



Jonathan Howe

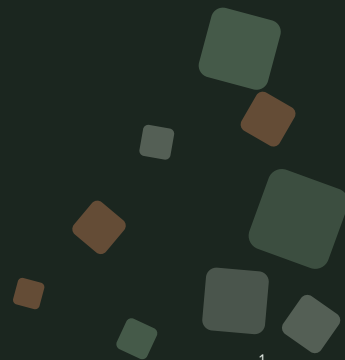
Case Studies

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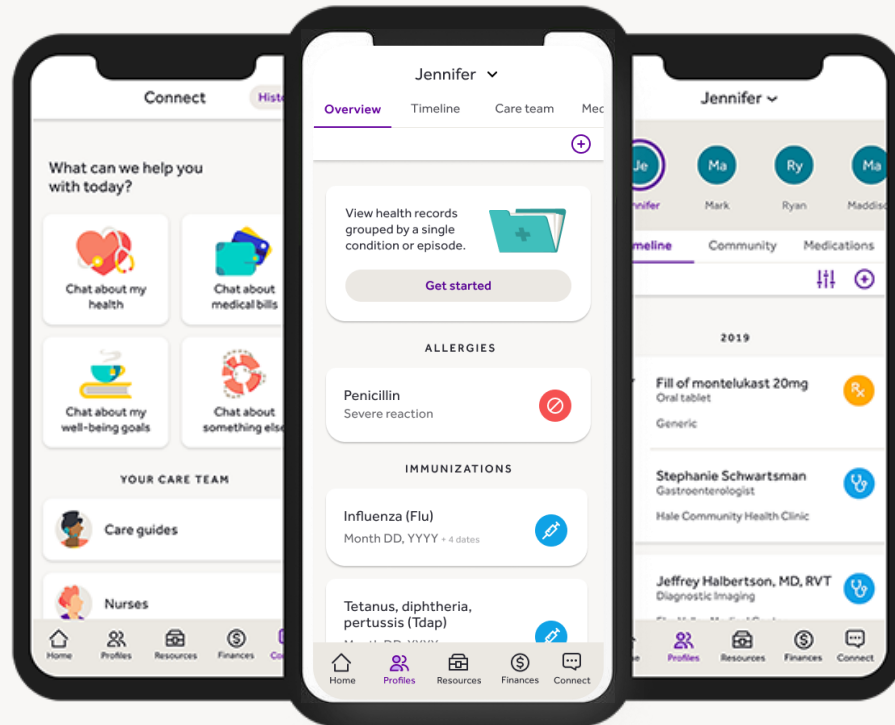
Companion to the [portfolio deck](#).



Journi

Bill inspection & pay





Problem Statement

Health care consumers are often overpaying for their care

- Bills can be miscoded
- Double-billing can occur
- Consumers may be making financially harmful choices
- Paying bills can be a nuisance

How might we help users save money and time paying bills?

Factors

Had existing AI training data from being part of a health insurer

- Commonality analysis of which bills were usually sent back
- Database of codes and combinations most likely to be erroneous
- Estimated average annual cost per person of errors (avg. ~\$80/family/year)

Customers were intrigued

- In “Buy a feature” exercises, customer panels consistently ranked billing issues high
- One person per family typically handled all things health — the “Household CEO”
 - When asked about their health journey, most related with personal stories, however...
 - When asked what they *wanted*, most mentioned lower costs and time savings
 - Customers lamented that each provider had a different patient portal

Challenge #1

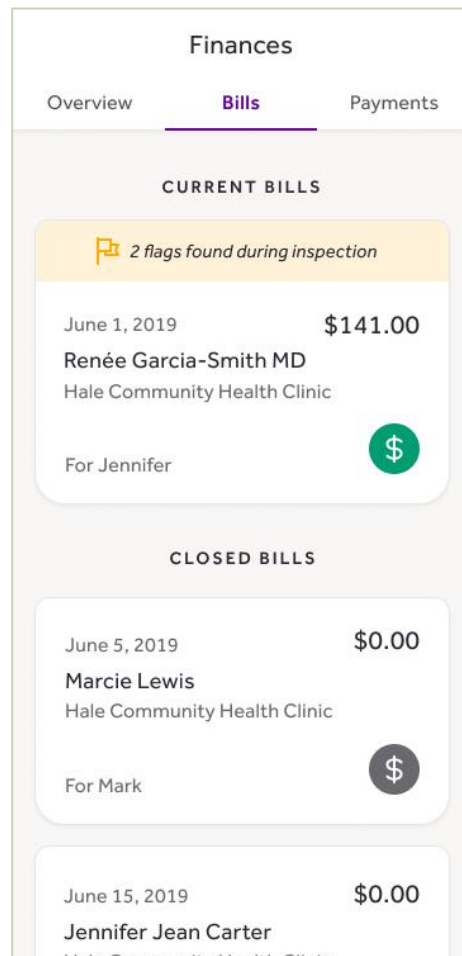
How to convey potential issues

- Analysis was not 100% accurate.
- Didn't want to unnecessarily alarm people or add stress
- Some states required explanation

Challenge #2

Mix of self-paid and app-paid bills gave false issues

- Couldn't require people to be fully "all in" on bill pay
- How could people be expected to mark bills they or a spouse paid?



Challenge #3

Some behind-the-scenes smoke and mirrors with the bill pay pilot

- Used EOB (Explanation of Benefits) instead of actual bills
- Bills needed manual verification, so the program wasn't ready to scale
- Delays between user action and payments made
- The llama

Finances	
Overview	Bills
Payments	
CURRENT BILLS	
2 flags found during inspection	
June 1, 2019	\$141.00
Renée Garcia-Smith MD	
Hale Community Health Clinic	
For Jennifer	
CLOSED BILLS	
June 5, 2019	\$0.00
Marcie Lewis	
Hale Community Health Clinic	
For Mark	
June 15, 2019	\$0.00
Jennifer Jean Carter	
Hale Community Health Clinic	
For Mark	

Success Metrics

In the initial phases, it was all about usage

- Usage of application: Sessions per month, per week
- Usage of bill pay: Percentage of bills paid
- Usage of chat assistance

...and how that factored into contentment

- Net Promoter Score changes
- SUS Score changes
- User Satisfaction Surveys

Finances

OverviewBillsPayments

CURRENT BILLS

June 15, 2019

\$25.00

Jennifer Jean Carter

Hale Community Health Clinic

For Jennifer

This provider was out of network

June 5, 2019

\$433.15

Marcie Lewis

Hale Community Health Clinic

For Mark

2 flags found during inspection

June 1, 2019

\$141.00

Renée Garcia-Smith MD

Hale Community Health Clinic

For Jennifer

Bill summary

JUNE 15, 2019

Jennifer Jean Carter

Hale Community Health Clinic

For Jennifer

Estimated due date July 20

\$25.00

Bill passed inspection

Provider charges

\$141.00

See services

Insurance paid + discounts

-\$116.00

Amount due

\$25.00

YOUR NOTES

No photos or notes added yet

Inspection details

Renée Garcia-Smith MD

Date of service June 1, 2019

Provider was out of network

Out-of-network services can cost you more. Sometimes we can work with them to get a better rate.

Insurance may not be applied correctly

Your costs might change once your auto, ATV or motorcycle insurance gets applied. Get in touch so we can make sure your provider is billing the right insurance.

Prices look right

Pay bill

Chat for help

11

Results

We had a small subset of delighted, all-in users

- Analytics showed a lack of trust — users frequently returned to the payments page even without bills
- Those that paid one bill tended to pay all bills
- Bill mitigation team had a roughly 50% success rate in correcting flag bills once engaged via chat

Lesson: An app that replaces or introduces new habits needs daily reasons to engage

- Most people do not relish thinking about their health costs
- Even though Journi was “free,” few developed the habit or had the need to use it — average engagement was <2 uses a month.
- Fully-staffed customer engagement team formed before we even hit MVP

HealthInsurance.com Plan Selection Tool



[« Go back](#)[Next: Abacavir Sulfate »](#)

Abacavir

Generic name

Abacavir Sulfate

Covered by Medicare

[Get a Medicare Quote](#)

Average Annual Cost per Beneficiary

\$1,298.65

Average cost per year*

Average Annual Cost per Dose

\$3.16 ↓ -7.99%

Average cost per beneficiary*

Manufacturer(s)

Camber Pharmace
Medria Pharma

What is Abacavir

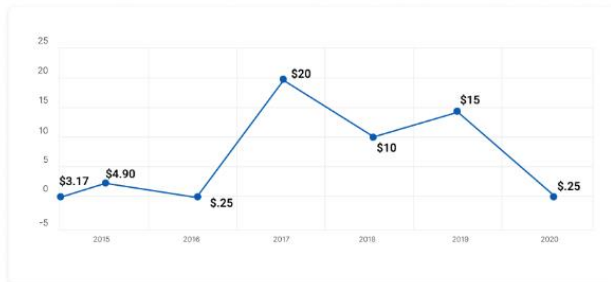
This drug is used with other HIV medications to help control HIV infection. It helps to decrease the amount of HIV in your body so your immune system can work better. This lowers your chance of getting HIV complications (such as new infections, cancer) and improves your quality of life. Abacavir belongs to a class of drugs known as nucleoside reverse transcriptase inhibitors-NRTI.

Abacavir is not a cure for HIV infection. To decrease your risk of spreading HIV disease to others, do all of the following: (1) continue to take all HIV medications exactly as prescribed by your doctor, (2) always use an effective barrier method (latex or polyurethane condoms/dental dams) during all sexual activity, and (3) do not share personal items (such as needles/syringes, toothbrushes, and razors) that may have contacted blood or other body fluids. Consult your doctor or pharmacist for more details.

NOTE: This is a summary and does NOT have all possible information about this product. This information does not assure that this product is safe, effective, or appropriate for you. This information is not individual medical advice and does not substitute for the advice of your health care professional. Always ask your health care professional for complete information about this product and your specific health needs.

Drug Trends

Use the chart options to see different costs and trends over time.

[Avg. annual cost per beneficiary](#)[Avg. cost per dose per beneficiary](#)

★★★★☆ Top 90%

Beverly Hills Rehabilitation Centre

Affiliated entity name: PROVIDENCE GROUP

Affiliated entity ID: 429



Overview

Staffing Metrics

Overview

Facility information

Average overall
5-star rating**Top 10%**

This facility

3.70

Average in US

3.5

Average health
inspection rating**90%**

This facility

3.70

Average in US

3.5

Average
staffing rating**Top 5%**

This facility

3.70

Average in US

3.5

Average
QM rating**Top 1%**

Affordable health insurance quotes in California

[Shop all plans →](#)

Products

Resources

Products

Explore Health Insurance Products in California

[Most popular](#)

Medicare Advantage

Also known as Medicare Part C, which is offered through private insurance companies.

[Get quotes](#)

Affordable Care Act (ACA)

Lower cost health insurance plans with or without guaranteed issue.

Problem statement

Selecting a Medicare Advantage plan is confusing and time-consuming

- Some zip codes have > 100 plans available
- Many plans have \$0 monthly premium and become indistinguishable
- Confirming doctor and drug coverage requires research
- By definition, >99% of potential customers are over 65 years old

How might we help customers confidently choose the right plan themselves?

Factors

Business Impetus:

- A closed sale via call center took nearly 30 minutes
- Time on site after reaching plans was usually under 60 seconds
- Over 90% of 'high-intent' online shoppers transition to call center
- Call center employee model doesn't scale well

Customer insights:

- Tremendous anxiety exists about picking the wrong plan
- People have low opinions of health insurance
- People have difficulty predicting their usage



Caregiver

Decision Maker

Intent

- Decision Makers are taking responsibility for picking their loved one's (often a parent) Medicare plan
- They are time constrained, highly involved in their parent's care, and seeking to get enough detail to make a prudent decision on their parent's behalf
- They are experienced with Medicare, and want detailed information about plans focused on their parent's specific needs
- Above all else they want to avoid missing something crucial that would impact quality of care
- They want to feel confident that they are getting the highest quality care for their parent

Job to be Done

My parent counts on me to make healthcare decisions for them at the point in life, and we need to ensure that they have the best plan for their current needs. I'm time constrained, and juggling various activities and responsibilities. However, I'm experienced with Medicare, insured, and comfortable doing research online.

With the number of options available today, help me simplify and expedite the process of analyzing all of the details to make decision-making easier. Getting the highest quality care for my parent is the paramount concern. It's very handy if you can help me find a way to do that, often in an odd hours, based on the constraints of my unpredictable schedule.

Job Progress Insights

- Doing a deep dive into Medicare, learning the types of plans and how each differs between them
- Selecting the best kind of Medicare plan for their parent and doing deep-dive analyses into specific benefits and providers included for each plan
- Selecting a few plans which might be suitable
- Presenting the options to their loved one, to involve them in the process, and make them comfortable
- Reaching out to carriers to get specific questions answered, and to cover 15
- Helping their loved one enroll, preferably online

Experience

- Typically experienced with taking their parent to provider visits, managing medications, etc.
- Feels high accountability (everything is riding on their decision) that they must get it right for their parent's well-being
- This group wants to leave no stone unturned and get to the key details of each plan
- They often have to twist time off work, and find it difficult to juggle their family responsibilities, with those of caring for their parent

Experience Design Insights

- Much like the Fractier, they want to quickly get completely up-to-speed on the current Medicare landscape and the current options available
- Much like the Medicare Adept enrollees, this group understands the strengths and weaknesses of the current plan and want to get to the details of the new plans and comparisons quickly
- This group needs flexibility, with questions answered online at all times of the day as they fit this Medicare work into their "normal" schedules

Study Participant Examples

Alberta, 61, Akron, Ohio

Eric, 53, Brooklyn, New York

Phase

Trigger Events

Goals

Motivating Forces

Actions

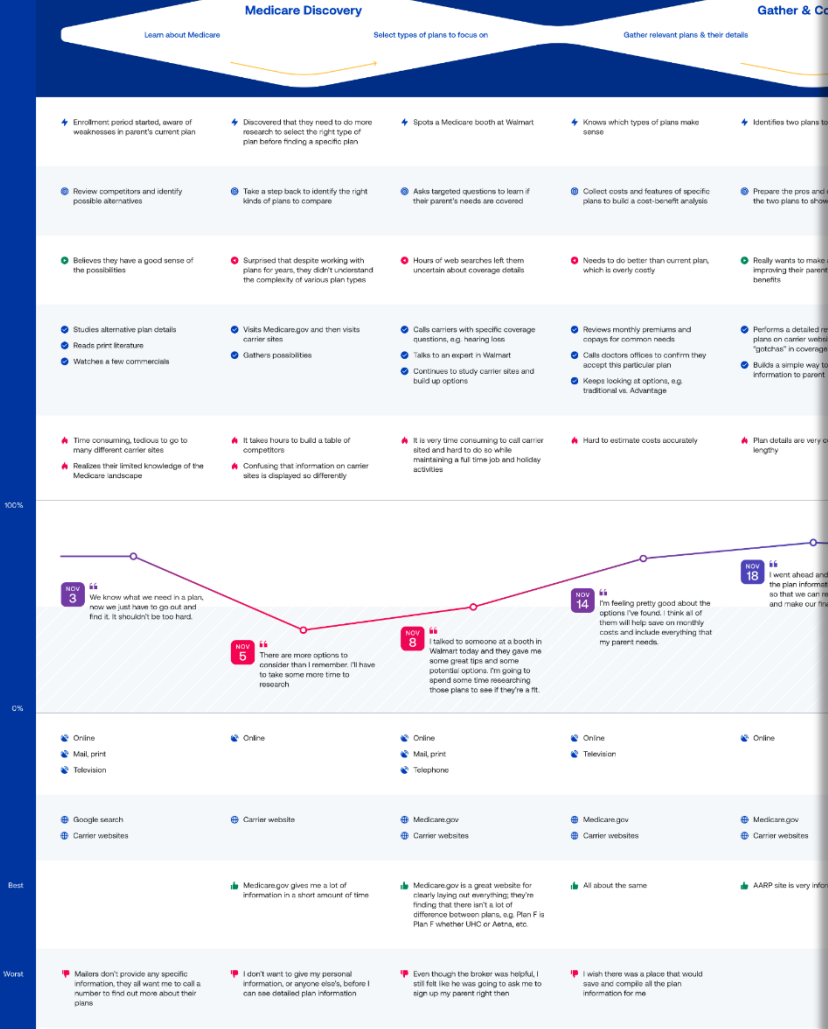
Pains

Decision Confidence

Channels

Websites Used

Notable Experiences



We interviewed potential customers and plotted their purchase experience to find opportunities

Compare Health Plan Options |
AffordableHealthPlans.org
Find affordable health insurance options
online. Cheap health...
affordablehealthplans.org

Affordable Health Plans.org Need a quote? Call toll free: 1-844-922-2149

Healthcare Options 2023

ENTER ZIP CODE & COMPARE RATES TO FIND HOW MUCH YOU MAY SAVE!

ZIP CODE: 85001 [START MY QUOTE](#)

📍 We've helped 384K people from Arizona this month.
We work with 380 partners, including the largest brokers, to offer plans.

[Humana](#) [Cigna](#) [Aetna](#) [aetna](#)

Click your state below

To get FREE health plan quotes & save!

[Florida](#) [Illinois](#) [Massachusetts](#) [New York](#)
[Arizona](#) [Ohio](#) [Michigan](#) [New Mexico](#) [Tennessee](#)

Affordable Health Plans.org Need a quote? Call toll free: 1-844-922-2149

Did you find a plan right for you?

[1-844-922-2149](#)

Connect with our licensed agents to discuss your options.

[NO, THANKS. I'LL CONTINUE ONLINE.](#)

Click your state below

To get FREE health plan quotes & save!

[Florida](#) [Illinois](#) [Massachusetts](#) [New York](#)
[Arizona](#) [Ohio](#) [Michigan](#) [New Mexico](#) [Tennessee](#)

policy.healthcare | Get a Quote
policy.healthcare

policy.healthcare Speak to a Licensed Agent (833) 479-1718

Find The Right Plan For You!

Answer a few questions to see your health plan options

When would you like coverage?

[Immediately](#) [Within 2 months](#) [Not sure](#)

OR CALL (833) 479-1718

Speak to a Licensed Agent (833) 479-1718

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policy.healthcare

Find The Right Plan For You!

Answer a few questions to see your health plan options

What benefits are most important to you?

☐ Emergency Care/hospital
☐ Preventive Care
☐ Dental
☐ Vision
☐ Telehealth
☐ Coverage for pre-existing conditions

[Continue](#)

OR CALL (833) 479-1718

We performed competitive research to find strengths and weaknesses in the marketplace

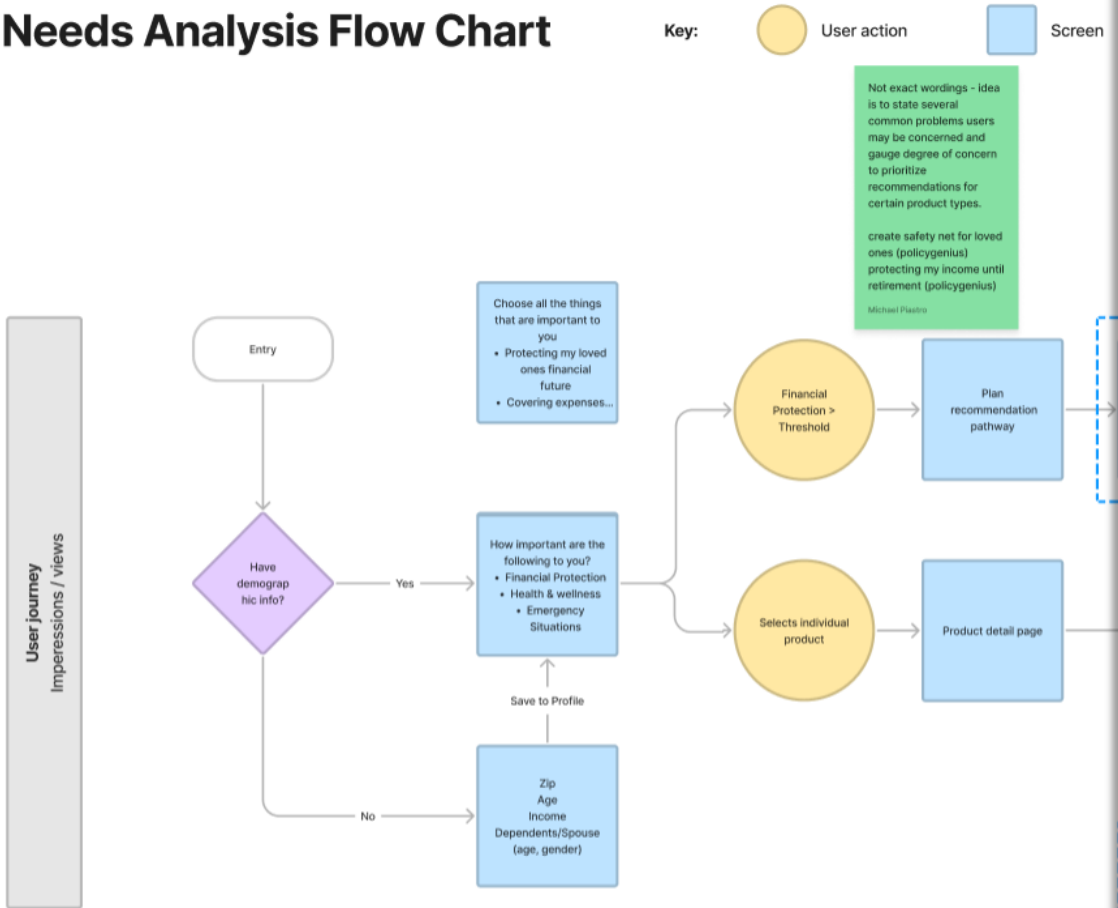
	Strengths	Weaknesses	Opportunities	Threats
Products	Variety of Plans for LBS Joe Moniz@acme	Marketing to older demographics Joe Moniz@acme Trying to show too many products at one time. Focus on top 3 or less. Joe Moniz@acme	Current bank of business and revenue going to age can market to those groups. Joe Moniz@acme	Leaver competitor market Joe Moniz@acme
Digital Experience	Mobile friendly Joe Moniz@acme	Long census process Joe Moniz@acme Plan quotes are hard to choose the best fit Joe Moniz@acme	Self service to empower users Leverage technology, gamification Create a avatar based quote Joe Moniz@acme	Younger getting bouncer Joe Moniz@acme
Human Contact	Call center and request a call features Joe Moniz@acme	No direct human chat Joe Moniz@acme	Create a insurance mentor service. Joe Moniz@acme	Comps a better a provider Joe Moniz@acme
Marketing	Home page does not reflect current campaigns Joe Moniz@acme	Marketing to older demographics Joe Moniz@acme Marketing and digital need to align on positioning and strategy Joe Moniz@acme	Support brand and marketing campaigns Joe Moniz@acme Create a personalized experience Joe Moniz@acme	When a back to not see confid Joe Moniz@acme
Support	Requesting a call or speak to a live agent needs to be easy to understand and follow. Joe Moniz@acme	Joe Moniz@acme Sending user updated on insurance plans / rates when they come available. Joe Moniz@acme	Create brand loyalty by offering world class customer service and plan support which will be passed to people coming of age or life stages. Joe Moniz@acme	Looking to join Joe Moniz@acme

We mapped the results of competitor landscape



We interviewed 10 seniors
and 5 caregivers
and began a Dovetail library

Needs Analysis Flow Chart



We mapped out the kind of questions that needed to be answered

Challenge #1

Tension between getting information and asking too many questions

- More demographic information helps us serve and recommend better
- More information requested means higher dropoff
- Fewer, denser pages vs. many single-question pages

Challenge #2

People have suspicions about providing information

- Afraid to be sold
- Trained by other sites: at the end of the funnel, they become a lead, not a result
- They want a general sense of pricing before investing much time

Filter plans

Drug coverage +

Included in plans +

Special needs plans +

Brand +

Plan type +



Want to find your top plan match based on your needs?

It's easy, click here →



Provided by
UnitedHealthcare



Compare 2 or 3 plans

AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)

H2406-073-000 ★★★★★ 4 of 5 stars

Monthly Premium ⓘ \$0

Copays ⓘ

Primary / Specialist _____ \$0 / \$0 to \$50

Emergency _____ \$120

Deductibles ⓘ

Medical _____ \$0

Out-of-network medical _____ \$0

Other ⓘ

Out-of-pocket max _____ \$6,300

Also includes ⓘ

- ✓ Dental
- ✓ Hearing
- ✓ Vision
- ✓ Fitness Program
- ✓ Over-the-counter



Save plan

Plan details

Enroll now →



Let us know what doctors, drugs and other benefits
you need covered and we'll find your top plan match

It's easy, get started →

Challenge #3

Two very different customer profiles

- Seniors buying for themselves vs. their adult children
- Opposite appetites for phone conversations
- Opposite appetites for online sales
- Potentially different knowledge sets (e.g. health history)

Challenge #4

Data structure and specificity

- Drugs easily misspelled, exact names forgotten
- Drug database needs dosage, quantity per container, and refill rate for estimates
- Doctor database must have location to determine coverage
- Pharmacy database may require branch (i.e. which CVS)

**We found 3 nearby locations for
“DR. ROBERT SAMUEL HOPKINS”
Which do you visit most often?**

Searching within 20 miles of 97205 [Change →](#)

1414 NW Northrup St, Ste 600, Portland, OR
97209

3303 S Bond Ave, , Portland, OR 97239

5050 NE Hoyt St, Ste 655, Portland, OR 97213

None of these, let's retry

**What strength Atorvastatin Calcium
do you take?**

Calcium TAB 10MG

Calcium TAB 20MG

Calcium TAB 40MG

Calcium TAB 80MG

None of these, let's retry

Success Metrics

- Increase conversion rate online
- Online shoppers transition to call center later in customer journey
- Percentage who select “No, I’ll browse all plans myself”
- Percentage who later add information after seeing plans
- A/B/C testing of
 - Going straight to plans
 - Shortened survey
 - Longer survey

**We found 44 plans in your area.
Want to answer a few questions to
find the right match for you?**

Yes, help me choose a plan for my needs

No, I'll browse all 44 plans on my own

Do you already have a profile with us?

[Sign back in now →](#)

Great, we're happy to help!

First, what type of coverage are you looking for?

Medical & prescription drug coverage together

Prescription drug coverage only, no medical benefits

I'm not sure, I'll choose later

Do you already have a profile with us?

[Sign back in now →](#)

We have 26 of those. Let's continue to find your ideal match.

Which additional benefit types are most important to you?

Select your top 3

Dental, hearing or vision

Fitness programs

Over-the-counter items

Meal benefits after a hospital stay or condition related

Rides to doctor visits

None of these

[Continue](#) →

Those benefits are typically found in Medicare Advantage plans.

Let's talk cost management. Which of these approaches do you prefer?

Lower monthly premiums even if I pay more out-of-pocket for things like copays

Lower out-of-pocket costs when I use my plan, even if I pay a higher monthly premium

Do you already have a profile with us?

[Sign back in now](#) →

Over the past year, how often did you require doctor visits, procedures, etc?

This choice won't affect your premiums or coverage. We'll use it to show you estimated costs for each plan. You can always adjust this selection later.

Seldom — I saw a doctor maybe a few times, typically for routine or preventive care.

Regularly — I saw a doctor or specialist about once a month and one ER visit or hospital stay.

Often — I saw a doctor or specialist about twice a month plus several ER or hospital stays.

Select to continue

Do you already have a profile with us?

[Sign back in now](#) →



You're doing great!

Next, let's make sure your new plan covers what you need and saves you money.

To do so, gather these things —

- 1 The name of your current plan.**
We'll add it to compare costs.
- 2 The names & locations of doctors you want to see.**
We'll check networks for them.
- 3 The names and doses of your prescription drugs.**
We'll check for costs.

[Save & finish later](#)

[Sounds good, continue →](#)

Do you already have a profile with us?

[Sign back in now →](#)

Doctor added, great job!

Would you like to add another doctor?

Searching within 20 miles of 97205 [Change →](#)

Enter doctor name



DR. ROBERT SAMUEL HOPKINS

Dermatology

1414 NW Northrup St, Ste 600, Portland, OR 97209

[✕ Remove](#)

[Looks good, continue →](#)

What prescription drugs should your plan cover?

We'll check their costs too.

<u>atorva</u>	✕
Atorvastatin Calcium	

You can skip this section, but answering it will help us find ways to save you money.

[Skip for now](#)

Searching plans that match your needs in Multnomah, OR



Coverage for Dental, hearing or
vision



Top Match



Medicare Advantage



Drug Plan Only

Congratulations, based on your answers —

We found a top plan match for you!

My top plan match

At-a-glance

Doctors & drugs

Key benefits

Cost & savings

Plan details →

✓ **My top plan match.** [How is it calculated?](#)



Provided by
WellCare Health Plans, Inc.

Wellcare No Premium Open (PPO)

[Enroll now](#) →

2024 Plan H5439-017-000 ★★☆☆☆ 2.5 of 5 stars



At-a-glance

Some of the reasons we matched this as the top plan for you.



1 of your doctors and 1 of your drugs are covered



Includes 3 of your most important additional benefits



Keeps your **out-of-pocket costs lower** when using your plan



Top Match



Medicare Advantage



Drug Plan Only

31 plans available in 97205

Sort by

Top matches ▾

Filter plans

Drug coverage



Included in plans



Special needs plans



Brand



Plan type

✓ My top plan match. [Details](#) →☐ Compare 2 or 3 plansProvided by
WellCare Health Plans, Inc.

Wellcare No Premium Open (PPO)

H5439-017-000 ★★☆☆☆ 2.5 of 5 stars

Monthly Premium ⓘ

\$0

Copays ⓘ

Primary / Specialist

\$0 / \$30

Emergency

\$135

Deductibles ⓘ

Medical / Drugs

\$0 / \$300

Out-of-network medical

\$0

Other ⓘ

Out-of-pocket max

\$3,450

Estimated Savings

\$0.00

Also includes ⓘ

- ✓ Prescription
- ✓ Dental
- ✓ Hearing
- ✓ Vision
- ✓ Fitness Program
- ✓ Meals
- ✓ Over-the-counter

The Simple Truth

- “Laziness” prevails: customers reliably choose the shortest path, even into sub-optimal solutions
- Conversion rate was doubled in the “direct to plans” variant
- Under 4% engaged with the Plan Recommendation tool vs. nearly 15% with the “comparison tray”
- Short vs. long questionnaire A/B test showed no statistically significant difference

Corrections:

- Default to showing plans immediately; gather information in smaller bites
- Organize information in a non-linear way
- Try to engage people within the tools they use most: “comparison tray,” product filters

Comparing 3 plans

 Share plan



Wellcare No Premium Open (PPO)

Enroll now →

Medicare Ratings



Monthly Plan Premium

\$0

Est. Annual Out-of-Pocket Costs

\$3,545

Supplemental Benefits



Medical Benefits

Primary Doctor Copay

\$0

Specialist Copay

\$20



Humana Gold Plus H1036-153 (HMO)

Enroll now →

Medicare Ratings



Monthly Plan Premium

\$0

Est. Annual Out-of-Pocket Costs

\$5,375

Supplemental Benefits



Medical Benefits

Primary Doctor Copay

\$0

Specialist Copay

\$25



AARP Medicare Advantage from UHC
OR-0001 (PPO)

Enroll now →

Medicare Ratings



Monthly Plan Premium

\$39

Est. Annual Out-of-Pocket Costs

\$5,208

Supplemental Benefits



Medical Benefits

Primary Doctor Copay

\$0

Specialist Copay

\$20 to \$22

Thank you