Creating Innovative Consumer Tools Using Direct Partnerships & Human-Centered Design Principles

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BACKGROUND

IMPAQ Health developed the NYPlanCosts Calculator to provide New Yorkers shopping for individual and small group coverage, on and off the New York State of Health exchange (NYSOH), with tailored out of pocket cost estimates for 10 high cost chronic conditions and life events:

- Bipolar Disorder
- Breast Cancer
- Diabetes
- Pregnancy & Childbirth
- Heart Disease
- Hepatitis C
- HIV
- Multiple Sclerosis
- Rheumatoid Arthritis
- Schizophrenia

To ensure the NYPlanCosts Calculator was meeting the needs of its potential users, IMPAQ Health leveraged human-centered design principles and engaged health insurance navigators throughout the Calculator development.

RESEARCH OBJECTIVES

- To examine how innovative consumer tool design principles combined with direct partnerships with consumer intermediaries can facilitate more consumer-friendly tools. IMPAQ Health leveraged experiences gained in developing the NYPlanCosts Calculator- a New York (NY)-specific out-of-pocket-cost tool for chronic conditions—in partnership with navigators.
- To measure how the consumer experience improved across the Calculator development cycle through a pre-and-post validated survey and focus group results.

STUDY DESIGN

To design an intuitive consumer tool for New Yorkers, IMPAQ Health leveraged human-centered design principles popularized by IDEO. We then rapidly developed and deployed tool prototypes to NY health insurance navigators. To measure the effectiveness of our design approach, we conducted user experience (UX) testing with navigators on the Calculator's overall usability and content at two points during the development stage, using a mixed methods approach. Navigators tested the Calculator using consumer use case scenarios, and provided feedback through the System Usability Scale (SUS) survey and focus groups before and after each testing round.

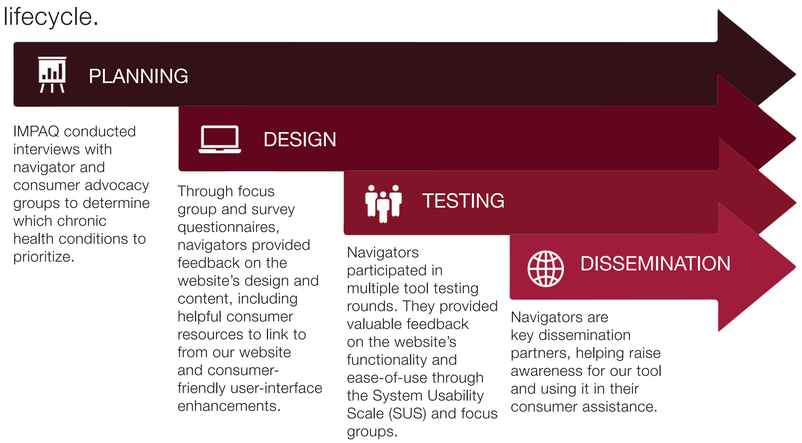
The SUS consists of 10 validated questions on a 5-point scale, which are designed to measure how easily a consumer can interact with and understand a software product. The SUS is an industry standard survey instrument for UX testing and has been leveraged for thousands of studies across various software applications.

Focus groups followed both UX testing rounds to:

- Discuss feedback on ways to improve the Calculator's content and user interface, including how to incorporate more consumer-friendly language and additional features to improve the Calculator's ease-of-use; and
- Measure tool improvement.

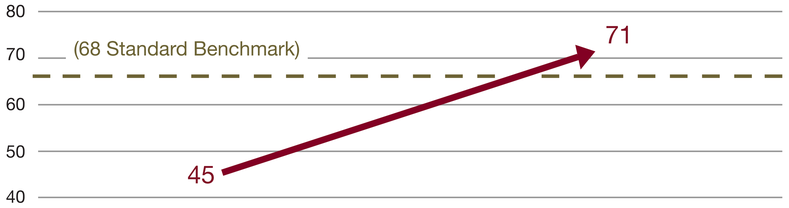
POPULATION STUDIED

We engaged navigators from two organizations that offer consumer assistance in 61 out of New York State's 62 counties to help inform innovative consumer tool design throughout all phases of the project lifecycle.



PRINCIPAL FINDINGS

The navigators' inputs greatly improved our Calculator's UX SUS survey scores, from 45 to 71, compared to the industry standard benchmark of 68. Through focus groups, navigators also provided valuable input on the Calculator's content, user-interface, and structure. For example, they suggested additional Calculator filters to include, refined our definitions for various health insurance terms (e.g., plan type, metal level) and provided links to additional consumer resources for our Calculator to link to.



CONCLUSIONS

Innovative design principles combined with on-the-ground consumer partnerships helped to improve the quality of a new consumer assistance tool for New Yorkers with chronic conditions.

IMPLICATIONS FOR POLICY OR PRACTICE

Innovative tools will be successful only if tool developers, policymakers, private funders, and consumer intermediaries come together to produce collaborative paradigms that spur innovation.

Lessons learned from NY can inform future partnerships across the country that leverage best practices in both human-centered design and consumer engagement to create tools that are more responsive to consumer needs.

ACKNOWLEDGEMENTS

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