

Copay

Coinsurance

Co-what?

Deductible

Out-of-Pocket Maximum

USER GOALS

How might we help clarify the payment process?

How might we help health consumers take greater advantage of their benefits?



EOB Reader

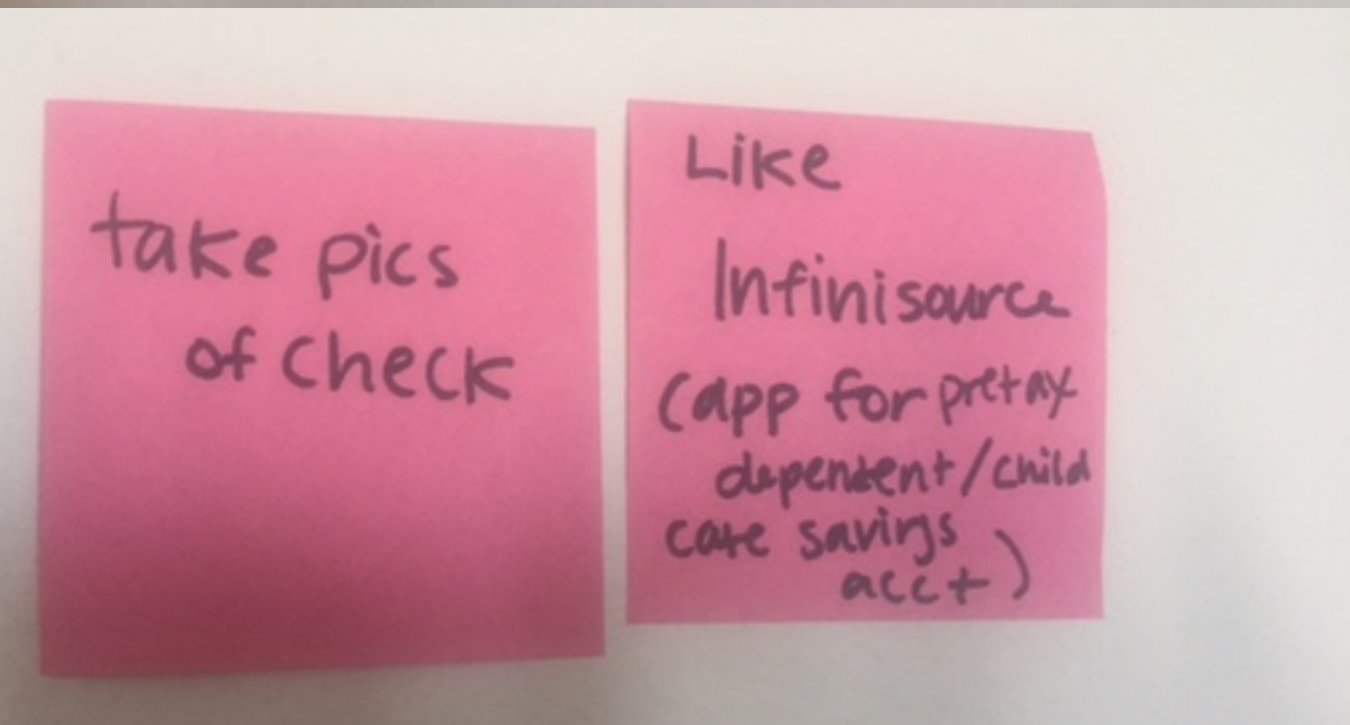
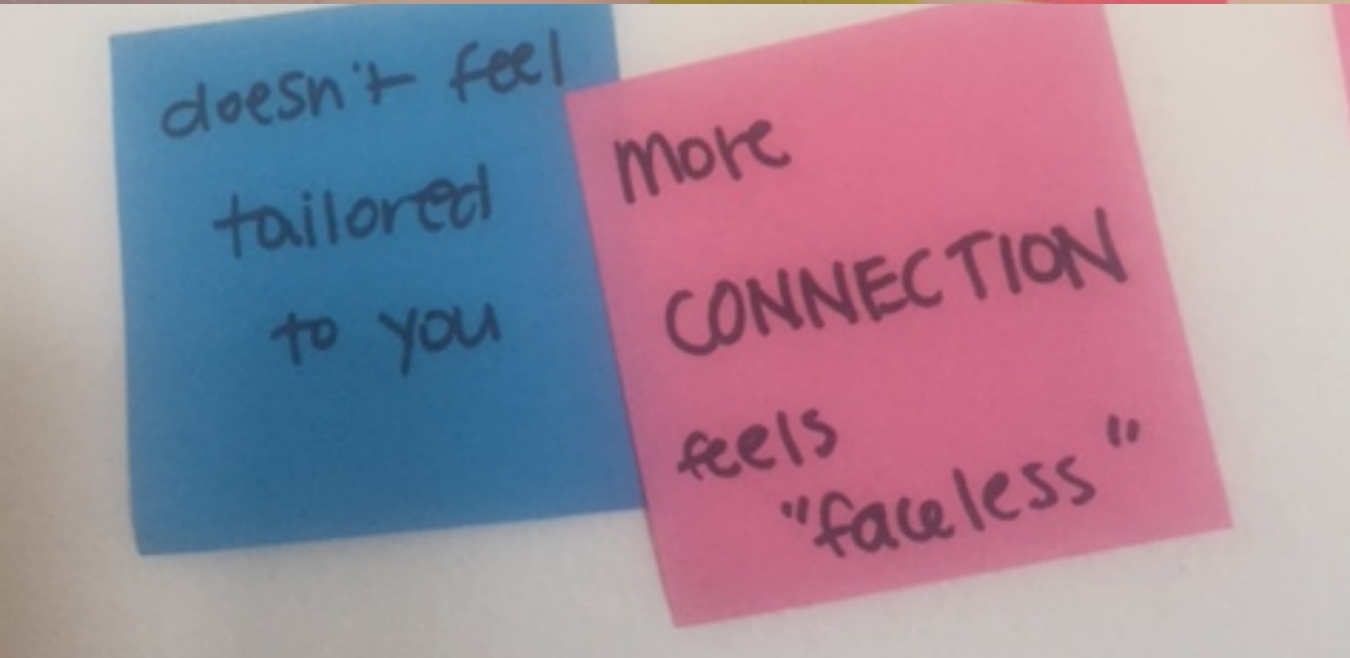
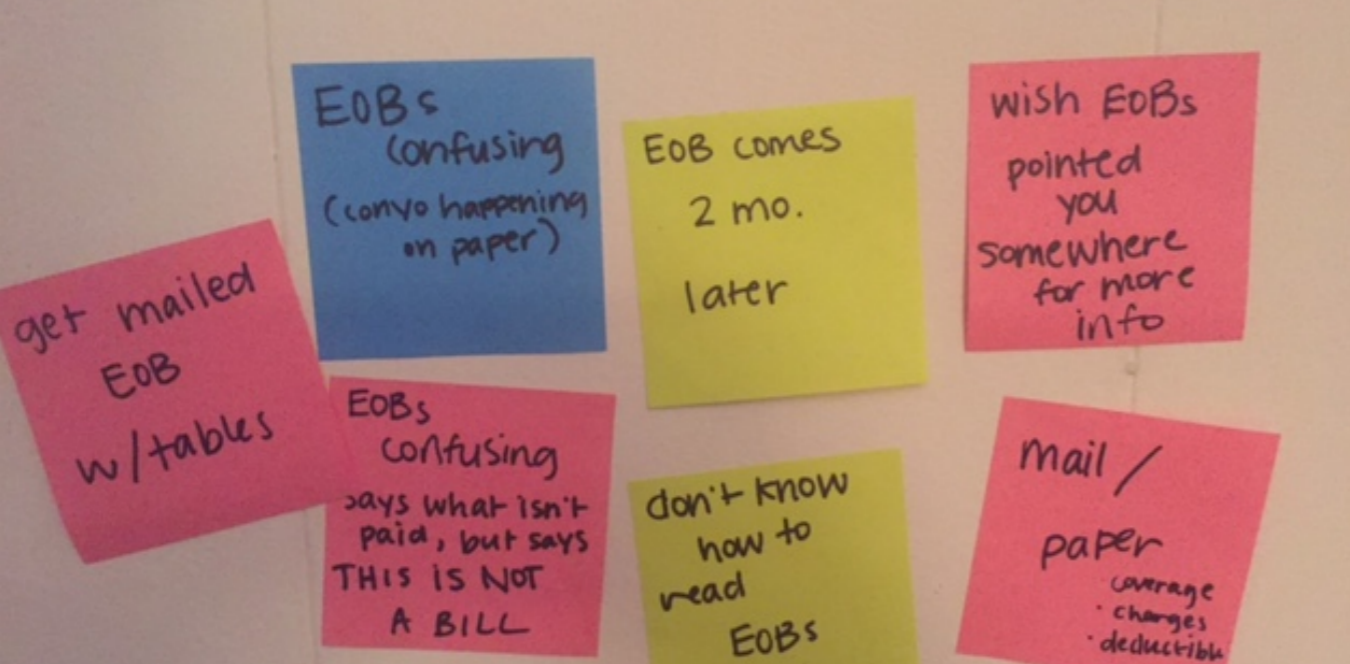


We help you untangle and take advantage
of your health benefits.

<https://invis.io/ZTCRS9ZRH>

USER RESEARCH

- All found EOBs confusing
- Audiences described the healthcare payment process as:
 - Vague
 - Not straightforward
 - Requiring a lot of effort to seek out
- Disliked:
 - Mail
 - No connection



“

“It says an amount of money wasn't paid, but then it says THIS IS NOT A BILL. It looks like you owe money but you don't.

We just save the paperwork, and if a bill comes we pay it, but we don't really understand what happens in between.”

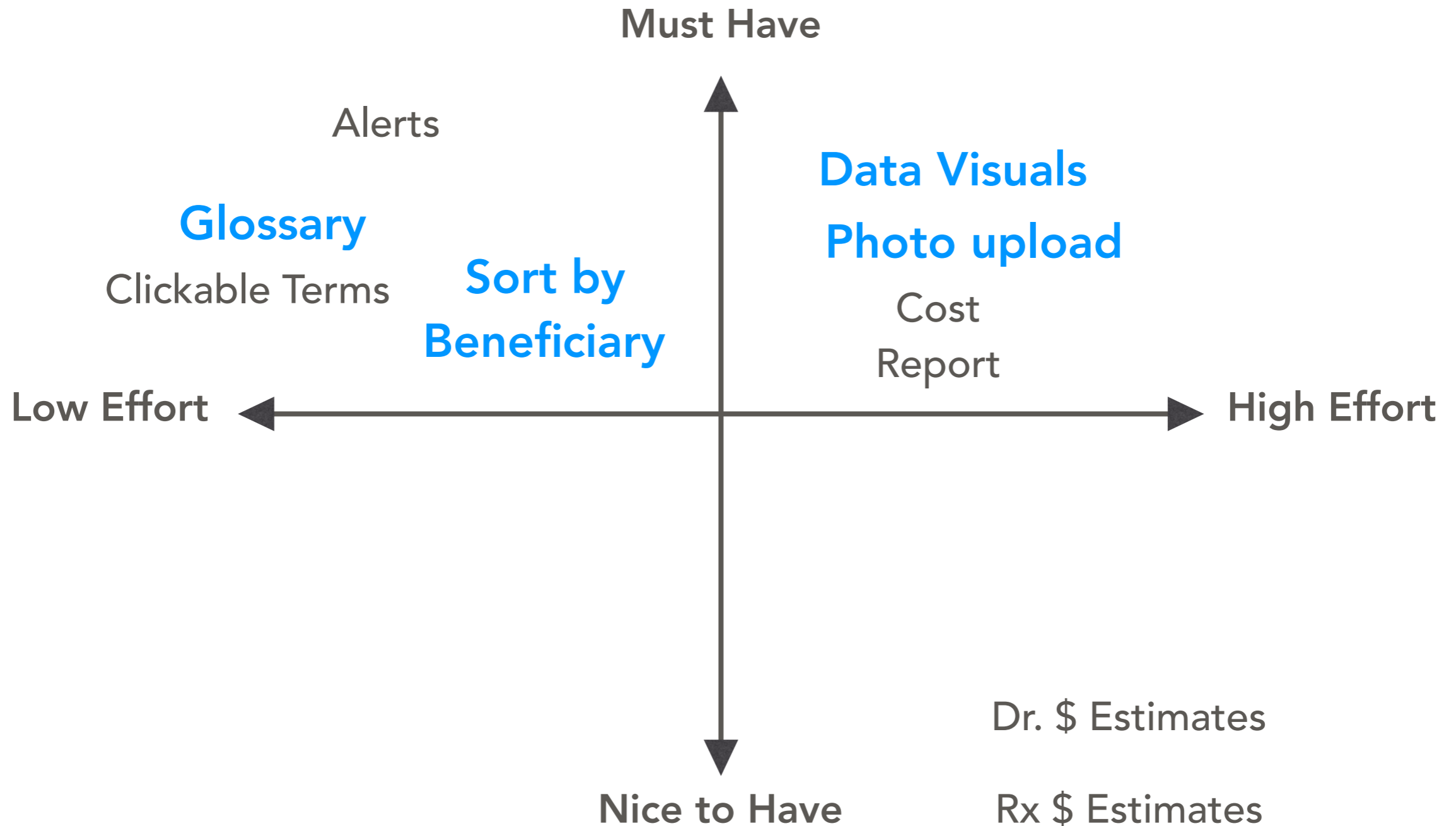
-30 year-old mother and clinician

PERSONA: JACK

- Married with one-year-old (i.e., buys health insurance for himself and two dependents)
- Gets health insurance through employer
- Hasn't historically accessed healthcare/used health insurance much himself
- Doesn't understand Explanation of Benefits (EOBs)
- Finds healthcare terms confusing



FEATURE PRIORITIZATION



MINIMUM VIABLE PRODUCT (MVP)

- Healthcare Glossary (**User Goal #1**) - To serve as a plain language resource
- EOB reader via photo upload (**User Goal #1**)- To help users understand and archive EOBs. When users upload, app will interpret (e.g., take numbers from the table and place payments in pie chart; pull aggregate data from each EOB + combine with copays, premiums to estimate overall annual totals)
- Sort by Beneficiary (**User Goal #1**) - To help users understand and monitor costs, app will offer views by account holder vs. dependents vs. all beneficiaries.
- Push reminders (**User Goal #2**) - Alerts set for milestones (e.g., halfway point to reaching deductible) and preventive care services (e.g., vaccines, screenings) covered by all insurance plans under the Affordable Care Act (ACA). This will help consumers take greater advantage of the benefits they pay for in their health insurance.

LANDSCAPE ANALYSIS



Pros:

- Provider/Rx cost estimates
- At-a-glance healthcare spending and claims
- Deductible, HSA balances

Cons:

- Spotty sync with insurance provider
- LOTS of functions
- Relies on coordination with provider



Pros:

- Call nurse, request UH call you, claims costs, ID card, request Rx refill, out-of-pocket balance, find provider/urgent care, change PCP, view current Rx, view benefits

Cons:

- LOTS of functions
- No plain language
- Text-heavy



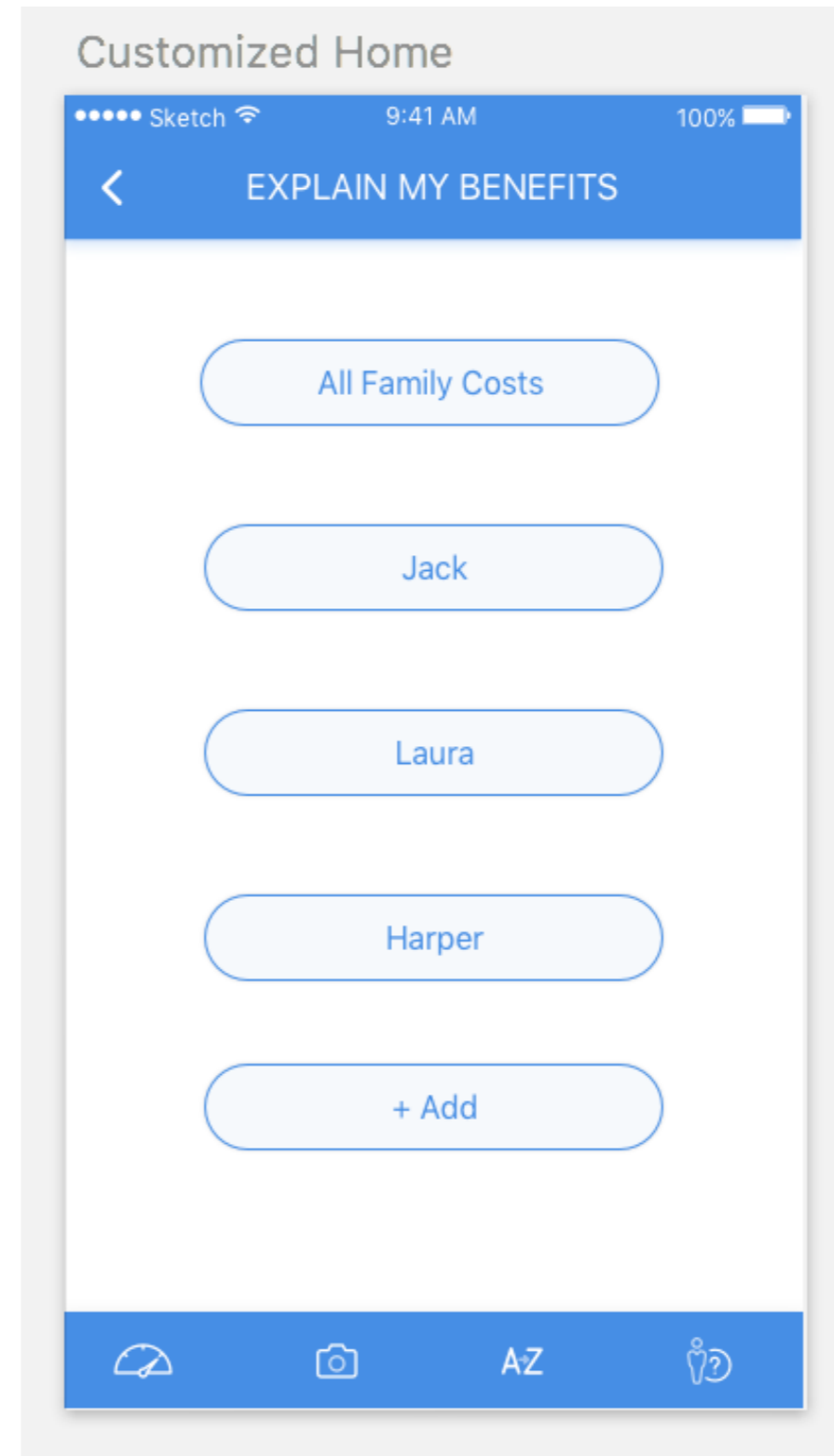
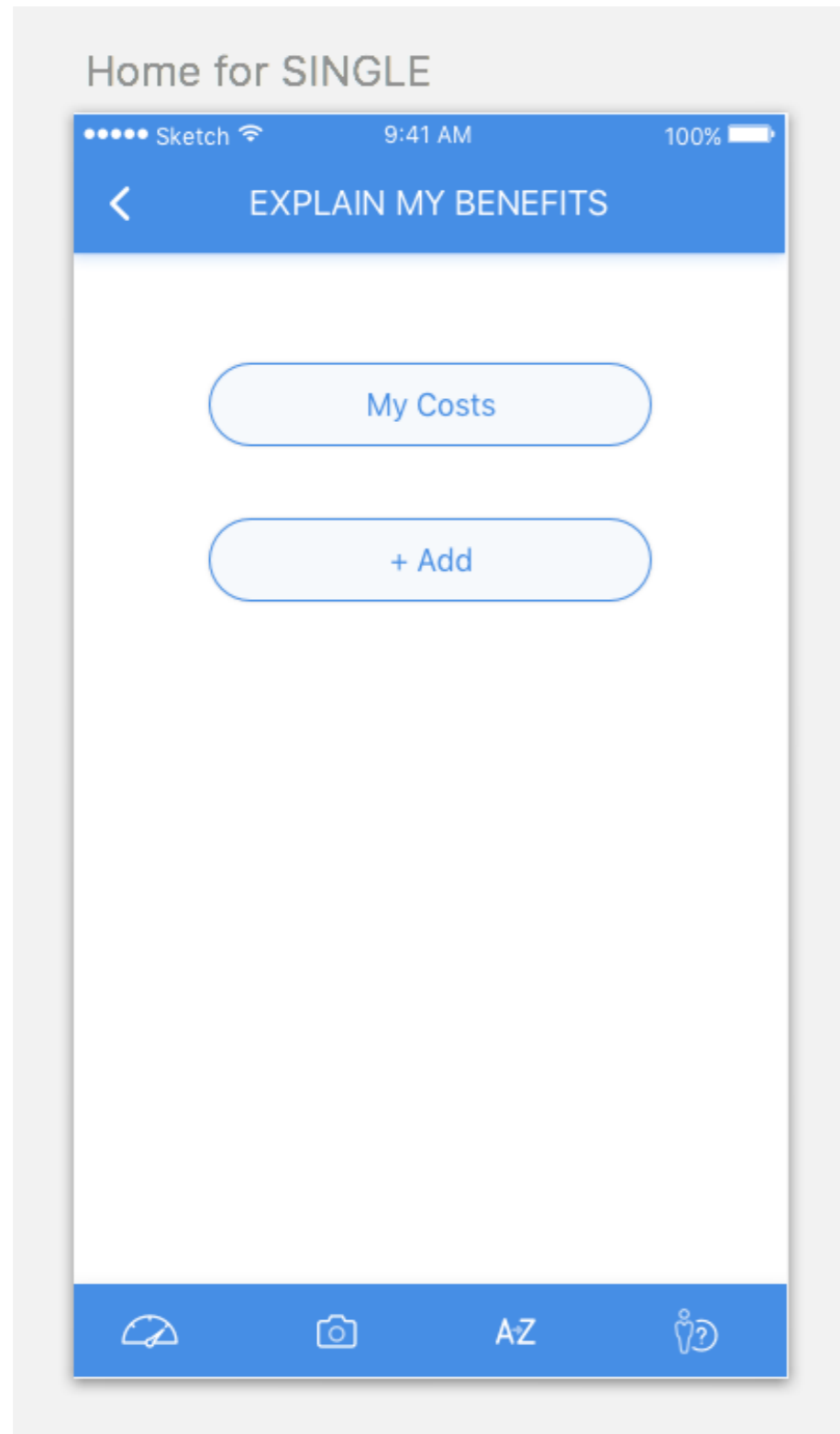
Pros:

- Used in coordination with care delivery
- Puts patient at center of experience
- More personal

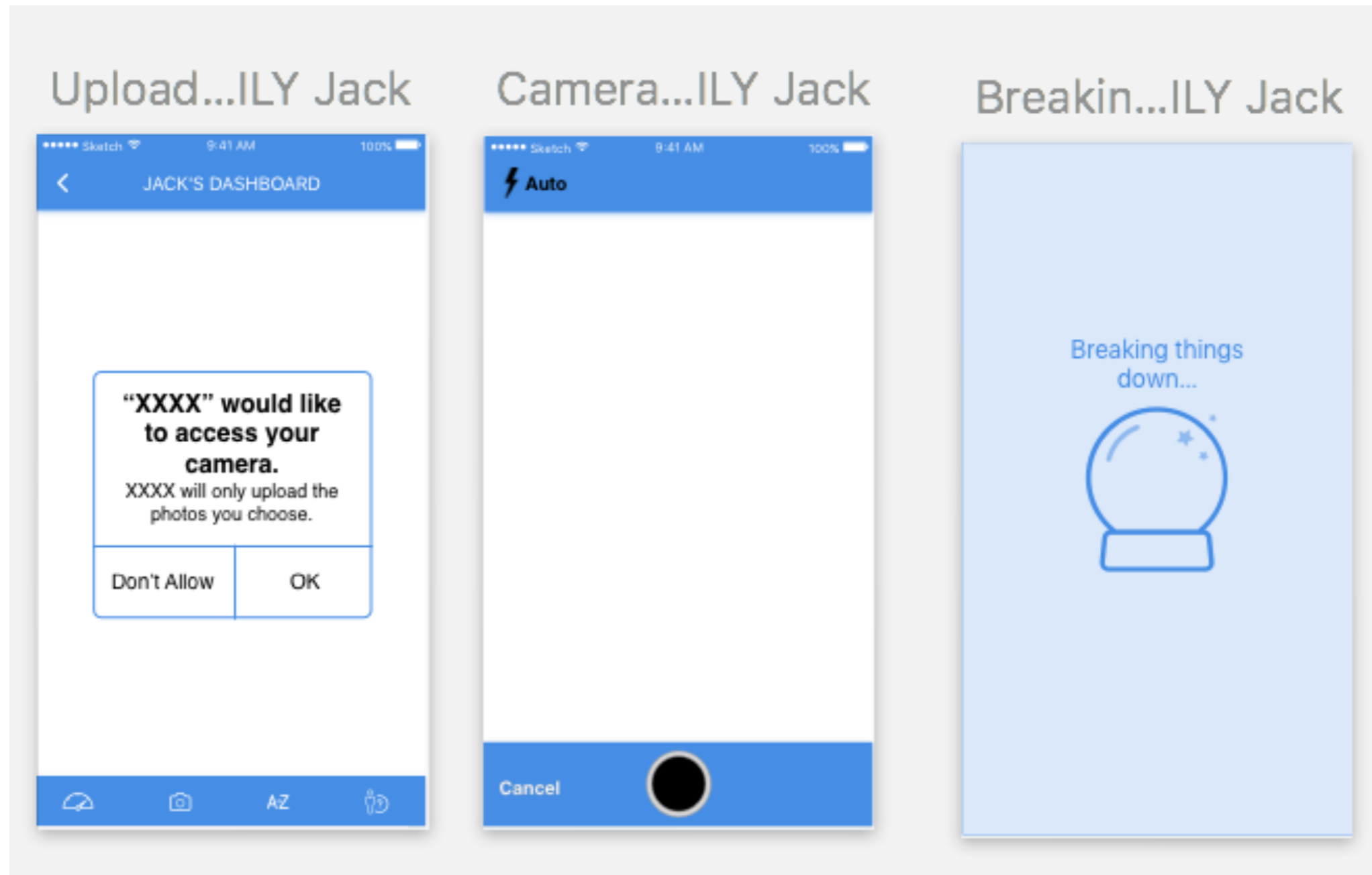
Cons:

- Cannot toggle to review data for different beneficiaries
- No visuals, cost estimates

WIREFRAMES: HOME



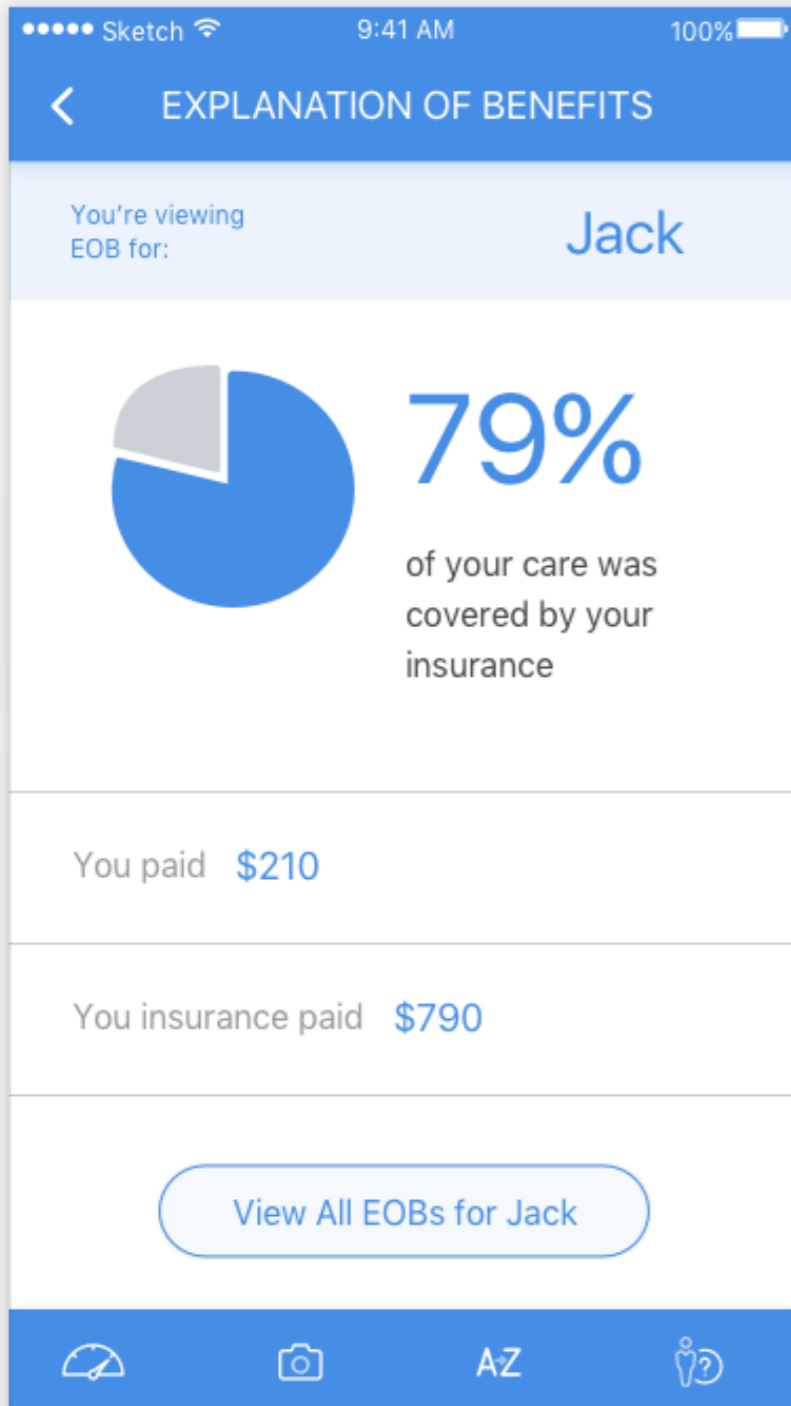
WIREFRAMES: EOB UPLOAD (1 OF 2)



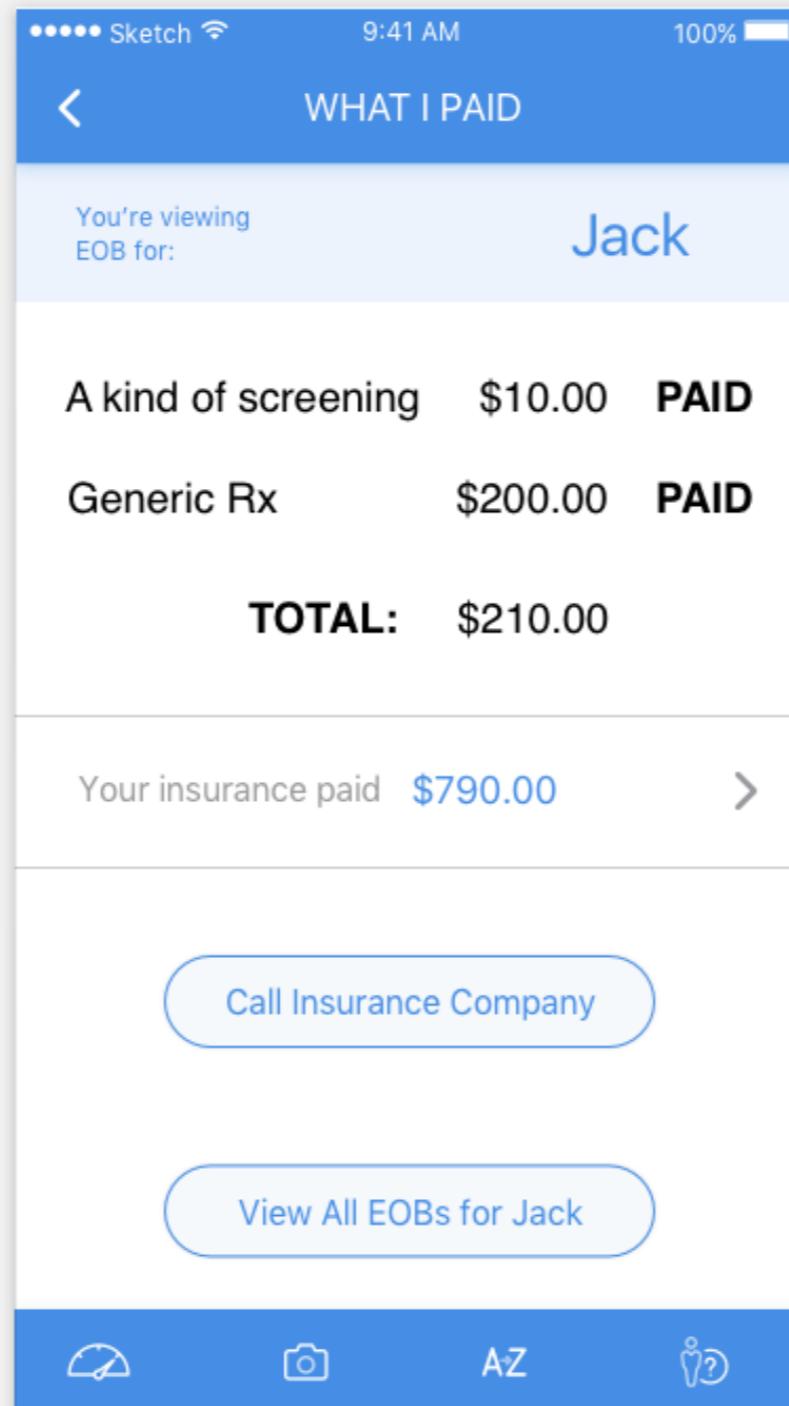
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WIREFRAMES: EOB UPLOAD (2 OF 2)

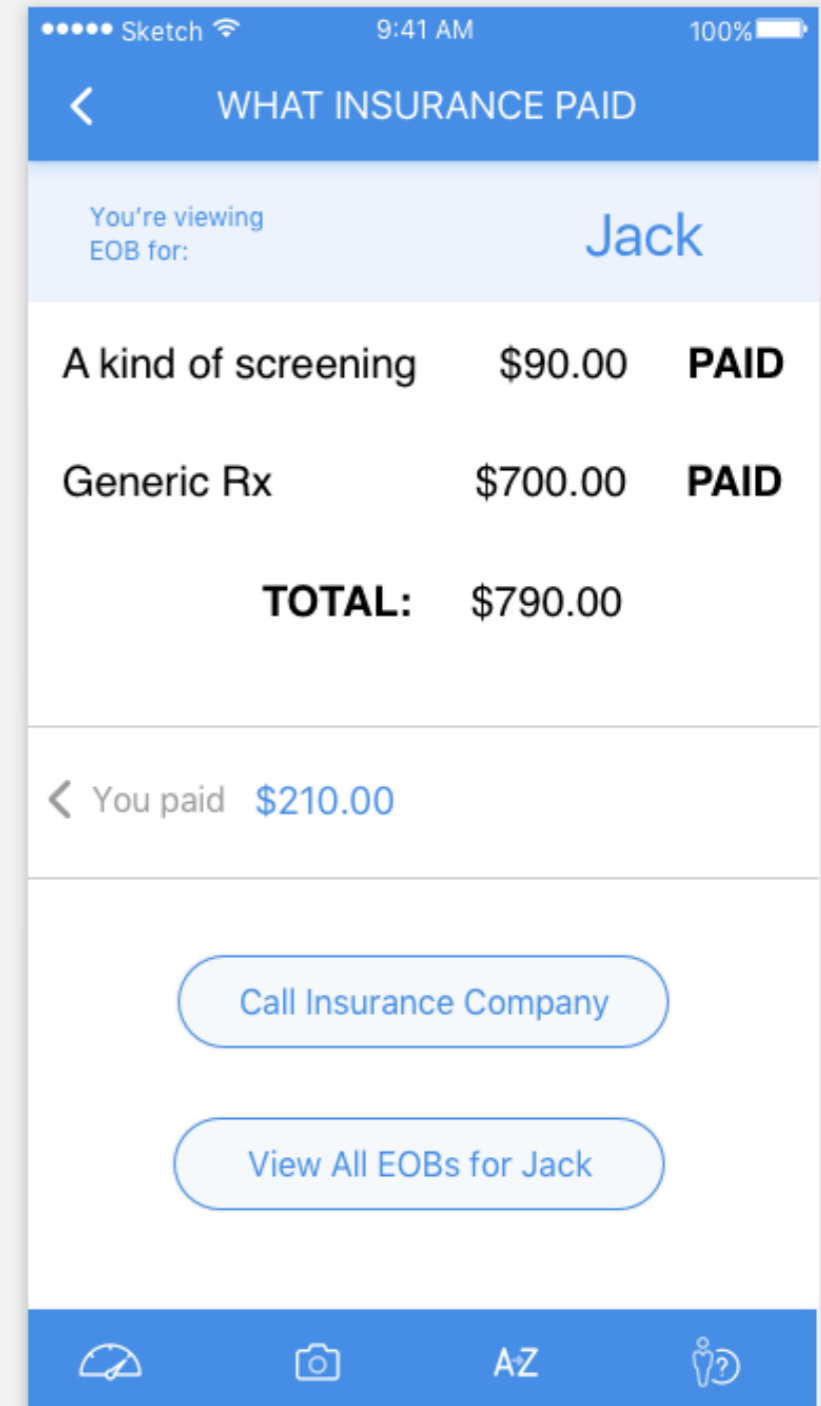
One EOB: FAMILY Jack



What I paid for FAMILY Jack

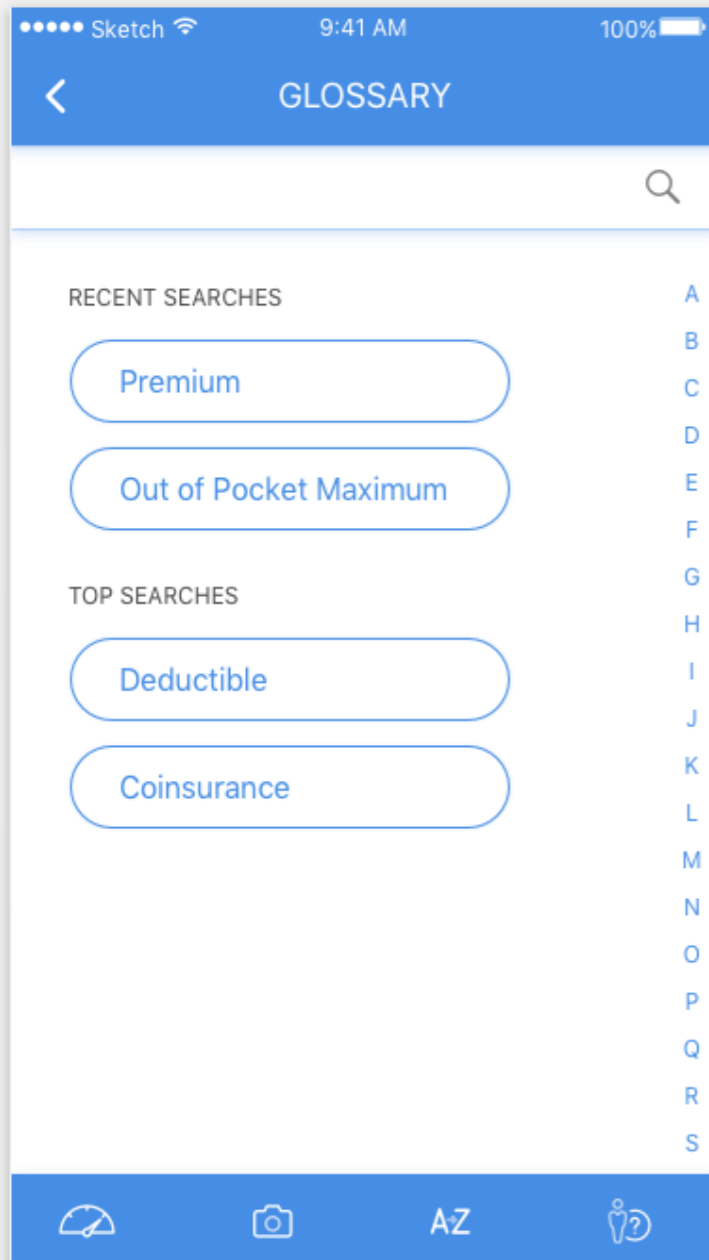


What Ins paid for FAMILY Jack 1



WIREFRAMES: GLOSSARY

Glossary Home



Glossary > Premium

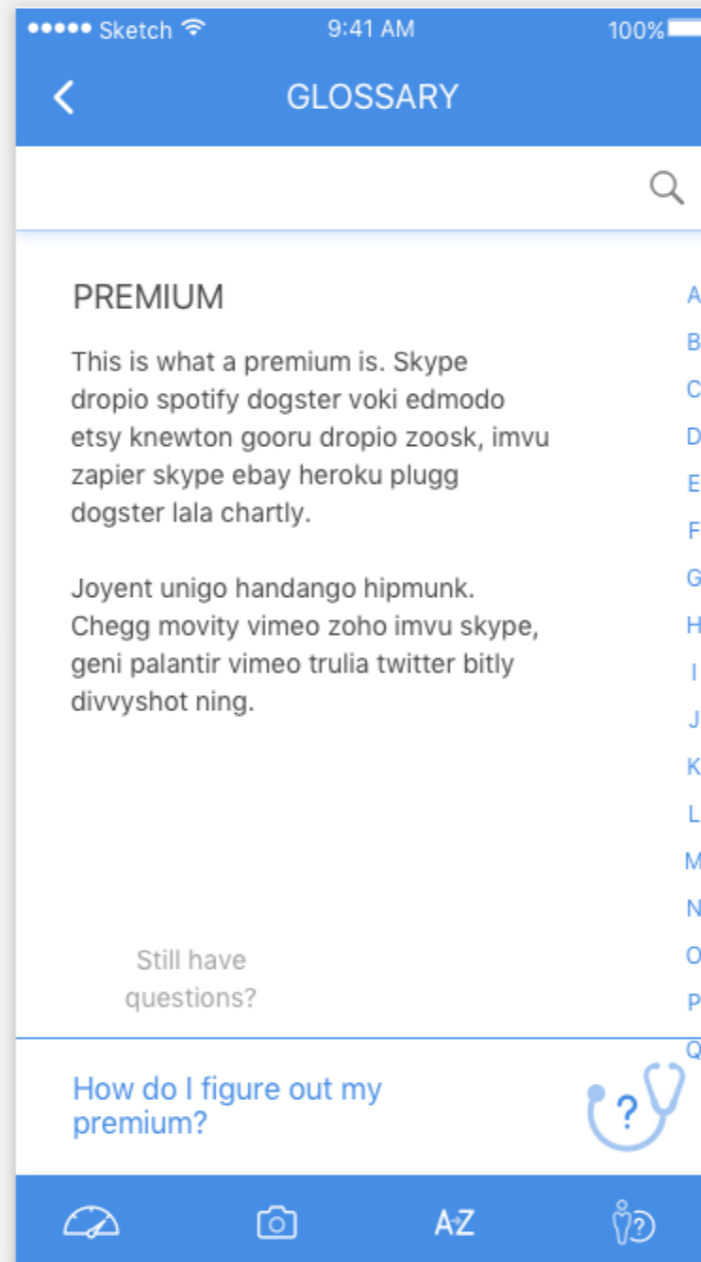
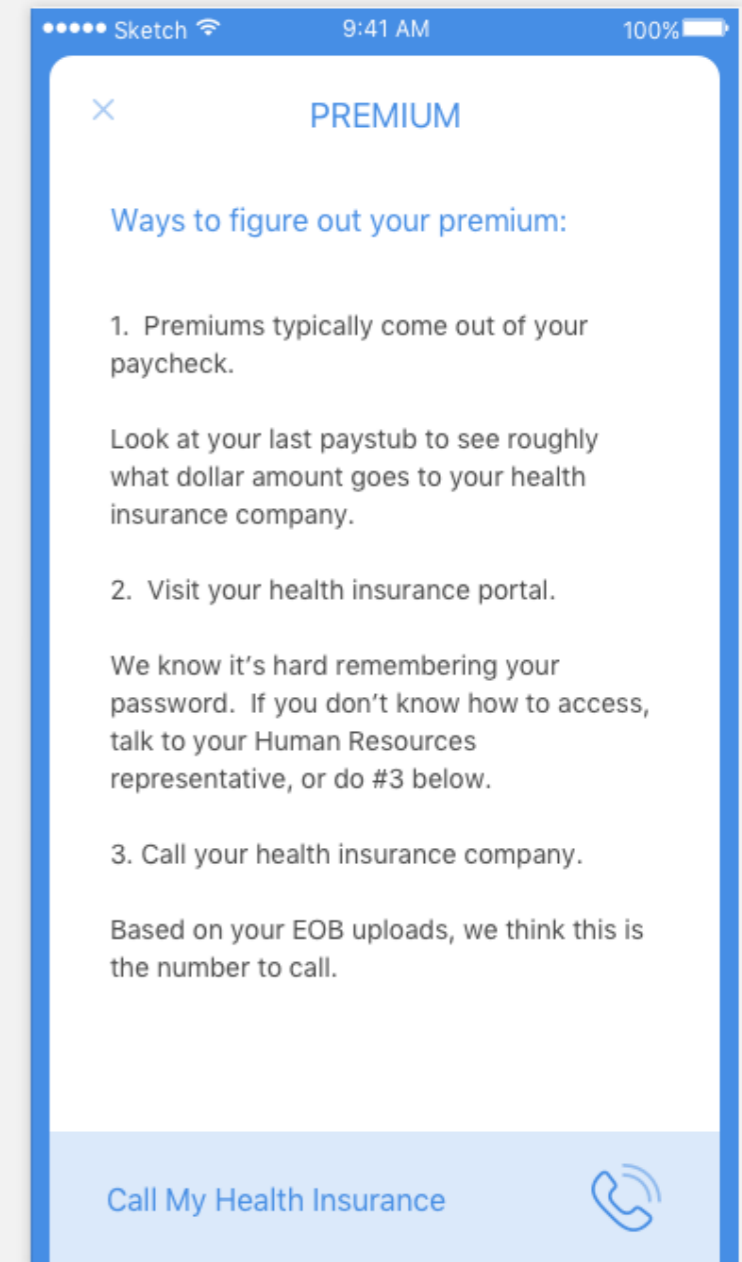
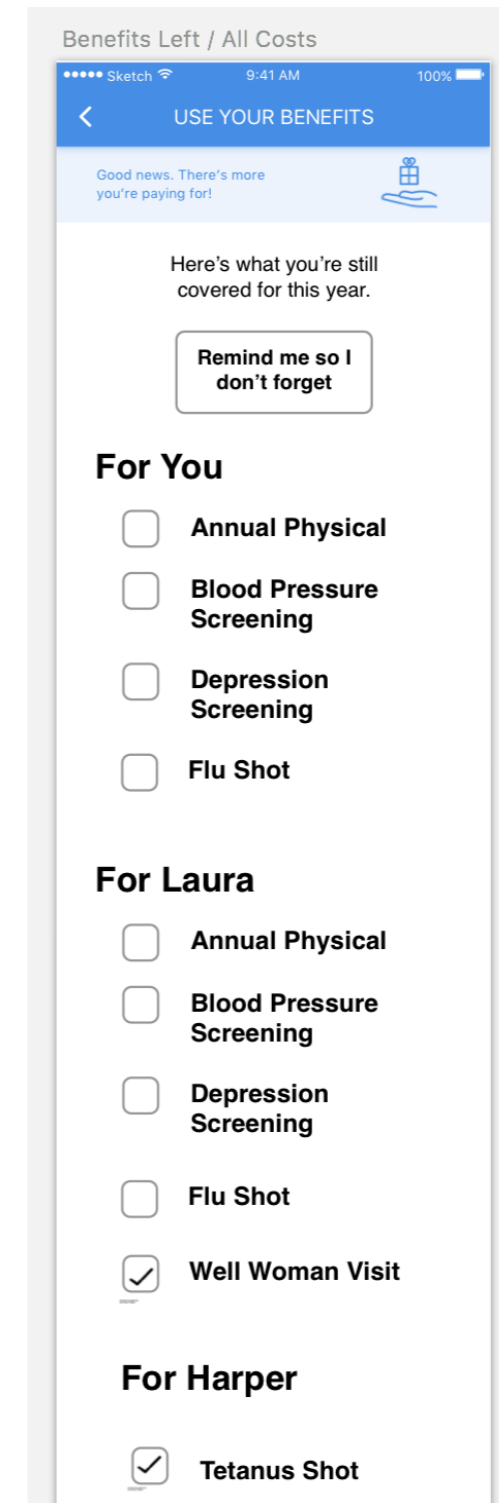
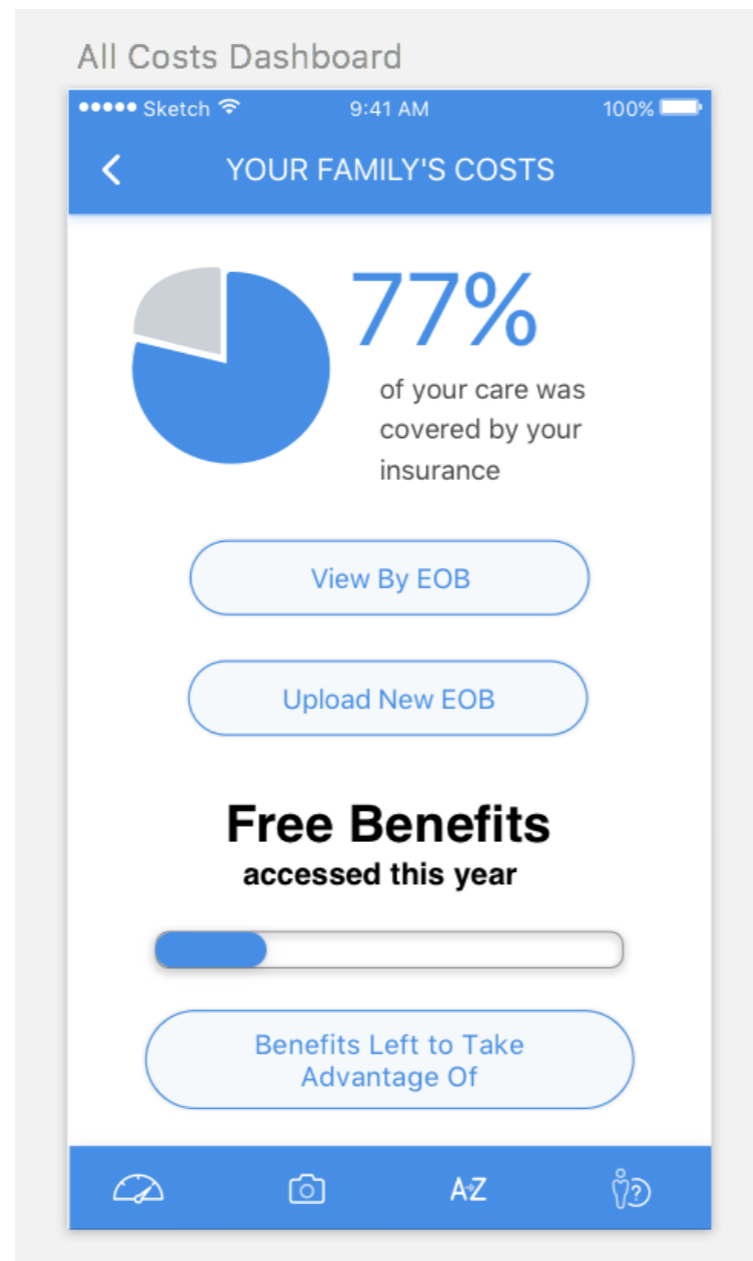


Figure Out Premium

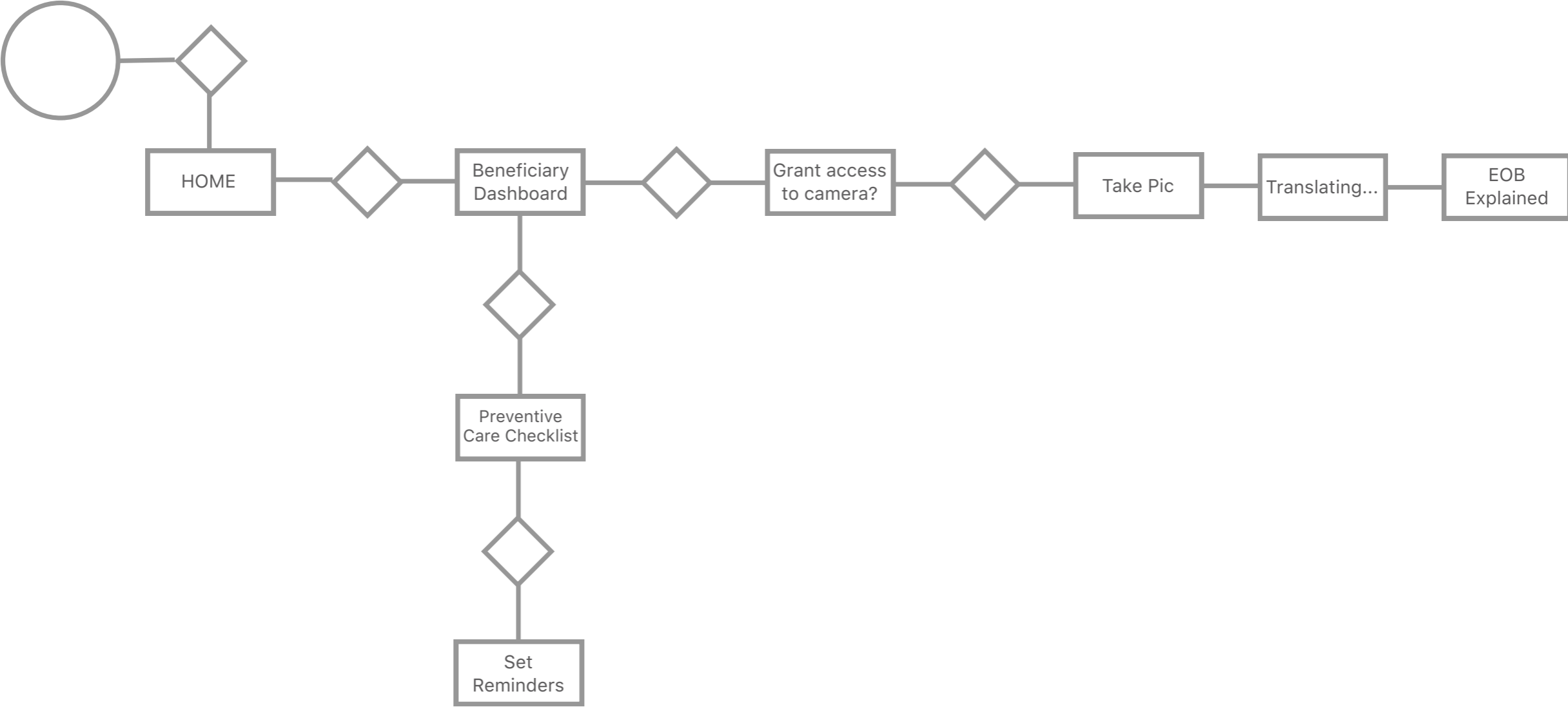


WIREFRAMES: PREVENTIVE CARE REMINDERS

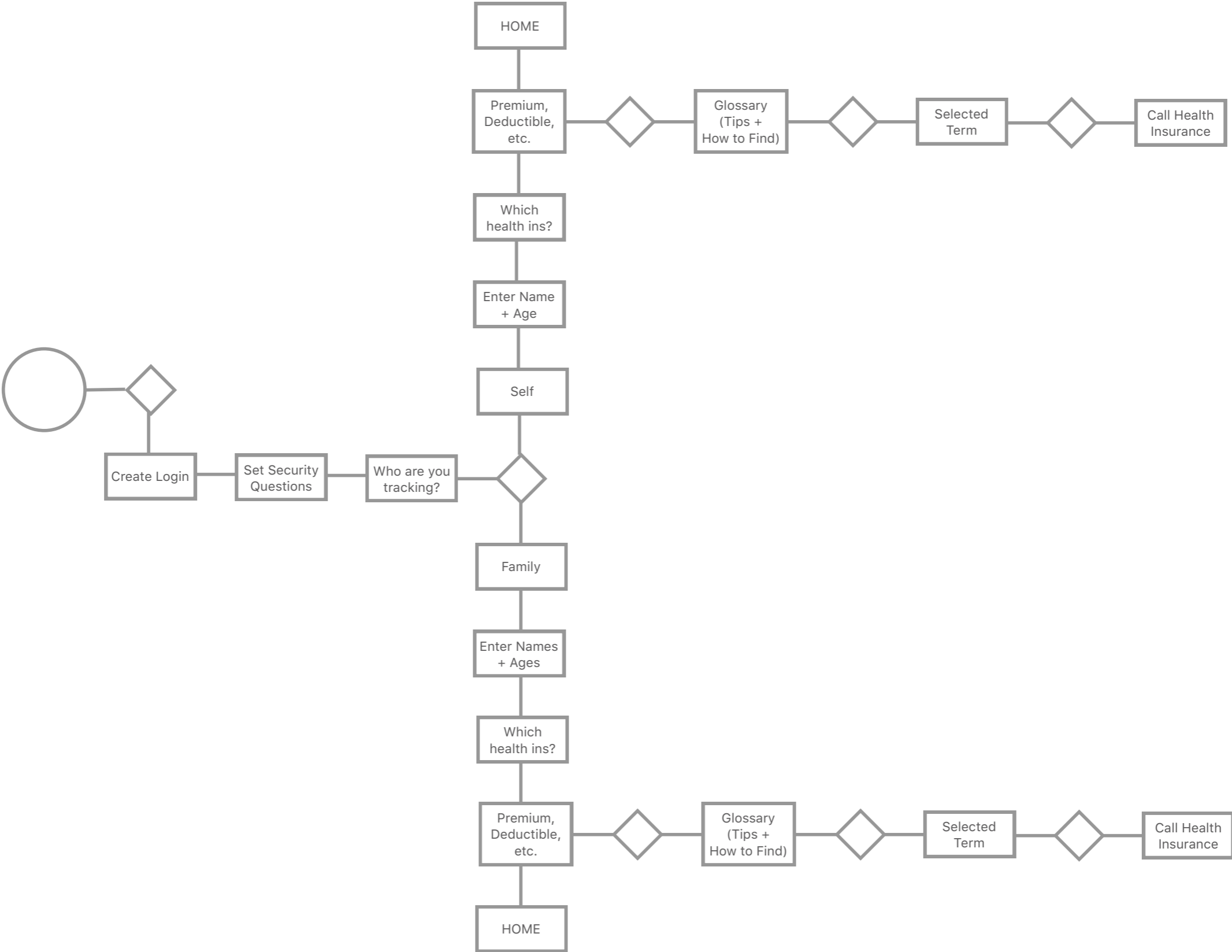


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USER FLOWS



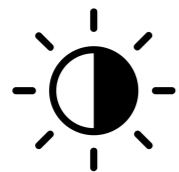
USER FLOWS



NEXT STEPS



Alerts and awards for preventive care (e.g., Hooked Model)



Distinction between “What I Paid” vs. “What Insurance Paid” views



Integration for specific employers OR health insurance companies

QUESTIONS?

EOB Reader



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