

Using the Marketplace Survey Improvement Guide to Enhance the Consumer Experience

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Purpose

This issue brief provides an overview of the **Marketplace Survey Improvement Guide**, which is designed to help you better understand your Marketplace Survey results. You can use the Guide to identify your Marketplace's strengths and weaknesses and determine what steps your Marketplace can take to improve consumers' experiences.

What is the experience of consumers who used your Marketplace to shop for affordable, high-quality health insurance? To help answer that question, the Centers for Medicare & Medicaid Services (CMS) is providing Marketplaces with results of the Health Insurance Marketplace Survey (Marketplace Survey). The survey asks consumers who visited a Marketplace about their experiences with the website, call center, and/or in-person assistance. CMS is publishing the **Marketplace Survey Improvement Guide** (the Guide) to help Marketplaces use the survey results to improve the consumer experience.

What Is the Marketplace Survey Improvement Guide?

The Guide is designed to help you use the Marketplace Survey results to improve consumers' experiences with the Marketplace. It can help you identify where and how your Marketplace can better meet the needs of consumers. Specifically, you can use the Guide to:

- Better understand how to identify areas in need of improvement, uncover the root causes of performance problems, and establish priorities for improvement.
- Identify strategies and interventions you can implement to improve consumers' experiences with your Marketplace's services.

Learn More About the Health Insurance Marketplace Survey

- An overview of the Marketplace Survey is available at: <http://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/Issue-Brief-1-Marketplace-Survey-and-QHP-Enrollee-Survey-Overview.pdf>.
- The full survey is available at: <http://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html>

How Can the Marketplace Survey Improvement Guide Help Your Marketplace?

Most consumers find selecting and purchasing health insurance to be complicated and stressful. Providing a positive consumer experience is an important way for your Marketplace to engage users and meet their needs.

Consumers who can get timely and understandable information are more likely to be able to choose a health plan that matches their preferences and to complete the enrollment process. They are also more likely to recommend the Marketplace to their family and friends.



Over time, improving the consumer experience can contribute to your Marketplace’s ability to fulfill its mission of expanding access to coverage and attracting a diverse pool of enrollees who return year after year. In the short term, the benefits of a positive consumer experience can include higher enrollment levels, more efficient operations, and superior reputation.

How Can Your Marketplace Move from Problems to Solutions?

The Guide includes seven evidence-based strategies for helping Marketplaces achieve two primary goals:

1. Give consumers accurate and relevant information quickly.
2. Help consumers understand and use the information to assess eligibility for subsidies, compare and choose a health plan, and enroll in a health plan. (see Table 1)

Table 1. Strategies to Improve the Consumer Experience

Goal 1: Give Consumers Accurate and Relevant Information in a Timely Manner
Strategy 1: Apply website usability principles
Strategy 2: Optimize your call center’s operations
Strategy 3: Develop consumer-focused staff
Strategy 4: Defining customer service challenges and effective solutions with your staff
Goal 2: Help Consumers Understand and Use Information
Strategy 5: Use plain language
Strategy 6: Offer plan selection shortcuts
Strategy 7: Enhance your Marketplace’s cultural competence

In the Guide, each strategy includes descriptions of related improvement ideas, or interventions, as well as references to tools and resources that can help your Marketplace address common challenges

that consumers face when shopping for health insurance (such as low health insurance literacy). Depending on the focus of your improvement efforts, you can determine which interventions would be most appropriate and feasible for your Marketplace given its unique characteristics and environment. Many interventions can be adapted and incorporated into your Marketplace’s daily operations, whereas others may be more suitable for contractors that operate or support key functions, such as the call center and/or website.

How Can You Access the Marketplace Survey Improvement Guide?

- The Marketplace Survey Improvement Guide will be available at: <http://qhpcahps.cms.gov/marketplace-survey-improvement-guide>.

Development of the Marketplace Survey Improvement Guide

The Marketplace Survey Improvement Guide was produced by American Institutes for Research® (AIR®) under contract with CMS. AIR conducted extensive research, including a literature review and interviews with experts, to identify the best evidence available on strategies and interventions that have enabled organizations to improve the consumer experience. In addition, an informal advisory group of State-based Marketplace staff members provided feedback throughout the Guide’s development.