



User Experience Matters

As agencies set up or modernize online eligibility and enrollment systems, the user experience is a key feature that requires thoughtful and scientific attention. The commercial sector spends significant resources making sure the user experience of their websites, tools, and platforms is useful, usable, and desirable. If they fail to hit the mark, they know, as consumers, we will walk away. Many state and local agencies are far behind in taking advantage of user engagement practices to ensure their eligibility and enrollment systems provide a user experience that is inviting, understandable, and effective.

USER ENGAGEMENT CAN AVOID COSTLY ERRORS

User engagement can sound daunting, but there are effective methods for engaging users at key steps of a modernization project. The expenditure of time and resources is more than offset by the savings that come from avoiding mistakes discovered after the system is live, when it is costly to fix, and reputational damage is already done.

Example: Covered California

Covered California was developed from scratch to be the eligibility and enrollment system for Medicaid, CHIP and exchange benefits for the entire state of California. While they conducted some user engagement activities early on, they did not continue user engagement throughout the design process for the initial online system. Examples of system problems during the first several open and special enrollment periods at Covered California that could have been avoided by undertaking user engagement throughout the whole design process include:

- When applicants first went online to shop for health plans from Covered California, the agency discovered that they failed to design a way for users to retrieve forgotten passwords.
- When enrollees in Covered California went online to renew their coverage after the first year, user testing revealed that users could not find the renew button on the website. In fact, there was no "renew" button. Instead there was a small button

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that users were supposed to click on that said, “you’re in!” One hundred percent of enrollees observed during the renewal process had no idea that was the “renew” button.

- During the first open enrollment period and throughout the first year of special enrollment, former foster youth were asked income questions and enrolled in exchange coverage. However, they should not have been asked income questions or been made to pay premiums to Covered California, as they were entitled to be enrolled in no-cost Medicaid based on their former foster youth status. Some young people paid for health coverage that they should have received for free. Additionally, agency time was spent fixing the rules to the eligibility and enrollment system, and an agency-staffed workgroup was established to monitor and ensure the problem was remedied.
- User testing of consumer-facing benefits applications has shown that it is hard for people to answer household and income questions accurately, which can result in denials for some applicants who actually qualify for benefits or benefits granted to those who are not actually eligible. In both cases, staff can spend significant time troubleshooting these cases, time that could be better used to help more people.

USER ENGAGEMENT CAN MAKE LAUNCHES GO MORE SMOOTHLY

In addition to saving administrative costs, engaging users in advance can ensure the tool is designed with their needs in mind, providing applicants and beneficiaries a more positive experience and helping them get accurate results and obtain the benefits to which they are entitled.

In addition, user testing helps teams learn what kinds of support may be needed to use the system effectively once it is introduced. For example, it can help an agency determine how to introduce the modernized system, develop training strategies, and create support materials to help applicants/beneficiaries make the most of the updated system.

USER ENGAGEMENT CAN HELP AGENCIES EVALUATE THEIR CURRENT SYSTEM

If the effort the agency is undertaking is to modernize an existing system, a fundamental step in the process should be to evaluate the current system. Agencies

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can engage third-party vendors to conduct robust user testing of the existing system to identify pain points that applicants/beneficiaries experience and identify parts of the current system that work well for users and can be leveraged in the updated system.

During user engagement, it is important not only to talk to users, but also to observe them directly as they interact organically with systems. Both observation and interviews are most effective when done in context, such as at an Assister's office, a community center, an applicant's home, or watching remotely if they are using the system in a "self-assist" mode.

Typically, this type of engagement is conducted with a small sample of users and helps the agency get at the kinds of problems people can't always articulate and cannot be shown quantitatively through data analytics. Watching users with an emotional and vested connection to the outcome provides insights other channels cannot uncover.

In addition to user testing, data to help understand current experience can come from sources such as website analytics, social media activity, call-center activity, and satisfaction surveys. Each source gives agencies a piece of the larger puzzle. Not only will this help focus solution efforts, it will also establish baseline criteria by which to evaluate the new system.

USE THE REQUEST FOR PROPOSALS (RFP) PROCESS TO SET EXPECTATIONS FOR USER ENGAGEMENT

Agencies that are committed to robust user engagement can build requirements directly into the RFP and set clear expectations that vendors:

- Use human-centered design¹ as part of their processes;
- Conduct user testing of the current system to identify pain points and leverage positive experiences with the system that is already in place (to avoid throwing the baby out with the bathwater);
- Take into consideration user experience throughout the process, including when making design decisions;
- Have a history of conducting robust user testing with low-income consumers (this should not be their first time). If they've done this before, ask them to show the results and outcomes from their past user testing;

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- Perform user testing with applicants/beneficiaries in advance of and throughout the design process;
- Employ staff with user interface/user experience (UI/UX) credentials to facilitate the design of the system to meet the needs of all users (including expertise on language access and ADA compliance).

A vendor committed to producing a good user experience is key to success. Public benefit agencies can use the RFP process to get a better, more user-friendly solution that can reduce administrative costs and more effectively meet the needs of low-income consumers.

¹ Human-centered design (HCD) is based on the idea that technology should be in service of people. A strong HCD process will ensure that designers include the people they are designing for at every step of the process: learning about and understanding who users are, identifying what problems are being addressed, brainstorming and modelling solutions, and testing the solutions as they are developing and before they are introduced into the marketplace.