

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:

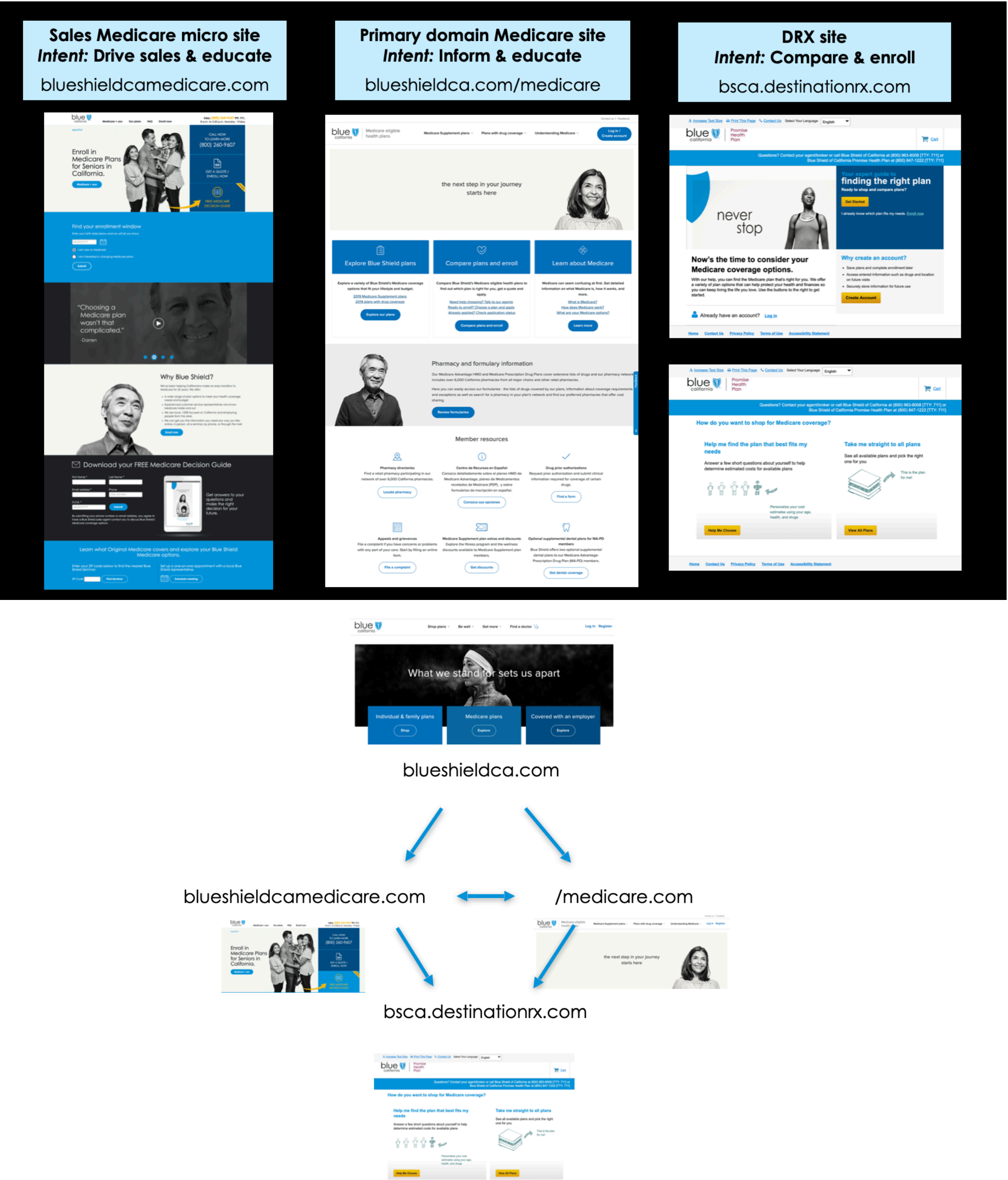
- “Medicare Communications and Marketing Guidelines”
- Do’s and Don’ts of how you can advertise and sell medicare insurance



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.

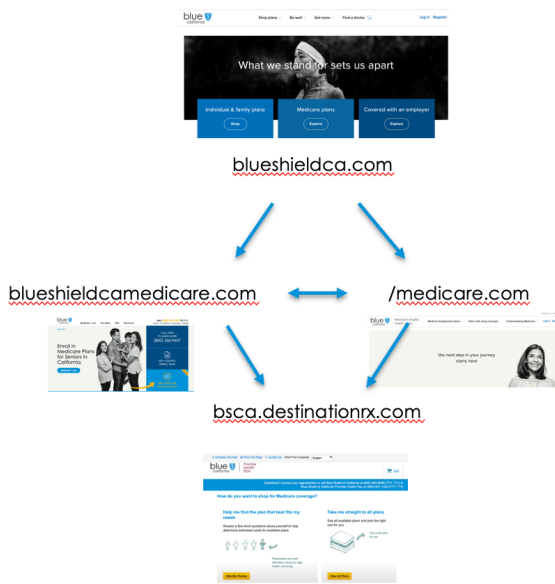
2. Capture concerns

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

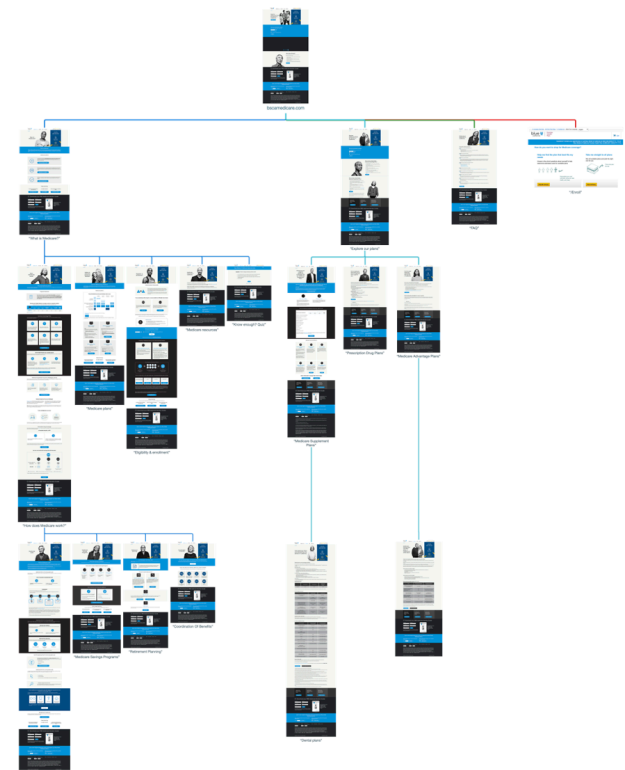
- Confuses users
 - Inconsistent look & feel
 - Inconsistent UI/navigation
 - Similar (but different) content
 - Does not build trust
 - No trust, no deals
- Confuses web crawlers
 - Similar content on 2 domains
- Dilutes link authority & rankings
 - Micro site is expensive:
 - Steals ranking from primary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



Concern 2: UX on Sales micro site

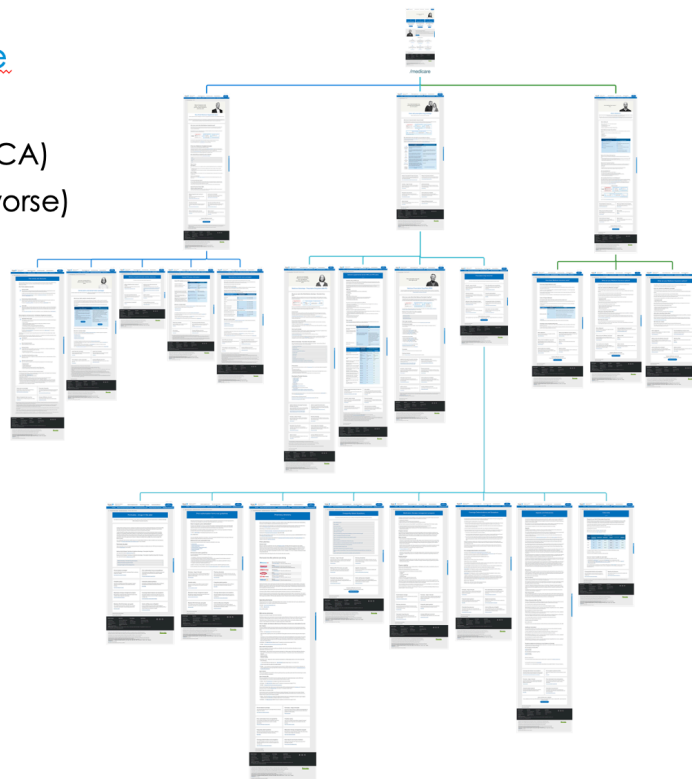
- blueshieldcamedicare.com
- The Good
 - \(\pi\)/
- The Bad
 - Poor navigation
 - Poor organization
 - "Sales" voice & tone profile
- The Ugly
 - Uninviting look & feel
 - Poorly structured content

"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")
 - -> **FRICTION**
 - "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](http://medicare.com)
 - » Plan details we have to make available on [/medicare](http://medicare.com)
 - -> **FRICTION**
- 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]

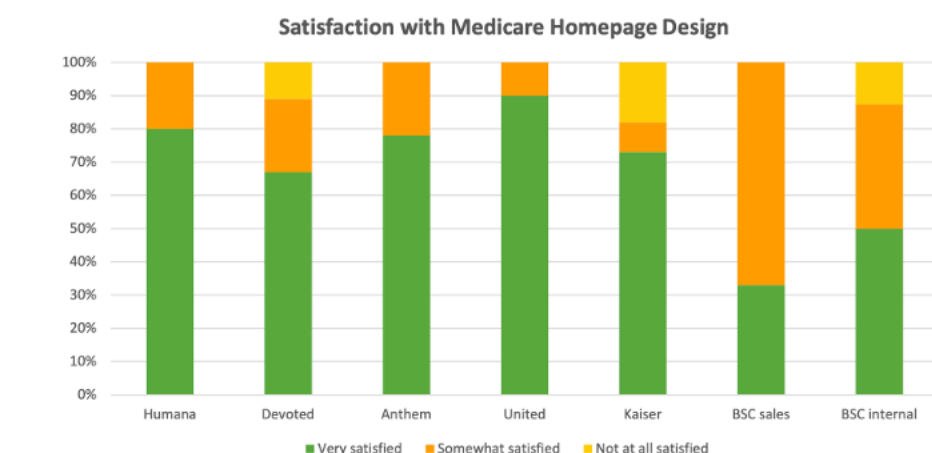
2. BSCA /medicare performed better than BSCA Sales

*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.

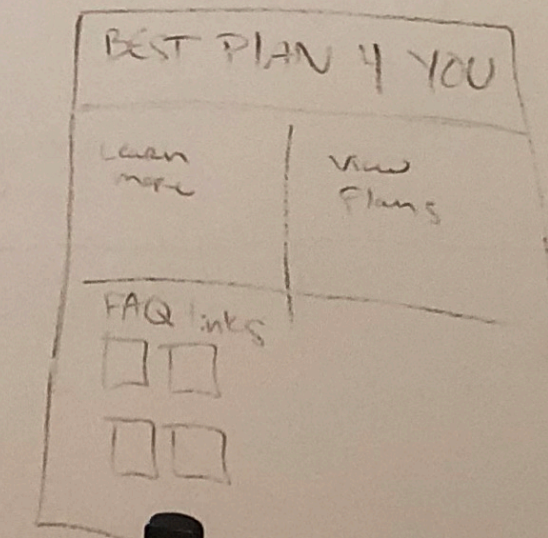
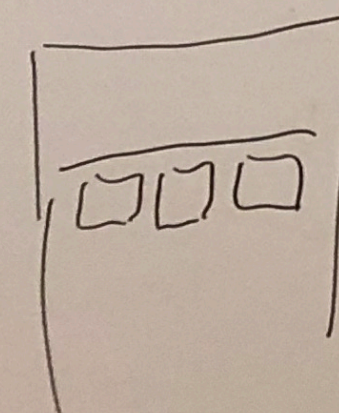
Medicare is complicated:
Let's simplify it.

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)

Types of Content

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



Types of HPs

1. "Get Started" Gateway
2. "Nurturing garden/environment"
3. "Get to the point" gateway

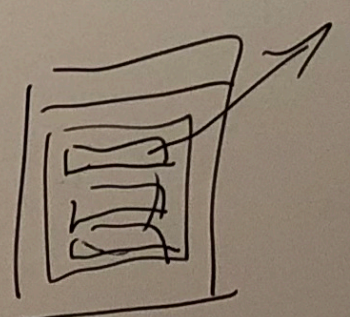
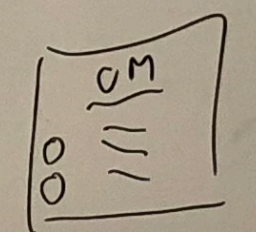
Options

PRO Comprehensive
MA

Hospitals/Sanitar
Services
+
Dental
+
Vision
+
Hearing

Con only in-network

Customize
[OM] + Med Sup +



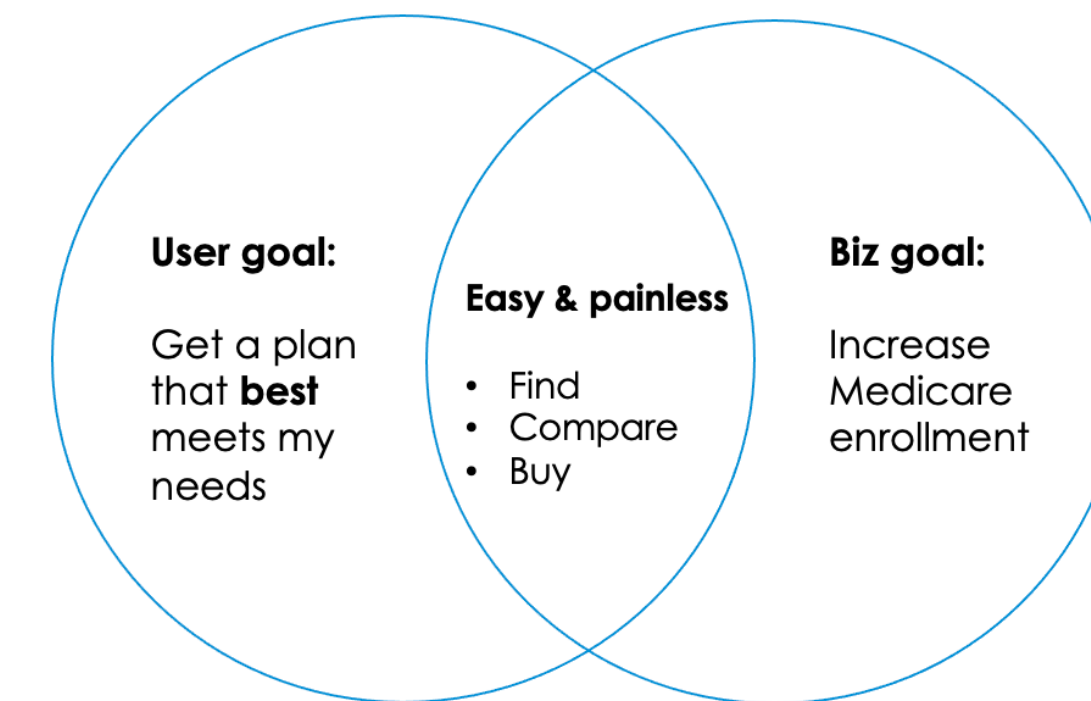
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- Our objectives: Help prospects find the plan that best fits their needs and increase enrollment.
- How? Remove “friction”

Where business goals meet user goals



User mind

- What is Medicare?
- How does it work?
- What are my options?
- How much does it cost?

BSCA mind

- How to convert more prospects?
- What do they want?
- How can we nurture them?
- What are our *tech* requirements?

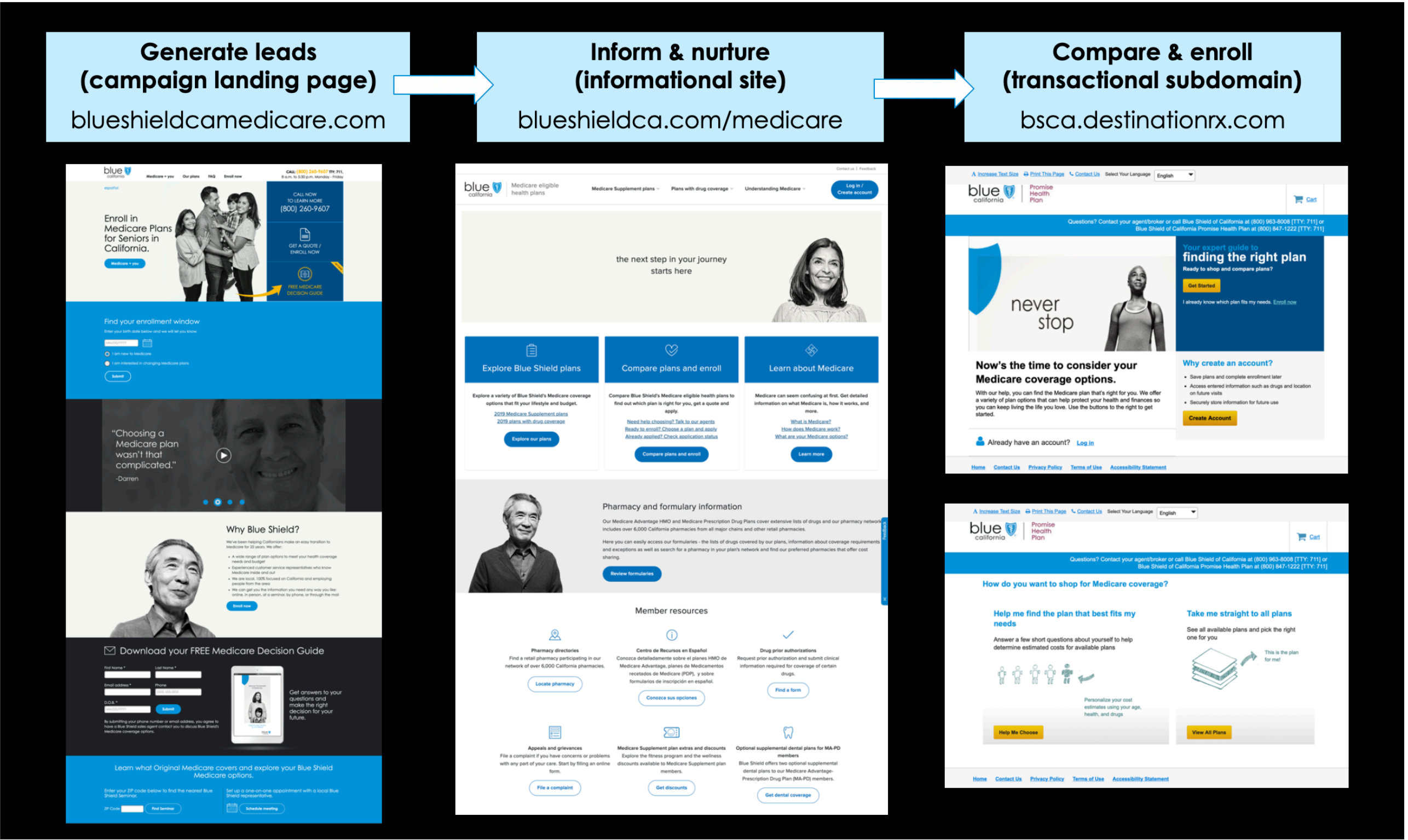
User-centric content

- Clear and concise
- Focus on what's relevant
- Remove what isn't
- REMOVE FRICTION

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 <p>* Primary domain (<u>/medicare</u>) only</p>

5. Identify requirements

“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

Content hierarchy

- BSCA home page (top)
 - ▷ A. “Our Medicare plans”
 - ▷ A.1 “Medicare Advantage”
 - ▷ A.1.1 Plan A
 - ▷ A.1.2 Plan B
 - ▷ A.2 “Prescriptions drug plans”
 - ▷ A.3 etc.
 - ▷ B. “Medicare belongs to you”
 - ▷ B.1 “Medicare Basics”
 - ▷ B.1.1 Topic A
 - ▷ B.1.2 Topic B
 - ▷ B.2 “Eligibility and enrollment”
 - ▷ B.3 etc.

Template structure

- BSCA home page
 - Topic (landing) page [hub]
 - Topic landing page
 - Detail page
 - Detail page
 - Detail page
 - Detail page
 - Topic (landing) page
 - Topic landing page
 - Detail page
 - Detail page
 - Detail page
 - Detail page

5. Identify requirements

“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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- Improve navigation and organization
- Create a customer-focused content hierarchy
- Separate informational from transactional content
- (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">• <u>blueshieldca.com</u><ul style="list-style-type: none">• <u>/medicare</u>• /individuals-and-family• /employers• /providers• /brokers• /?• <u>/[language]/[content]</u>• /find-a-doctor• /contact-us• /?• Crawler friendly

BSCA Medicare: Then and Future

