

CMS-Sponsored Technical Assistance for Improving the Consumer's Experience

The Health Insurance Marketplace Improvement Guide and Consumer Usability Testing of Marketplace Websites

Issue Brief #2

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Purpose

This issue brief provides an overview of two upcoming technical assistance (TA) activities available to the Marketplaces, which include:

- Consumer Usability Testing of the State-Based Marketplace (SBM) websites.
- *The Health Insurance Marketplace (HIM) Improvement Guide.*

The TA activities are designed to support Marketplaces in improving their consumer experience. The consumer experience surveys were authorized by the Affordable Care Act (ACA). These surveys were developed by the Centers for Medicare & Medicaid Services (CMS) with support from American Institutes for Research (AIR). The Qualified Health Plan (QHP) Enrollee Experience Survey (or Enrollee Satisfaction Survey) will assess enrollees' experiences with their qualified health plans offered on the Marketplace. The Health Insurance Marketplace Survey (Marketplace Survey) will assess consumers' perspectives on the services provided by the Marketplaces. More specifically, the Marketplace Survey will evaluate consumers' experiences with the websites, telephone call centers, and in-person support. The survey results will provide actionable information that Marketplaces can use to improve performance. For further information about the surveys, see <http://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html>.

The immediate need from State-Based Marketplaces (SBMs) is assistance with the TA activities related to the Marketplace Survey. CMS funded expert usability testing of some of the SBM websites in 2014 and a summary of the findings will be provided in a separate brief. In this brief, we describe the TA activities, how they will benefit the Marketplaces, and how the SBMs can participate.

We are asking each SBM to indicate whether interested in:

- Receiving a consumer usability assessment of its Marketplace website to identify ways to improve the consumer eligibility and enrollment experience. This assessment is available at no cost to the SBMs.
- Participating in an informal advisory group to inform the development of the *HIM Improvement Guide*.

If interested in either or both of these activities, please send an email to Marketplace_Quality@cms.hhs.gov.

Consumer Usability Testing of the State-Based Marketplace Websites

What is it?

Marketplace websites are one of the primary ways that consumers learn of their eligibility for enrolling in QHPs and public subsidies, access information to compare and choose a QHP, and enroll in a plan. CMS is funding a usability assessment of State-Based Marketplace (SBM) websites during the 2015 open enrollment period.

Usability testing uses the method of cognitive interviewing to assess how a respondent understands or interprets information. The usability testing will be used to gather information from consumers about:

- Whether the SBM websites provide information about what consumers want to know;
- Whether consumers are able to readily find the information they want (navigation); and
- Whether consumers interpret the language used and information as intended (comprehension).^{1,2}

Frequently consumers interpret information very differently than experts expect and in ways that cannot be anticipated. This is the fundamental premise of all cognitive testing, including usability testing.

Why is it needed?

The website usability testing will inform the interpretation of Marketplace Survey results and help the Marketplaces improve the consumer's experience.

Who is it for?

Consumer usability testing is available for SBMs that are operating their own websites, if the SBM indicates interest in participating. There are no costs to the SBMs for participating

¹ Nielsen, J., & Loranger, H. (2006). *Prioritizing Web usability*. Berkeley, CA: Nielsen Norman Group.

² Robert Wood Johnson Foundation and American Institutes for Research. *How to get consumer feedback and input into websites*. Retrieved from <http://forces4quality.org/node/2550>

in this activity. The results will be used by CMS and the SBMs for their own internal performance improvement efforts.

When and how will it occur?

Usability testing will be done during the 2015 open-enrollment period. The results are intended to support ongoing future improvement.

During this testing, we will monitor consumers' use of the website with their permission. We will ask each participant to perform a series of activities on the SBM website and then ask questions as he/she is performing the activities. For example, we will present the participant with the SBM Web page to compare and choose plans. Interviewers would then ask questions such as: What do you notice on the page? What would you want to do next? What do you think of when you see this?

What is needed from the Marketplaces?

- **Indicate interest.** SBMs interested in receiving a consumer usability assessment of their Marketplace website should send an email indicating their interest to Marketplace_Quality@cms.hhs.gov.
- **Discuss creating test accounts, when needed.** For SBMs that require a user name and password to access their websites—especially pages pertaining to eligibility, enrollment, and comparing and choosing a health plan—we would like to talk with you about the possibility of obtaining a test account that could be used by consumers for the testing.

Health Insurance Marketplace Improvement Guide

What is it?

The *HIM Improvement Guide* will provide Marketplaces with a roadmap on how to use the Marketplace Survey results to improve the consumer's experience.

The guide will be modeled after the *Consumer Assessment of Healthcare Providers and Systems (CAHPS) Improvement Guide*.³ The content of the guide will present approaches to improving processes related to determining eligibility, comparing and choosing plans, and enrollment. The guide will describe:

- Why it is important to improve the consumer experience
- How to assess a Marketplace's readiness to improve the quality of its services
- How to analyze the Marketplace Survey results

- Strategies for using the Marketplace Survey results to identify the best opportunities for improvement
- How to use quality improvement processes to improve specific consumer experience performance goals
- Examples of interventions for improving specific aspects of the consumer's Marketplace experience
- Case studies to highlight implementation of some of these strategies

In order to develop the *HIM Improvement Guide*, we need feedback from the Marketplace staff that will be using the survey data to implement performance improvement strategies. We would like to form an informal advisory group to solicit feedback from the people who will be using the guide in the future.

Why is it needed?

The *HIM Improvement Guide* will help Marketplace staff understand their Marketplace Survey results and translate the results into actionable strategies that they can implement to improve the consumer experience. Input from Marketplace staff is critical in order to ensure the *HIM Improvement Guide* will meet the needs of its users.

Who is it for?

All Marketplaces—SBMs, State Partnership Marketplaces, and the Federally Facilitated Marketplace states.

When and how will it occur?

We will hold a series of informal conference calls and webinars to solicit feedback from Marketplace staff. We anticipate holding up to three conference calls/webinars from June 2014 to February 2015. In addition, we will follow up with individual Marketplace staff via email or conference call, as needed.

What is needed from the Marketplaces?

- **Indicate interest.** Marketplaces interested in informing the development of the *HIM Improvement Guide* should send an email indicating their interest to Marketplace_Quality@cms.hhs.gov.
 - We ask that there be one primary representative and one alternate representative from each interested Marketplace.
- **Participate.** If you are interested in participating, we ask that you join the conference calls and webinars. More details about these activities will be forthcoming.

³ For more information visit <https://cahps.ahrq.gov/quality-improvement/improvement-guide/improvement-guide.html>.