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# Consumer Usability Testing in Five State-Based Marketplaces: Key Challenges and Best Practice Recommendations

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**Submitted to:**

**Maria Durham  
Contracting Officer's Representative**

**Submitted by:**

**American Institutes for Research  
1000 Thomas Jefferson Street NW  
Washington, DC 20007-3835**

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# I. Executive Summary

## Introduction and Methods

This report describes the key challenges and best practice recommendations identified during consumer website usability testing with five State-Based Marketplaces (SBMs): Colorado, Hawaii, Kentucky, Vermont, and Washington. The usability testing focused on the key functions of the SBM websites, including helping consumers assess if they are eligible to purchase a Qualified Health Plan (QHP) from the Marketplace and to receive financial subsidies for the cost of the plan and assisting them with comparing plans and choosing a plan that fits their needs.

American Institutes for Research<sup>®</sup> (AIR<sup>®</sup>), under contract with the Centers for Medicare & Medicaid Services (CMS), conducted the usability testing with consumers from December 2014 through April 2015. AIR recruited consumers with demographic characteristics of people eligible to shop for and purchase insurance through the Marketplace websites. During the testing, AIR facilitators guided participants through specific tasks on each of the SBM websites. This report identifies the key challenges consumers experienced on most SBM websites and provides recommendations, with examples of model practices, to improve the consumer experience. To identify the examples, we focused on practices where the consumer had a positive experience (i.e., where the consumer said it was good or there was an absence of problems during the testing), as well as evidence-based practices from the literature.

## Recommendations and Results

Overall, across the five SBM websites, the most challenging tasks for participants were Assess Eligibility and Compare, Select, and Enroll in a Health Plan. Participants in the SBM website assessments struggled to understand the multiple steps of the enrollment process and what they needed to do next after enrolling on the website. This was due to unclear website navigation as well as unclear and missing content. The consumers also struggled to understand many health insurance terms and concepts. Difficulty understanding health insurance is not a challenge that is unique to the Marketplaces; problems with health insurance literacy are widespread.<sup>1, 2</sup>

Marketplaces can begin to address some of these challenges with relatively small immediate changes, whereas others will need more long-term efforts. For example, adding in-text plain language definitions of complex terms is one immediate step to help consumers better understand health insurance. But ultimately, improving health insurance literacy is a long-term effort that will require efforts from multiple stakeholders in addition to the Marketplaces.

### Areas for Improvement

- **Recommendation:** Include a clear and numbered list of steps that describes the entire enrollment process. For example, clarify that after completing the financial assistance application, consumers need to compare and select a health plan. In addition, clarify that after selecting a health plan, consumers need to make their first monthly payment. Consumers need to be reminded of each specific next step throughout the process.

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<sup>1</sup> Paez, K., & Mallery, C. (2014, October). *A little knowledge is a risky thing: Wide gap in what people think they know about health insurance and what they actually know* [Issue Brief]. American Institutes for Research. Retrieved from [http://aircpce.org/wp-content/uploads/2014/10/11801-451-05\\_Issue\\_Brief\\_102014.pdf](http://aircpce.org/wp-content/uploads/2014/10/11801-451-05_Issue_Brief_102014.pdf)

<sup>2</sup> Parragh, Z.A., & Okrent, D. (2015, January). *Health literacy and health insurance literacy: Do consumers know what they are buying?* Alliance for Health Reform. Retrieved from [http://www.allhealth.org/publications/Private\\_health\\_insurance/Health-Literacy-Toolkit\\_163.pdf](http://www.allhealth.org/publications/Private_health_insurance/Health-Literacy-Toolkit_163.pdf)

- Finding: On the two SBM websites where the testing included this task, participants struggled to understand the multiple steps to complete the enrollment process (Tasks 3–7: Assess Eligibility).
- **Recommendation:** Provide consumers with health insurance term definitions and examples. For example, add in-text definitions or popup definitions directly on the web page. In addition, help consumers understand and compare the differences in health plan total costs.

Finding: On all five SBM websites, participants had difficulty understanding their health insurance options and how plans compared in terms of total costs (Tasks: Compare, Select, and Enroll in a Health Plan).

## II. Introduction

### Purpose

This report describes the key challenges and best practice recommendations identified during consumer website usability testing with five State-Based Marketplaces (SBMs): Colorado, Hawaii, Kentucky, Vermont, and Washington. Consumer website usability testing gathers information about whether—<sup>3</sup>

- Consumers are able to readily find the information they want (navigation)
- Consumers can interpret the language used and information as intended (comprehension)
- The website provides information about what consumers want to know (relevance)

To do this, the Centers for Medicare & Medicaid Services (CMS) contracted with American Institutes for Research<sup>®</sup> (AIR<sup>®</sup>) to conduct website usability assessments with consumers in five SBMs. This work is part of CMS's contract with AIR to provide technical assistance to the Marketplaces. The contract with AIR also funds the development, testing, and implementation of two consumer experience surveys, which will provide standardized information on consumers' experiences with the Marketplaces and the Qualified Health Plans (QHPs) offered through the Marketplaces.<sup>4</sup> Health Insurance Marketplace Survey (Marketplace Survey) scores provide feedback about how consumers view the Marketplace website experience and other aspects of Marketplace performance.

To support Marketplaces in using the results of the Marketplace Survey and improving the consumer experience, CMS will be publishing the Marketplace Survey Improvement Guide later in 2015. The Guide includes suggestions for improving website usability (see [exhibit 1](#)).

The purpose of the website usability testing was to provide the Marketplaces with feedback that—

- Improves the consumer's experience
- Informs the interpretation of the Marketplace Survey scores

The usability testing focused on the key functions of the SBM websites, including helping consumers assess if they are eligible to purchase a Qualified Health Plan (QHP) from the Marketplace and to receive financial subsidies for the cost of the plan and assisting them with comparing plans and choosing a plan that fits their needs.

This report identifies the key challenges consumers experienced on most SBM websites and provides recommendations, with examples of model practices, to improve the consumer experience. These

#### Exhibit 1. Helping the Marketplace Improve the Consumer Experience

In late 2015, CMS will be publishing the Marketplace Survey Improvement Guide. Some of the topics addressed in the Guide include—

- Apply website usability principles
- Use plain language
- Offer plan selection shortcuts

The Guide will be available at:

<http://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html>

<sup>3</sup> Nielsen, J., & Loranger, H. (2006). *Prioritizing Web usability*. Berkeley, CA: Nielsen Norman Group.

<sup>4</sup> For further information about the Marketplace Survey, see <http://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html>.

examples draw from a comparison of the five SBM websites to identify and showcase (using screenshots) some of the best practices. The screenshots are illustrative of examples where consumers had a more positive experience. Example screenshots that are not from one of the five SBM websites tested are labeled as “external” examples in the figures. The recommendations presented in this report are intended to help the SBMs revise and improve their websites prior to the next open enrollment period.

Since testing results are meant to be an information resource for the Marketplaces, the Marketplaces will decide for themselves which of the recommendations to address given their circumstances and overall priorities. Some of the recommendations, such as small changes to Web content, may be relatively easy to implement. Other recommendations may require more resources and time, such as extensive programming or additional Marketplace infrastructure. Marketplaces may choose to address resource-intensive recommendations at a future point or over multiple years.

Health insurance is complicated and new to many Marketplace consumers. One important aspect of a positive health insurance selection and enrollment experience is understanding insurance terms and concepts so that people can make an informed decision and feel confident about their choice. Defining terms and structuring information so consumers can more easily understand the total cost associated with accessing care through the plans, set priorities, and compare plan features gives consumers the opportunity to learn about health insurance. This knowledge, although just a start, will be useful to them as they use their insurance benefits to access health care services.

## Methods and Population

To assess the usability of the websites, AIR experts in measure development, public reporting, plain language, consumer engagement, and website usability developed a semi-structured interview protocol to guide consumers through 13 tasks on the website (see [exhibit 2](#)). AIR developed a general testing guide (see [appendix A](#)) and worked with each SBM to tailor the protocol to focus on the testing tasks and participant characteristics that were of greatest interest to each. Thus, some tasks were not included in the usability testing for some SBMs (see [appendix B](#)).

## Exhibit 2. Usability Testing Tasks

### Tasks 1–2: Get Started

- **Task 1:** Find and tell me the purpose of this website.
- **Task 2:** Find out who is running this website.

### Tasks 3–7: Assess Eligibility

- **Task 3:** Find a list of the types of information or documents you would need to apply for health insurance.
- **Task 4:** Identify the steps to apply for a health insurance plan.
- **Task 5:** Find information about how to appeal a decision.
- **Task 6:** Use the online eligibility calculator to determine whether you could receive a subsidy.
- **Task 7:** Fill out the application to find out if you and your family are eligible to receive financial assistance.

### Tasks 8–10: Compare, Select, and Enroll in a Health Plan

- **Task 8:** Compare the features of at least two health insurance plans that you think might be a good fit for you.
- **Task 9:** Select the health plan that would be best for you.
- **Task 10:** Complete the enrollment process.

### Tasks 11–12: Get Help

- **Task 11:** Find out where you could get help if you were using this website and had questions.
- **Task 12:** Use the search bar to find information on a topic that you might need help with.

### Task 13: Word Activity

- **Task 13:** Circle five words that describe your experience using the website.

**Sample Population.** AIR recruited consumers with demographic characteristics of people eligible to shop for and purchase insurance through the Marketplace websites. Sixty respondents were recruited (12 respondents per state), 55 people participated in the testing, and each person received a \$75 incentive. While the participants were similar across the SBM website assessments, there was some variation that reflected demographic differences between states. For example, participants from one SBM included a higher number of Asian/Pacific Islanders than the participants from testing with other SBMs. Overall, we had difficulty recruiting participants from self-reported rural areas; therefore, participants from rural areas are underrepresented in our results. See [appendix B](#) for more details on the population and methods used to analyze the findings from the testing.

**Testing.** Most of the testing was done on each SBM’s user acceptance testing website; however, for some SBMs and tasks, the testing was done on the public website using anonymous browsing.

**Analysis.** Drawing from the five SBM reports, AIR reviewed the findings and recommendations to identify the main themes<sup>5</sup> within the four testing categories of Get Started; Assess Eligibility; Compare,

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<sup>5</sup> Green, J., & Thorogood, N. (2004). *Qualitative methods for health research* (2nd edition). Los Angeles, CA: SAGE Publication.

Select, and Enroll in a Health Plan; and Get Help. See [appendix B](#) for more details on the analytical methods.

To identify the examples of best practices, we focused on practices where the consumer had a positive experience during the testing (i.e., where the consumer said it was good or there was an absence of problems during the testing), as well as evidence-based practices from the literature. Example screenshots that are not from one of the five SBM websites tested are labeled as “external” examples in the figures.

The issues highlighted in this report were selected based on the (1) proportion of SBM websites that had the issue and (2) the potential negative impact on participants’ abilities to complete one or more tasks.

**Limitations.** There are several limitations to this testing:

- **Participants and testing.** The participants fit the demographic criteria of those who are eligible to purchase health insurance through the Marketplace; however, they were not required to be shopping for insurance through the Marketplace. Therefore, they were less invested in completing the tasks than a consumer actively looking to get health insurance through the Marketplace would be. In addition, participants knew this was a test; therefore, they may have spent less time completing some tasks (e.g., comparing health plans) than they would in a real-life situation. AIR staff encouraged participants to make decisions that were as realistic as possible for their circumstances.
- **Task completion.** Some tasks could not be completed by participants on the SBM websites because the task was not available on the website, the website system had errors, or an SBM designated the task as low priority. See [appendix B \(table B-3\)](#) for the number of SBM websites where each task was tested.
- **Task duration.** Participants were asked to “think aloud” while performing tasks, which likely made task duration somewhat longer.
- **Time constraints.** Each participant was given 1 hour and 30 minutes to complete the tasks. Depending on the pace of a participant’s progress through the tasks, this was not always enough time to test each task. In cases where participants were progressing through the tasks more slowly than desired, facilitators skipped low-priority tasks to ensure that high-priority tasks were tested. Thus, not all participants tested each task. AIR worked with each SBM to prioritize the tasks.
- **Language.** Individuals who were not comfortable reviewing a website in English and answering questions in English were not included. This is a subset of the population that the Marketplace serves. According to the U.S. Census Bureau, in the five states where we conducted the usability testing the percent of the population who speak a language other than English at home ranged from 5 percent to 25 percent.
- **Population.** While our standard criteria for recruiting consumers in each SBM were the same, the population each SBM serves is unique, and some SBMs asked us to make minor adjustments to the recruiting criteria. Therefore, there is variation in the sample population by SBM. [Appendix B](#) summarizes the participants’ characteristics from each SBM assessment.

### III. Summary Results

Overall across the five SBM websites, the most challenging tasks were Assess Eligibility (Tasks 3–7) and Compare, Select, and Enroll in a Health Plan (Tasks 8–10). Throughout the application process, participants struggled to understand the multiple steps and what they needed to do next. This was due to unclear website navigation as well as unclear and missing content. Consumers also struggled to understand health insurance terms and concepts. Difficulty understanding health insurance is not a challenge that is unique to the Marketplace; problems with health insurance literacy are widespread.<sup>6, 7</sup>

Marketplaces can begin to address some of these challenges with relatively small immediate changes, whereas others will need more long-term efforts. For example, adding in-text plain language definitions of complex terms is one immediate step to help consumers better understand health insurance. [Exhibit 3](#) provides resources for more long-term efforts to improve health insurance literacy.

#### Exhibit 3. Resources for Long-Term Efforts to Improve Health Insurance Literacy

- “Promising Practices: Health Insurance Literacy” (National Academy for State Health Policy and State Exchange Leadership Network). Available at: [https://www.statereform.org/sites/default/files/promising\\_practices\\_health\\_insurance\\_literacy\\_january\\_2015.pdf](https://www.statereform.org/sites/default/files/promising_practices_health_insurance_literacy_january_2015.pdf)
- Health Insurance Literacy Resource Hub (Enroll America website). Available at: <http://www.enrollamerica.org/hil/>
- “Supporting Consumers’ Decisions in the Exchange” (Pacific Business Group on Health website). Available at: <http://www.pbgh.org/key-strategies/engaging-consumers/216-supporting-consumers-decisions-in-the-exchange>
- “Marketplace Survey Improvement Guide” (Centers for Medicare & Medicaid Services). Available (summer 2015) at: <http://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html>
- “National Action Plan to Improve Health Literacy” (U.S. Department of Health and Human Services). Available at: [http://www.health.gov/communication/hlactionplan/pdf/Health\\_Literacy\\_Action\\_Plan.pdf](http://www.health.gov/communication/hlactionplan/pdf/Health_Literacy_Action_Plan.pdf)

### Summary Recommendations and Results

[Table 1](#) summarizes the key challenges consumers experienced when using the five SBM websites and provides recommendations for how SBMs can improve. It also indicates the number of SBM websites where consumers experienced the issue and for which we issued a similar recommendation for improvement. For more details on these recommendations and results, and for examples of exemplar practices, see the subsequent report sections.

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<sup>6</sup> Paez, K., & Mallery, C. (2014, October). *A little knowledge is a risky thing: Wide gap in what people think they know about health insurance and what they actually know* [Issue Brief]. American Institutes for Research. Retrieved from [http://aircpce.org/wp-content/uploads/2014/10/11801-451-05\\_Issue\\_Brief\\_102014.pdf](http://aircpce.org/wp-content/uploads/2014/10/11801-451-05_Issue_Brief_102014.pdf)

<sup>7</sup> Parragh, Z.A., & Okrent, D. (2015, January). *Health literacy and health insurance literacy: Do consumers know what they are buying?* Alliance for Health Reform. Retrieved from [http://www.allhealth.org/publications/Private\\_health\\_insurance/Health-Literacy-Toolkit\\_163.pdf](http://www.allhealth.org/publications/Private_health_insurance/Health-Literacy-Toolkit_163.pdf)

**Table 1. Recommendations and Results**

Recommendations	Results
<b>1. Get Started</b>	
No major changes are needed.	On all five SBM websites, participants understood that the websites were (1) intended to help people get health insurance or information about health insurance and/or (2) run by the Marketplace or the state.
<b>2. Assess Eligibility</b>	
Include a clear and numbered list of steps to the application and enrollment process. This should be done before consumers get started on the task.	On the two SBM websites that tested this task, participants had trouble finding and interpreting the steps to apply for health insurance.
Clarify the financial assistance summary page, and remind consumers that the next step is to compare health plans.	On two SBM websites, participants had difficulty interpreting their financial assistance determination on the benefits summary page, and many could not identify the next steps.
Provide multiple options for entering income, including annually, monthly, or weekly.	On three SBM websites, when entering income participants had trouble inputting accurate information because some thought about income as an annual amount, whereas others thought about it as a monthly or weekly amount.
Provide a description of “future eligibility renewal,” and clearly state what it means to answer “yes.”	On one SBM website, participants did not understand the questions about future eligibility renewals, which asked whether they would like the SBM to automatically review and renew their eligibility determination for up to 5 years.
Highlight the exact location of all errors.	On two SBM websites, when participants received error messages, they had trouble finding the place where they had made a mistake.
Make a link to the financial assistance calculator visible from the homepage.	On two of the three SBM websites that tested this task, some participants had trouble finding the eligibility calculator on the website because it wasn’t located on the homepage.
Reduce the number of questions in the application.	On three SBM websites, participants struggled with applications that contained a large number of questions.
<b>3. Compare, Select, and Enroll in a Health Plan</b>	
<p>Connect consumers with health insurance term definitions and examples. This can be done several ways:</p> <ul style="list-style-type: none"> <li>■ Add in-text definitions or popup definitions directly on the page.</li> <li>■ Replace confusing terms with plain language terms.</li> <li>■ Include a link to a glossary of terms.</li> </ul>	On all five SBM websites, participants did not understand or were unfamiliar with many health insurance terms.
<p>Help consumers understand and compare the differences in health plan total annual out-of-pocket costs.</p> <ul style="list-style-type: none"> <li>■ Add a measure of total annual cost that accounts for the plans’ covered benefits and anticipated health care service use.</li> </ul>	On all five SBM websites, when explaining their reasoning in choosing a health plan that fit their needs, participants named cost as the ultimate deciding factor in choosing a plan. But, consumers struggled to understand their total out-of-pocket costs.

Recommendations	Results
<p>Make the filters easier to use. There are several ways to address this.</p> <ul style="list-style-type: none"> <li>■ Make the plan list automatically update as users select filter criteria. If not possible, move the “Apply” filter button to the bottom of the filter options.</li> <li>■ Test the provider search function.</li> </ul>	<p>On two SBM websites, filters applied during the plan comparison process did not always bring up the desired list of plans. And, participants did not easily see the health plan filters on the plan summary page. The “Provider Search” filter did not bring up desired results on two of the SBM websites.</p>
<p>Place the “Compare Selected Plans” button on the top and bottom of the right side of the page, and draw consumers’ attention to these buttons using visual cues, such as bolding or bright colors.</p>	<p>On four SBM websites, participants had trouble locating the “Compare Selected Plans” buttons to view plans side by side.</p>
<p>Improve the shopping cart by including a flyout<sup>8</sup> that visually indicates when a plan has been added to the cart and a “persistent” image of the shopping cart with the number of items in the cart.</p>	<p>On two SBM websites, participants were not sure if they successfully added their health plan to the shopping cart.</p>
<p>Clarify the next steps on the plan selection confirmation page.</p>	<p>On two SBM websites, participants did not understand what their next step should be after they selected a plan (i.e., after seeing the final confirmation).</p>
<b>4. Help Function</b>	
<p>On the homepage and the top of each web page, provide a search function that returns accurate results from the SBM site.</p>	<p>On all five SBM websites, participants wanted a search bar located in the upper right corner on all web pages for quick access.<sup>9</sup> They also wanted search results relevant to the word(s) they entered.</p>
<p>Include an online chat feature to facilitate consumer support.</p>	<p>On four SBM websites, participants said they used online chat features whenever they were available on websites because they felt they were convenient and faster than talking on the phone.</p>
<p>Display the frequently asked questions (FAQs) prominently from the homepage and every web page.</p>	<p>On two SBM websites, participants wanted to find answers to their questions in the list of FAQs but sometimes had trouble finding them.</p>

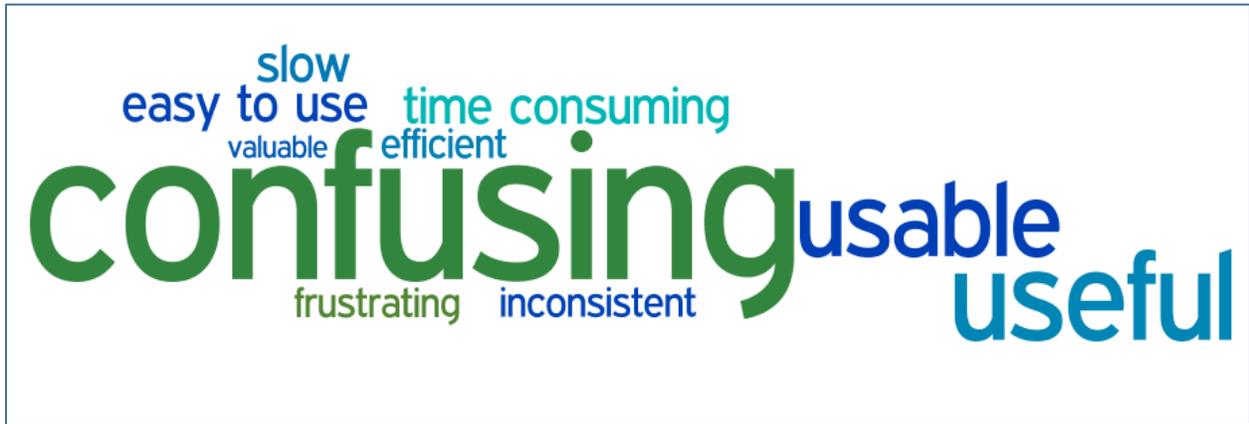
<sup>8</sup> “Flyout” generally refers to the animated way in which a popup appears, meaning it animates from one position to the next in a linear fashion, whereas a typical popup would appear via a fade-in transition. See [figure 17](#).

<sup>9</sup> While the search bar functionality was tested on only three SBM websites, participants in all five SBM assessments voiced a desire for a functioning search bar.

## Words That Describe the Participant’s Overall Experience

Figure 1 shows the top three words participants used to describe each of the SBM websites (the bigger the word, the more websites it was used to describe). Four SBM websites were described as “confusing.” The main reasons were uncertainty about the process of shopping for health insurance—identifying the best plan for themselves and their families—and difficulty understanding health insurance terms. Two of the SBM websites were described as “useful” because participants thought the purpose of the website, which was to help people get health insurance, was important. Another two of the SBM websites were described as “usable” because participants could complete the tasks on the website, including the application.

Figure 1. Top Three Words Chosen by Participants in the Five SBM Website Assessments



## IV. Recommendations and Findings by Task Type

### 1. Get Started Tasks

At the beginning of each testing session, AIR used the Get Started tasks as a warm-up exercise to orient consumers to the website and the testing process. During these tasks, AIR facilitators asked respondents to perform tasks that may have included—

- Find and tell me the purpose of this website.
- Find out who is running this website.

### Recommendations, Results, and Examples

To improve how consumers get started on the websites, Marketplaces may want to consider the following recommendations.

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**Overall, there are no recommended changes associated with these tasks.**

**Result:** Consumers had positive experiences while completing these tasks on all five SBM websites tested. Overall, respondents said the websites were (1) intended to help people get health insurance or provide information about health insurance and/or (2) run by the Marketplace or the State. While completing these tasks, some respondents also provided their feedback about the website’s homepage. Respondents liked when the website presented simple and clear options.

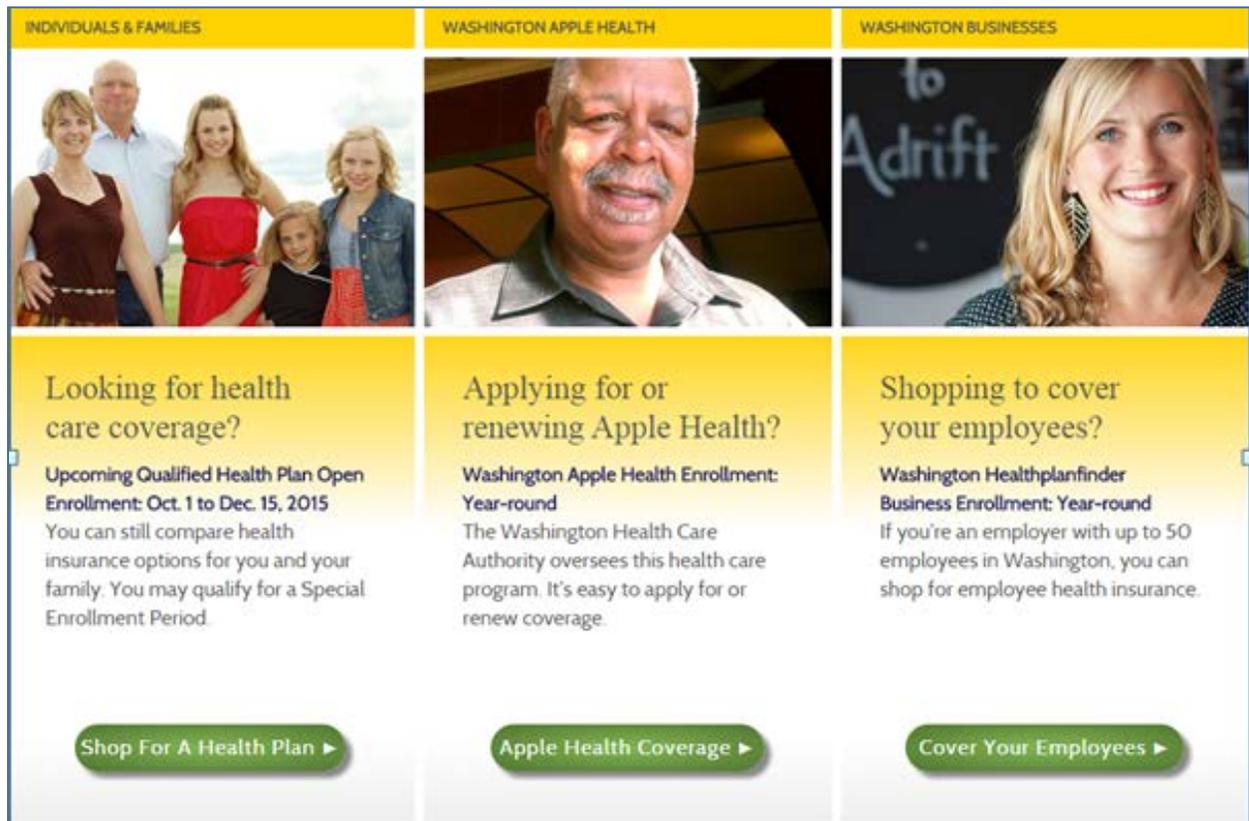
**Example:** [Figure 2](#) shows a homepage with three primary navigation options; consumers found these clear and easy to navigate. The three navigation buttons are for (1) individuals and families looking for coverage, (2) individuals and families who know they are eligible for Washington’s Medicaid program, Washington Apple Health, and (3) employers looking for coverage for their employees. This approach is also consistent with the Enroll UX2014 recommendations.<sup>10</sup>

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<sup>10</sup> Enroll UX2014. (2012). *A new standard for public and private health insurance enrollment: Design specifications manual*. Retrieved from <http://www.ux2014.org/deliverables> (registration required)

Figure 2. Example of a Homepage That Presents Consumers with Three Clear Navigation Options



## 2. Assess Eligibility Tasks

The Assess Eligibility tasks included completing the actual application for financial assistance as well as locating information on the website about the eligibility process. More specifically, AIR facilitators asked respondents to perform tasks that may have included—

- Find a list of the types of information or documents you would need to apply for health insurance.
- Identify the steps to apply for a health insurance plan.
- Find information about how to appeal a decision.
- Use the online eligibility calculator to determine whether you could receive a subsidy.
- Fill out the application to find out if you and your family are eligible to receive financial assistance.

## Recommendations, Results, and Examples

To improve how consumers assess their eligibility on the websites, Marketplaces may want to implement the recommendations described below.

### **Include a clear and numbered list of steps to the application and enrollment process.**

This will give consumers an overview of what to expect and will allow them to gather all of the information and documents they need before applying. Including a link to the application as the last step will allow consumers to easily find and begin the application for financial assistance. Consumers also need to be reminded of each specific next step throughout the process.

**Result:** On the two SBM websites that tested this task, participants had trouble finding and interpreting the steps to apply for health insurance. Participants were expecting a clearly numbered list of steps that would walk them through the process. They also wanted to see a list of documents that they would need before beginning their application. Some noted that they expected to see this information at the beginning of the application, while others wanted a direct link to the information from the homepage. They noted that they would be frustrated if they began the application and realized they needed information from different documents they did not already have on hand.

**Example:** While some SBM websites included a list of steps, none of them included a comprehensive list of steps that matched what participants asked for. There are multiple ways to structure the list; however, below is one suggestion ([figure 3](#)). It is always best to test new Web content with consumers to make sure they understand it as intended. For example, consumers may identify they need more instructions on some of these steps.

### **Figure 3. Sample Step-by-Step Instructions for the Application and Enrollment Process**

#### **Step 1. Gather documents and information.**

You will need the following to complete the application:

- Contact information
- A form of identification (e.g., Social Security card, driver's license, birth certificate)
- Household information (e.g., number of people in the household)
- Employment and income information for each household member

You may also want to learn more about how health insurance can work for you. Here is some information about health insurance basics [[include a hyperlink to resources](#)].

### Step 2. Apply to get help paying for your health insurance.

You can do an initial quick check of your eligibility for financial assistance using a subsidy calculator at \_\_\_\_\_.

To get financial assistance, you will need to complete an application available here \_\_\_\_\_. Remember, you will need to compare and select a plan (Step 3) after you complete your application.

### Step 3. Compare and select a health plan.

When selecting a health plan, consider the following to narrow down the number of plans and identify a plan that may best meet your needs:

1. Specify the geographic area where you live.
2. Tell us the minimum overall quality or star rating you are willing to accept. *[quality ratings will be available after the 2017 open enrollment period]*
3. Identify the maximum premium you are willing to pay. A premium is: \_\_\_\_\_. The range of premiums is \_\_\_ to \_\_\_.
4. Identify the maximum deductible you are willing to accept. A deductible is: \_\_\_\_\_. The range of deductibles for the plans is \_\_\_ to \_\_\_.

Review the plans that meet your needs and remember to finalize your plan selection (Step 4).

### Step 4: Finalize your plan selection/enrollment application.

1. Select a health plan that best meets your needs.
2. Review your information before submitting.
3. Review your confirmation page for instructions about what you need to do next, including how to pay your monthly premium.

### Clarify the financial assistance summary page, and remind consumers that the next step is to compare health plans.

It is critical for consumers to understand what they may qualify for and what they need to do next. Create visual cues for the “Next Steps” button by making it bold and placing it in the middle or right side of the screen so consumers can easily see that they need to click it in order to proceed to the next step. A progress bar that is clearly visible on the top of the page can also help to provide a visual reminder of where the consumer is located in the plan selection process.

At the end of the application for financial assistance, consider including text such as the following:

*“Based on the information you submitted, you are likely eligible for XXXXX for coverage from [XX/XX/YY] to [XX/XX/YY]. [SBM name] will contact you with any further questions regarding your application for financial assistance.*

*You should now proceed to selecting a health plan [specify QHP or Medicaid].”*

**Result:** On two SBM websites, participants had difficulty interpreting their financial assistance determination on the benefits summary page, and many could not identify the next steps. Some did not understand what the terms “temporarily approved” or “advanced premium tax credit” meant. Some said they would have stopped at this point and waited for the SBM to provide them with more information, while others would have stopped because they did not realize that they should continue on to compare and select health plans. This would result in consumers filling out financial assistance applications but never going on to select and enroll in a health plan.

**Example:** [Figure 4](#) shows how a Marketplace provided a button on the bottom right of the screen to clearly show the consumer what he/she needed to do next (i.e., complete enrollment). [Figure 5](#) shows a progress bar at the end of the financial application page to help consumers understand where they are in the enrollment process.

**Figure 4. Example of a “Complete Enrollment” Button at the End of the Financial Assistance Application to Indicate Next Steps**

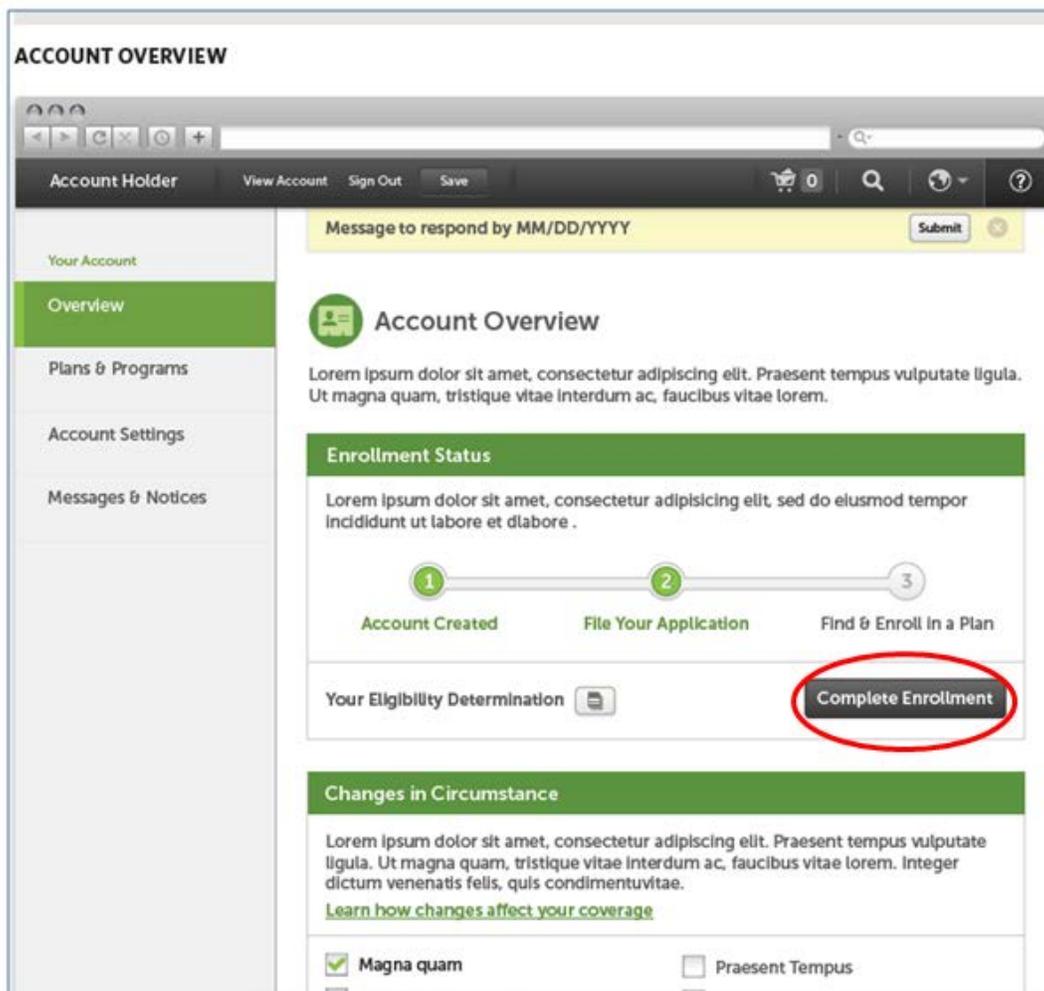


Figure 5. Example of a Progress Bar



**Provide multiple options for entering income, including annually monthly, or weekly.**

This will allow consumers with different types of jobs, and who think about income in different ways, to enter their income information accurately. Boldface the time increment to draw the user’s attention, and include information regarding whether the income amount entered should reflect before- or after-tax income.

**Result:** On three SBM websites, participants had difficulty entering their income information, because some thought about income as an annual amount, whereas others thought about it as a monthly amount. For example, some participants said they had multiple jobs or seasonal jobs and therefore had a hard time calculating their annual income. This resulted in determinations that were sometimes inaccurate, because the information the participants entered made them ineligible for financial assistance. Many participants did not realize they had entered their income incorrectly and accepted the inaccurate determination.

**Example:** [Figure 6](#) shows a drop-down menu that lets consumers choose whether they want to enter monthly or yearly income. However, this example can be further improved by adding weekly or every 2 weeks to the drop-down menu.

Figure 6. Example of a Drop-Down Menu for Entering Income

The image shows a portion of a web form. On the left, there is a label 'ESTIMATED HOUSEHOLD INCOME' followed by a small circular icon with a question mark. Below this label is an empty rectangular input field. To the right of this is another label 'INCOME TYPE'. Below this label is a dropdown menu. The dropdown menu is currently set to 'Annually' and has a small downward-pointing arrow on its right side.

**Provide a description of “future eligibility renewal,” and clearly state what it means to answer “yes.”**

Here is one example of text that could be included. It is always best to test new Web content with consumers to make sure they understand it as intended.

*“By responding ‘yes’ to the question below I agree to allow [insert SBM name] to automatically check each year to see if I’m still eligible to get help paying for my health insurance. This will happen every year for \_\_\_ [insert x amount of] years unless I tell [insert SBM name] not to use my information.*

*Each year, the [insert SBM name] will \_\_\_\_\_ [describe briefly how the SBM notifies the consumer of the automatic renewal determination each year].”*

**Result:** On one SBM website, participants did not understand the questions about future eligibility renewals, which asked whether they would like the SBM to automatically review and renew their eligibility determination for up to 5 years. Some were concerned by this and thought it meant that they could only cancel their plan after the number of years selected had passed. Many participants selected “No” or “0 years” for this question because they did not want to agree to something they did not understand.

**Example:** In addition to the suggested text above, [figure 7](#) shows text describing the automatic eligibility renewal process.

**Figure 7. Example of Future Eligibility Renewal Explanation**

I also certify that:

- I understand the questions and statements within this application.
- I understand the penalties for giving false information or breaking the law.
- I understand that the Washington Healthplanfinder may contact other persons or organizations on my behalf.
- I understand that an electronic signature has the same legal effect and can be enforced in the same way as a written signature.

By checking this box and signing my name below, I am electronically signing my application.

In order to simplify the application redetermination process, I authorize Washington Healthplanfinder to obtain my updated federal tax information for a period of no more than five years. I can change my consent any time through Washington Healthplanfinder.

I have read the [Rights & Responsibilities](#) \*

**Highlight the exact location of all errors.**

Highlighting the location of errors will make it clear to consumers where a mistake was made and where they need to enter additional information.

**Result:** On two SBM websites, when participants received error messages in the application, they had trouble finding the location of their mistake. For example, a message would appear at the top of the page pointing out that all mandatory fields had not been entered but did not highlight which field was incomplete. This frustrated many participants and prevented them from continuing to the next question.

**Example:** [Figure 8](#) shows a popup at the top of the page indicating that a mandatory field needs to be completed. It also highlights the question the applicant missed in red so that he/she can easily see where they need to enter information.

**Figure 8. Example of a Highlighted Error**

The screenshot shows a web form with an orange error banner at the top that reads "Please complete all the mandatory fields." with a close button. Below the banner, the form is titled "Personal Information" with a red asterisk and the text "Required field". A profile picture placeholder shows a person named "DARRYLN". Below this, the section is titled "Tell us more about DARRYLN HAPER". A question is displayed: "\* Is DARRYLN applying for health coverage?" with a help icon. The "Yes" radio button is selected and highlighted with a red dashed border, while the "No" radio button is unselected. Below the question are two input fields for "Social Security Number(SSN)" and "Confirm Social Security Number(SSN)". A checkbox option is also present: "DARRYLN does not have a Social Security Number".

**Make a link to the financial assistance calculator visible from the homepage.**

**Result:** On two of the three SBM websites that tested this task, some participants had trouble finding the eligibility calculator because it wasn't located on the homepage, but they liked the function once they were using it. Some participants wanted the information they entered in the online calculator to automatically transfer to the financial assistance application (i.e., so they didn't have to enter the information twice).

**Example:** [Figure 9](#) shows how a Marketplace included an eligibility calculator from the homepage with a calculator icon.

**Figure 9. Example of Eligibility Calculator Link From Homepage**



### Reduce the number of questions in the application.

Consumers testing three of the SBM websites became frustrated with long applications; therefore, consider which questions are critical. In addition, adding “screener questions” can help minimize the number of questions an applicant receives. With screener questions, applicants receive follow-up questions only if they respond with an affirmative response to an initial question.

**Result:** On three SBM websites, participants struggled with applications that contained a large number of questions. For example, in one state, only three out of seven participants who attempted to complete the application were able to in the time allotted. Some participants indicated that they would not have time to complete the application in a single sitting if they were at home. Others noted that they wished the application pulled information from screening questions that they had already filled out.

“It’s at 0 percent and I’m still at start...this is going to be a process. I would make sure I had at least an hour to sit down. I have a 1-year-old and 3-year-old. If it wasn’t a time when my daughter or son was at school or at a nap, I would make sure I had the time to concentrate on this...”

*(28-year-old African-American female, new enrollee, SBM A)*

**Example:** [Figure 10](#) shows an example of a screener question. If the response “No” is selected for this question, no additional information is requested from the participant and he or she can continue on in the application. However, if “Yes” is selected, an additional question is shown on the screen (see [figure 11](#)). Additional information is only included if the initial question pertains to the consumer.

Figure 10. Example of Screener Question

The screenshot shows a web form titled "Applicant Information" with a red asterisk indicating a required field. The text of the question is: "If you have lost a family member recently, you may still have big medical bills to pay. If you add this family member below, we will check to see if you can get help paying those bills. Please note we can only help pay for bills you have received in the 3 months before the date you submit this application." Below the text is the question: "\* Has a household member recently passed away?" with two radio button options: "Yes" (unselected) and "No" (selected). At the bottom of the form are three buttons: "Save & Exit" (dark grey), "Back" (dark grey with a left arrow), and "Next" (green with a right arrow).

Figure 11. Example of Additional Question When User Answers “Yes” to Screener Question

**Applicant Information** \*-=Required field

If you have lost a family member recently, you may still have big medical bills to pay. If you add this family member below, we will check to see if you can get help paying those bills. Please note we can only help pay for bills you have received in the 3 months before the date you submit this application.

\* Has a household member recently passed away?

Yes     No

**Deceased Member in your Household (1)** [Remove member](#)

---

\* First Name                      M.I.                      \* Last Name                      Suffix

                                                                 --Select--

\* Date of Birth (mm/dd/yyyy)    \* Date of Death (mm/dd/yyyy)    \* Gender

         Male                       Female

Race

American Indian or Alaskan Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

Is this person of Hispanic, Latino or Spanish origin?

Yes     No

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### 3. Compare, Select, and Enroll in a Health Plan Tasks

The Compare, Select, and Enroll in a Health Plan tasks included tasks associated with the plan shopping experience. More specifically, AIR facilitators asked respondents to perform tasks that may have included—

- Compare the features of at least two health insurance plans that you think might be a good fit for you.
- Select the health plan that would be best for you.
- Complete the enrollment process.

## Recommendations, Results, and Examples

To improve how consumers compare and select a health plan on the websites, Marketplaces may want to consider the following recommendations.

### Provide consumers with health insurance term definitions and examples.

Adding definitions of terms to the page can be done several ways:

- **Add in-text definitions or popup definitions directly on the page.**<sup>11</sup>
- **Replace confusing terms with plain language terms.**
- **Include a link to a glossary of terms from within the plan comparison page,** similar to the glossary located on Healthcare.gov: <https://www.healthcare.gov/glossary/>.

Consumers benefit from having definitions directly on the page when comparing plans. However, when a web page includes a large number of unfamiliar terms, popup definitions may be preferable rather than in-text definitions. But, consumers may also miss the popup. Thus, it can be helpful to also have a glossary of terms available on the website.

**Result:** On all five SBM websites, participants did not understand or were unfamiliar with many health insurance terms. Participants also wanted to see explanations of these terms on the page in which they were used. Some of the terms they were most unfamiliar with were:

- Metal levels (i.e., Platinum, Gold, Silver, and Bronze)
- Coinsurance
- Essential health benefits (EHB)
- Exclusive provider organization (EPO), health maintenance organization (HMO), preferred provider organization (PPO)
- Maximum out-of-pocket (OOP)

“I would want them to define these terms. If all types of people are on this site, it should be written in plain language. It’s not like providers are on this site. Like in the title, HMO and PPO—I know one is good and one is bad. I don’t know which one is good, though. I think there should be a study guide that would tell you what an EPO, HMO is. I wouldn’t want to be stuck. When you click ‘Find a Plan,’ there should be a study guide that provides definitions that would help you with your search.”

*(28-year-old African-American female, new enrollee, SBM A)*

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<sup>11</sup> In-text definitions provide the definition within the text immediately after the complex word or term. Popup definitions provide the definition when a consumer hovers over a term or selects an icon, such as a question mark, to display the definition.

“The coinsurance deductible—not to say I haven’t heard of it worded that way—but I’m wondering if that means...I’m not sure what that means. If the 20 percent is what I have to pay after if the insurance covers 80 percent and then I pay 20 percent. Um, you’ve got to pay that deductible first before anything gets covered. I’m a little confused. I’m not sure if it’s 20 percent for me or the plan.”

*(42-year-old Asian/Pacific Islander female, new enrollee, SBM D)*

**Example:** [Figure 12](#) shows how a Marketplace provides consumers with popup definitions of health terms on the plan comparison page.

[Figure 13](#) shows how a Marketplace incorporated a glossary of terms in their “Help” dropdown menu. This would be helpful to incorporate on the plan comparison page.

**Figure 12. Example of a Popup Definition of a Health Term When Comparing Health Plans**

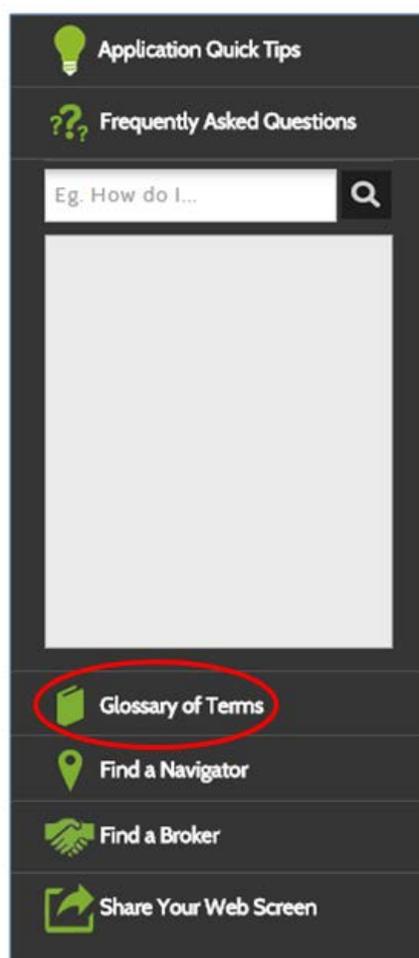
The screenshot shows a comparison of 23 health plans. Three plans are visible in the main view:

- Chinese Community Bronze 60 HMO (CCHP):** Monthly premium \$228.13, After premium assistance of \$0.00.
- Kaiser Bronze 60 HSA:** Monthly premium \$255.37, After premium assistance of \$0.00.
- Kaiser Bronze 60 HMO:** Monthly premium \$261.42, After premium assistance of \$0.00.

A red arrow points to a popup definition for 'Deductible' that appears over the comparison table. The popup text reads: "You pay a deductible. A deductible is a fixed amount you must pay for medical expenses every benefit period before the plan begins to pay."

	Chinese Community Bronze 60 HMO	Kaiser Bronze 60 HSA	Kaiser Bronze 60 HMO
Deductible (Individual)			\$5000
Out-of-pocket maximum (Individual)			\$6250
Deductible (Family)	Not applicable for single member	Not applicable for single member	Not applicable for single member
Out-of-pocket maximum (Family)	Not applicable for single member	Not applicable for single member	Not applicable for single member
Medical deductible (Individual)	Not Applicable	Not Applicable	Not Applicable

Figure 13. Example of a Glossary of Terms in the “Help” Menu



Help consumers understand and compare the differences in health plan total costs by adding in a measure of total annual out-of-pocket cost that accounts for the plans’ covered benefits and anticipated health care service use.

If a person-specific measure is not available, consider adding **average total annual out-of-pocket costs** for low, moderate, and high users.

**Result:** On all five SBM websites, when explaining their reasoning in choosing a health plan that fit their needs, participants named cost as the ultimate deciding factor in choosing a plan. Cost was described in a variety of ways, including monthly premiums, deductibles, and copays. Some took their history of health service utilization into account when considering the total cost of the plan. Some weighed tradeoffs between higher deductibles versus higher monthly premiums. But, overall, participants struggled to understand what the various types of costs meant in terms of their total out-of-pocket costs.

Below are a few participants' thoughts on how they would incorporate cost into their plan decisions.

"I'd probably [try] to get an idea of my budget, like what I'd want to stay within for a monthly premium, and then I'd probably just select every plan and try to whittle it down to one or two. There's, like, six plans under \$100 a month; maybe I would look at those and see if they had the coverage I wanted. I would definitely drill down and see details and see coverage amounts and copays. I would click on each one [download details] to start narrowing down the process using price as somewhat of a guide. Sometimes if you pick the cheapest plan, you could get horrible coverage."

*(43-year-old white female, new enrollee, SBM B)*

"I'm subtracting \$208 by \$131; that's a \$77 difference. That's only \$19.25 per week for the better plan. Then never mind...I can throw in \$20 more per week, which is great, actually...one is better in the long run...I don't want to be in a situation that is way more out of pocket, than one little nub here or there, when I could have...spent \$20 a week for something better."

*(24-year-old White female, new enrollee, SBM C)*

**Example:** [Figure 14](#) shows an external example that compares total yearly costs (i.e., premiums and out-of-pocket costs) for different health plans. It also shows costs in a "bad" year, referring to a year with many unanticipated medical expenses.

[Figure 15](#) shows an external example of consumers' estimated costs organized by metal levels after the consumer enters information such as household size, income, and expected medical and prescription use in the coming year into a calculator. The report helps explain the cost differences (e.g., out-of-pocket and premium costs) between metal levels.

Figure 14. External Example of Yearly Total Cost Estimates

Plan	Yearly Cost Estimate	Cost in a Bad Year	Quality	Doctors
Click plan name for <b>DETAILS</b> or to <b>ENROLL</b> . Click checkboxes to compare	(Estimated average total for people like you including premium and out-of-pocket)	(Estimated total for people like you in a high health care year – 1% chance)	(Members' Rating)	(Your preferred doctors in plan)
<b>Blue Precision Silver HMO 002</b> <input type="checkbox"/> Blue Cross and Blue Shield - HMO - <input type="radio"/> Silver Monthly Premium: <b>\$193</b> Deductible: <b>\$5,000</b>	<b>\$3,196</b>	<b>\$8,666</b>	★★★★★	
<b>Blue Security PPO 010</b> <input type="checkbox"/> Blue Cross and Blue Shield - PPO - <input checked="" type="radio"/> Catastrophic Monthly Premium: <b>\$187</b> Deductible: <b>\$6,600</b>	<b>\$3,224</b>	<b>\$8,844</b>	★★★★★	
<b>CO-Options Land of Lincoln National Elite Gold, a Multi-State Plan</b> <input type="checkbox"/> Land of Lincoln - PPO - <input checked="" type="radio"/> Gold Monthly Premium: <b>\$268</b> Deductible: <b>\$500</b>	<b>\$3,846</b>	<b>\$6,566</b>		New plan, no data
<b>CO-Options Land of Lincoln National Elite Silver, a Multi-State Plan</b> <input type="checkbox"/> Land of Lincoln - PPO - <input type="radio"/> Silver Monthly Premium: <b>\$224</b> Deductible: <b>\$3,750</b>	<b>\$3,648</b>	<b>\$9,088</b>		New plan, no data
<b>Coventry Bronze \$20 Copay Carelink SwedishAmerican</b> <input type="checkbox"/> Coventry Health Care - PPO - <input checked="" type="radio"/> Bronze Monthly Premium: <b>\$169</b> Deductible: <b>\$5,750</b>	<b>\$2,978</b>	<b>\$8,628</b>	★	

Figure 15. External Example of Ranges of Total Costs, by Metal Levels



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### Make the filters easier to use.

There are several ways to address this:

- **Make the plan list automatically update as users select filter criteria** since some participants expect this to happen. If this is not possible, move the “Apply” filter button to the bottom of the filter options. Consumers are more likely to see it after they finish reviewing the various filters.
- **Test the provider search filter to make sure it returns expected and accurate results.**

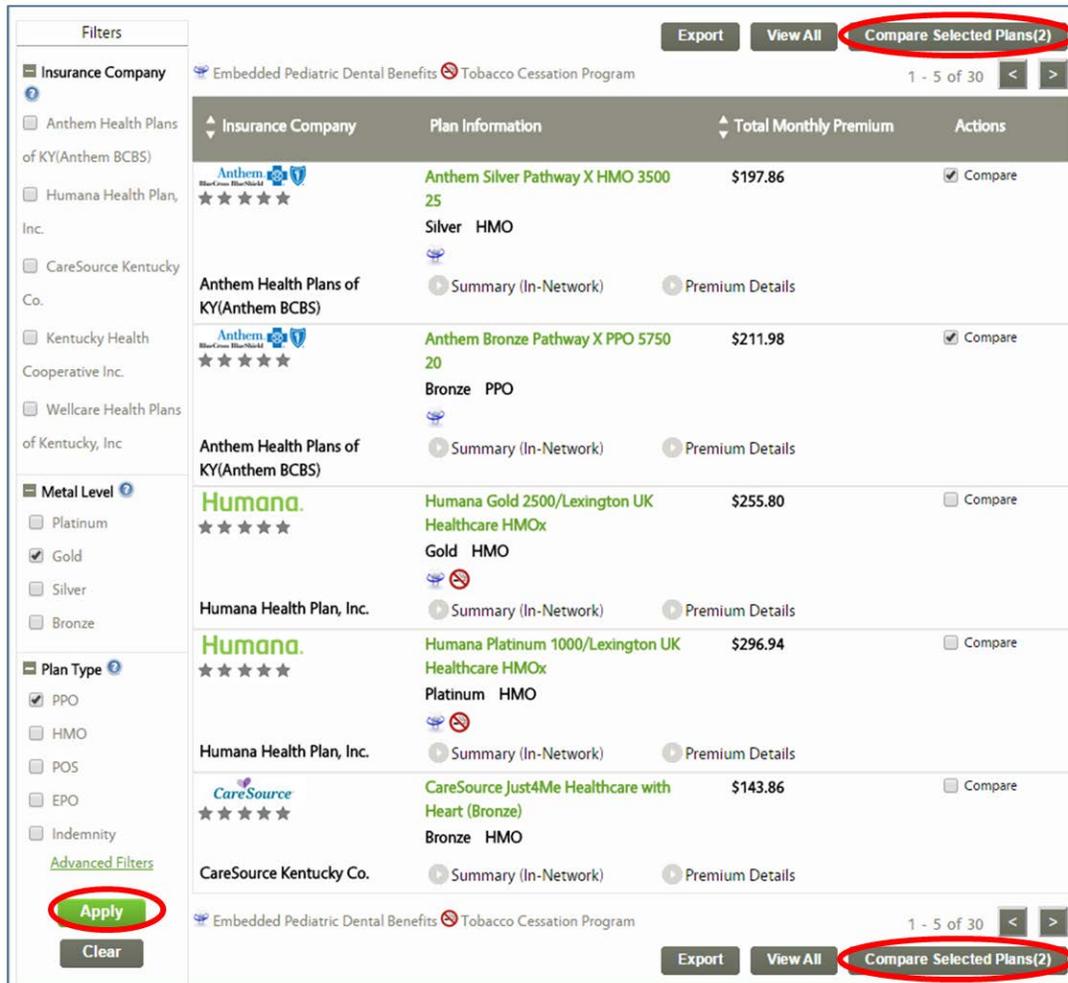
**Result:** On two SBM websites, participants had difficulty locating and using the filters on the plan summary pages. This could have been due to the location of the filter on the page. Some also did not realize they needed to click the “Apply” filter button because they had trouble locating that button and they assumed that the list of plans would automatically update.

The “Provider Search” filter was another example of a filter that did not bring up desired results on two of the SBM websites. Some sites provided participants with the option to search for plans by provider. However, results were not always returned even when participants entered accurate provider information or ZIP codes.

**Example:** [Figure 16](#) shows how a Marketplace site incorporates the “Apply” button in a bold color at the bottom of the filter options. However, automatic updates are preferable.

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**Figure 16. Examples of Clear “Apply” Filter Button at Bottom of Filter and Clear “Compare Selected Plans” Buttons at Top and Bottom Right Side of Page**



Place the “Compare Selected Plans” button on the top and bottom of the right side of the page, and draw consumers’ attention to this button using visual cues, such as bolding or bright colors.

**Result:** On four SBM websites, participants had trouble locating the “Compare Selected Plans” buttons to view plans side by side. The “Compare Selected Plans” button was often located on the left-hand side or bottom of a page that listed the available health plans, which participants often did not notice. Some participants thought the only way to compare plans was by clicking on plan detail links for each individual plan. Participants seemed to associate the right side of the page with “Next Steps” and expected to see the “Compare Selected Plans” button there.

**Example:** [Figure 16](#) above also displays the “Compare Selected Plans” button on the top and bottom right side of the page. However, the button is in the same color as the other buttons, which makes it difficult to find.

Improve the shopping cart by including a flyout that visually indicates when a plan has been added to the cart and a “persistent” image of the shopping cart with the number of items in the cart.

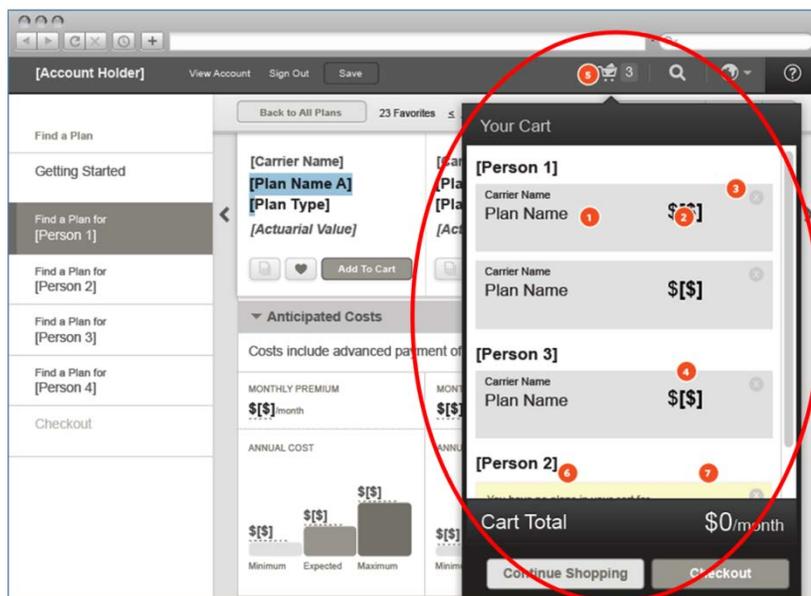
This recommendation is consistent with Enroll UX2014.<sup>12</sup>

**Result:** On two SBM websites that used a shopping cart as a method of confirming plan selection, participants were unsure if they had successfully added their plan to the shopping cart. This left some wondering if the plan had actually been added, causing them to try and add it multiple times.

**Example:** [Figure 17](#) is an external example of a persistent cart design, which opens as a “flyout” when a consumer adds a plan to the shopping cart.<sup>13</sup> This is an interactive way for consumers to see when a plan has been added or removed from their cart and also allows them to easily continue browsing plans by the quick click of a button or proceed to checkout and complete the enrollment process.

**Example:** [Figure 18](#) is an example of a Marketplace web page that shows the number of plans in the shopping cart once a user adds a plan to the cart. While this is one step in the right direction, the cart icon should incorporate visual cues, such as larger size and bolder colors, making it easier for consumers to see.

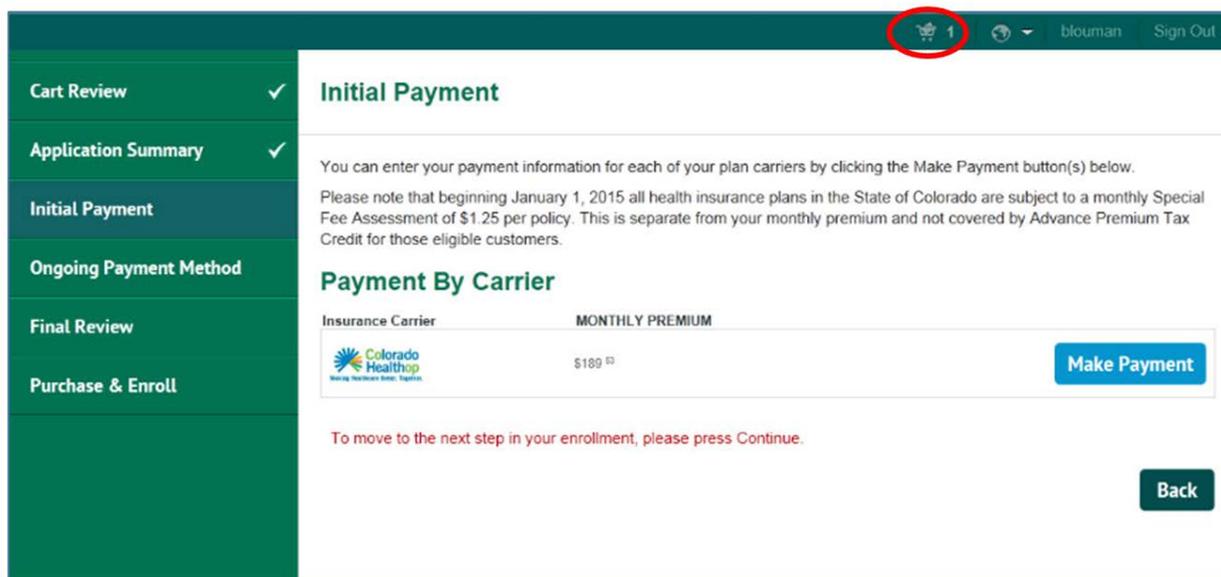
Figure 17. External Example of Persistent Cart Design



<sup>12</sup> Enroll UX2014 (2012). *A new standard for public and private health insurance enrollment: Design specifications manual*. Retrieved from <http://www.ux2014.org/deliverables> (registration required)

<sup>13</sup> Enroll UX2014 (2012). *A new standard for public and private health insurance enrollment: Design specifications manual*. Retrieved from <http://www.ux2014.org/deliverables> (registration required)

Figure 18. Example of the Number of Plans in Shopping Cart



#### Clarify the next steps on the plan selection confirmation page.

Add a clear description of the next steps after the consumer gets to the final plan selection confirmation page. If the consumer provided his/her email address, include this information in an e-mail as well. There are multiple ways to do this; below is one suggestion. It is always best to test new Web content with consumers to determine if they understand it as intended.

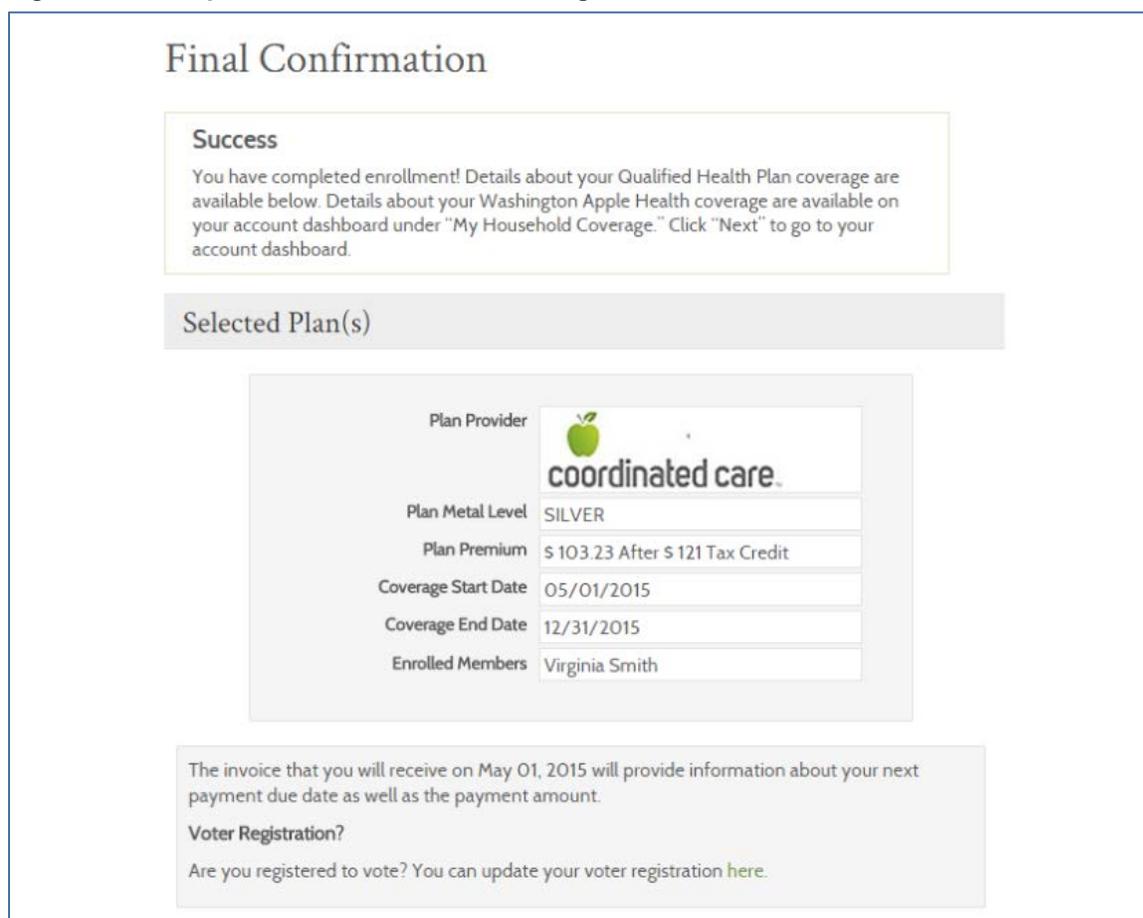
*“We received your application to enroll in XX plan. You still need to pay your first month’s premium to complete the enrollment process.*

*Your health plan will notify you by e-mail/postal mail and provide you with information on how to pay your monthly premium. You will then need to pay this amount.”*

**Result:** On two SBM websites, participants did not understand what happened next after they selected a plan (i.e., after seeing the final confirmation). Participants expected to see clearer instructions, such as whether they would receive a card in the mail or when they would need to submit payment if they had not done so already via the SBM website.

**Example:** [Figure 19](#) shows an example of a final confirmation page on a Marketplace website. The message indicates what the consumer has completed and, most important, what the consumer should do next (i.e., the consumer will receive an invoice on May 1, 2015, for the next payment). However, this example could be further improved by making the next steps more explicit and including them on top of the page.

**Figure 19. Example of a Final Confirmation Page After Enrollment**



## 4. Help Function Tasks

The Help Function tasks focused on how consumers would typically look for or get help if they ran into questions while using the website. More specifically, consumers may have been asked the following:

- Find out where you could get help if you were using this website and had questions.
- Use the search bar to find information on a topic that you might need help with.

### Recommendations, Results, and Examples

To improve how consumers get help on the websites, Marketplaces may want to consider the following recommendations.

**Provide a search function that is available on the homepage and every web page in the same position.**

The search function should also return results only from the SBM site. A search feature in the top right corner of the homepage and every web page gives consumers a quick place to go to search for answers to their questions. The results should link to information within the SBM website rather than outside content so that consumers receive relevant results.

**Result:** On all five SBM websites, participants wanted a search bar located in the upper right corner on all web pages for quick access.<sup>14</sup> When they found the search bar, some participants were confused by the results that were returned because sometimes they were directed to information on other websites that was not applicable to their search. Participants wanted the search bar to direct them to relevant answers to their questions.

**Example:** [Figure 20](#) shows a search bar in the top right corner of the homepage.

**Figure 20. Example of a Search Bar**



**Include an online chat feature to facilitate consumer support.**

An online chat feature would provide consumers with another method of getting assistance.

**Result:** On four SBM websites, participants said they used online chat features whenever they were available on other websites because they felt they were convenient and faster than talking on the phone. They wanted somewhere to go if they had a simple question or if they needed assistance outside of call center hours.

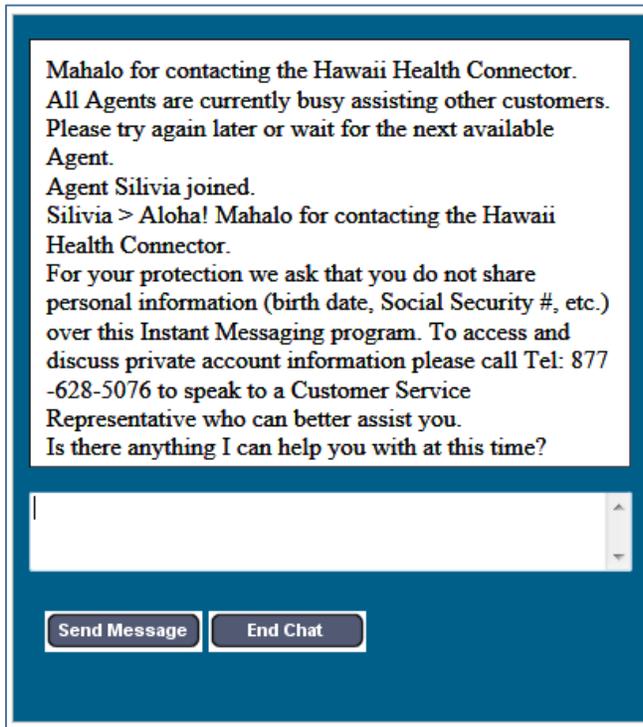
“I would probably do an online chat. I would go to online chat first because I would think it’s instant. On the phone they put the [SBM name] music on, and it takes forever to get someone sometimes.”

*(31-year-old African-American female, renewing enrollee, SBM E)*

**Example:** [Figure 21](#) shows an example of an online chat feature. Consumers are able to live chat with people who can assist them with their questions or direct them to additional resources.

<sup>14</sup> While the search bar functionality was only tested on three SBM websites, participants in all five SBM assessments voiced a desire for a functioning search bar.

Figure 21. Example of an Online Chat Feature



Display the frequently asked questions (FAQs) prominently from the homepage and every web page.

This will provide consumers with a quick link to find answers to their questions or search for information.

**Result:** On two SBM websites, participants wanted to find answers to their questions in the list of FAQs but sometimes had trouble finding them. While some were looking for the words “Frequently Asked Questions” spelled out instead of just “FAQs,” others could not find the list easily from the homepage.

**Example:** [Figure 22](#) shows an example of the FAQs displayed as a tab at the top of the homepage. This could be further improved by including a link to the FAQs on every web page.

Figure 22. Example of an FAQ Tab



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## Appendices

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## Appendix A. Testing Guide

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# State-Based Marketplace Website Usability Testing Guide

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## Testing Materials

- Laptop for testing
- Laptop for note-taking
- Audio recorder and extra batteries
- Interviewer clock
- Pens and notepads in each testing room
- Information sheet
- Interview guide
- Incentive payments

## Procedures for Obtaining Informed Consent

As interviewees arrive, greeter should have them read the information sheet (if not enough time, interviewer should do this prior to starting). Give each person a copy of the form to keep.

## Testing Goals

1. ***Trust of website*** – Who do respondents think is providing the information on the website? Do respondents trust the source of the information? Do they trust the information? Do they trust the processes? What would improve their trust of the website? What would improve their trust of the processes (e.g., applying for a subsidy, enrolling in a plan, comparing plans)?
2. ***Navigation of site*** - Is it easy for respondents to find the information they need? What changes would improve their ability to navigate the site?
3. ***Understanding and application of content*** – How well can respondents understand and use the information as it is presented? How well do they understand and interpret the information? How well can they apply the information to their personal situation and help them achieve their purpose or goal (e.g., applying for a subsidy, comparing and choosing a plan)? What changes to display or text would improve their understanding?
4. ***Ability to act*** – What do respondents plan to do with the information? What influences their ability to act on the information presented in the website? What other information or supports do they need to take action?
5. ***General response to the site*** – What information on the site is of greatest interest to respondents? What do they like about the site? What don't they like? What would they want to know or do on the site?

## Timing: 90 minutes total

Approximate time	Topic	Tasks	Elapsed time
5	Background	NA	5
5	Opening	NA	10
10	Home page	<b>Task 1:</b> Purpose of the website. <b>Task 2:</b> Sponsor of the website.	20
20	Eligibility	<b>Task 3:</b> List of information or documents needed to apply for health insurance. <b>Task 4:</b> Steps to apply for health insurance. <b>Task 5:</b> Appeals. <b>Task 6:</b> Eligible for health plan and/or financial subsidy. <b>Task 7:</b> Online calculator (if not found in Task 6).	40
20	Compare and Choose a Health Plan	<b>Task 8:</b> Find health plans. <b>Task 9:</b> Select health plan.	60
20	Enroll in a Health Plan	<b>Task 10:</b> Apply for health insurance.	80
5	Help Function	<b>Task 11:</b> Get help. <b>Task 12:</b> Use search bar.	85
5	Closing	<b>Task 13:</b> Word search	90

## Key Interview Questions and Probes

### Think aloud reminders:

- Remember to tell me your thoughts and reactions as you're looking at the webpages.
- Can you tell me what you're thinking as you are working on the task?

### Track where and what participants are looking at:

- What do you see first?
- Can you show me which part you were looking at when you got that reaction?
- Where are your eyes going? What are you looking at?
- What are you looking at now? What are your thoughts?

### To elicit further information:

- And you say that because...
- How so?
- In what way?
- Tell me more about that
- Remember, there isn't any right or wrong answer. I just want to know your honest opinion. That's what will help in making improvements to this website.

{Probe on significant non-verbal communication, smiles, eye-rolling, etc. Don't over-probe non-verbal communication—i.e., don't probe to the point that it makes participant self-conscious}

*[Interviewer begins reading intro here]*

## Background

5 minutes

- Thank you for agreeing to do this interview. My name is [NAME] and I'll be talking with you today. [INTRODUCE NOTE-TAKER]
- I work for a non-profit research organization, [American Institutes for Research].
- We'll be here about **90 minutes** today. We won't be taking any formal breaks, but feel free to let me know if you need a break to go to the restroom [DESCRIBE LOCATION] or to get something to drink.
- Our discussion today is part of a project sponsored by the **Centers for Medicare & Medicaid Services, a federal government agency that coordinates with States to set up Health Insurance Marketplaces, expand Medicaid, and regulate private health insurance plans.**
- Because of the Affordable Care Act, which you may know as Obamacare, people can purchase health insurance plans through what's called a Health Insurance Marketplace. Today we'll be talking about a website developed by the [STATE NAME]. The website is designed to help some individuals purchase health insurance.
- We would like to **learn from you how the website design can be improved.**
- We will ask you to **perform a series of tasks.** We will **observe you** as you are doing the tasks on the website to get a sense of how well the website is working. I'll ask you to **tell me what you are thinking** as you work on each task.
- I will try to **keep silent** when you are doing the task, to avoid influencing what you do. So if you ask me questions, I may not be able to answer, though I will try to help if you get really stuck.
- Once you are finished with the task, we will **ask you questions** so we can understand how to make the website better.
  - We will ask you questions to better understand your motivation behind making selections on the website. We are **not** interested in your (or your family's) personal health information. We just want to understand your thought process when viewing information on the website.
- Remember that **we are not testing you—we are testing the website.** My job is just to collect comments about the website. If something is unclear or confusing to you, it's bound to be confusing to other people too. If tasks are confusing, it shows problems with the design of the website (not you).
- I would like to **record our discussion** today so that I can make sure I capture all of your feedback. As I mentioned before, your full name or identity will not be associated with your comments.
- Everything you tell me will be **confidential.** We won't connect your personal contact information with anything that you say. While you will see us taking notes to record our discussion, within our notes and our final report, you will be known as **"Participant n."**
- **Any questions?**
- Before we begin I need to obtain verbal consent.

- Did you have the opportunity to look over the information sheet? (If no, review the information sheet with the participant).

Please answer yes or no to each of the following questions.	Yes	No
Do you understand the described project and agree to be interviewed as I guide you through [State's] health insurance Marketplace website?		
Do you agree to have the interview recorded?		
Do you understand that your name will not be associated with reports or documents related to this project?		
Do you understand that you can withdraw your consent at any time and stop participating in the interview without any penalty to you?		

## Ground Rules

- Please give us your **honest feedback**. Our goal is to make recommendations on how make the website more easy to use, so the more feedback you offer; the more you are helping us with improve the website.
- We have a lot to talk about today, so there may be times when I need to move the discussion along. Please understand that **when I ask that we move to a new task, I don't mean to hurry you**. If there is time later we can go back to pages you would like to explore more.
- Because we're recording, please try to **speak in a voice at least as loud as the one I'm using now** so that we can make sure the tape is picking up our voices.
- Before we begin, do you have any **questions**?

## Opening 5 minutes

1. Where, if anywhere, have you ever looked for information about health insurance?
  - a. Where did you go or who did you talk with to get that information?
  - b. What kind of information did you look at?
  - c. What was most important to you?
2. Before today, what did you know about state health insurance Marketplaces?
  - a. Have you ever gone to this website before?
  - b. If so, what did you use it for?

## Homepage 5 minutes

As I mentioned, today we'll be talking about a website that provides information to help people compare and make decisions when selecting health insurance. One way that we figure out how to improve websites is to have a small group of people look at them first so we can find out about any potential problems and fix them.

The way we do this is by having you look at the website and tell us what you are thinking as you look at it. In other words, we want you to talk out loud about any thoughts, feelings, reactions or questions you have.

For example, if I asked you how many windows are in your living room you might think: “Well, my living room and dining room are connected, so there are 6, but I guess the question is just about my living room, so I will say 4.” Today, we’d like to hear the thoughts going through your mind. As you do each task, go ahead and talk out loud and tell me what you’re looking at, thinking, and what you are reading so we can understand your thought process.

Now, let’s begin with the first task.

## **Task 1: Find and tell me the purpose of this website.**

(ALT Description: What is the website designed to do? What can this website help you with?)

**[GO TO SBM HOME PAGE AND OBSERVE]**

1. What do you think are the main things you do or can learn about on this website?
2. Who do you think this site is for? (e.g., someone like you? Older persons? Younger persons? Someone with a health problem?)
  - a. What made you think that?
3. What were your general thoughts on the homepage?
4. What are some words that describe the webpage to you? E.g., *clean, simple, confusing*. [note: we will give them the word card near the end of the session]
5. Where would you want to go to next from this webpage?
6. What, if anything, on this page did you find to be confusing or unclear?
  - a. What could improve it?

## **Task 2: Find out who is running this website (or what organization is in charge of the website)?**

(ALT Description: who or what organization is putting this website together?)

**[GO TO SBM HOME PAGE AND OBSERVE]**

1. Who do you think is running this Web page?
  - a. How did you figure that out?
  - b. What do you think this organization does?
  - c. Do you feel like the information on this page can be trusted? Tell me more about that.

**Eligibility**

**20 minutes**

### **Task 3: Find a list of the types of information or documents you would need to apply for health insurance for you (and/or your family) through the website.**

(Alt. Description: Before sitting down at the computer to apply for health insurance, let's say you wanted to know what type of information you would need to apply. See if you can find a list of the type of information or documents you would need in order to apply.)

**[GO TO SBM HOME PAGE AND OBSERVE]**

1. To what extent was the information located where you expected?
2. What, if anything, was confusing or unclear?
  - a. What could improve it?

### **Task 4: Identify the steps (or process) to apply for a health insurance plan through the Marketplace website.**

(Alt. Description: Before sitting down to apply for health insurance, let's say you wanted to understand all of the steps of the application process. For example, what would you do first to apply and what would you need to do last. See if you can identify the steps of this process or what the process entails from start to finish.)

**[GO TO SBM HOME PAGE AND OBSERVE]**

1. To what extent was information on the steps to apply for insurance located where you expected?
2. What, if anything, was confusing or unclear?
  - a. What could improve it?

### **Task 5: Find information about how to appeal a decision from the Marketplace.**

(Alt. Description: Let's say that you have applied for health insurance through the website, and the Marketplace tells you that you are not eligible for financial assistance. However, you believe this is incorrect and that you really are eligible. You want to know how to appeal (or challenge) the Marketplace's decision and let them know you don't agree. Now try to find information on how you would go about this appeal.

To appeal means to tell someone at the Marketplace that you think the decision is wrong, and ask for a fair review of the decision about how much you would have to pay for your health insurance.)

**[GO TO SBM HOME PAGE AND OBSERVE]**

1. To what extent was this information located where you thought it would be?
2. What, if anything, was confusing or unclear?
  - a. What could improve it?

### **Task 6: Find out if you (and your family) are eligible to:**

- purchase health insurance through the website, and
- receive financial assistance to purchase the health insurance (get help paying for your health insurance).

(Alt. Description: let’s say that you want to get health insurance through this website. How would you find out if you could purchase it through the website? How would you find out if you could get financial help paying for your insurance through the website?)

**[GO TO SBM HOME PAGE AND OBSERVE]**

1. To what extent was this information located where you thought it would be?
2. What, if anything, was confusing or unclear?
  - a. What could improve it?
3. Do you feel like the information on this page can be trusted? Tell me more about that.

## **Task 7: Use the online eligibility calculator to determine whether you could receive financial assistance to purchase health insurance through the Marketplace.**

*[This task should **only be done** if the respondent did not find the eligibility calculator from the prior task]*

1. What, if anything, is unclear or confusing?
  - a. What could improve it?

### **Compare and Choose a Health Plan**

**20 minutes**

Now, we want to think about comparing the health plans available on the website. You want to be sure that there are health plans that fit your needs.

## **Task 8: Find out what health insurance plans are available to you through this website and compare the features of at least two of the health insurance plans that you think might be a good fit for you.**

(Alt. Description: Let’s say you want to review the health plan options and compare at least two of the plans to see which one you may prefer to purchase. Show me at least two health plans that you think may be a good fit for you.)

**[GO TO SBM HOME PAGE AND OBSERVE]**

We are now going to ask you some questions to better understand your motivation behind comparing and choosing a health plan. We are **not** interested in your (or your family’s) personal health information. We just want to understand your thought process when viewing these plans on the website.

1. To what extent was this information located where you thought it would be?
2. What, if anything, was confusing or unclear?
3. What were some of the main differences between the health insurance plans?

4. What features were the most important to you? What makes them important to you?
5. What types of information about the health insurance plans was missing or not included?
6. What terms or words about the health insurance plans were unclear?
7. What could make it easier for you to compare at least two health plans?
8. At what points did you feel like you needed assistance?
  - a. How would you prefer to receive this assistance (phone, Web, in-person)?
  - b. What would you ask?
  - c. What makes you prefer to get the information in this way?

**Task 9: Now that you have reviewed the different health plans, let's say that you are ready to make a decision and select a health plan. Select the health plan that would be best for you [and your family].**

(Alt. Description: think about the health plans that you just looked at and consider which one of them you would select for your insurance. Show me which plan you would pick.)

**[OBSERVE]**

1. Help me understand why you chose that plan?
2. What health plan features were most important to you (and/or your family) and why?
  - a. Doctors or hospitals
  - b. Costs (probe on what types of costs)
  - c. Benefits, such as:
    - i. Prescription medicines
    - ii. Physical, occupational, or speech therapy
    - iii. Home health care or assistance
3. What, if anything, was confusing or unclear?
4. Do you feel like the information on this page can be trusted? Tell me more about that.

**Enroll in a Health Plan**

**20 minutes**

[NOTE: Some sites require user name and passwords to enroll in a plan. If this is the case, we will ask the states for dummy test accounts for the purpose of testing. If we have dummy test accounts, please complete this section with the participant. If not, please proceed to the next section (Help Function).]

Now that you determined whether you are eligible for health insurance, you have selected a health plan, go ahead and ...

**Task 10: Apply for health insurance using the Marketplace website.**

(Alt. Description: Go ahead and get (or sign up for) health insurance.)

Don't worry, the State has given us a fake username and password and you do not need to provide your real personal information.

**[OBSERVE]**

1. To what extent was this information located where you thought it would be?
2. What, if anything, was confusing or unclear?
  - a. What could improve it?
3. How did you feel going through this process?
4. What, if anything, did you feel like you needed assistance with?
  - a. How would you prefer to receive this assistance (phone, Web, in-person)?
  - b. What would you ask?
  - c. What makes you prefer to get the information in this way?
5. Do you feel like the information on this page can be trusted? Tell me more about that.

**Help Function**

**5 minutes**

Now we want to focus on the help that is available on the website.

**Task 11: Find out where you could get help if you were using this website and had questions.**

(Alt. Description: Let's say you are using the website and you run into any type of question, where or how would you get help.)

**[GO TO SBM HOME PAGE AND OBSERVE]**

1. To what extent was this information located where you thought it would be?
2. What, if anything, was confusing or unclear?
3. How else would you have liked to have been able to get help?
4. How would you prefer to get help? (website, phone, in-person). Please explain.
  - a. What would you ask?
  - b. What makes you prefer to get the information in this way?

Now, please think back to a specific topic that you would have liked to get more information about. This may have been a term that you saw that was unfamiliar or one of the questions that you asked me while you were performing the tasks.

**Task 12: Imagine you want more information on a specific topic. Pick the topic (e.g., health plan) and use the search bar to find information on the topic.**

(Alt. Description: First locate the search bar, if it is available. Then use the search bar to find information on a topic. You may search for anything you would like. You may want to search for something you couldn't find earlier).

**[GO TO SBM HOME PAGE AND OBSERVE]**

5. How close is what you found to what you hoped to find?
6. What do you think of what you're seeing?
7. How would you use this?
8. What, if anything, was confusing or unclear?
9. What else, if anything, could help you find that topic more easily?

<b>Closing</b>	<b>5 minutes</b>
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**Task 13: Now that you have used the website, can you circle [or select] 5 words that describe your experience using the website [hand word card sheet or cards]?**

Before we end, I'd like to give you a chance to share any additional thoughts or comments about the items we talked about today. Was there anything that you didn't have a chance to say during our discussion today or something that we didn't talk about that you wish we had?

Thank you very much for participating in this discussion today. We appreciate your time.

**Please circle the 5 words that best describe your experience using the website. Thank you!**

Accessible	Desirable	Gets in the way	Patronizing	Stressful
Appealing	Easy to use	Hard to use	Personal	Time-consuming
Attractive	Efficient	High quality	Predictable	Time-saving
Busy	Empowering	Inconsistent	Relevant	Too technical
Collaborative	Exciting	Intimidating	Reliable	Trustworthy
Complex	Familiar	Inviting	Rigid	Uncontrollable
Comprehensive	Fast	Motivating	Simplistic	Unconventional
Confusing	Flexible	Not valuable	Slow	Unpredictable
Connected	Fresh	Organized	Sophisticated	Usable
Consistent	Frustrating	Overbearing	Stimulating	Useful
Customizable	Fun	Overwhelming	Straight Forward	Valuable

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## Appendix B. Methods

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## Participant Characteristics

American Institutes for Research<sup>®</sup> (AIR<sup>®</sup>) recruited consumers with demographic characteristics of people eligible to shop for and purchase insurance through the Marketplace website. To be eligible for the testing, consumers had to meet the following criteria:

1. U.S. citizen or national.
2. Age of 18 to 64.<sup>15</sup>
3. Comfortable reviewing a website in English and answering questions in English.
4. Used the Internet in the past 3 months and have access to the Internet either at home or through a public venue such as the library.
5. Responsible for selecting health insurance for themselves and family, if applicable.
6. Not applied or enrolled via the SBM website being tested during the fall 2014/winter 2015 open enrollment period for 2015 coverage.
7. Eligible for financial assistance (Medicaid or Qualified Health Plan [QHP] subsidies). One person per state who was eligible to purchase through the Marketplace but not eligible for subsidies could be included.

In addition, AIR recruited consumers with a mix of the following demographic characteristics:

- Geographic representation (e.g., people living in urban, suburban, and rural areas)
- Gender
- Race/ethnicity
- Education (high school degree and some college)
- Family size (single and families)
- Enrolled and not enrolled for the 2014 coverage year (new enrollees and reenrollees)

AIR recruited 60 consumers for this testing, and 55 participated. [Table B–1](#) displays the demographic characteristics of the participating individuals.

**Table B–1. Sample Characteristics Overall and for Each SBM**<sup>16</sup>

Characteristic	Overall (n=55)	SBM A (n=10)	SBM B (n=11)	SBM C (n=12)	SBM D (n=10)	SBM E (n=12)
<b>Enrollee type</b>						
New enrollee	42 (76%)	6 (60%)	10 (91%)	11 (92%)	7 (70%)	8 (67%)
Reenrollee	13 (24%)	4 (40%)	1 (9%)	1 (8%)	3 (30%)	4 (33%)
<b>Eligibility</b>						
Medicaid	20 (36%)	2 (20%)	4 (36%)	3 (25%)	7 (70%)	4 (33%)
QHP subsidy	28 (51%)	7 (70%)	6 (55%)	5 (42%)	2 (20%)	8 (67%)

<sup>15</sup> Only one person under age 26 per state and one person over 50 per state was included.

<sup>16</sup> Percentages in this table are rounded to the nearest whole number and may not always total 100 percent.

Characteristic	Overall (n=55)	SBM A (n=10)	SBM B (n=11)	SBM C (n=12)	SBM D (n=10)	SBM E (n=12)
No subsidy	6 (11%)	1 (10%)	1 (9%)	4 (33%)	0	0
Mixed eligibility	1 (2%)	0	0	0	1 (10%)	0
<b>Health status <sup>17</sup></b>						
Chronic condition(s)	29 (53%)	5 (50%)	6 (55%)	5 (42%)	6 (60%)	7 (58%)
No chronic condition	26 (47%)	5 (50%)	5 (45%)	7 (58%)	4 (40%)	5 (42%)
<b>Geographic</b>						
Suburban	28 (51%)	6 (60%)	6 (55%)	3 (25%)	5 (50%)	8 (67%)
Urban	25 (45%)	4 (40%)	5 (45%)	8 (67%)	5 (50%)	3 (25%)
Rural	2 (4%)	0	0	1 (8%)	0	1 (8%)
<b>Gender</b>						
Male	23 (42%)	3 (30%)	5 (45%)	6 (50%)	4 (40%)	5 (42%)
Female	32 (58%)	7 (70%)	6 (55%)	6 (50%)	6 (60%)	7 (58%)
<b>Average age (years)</b>	40	37.9	42.8	42.1	37.7	39.3
<b>Age by category</b>						
18–25	3 (5%)	0	1 (9%)	1 (8%)	1 (10%)	0
26–34	13 (24%)	4 (40%)	1 (9%)	1 (8%)	2 (20%)	5 (42%)
35–44	25 (45%)	3 (30%)	5 (45%)	6 (50%)	6 (60%)	5 (42%)
45–64	14 (25%)	3 (30%)	4 (36%)	4 (33%)	1 (10%)	2 (17%)
<b>Race</b>						
White	32 (58%)	7 (70%)	7 (64%)	4 (33%)	4 (40%)	10 (83%)
Black or African-American	8 (15%)	2 (20%)	3 (27%)	0	2 (20%)	1 (8%)
Asian or Pacific Islander	9 (16%)	0	0	7 (58%)	2 (20%)	0
American Indian or Alaska Native	2 (4%)	0	0	0	2 (20%)	0
Other	4 (7%)	1 (10%)	1 (9%)	1 (8%)	0	1 (8%)
<b>Ethnicity</b>						
Hispanic/Latino	7 (13%)	3 (30%)	1 (9%)	2 (17%)	0	1 (8%)
Not Hispanic/Latino	48 (87%)	7 (70%)	10 (91%)	10 (83%)	10 (100%)	11 (92%)
<b>Education</b>						
High school diploma or GED	11 (20%)	1 (10%)	4 (36%)	3 (25%)	1 (10%)	2 (17%)

<sup>17</sup> Health status was ascertained during recruiting by asking the participant, “Has the doctor ever told you that you have....”. Options included diabetes, asthma, chronic obstructive pulmonary disease, heart disease, cancer, arthritis, kidney disease, anxiety, depression, or other chronic condition.

Characteristic	Overall (n=55)	SBM A (n=10)	SBM B (n=11)	SBM C (n=12)	SBM D (n=10)	SBM E (n=12)
Vocational/associate's/some college	26 (47%)	3 (30%)	4 (36%)	6 (50%)	7 (70%)	6 (50%)
Bachelor's degree	15 (27%)	5 (50%)	2 (18%)	3 (25%)	2 (20%)	3 (25%)
Graduate degree	3 (5%)	1 (10%)	1 (9%)	0	0	1 (8%)
<b>Household size <sup>18</sup></b>						
Families	32 (58%)	7 (70%)	4 (36%)	6 (50%)	7 (70%)	8 (67%)
Single	23 (42%)	3 (30%)	7 (64%)	6 (50%)	3 (30%)	4 (33%)

## Conducting the Testing

AIR conducted the website usability testing during the time periods, at the locations, and on the websites shown in [table B-2](#).

**Table B-2. Testing Details**

Dates	Location	Website Description
December 2-4, 2014	Denver, CO, for Connect for Health Colorado	Connect for Health Colorado user acceptance testing (UAT) and the public website
January 6-8, 2015	Waltham, MA, for Vermont Health Connect	Public website using “dummy accounts” created by Vermont Health Connect
January 20-23, 2015	Remote for Hawaii Health Connector	Public website
April 7-9, 2015	Seattle, WA, for Washington Health Benefit Exchange	UAT website
April 14-16, 2015	Lexington, KY, for kynect	UAT website

An AIR facilitator, note taker, and observer participated in each 90-minute individual session. The facilitator asked the participant to perform each task and “think aloud” as he/she performed the task. Upon completion of the task, the facilitator asked the participant follow-up questions. The note taker recorded what the participant said, and the observer recorded the participant’s navigation on the website, nonverbal information, and the time to complete each task. The sessions were audio recorded. The AIR team used standardized templates for the notes, observations, and debriefs after each session. Each participant received \$75 to thank him/her for participating.

[Table B-3](#) describes the number of SBM websites where each task was tested. Not all SBM assessments involved completion of each task because of SBM priorities, website system errors, or unavailability of a task on the website.

<sup>18</sup> We collected information on whether a participant was applying for self only or also for others in the household because this would impact the time required to complete an application and shop for health plans. We did not collect whether the others in the household were a spouse or child.

**Table B–3. Number of SBM Websites Testing Each Task (n=5)**

Task	Number of SBMs
Task 1: Find and tell me the purpose of this website.	5
Task 2: Find out who is running this website.	4
Task 3: Find a list of the types of information or documents you would need to apply for health insurance.	4
Task 4: Identify the steps to apply for a health insurance plan.	2
Task 5: Find information about how to appeal a decision.	4
Task 6: Use the online eligibility calculator to determine whether you could receive a subsidy.	3
Task 7: Fill out the application to find out if you and your family are eligible to receive financial assistance.	5
Task 8: Compare the features of at least two health insurance plans that you think might be a good fit for you.	5
Task 9: Select the health plan that would be best for you.	5
Task 10: Complete the enrollment process.	2
Task 11: Find out where you could get help if you were using this website and had questions.	5
Task 12: Use the search bar to find information on a topic that you might need help with.	3
Task 13: Circle five words that describe your experience using the website.	5

## Analysis

Following each SBM website testing, the AIR team uploaded notes, observation forms, and debrief forms into qualitative data analysis software (NVivo 10). AIR coded this information by task for each SBM. For each SBM report, AIR reviewed this information by task to identify the key issues. To create this best practices report, AIR compiled the findings and recommendations from each SBM report into an Excel spreadsheet to identify the common challenges and best practices.

The issues highlighted in this report were selected based on the (1) proportion of SBM websites that had the issue and (2) the potential negative impact on participants' abilities to complete the task. The number of SBM websites with the particular issue and for which we offered a similar recommendation is reported.