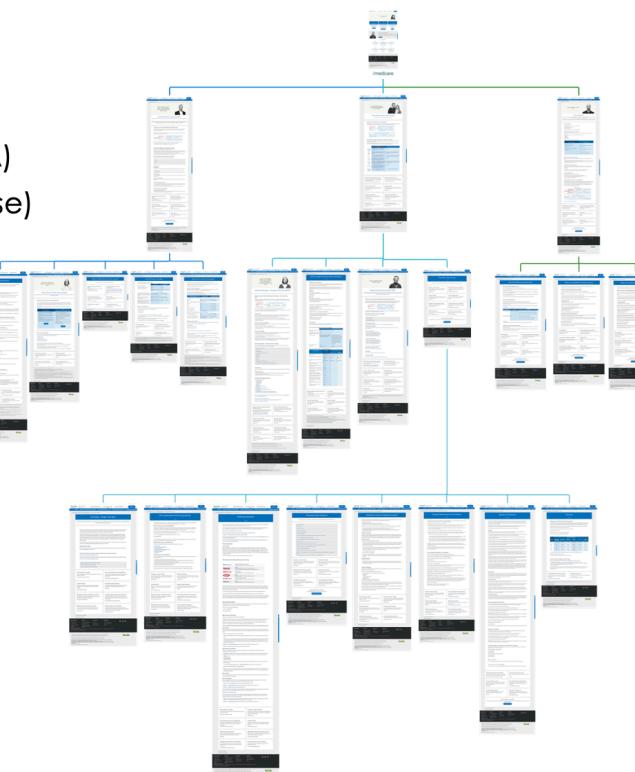


"Friendliness and trustworthiness . . . are statistically significant predictors of desirability (willingness to recommend)." —Nielsen Norman Group

Concern 3: UX on primary domain

blueshieldca.com/medicare

- The Good
 - Consistent look & feel (BSCA)
 - Organization (could be worse)
- The Bad
 - Poor navigation
 - Poor messaging
 - "Business factual" V&T
- The Ugly
 - Poorly structured content
 - "Walls of text"



Concern 4: Content organization

- Medicare information is divided into:
 - Sales-focused content
 - blueshieldcamedicare.com
 - Wordy, confusing sales funnel ("sales tactics")
 - -> **FRICITION**
 - "Compliance-focused" content
 - blueshieldca.com/medicare
 - Constraints:
 - Terms we can use and not use (e.g., "Shop plans")
 - Content we must have (mixes general content with specifics)
 - Info we have to make available for download on /medicare
 - Plan details we have to make available on /medicare
 - -> **FRICITION**
 - Plans
 - bsca.destinationrx.com/plancompare/2019/consumer/type3/Compare/Home
 - Plans (by ZIP code or preference [Help me...]) [clunky]
 - Plan details

3. Build buy-in

Convince leadership that the problem is real:
Show them the data.

In key variables, users preferred:

- BSCA's competitors' sites
- The int. Medicare site over the ext. Sales site

Concerns validated: Competitive A/B testing

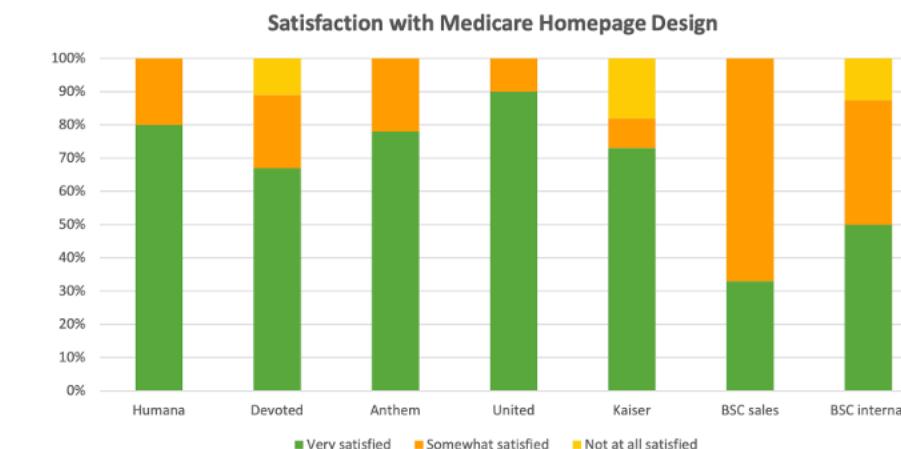
1. Competitors outperformed both BSCA sites in key variables
 - Anthem
 - Humana
 - Kaiser
 - UHC
 - [Also: Devoted]
2. BSCA /medicare performed better than BSCA Sales

*Key variables:

- Satisfaction with home page
- Organization and importance of information
- Comprehension/readability
- Trust
- Meeting user's needs

FINDINGS – Medicare Homepage Satisfaction

Participants more likely to report being "very satisfied" with competitor sites



4. Ideate

“Medicare is complicated. Let’s Simplify it!”

- User’s goal: Find a Medicare plan that best fits my needs.
 - What’s “best”?
 - Is it affordable? Does it cover my drugs? Is my doctor in network? etc.
- Our objectives: Help prospects find the plan that best fits their needs and increase enrollment.

Learned Med Goals

Medicare is complicated!
Let's simplify it.

Objective: Help prospects find a Medicare plan that best fits their needs [Trust on the staff]

Outcome: Medicare Advantage plan
OR
Med Sup AND/OR Prescription Drug plan
OR
(Nothing in your ZIP)

Options

Pro Comprehensive
MA

Customize
[OM] + Med Sup +

Hospitals/families
+
Services
+
Dental
+
Vision
+
Mealing

Con Only in network

IVE

Types of Content

Text
Infographics
Media
Plan Finder tool
In-person
Person-to-person

BEST PLAN 4 YOU

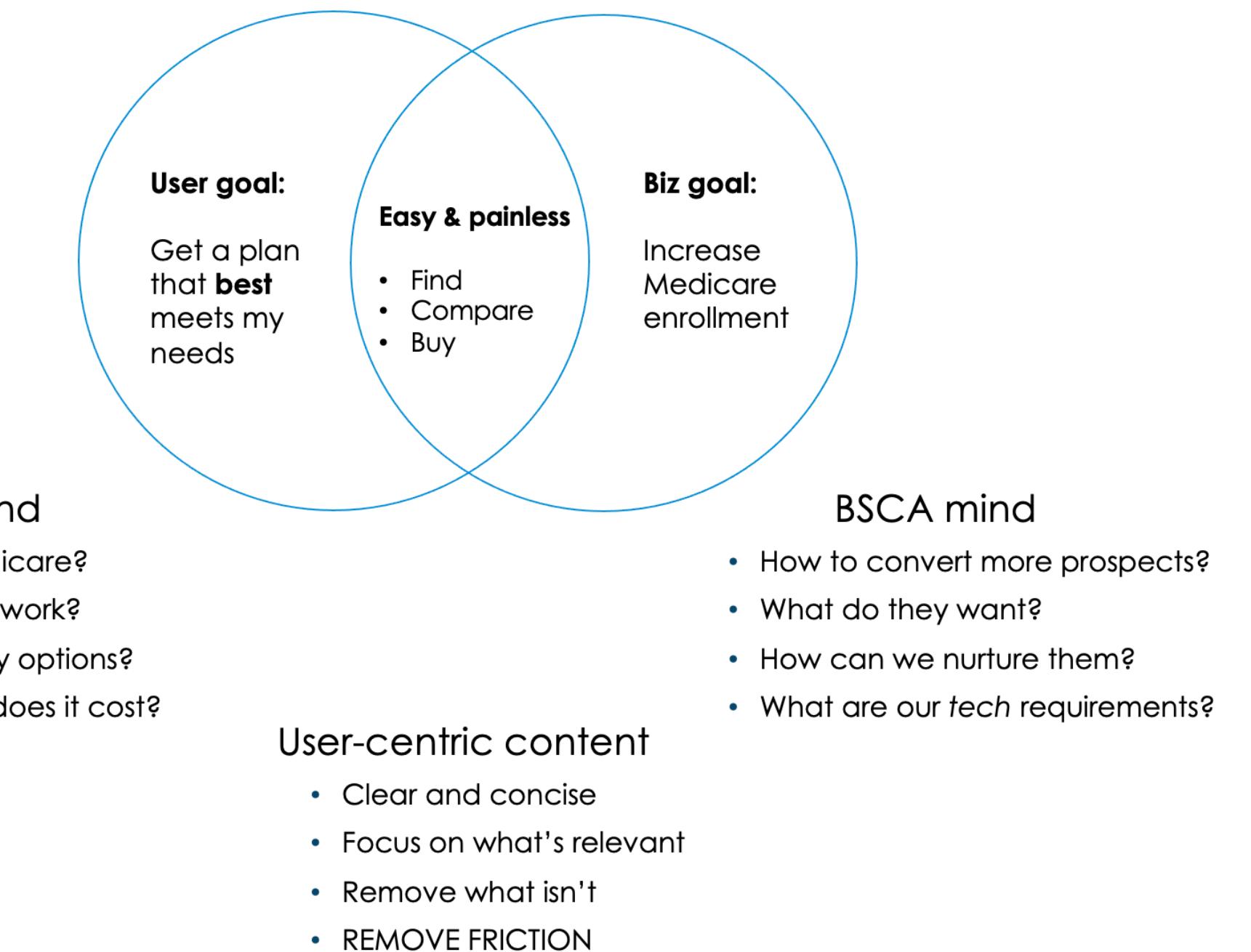
Learn more
View Plans
FAQ links

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- Our objectives: Help prospects find the plan that best fits their needs and increase enrollment.
- How? Remove “friction”

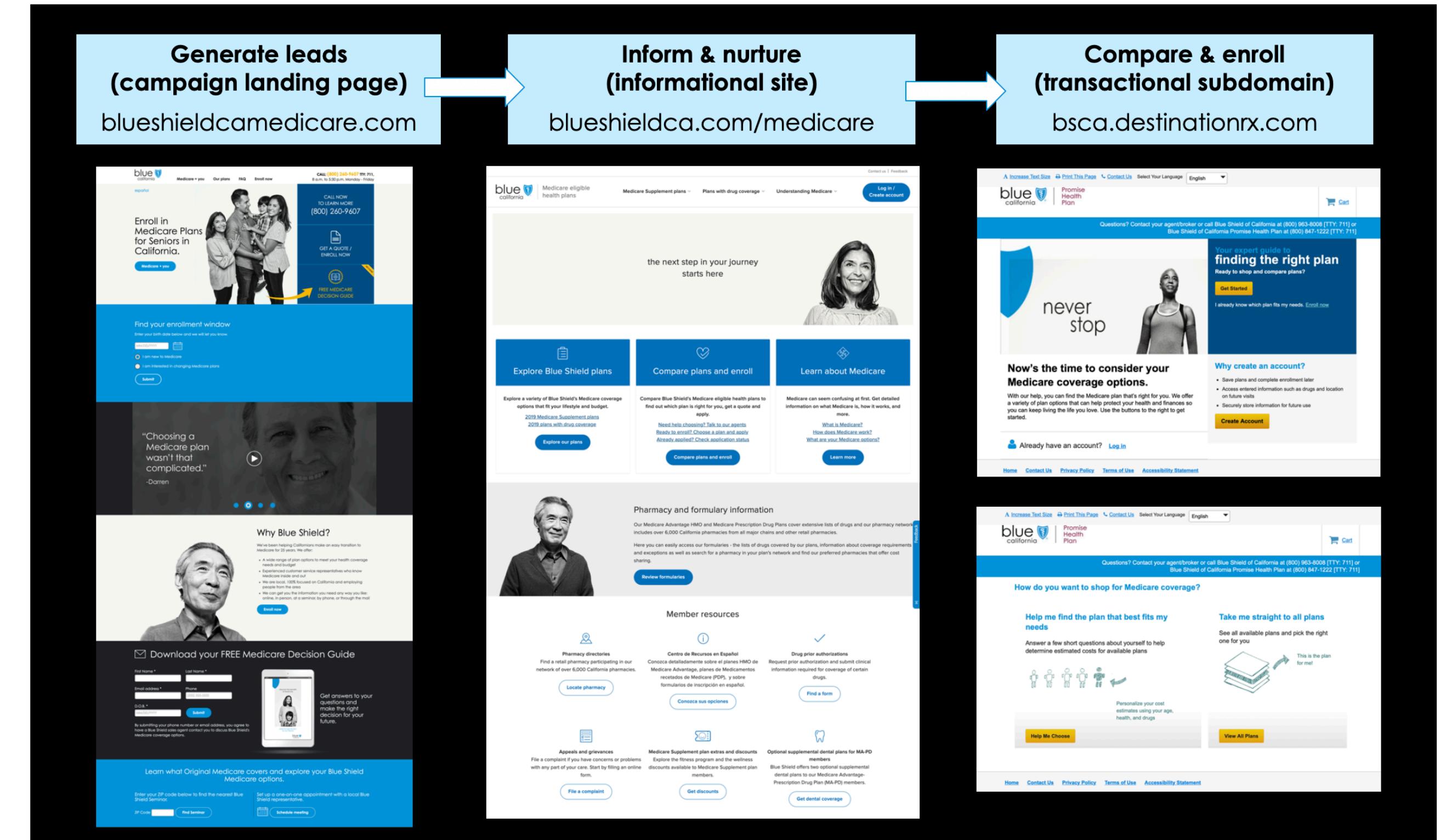
Where business goals meet user goals



5. Identify requirements

“Medicare is complicated. Let’s Simplify it!”

- Create a user-friendly, unidirectional flow, with pages that have a unique purpose



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“Medicare is complicated. Let’s Simplify it!”

- Create a user-friendly, unidirectional flow, with pages that have a unique purpose
- Improve navigation and organization

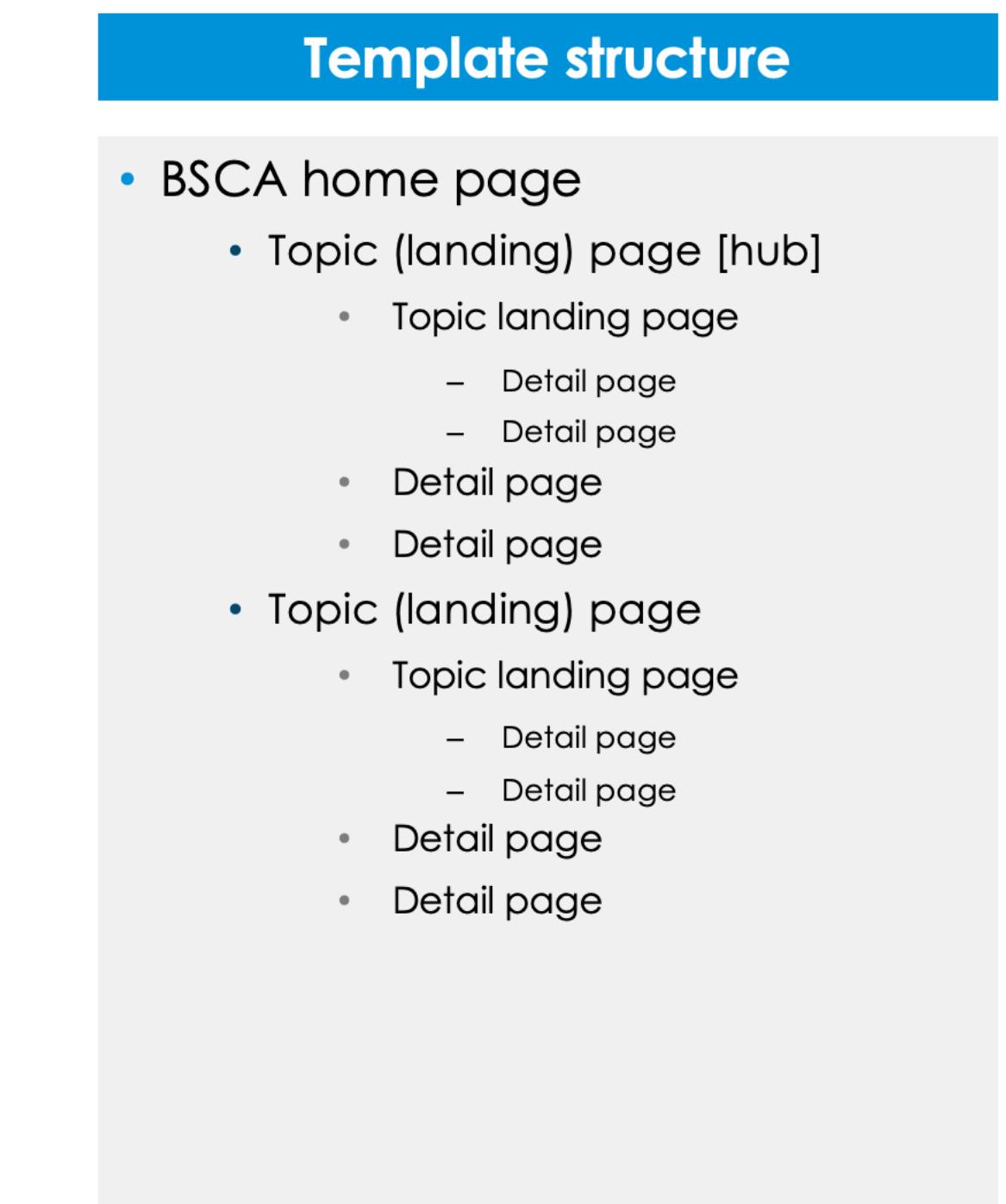
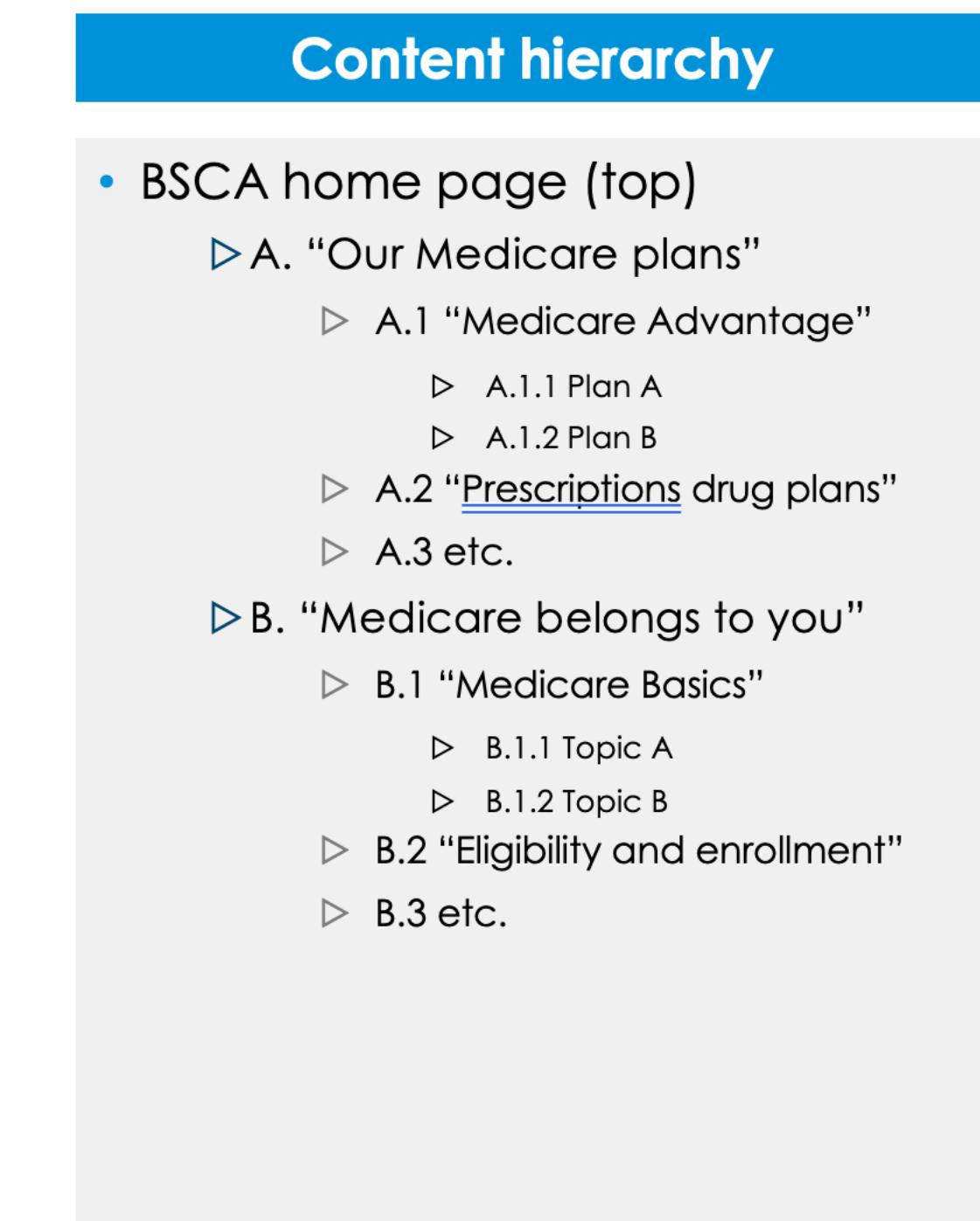
Micro site today	Primary site today	Tomorrow (shared nav)
<ul style="list-style-type: none">• Medicare + You<ul style="list-style-type: none">• What is Medicare• How does Medicare work?• Medicare plans• Eligibility and enrollment• Medicare resources• Know enough? Quiz• Our plans<ul style="list-style-type: none">• Explore our plans• Medicare Supplement Plans• Medicare Prescription Drug Plans• Medicare Advantage Plans• FAQ• Enroll now	<ul style="list-style-type: none">• Supplement plans<ul style="list-style-type: none">• Plan extras and discounts• Dental and Vision plans• Member resources• Plans with drug coverage<ul style="list-style-type: none">• Medicare Advantage Prescription Drug plans• Optional supplement dental plans• Medicare Prescription Drug plans• Prescription drug resources• Understanding Medicare<ul style="list-style-type: none">• What is Medicare• How does Medicare work?• Medicare coverage options• Additional resources	<ul style="list-style-type: none">• Shop our plans<ul style="list-style-type: none">• Medicare Advantage plans (Part C)• Medicare Drug plans (Part D)• Medicare Supplement plans (Medigap)• Dental and Vision plans• Learn about Medicare<ul style="list-style-type: none">• Medicare basics• Eligibility and enrollment• Choosing a plan• Changing plans• Member resources *<ul style="list-style-type: none">• TBD

* Primary domain (/medicare) only

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- Create a customer-focused content hierarchy



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“Medicare is complicated. Let’s Simplify it!”

- Create a user-friendly, unidirectional flow, with pages that have a unique purpose
- Improve navigation and organization
- Create a customer-focused content hierarchy
- Separate informational from transactional content

General info	Plan-specific details
<ul style="list-style-type: none">• Includes general info about:<ul style="list-style-type: none">• Types of plans• Provider perks/services• Medicare and how it works• ZIP code agnostic• Typically lives on provider's primary (Medicare) domain:<ul style="list-style-type: none">• anthem.com/medicare• humana.com/medicare• aetnamedicare.com• Intent: Inform and educate	<ul style="list-style-type: none">• Includes info about:<ul style="list-style-type: none">• Premiums, cost sharing, etc.• Comparisons to other plans• Plan-required docs• ZIP code specific• Typically lives on provider's shopping (sub)domain:<ul style="list-style-type: none">• shop.anthem.com• buy.humana.com• rxtools.aetnamedicare.com• Intent: Compare and enroll

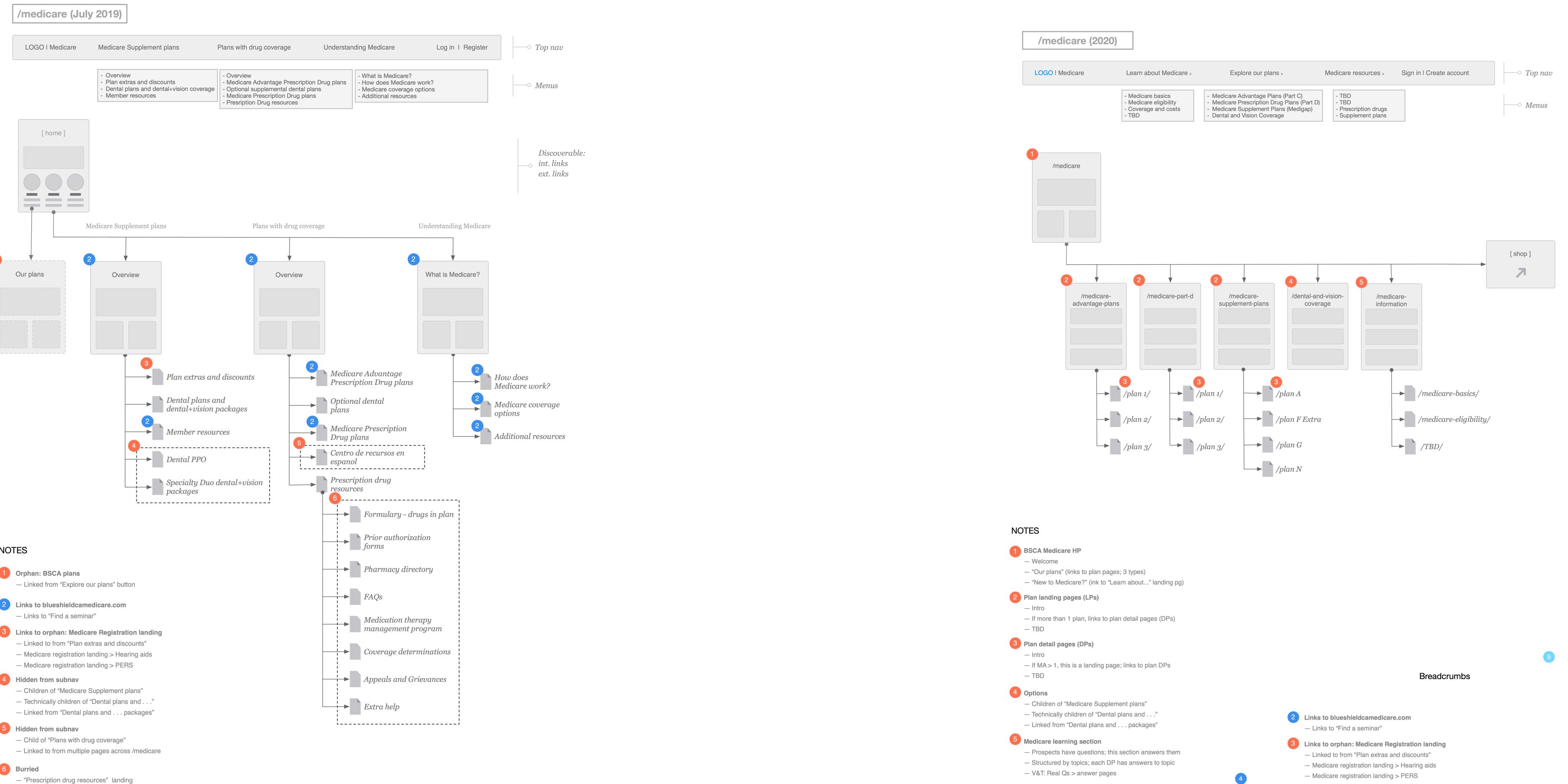
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- (Future) Customer-focused BSCA top nav

BSCA today	Tomorrow (north star)	URL structure
<ul style="list-style-type: none">• Top nav:<ul style="list-style-type: none">• Shop plans• Be well• Get more• Find a doctor• Utility nav:<ul style="list-style-type: none">• [language picker]• Employers• Brokers• Providers• No particular focus	<ul style="list-style-type: none">• Top nav<ul style="list-style-type: none">• Medicare• Individuals & Family• Employers• Providers• Brokers• ?• Utility nav:<ul style="list-style-type: none">• [language picker]• Find a doctor• Contact us• ?• User friendly	<ul style="list-style-type: none">• blueshieldca.com<ul style="list-style-type: none">• /medicare• /individuals-and-family• /employers• /providers• /brokers• /?• /[language]/[content]• /find-a-doctor• /contact-us• /?

BSCA Medicare: Then and Future



BSCA Medicare: 2019 and Today

The screenshot shows the homepage of the blue shield California Medicare website. At the top, there is a navigation bar with links for 'Contact us | Feedback', 'Medicare eligible health plans', 'Medicare Supplement plans', 'Plans with drug coverage', 'Understanding Medicare', 'Log in / Create account', and a 'Feedback' link. Below the navigation bar, there is a large image of a woman smiling with the text 'the next step in your journey starts here'. Below this image are three blue buttons: 'Explore Blue Shield plans', 'Compare plans and enroll', and 'Learn about Medicare'. Each button has a small icon and a brief description. The 'Explore Blue Shield plans' button includes a link to '2019 Medicare Supplement plans' and '2019 plans with drug coverage'. The 'Compare plans and enroll' button includes links to 'Need help choosing? Talk to our agents', 'Ready to enroll? Choose a plan and apply', and 'Already applied? Check application status'. The 'Learn about Medicare' button includes links to 'What is Medicare?', 'How does Medicare work?', and 'What are your Medicare options?'. Below these buttons is a section titled 'Pharmacy and formulary information' featuring a photo of an older man and a link to 'Review formularies'. At the bottom of the page, there is a blue banner with the text 'Find your enrollment window' and a form to enter birth date, with radio buttons for 'I am new to Medicare' and 'I am interested in changing Medicare plans', and a 'Submit' button.

The screenshot shows a landing page for Medicare plans. At the top, there is a navigation bar with links for 'English', 'Increase text size', '(800) 260-9607 TTY: 711', 'Log in', 'Contact us', and 'Feedback'. Below the navigation bar is the blue shield California logo and a navigation menu with 'Home', 'Learn about Medicare', 'Explore Medicare plans', and 'Resources'. To the right, there is a large image of a smiling couple. The main headline is 'MEDICARE ISN'T ONE SIZE FITS ALL.' with the subtext 'Find a plan that fits your unique needs.' Below this, there is a call-to-action button 'Explore Medicare plans in your area' with a 'Show plans' button. A search bar with a location pin icon and the placeholder 'Enter your ZIP code' is also present. To the right of the search bar is a small California state outline icon. The text 'All Californians deserve access to quality health care at an affordable price.' is displayed, followed by a paragraph about the organization's commitment to providing plans and benefits. At the bottom, there is a callout box with a photo of an older man, a phone icon, and the text 'Talk to a Blue Shield Medicare adviser' and '(800) 260-9607 TTY: 711'. There are also links for 'Join an event' and 'Get a free decision guide'.