

MEDICARE ENROLLMENT

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THE U.S. DIGITAL SERVICE



HARVARD
UNIVERSITY

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Our Team



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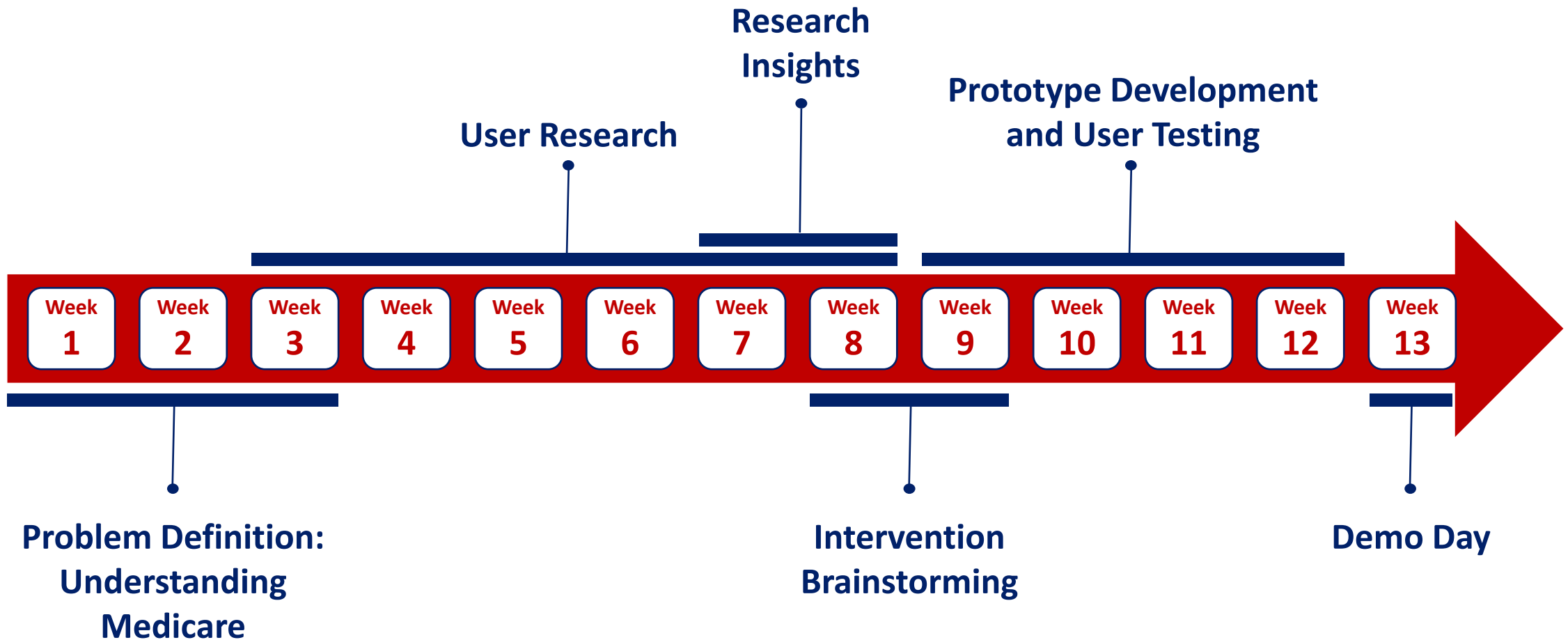


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Project Process and Timeline



Scope of Work Completed

- **Bi-weekly meetings** with SSA/CMS/USDS to update on progress and receive feedback
- **Interviewed 94 users and subject matter experts**, including government officials from SSA, CMS, SSA RO (Boston), and CMS RO (Boston, Kansas City)
- **Wrote four blogs** (introduction, research methods & user insights, prototypes & testing, recommendations)
- **User Insights presentation** (update on work completed through mid-March, presentation focused on user interviews and insights)
- High-fidelity **prototype** of Medicare Enrollment Roadmap (built using Figma)
- **Demo Day presentation** on May 8 (introduce functional prototype in public setting)
- **Client presentation** on May 12 (full deck containing all research, insights, prototypes, and recommendations in private setting for SSA and CMS officials)

Problem Definition: Understanding Medicare

Medicare Enrollment Is...



Tim*
Found the different parts of
Medicare to be confusing

"The Medicare website is so confusing and just talks about A, B, C, and D. English is not my first language so it is hard to understand Medicare. What is the supplemental part of it?"



Kathy*
Does not handle complexity well
and was quickly overwhelmed by
Medicare enrollment timelines
and parts

*"The whole process was **unnecessarily stressful**. I did not know where to start until a friend connected me to a local non-profit counselor."*

A Medicare Story

In 2017, 58 million beneficiaries were enrolled in Medicare



PART A
hospital



PART B
outpatient



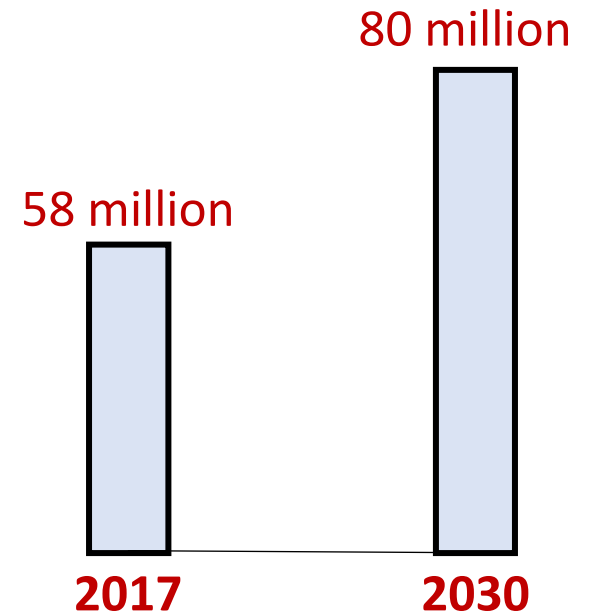
PART C
advantage



PART D
drugs



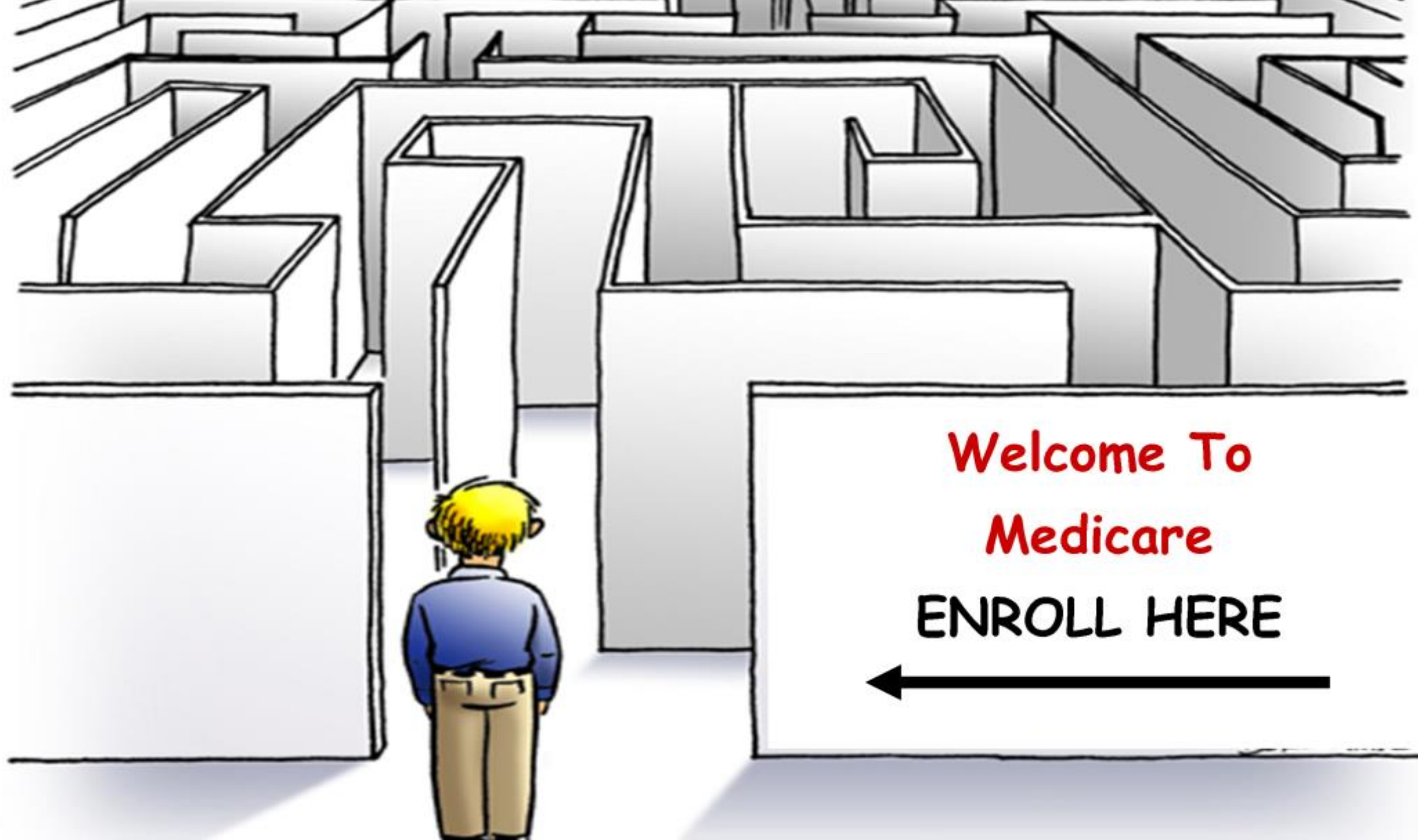
+22 million by 2030



Past

Present

Future



**Welcome To
Medicare**

ENROLL HERE



The Problem



The rules of the game differ



Risk of financial penalties for life



Many different plans, coverage choices, and premium levels to choose from

How might we adapt the Medicare enrollment experience for those aging into Medicare to focus on increasing simplicity, positive user experience, and clarity?

User Research

Interview Research

We interviewed 94 users and subject matter experts

60 – 77 years old age range

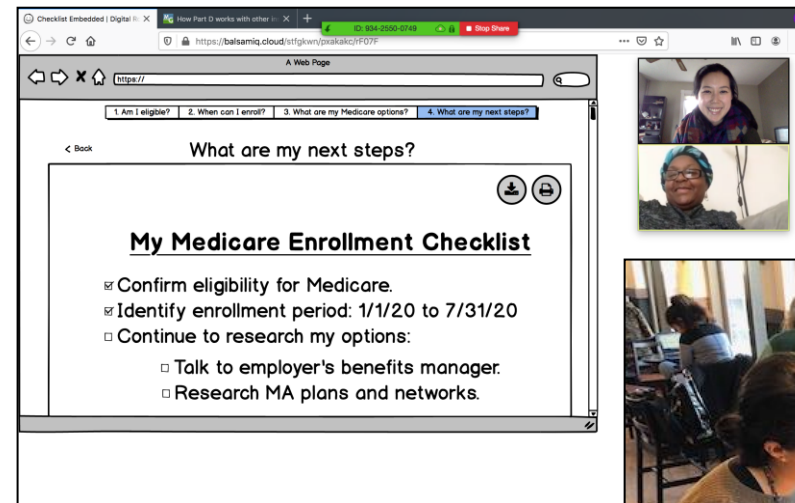
51% hold an advanced degree

55% female

27% employed full-time

Comfort with technology:

10% Low, **58%** Moderate, **32%** High



Government Agencies and Stakeholder Insight Interviews



Government
11 Interviews
(SSA, CMS, SSA RO, CMS RO,
MA state government,
Cambridge city government)



Nonprofits
3 Interviews
(SHINE / SHIP)



Insurance Brokers
2 Interviews



Healthcare Providers
2 Interviews

Research Insights

User Journey

Phase 1: Notification

Notification of enrollment differs by whether the user is accepting Social Security benefits

Phase 2: Information Gathering

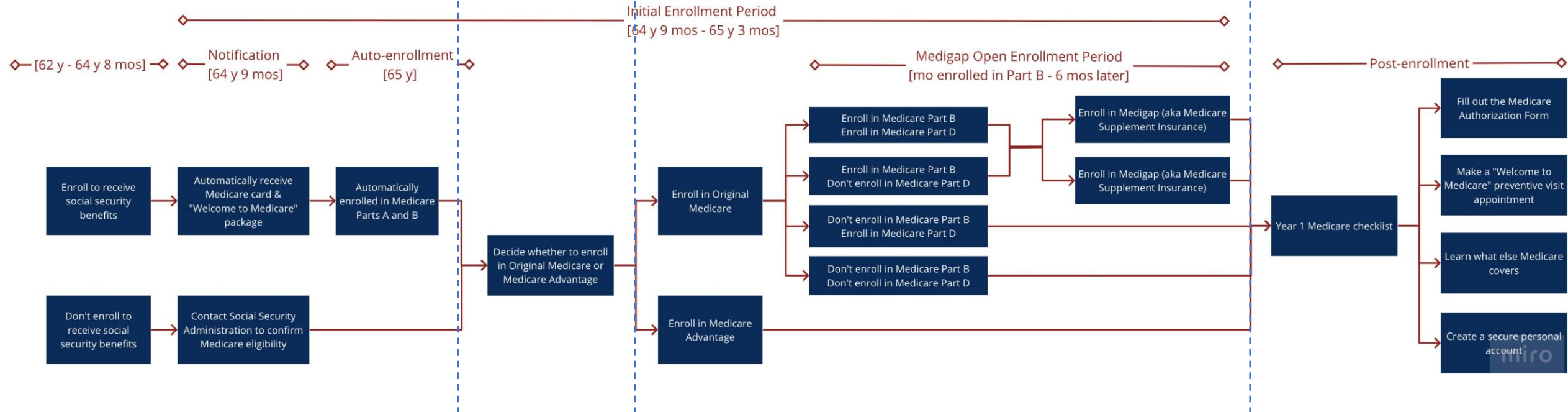
MA vs. OM

Phase 3: Enrollment

Enrollment occurs through three SSA channels (office, phone, online) and occurs after user has gained enough information during information gathering phase to choose a plan

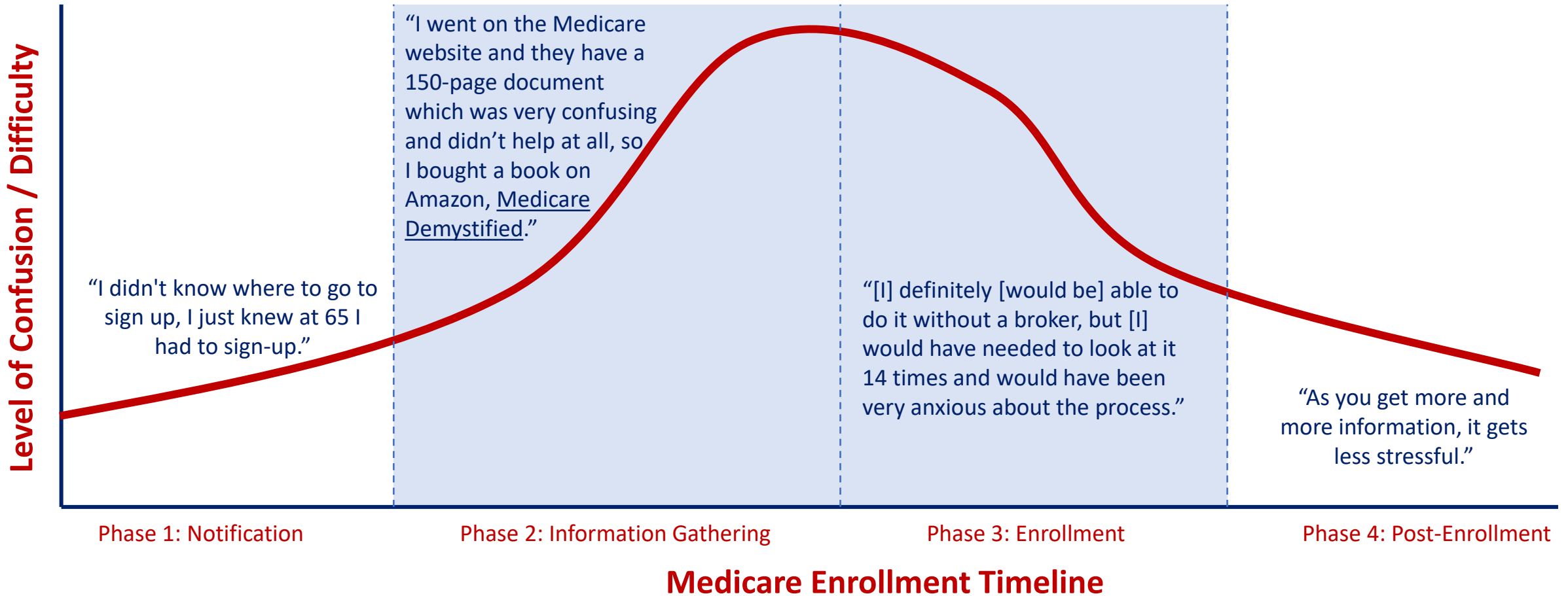
Phase 4: Post-Enrollment

After enrolling, user will receive red, white, and blue card in mail and complete post-enrollment next steps



User Insights

Majority of Interviewees indicated challenges during the **information gathering** phase



Who is Enrolling into Medicare?



Overwhelmed Olga

She wants to understand her options but is quickly overwhelmed by too many choices

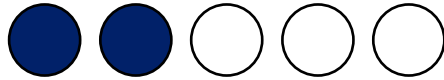
Willingness to Engage



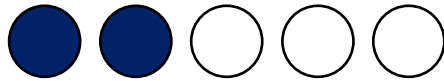
Reliance on External Consultant



Life Admin Capacity

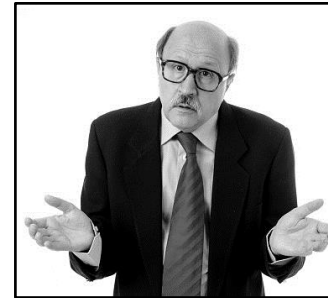


Tech Savviness



*“These are big and important decisions and if you don’t have help deciphering it, then you could make a wrong decision that **impacts** you for the rest of your life.”*

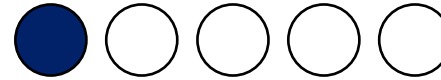
*“The lack of information and how the system is set up makes it so overwhelming. People could use **a lot more handholding.**”*



Lost Larry

He knows he needs to enroll, but doesn't know where to begin

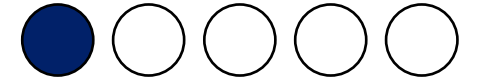
Willingness to Engage



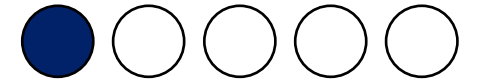
Reliance on External Consultant



Life Admin Capacity



Tech Savviness



“I don’t know who to call. Is there a government office? It’s confusing and scary because I don’t know what to do.”

*“Around 65 it’s amazing the amount of mail you start to get about Medicare, it’s an **overwhelming amount of mail.**”*

Intervention Brainstorming

Ideation



Evaluation

1

*Class execution
feasibility*

2

*SSA/CMS
implementation
feasibility*

3

*Salience of pain
point addressed*

4

*Does this tool
currently exist?*

Ideation – Selection

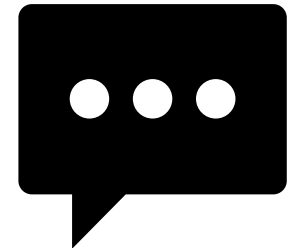
All three selected ideas looked to improve pain points addressed in information gathering & enrollment phases



**Medicare Enrollment
Roadmap**



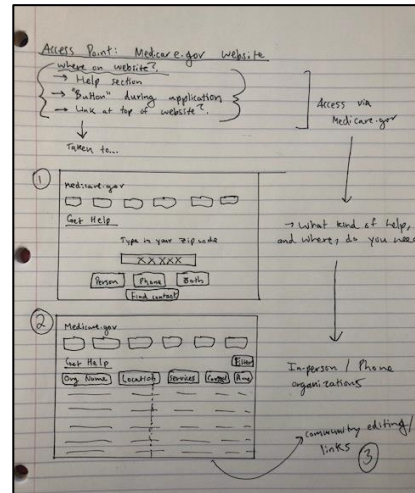
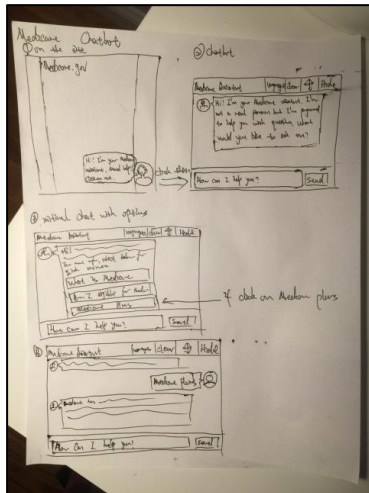
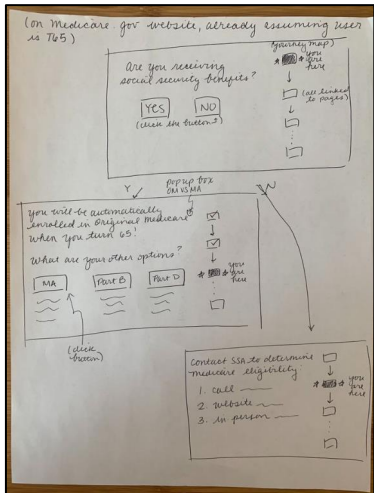
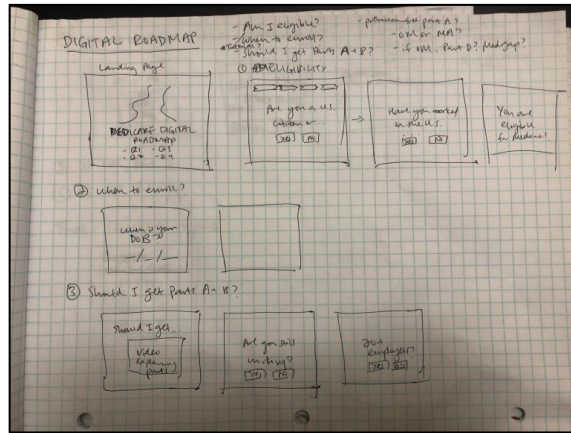
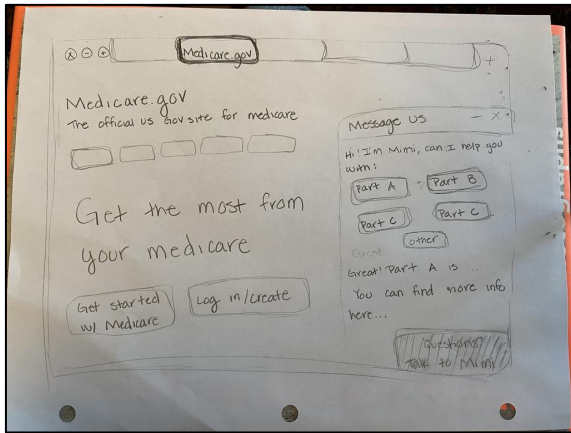
Get Help



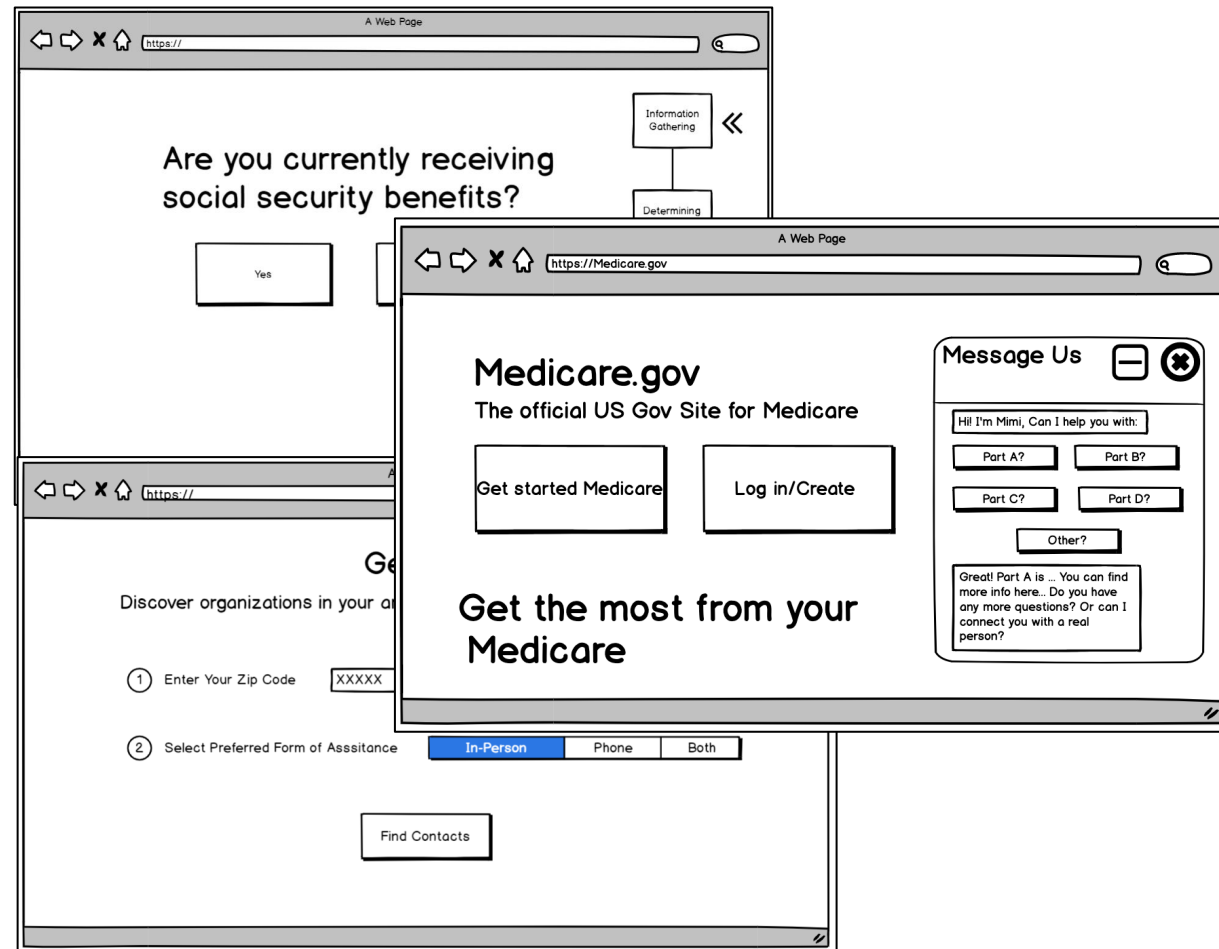
Chatbot

Rapid Prototyping

Paper



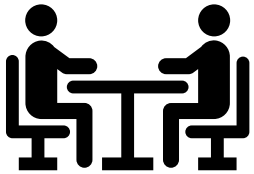
Lo-Fi Digital



Transitioning to a Virtual Environment

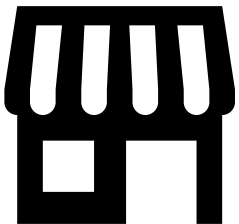
Pre-COVID-19

Our Team



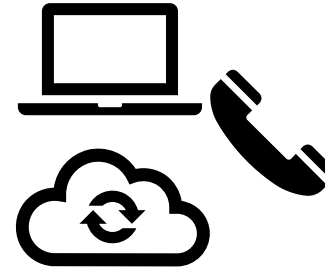
- Emphasis on face-to-face recruitment and interviewing

Our Client



- Importance of brick & mortar locations in enrollment and customer service
- In-person community engagement

Post-COVID-19



- User engagement and prototype interviewing shifted to virtual platforms only



- Unemployment claims and health insurance become major, immediate needs of U.S. citizens
- Virtual support and engagement become an essential service

User Feedback – Lo-Fidelity Prototypes

We conducted 10 user tests on each lo-fidelity prototype

Medicare Enrollment Roadmap

“I would use this tool, it is pretty clear and easier than reading materials.”

Get Help

“To be honest, I mostly rely on word-of-mouth. I wouldn’t trust random reviews on a website.”



Chatbot

“I usually don’t use chatbots unless I have no choice.”

User feedback indicated that the Medicare Enrollment Roadmap was most likely to be utilized by enrollees

Medicare Enrollment Roadmap

http://roadmap.medicaid.gov


EN ES CN

This interactive tool covers the following questions:

- [Am I eligible for Medicare?](#)
- [When can I enroll in Medicare?](#)
- [What are my Medicare coverage options?](#)
- [What are my next steps for enrolling in Medicare?](#)



[Click Here to Create a Login and Save your information](#)

[Click Here to Get Started Without Creating Login](#)

Need Help?  Click for instruction

Medicare Enrollment Roadmap – Demo

http://roadmap.medicare.gov

EN ES CN

This interactive tool covers the following questions:

- [Am I eligible for Medicare?](#)
- [When can I enroll in Medicare?](#)
- [What are my Medicare coverage options?](#)
- [What are my next steps for enrolling in Medicare?](#)

[Click Here to Create a Login and Save your information](#)

[Click Here to Get Started Without Creating Login](#)

IMPORTANT: This tool gives you information and helps you understand the Medicare enrollment process. It helps you explore different coverage choices, and you are not committed to the selections you make in this tool. This tool does **not** enroll you in Medicare. To enroll in Medicare, please apply at SSA.gov.

Need Help? [Click for instruction](#) ?

Roadmap Complements Existing Tools

| | Roadmap | Medicare Plan Finder | SSA.gov/Benefits/Medicare |
|---|---|------------------------------|--|
| Stage | Information gathering: eligibility, plans, enrollment | Information gathering: plans | Information gathering: eligibility, enrollment |
| Determines eligibility | Yes | No | Yes |
| Interactive & personalized instructions | Yes | Yes | No |
| Online accessibility | Both (SSA.gov and Medicare.gov) | One (Medicare.gov) | One (SSA.gov) |
| Centralized checklist | Yes | No | Yes |
| Features plan specifics | No | Yes | No |
| Enrolls user | No | No | Yes |

Medicare Enrollment Roadmap – How it Helps

User Insight

Medicare Enrollment Roadmap Intervention



Naming convention creates confusion



Tool uses plain English and includes glossary of key terms



Most people rely on non-governmental information sources, which can be false



Tool utilizes Medicare.gov resources in an easily accessible manner



Ability to navigate Medicare.gov website varies



NO searching or web navigation required



Some are hit with lifetime financial penalties due to unknowingly enrolling late



Initial enrollment period and corresponding financial penalties are clear



Intensity of research ranges widely



Tool allows each user to choose if they want to explore more or less information



Substantial stress and fatigue associated with Medicare enrollment



Simple introduction to Medicare including a checklist with actionable next steps gives users confidence and clarity

What Users Are Saying...

Is this tool self-explanatory?

Step 8 of 9

Did you feel that the roadmap gave you enough information/guidance to have a clear picture of Medicare enrollment and what are your next steps? Explain your answer. Once you have responded verbally, proceed to the next task.

[Back](#)

[Begin this step >>>](#)

Was the tool helpful? Is this something you would use?

What are my next steps?

2. Once you know the Medicare coverage you want, enroll!

To enroll in Medicare, you can contact the Social Security Administration (SSA) in the following ways:

Call SSA toll-free at
1-800-772-1213 (TTY
1-800-325-0778)

Apply online at
SSA.gov

Visit your local SSA
office in-person

[Back](#)

Need Help?
Click for
instruction

*Audio as opposed to video is important component, hence the videos are small to include more files on this slide.

Medicare Enrollment *with* the Roadmap...



Tim*

Found the different parts of Medicare to be confusing

*"I definitely would use this tool because it makes it much **more clear** and asks important **questions** so you **don't need to go through extra steps** to find the answer for yourself."*


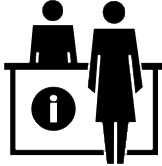




Kathy*

Does not handle complexity well and was quickly overwhelmed by Medicare enrollment timelines and parts

*"This is great. [The roadmap] would have been **my first step** because I did not know what to do. I would have had a **clear sense of what my next steps** are and the timing to complete enrollment."*

Closing Recommendations

| | What Your Direct Team(s) Can Do | What SSA & CMS Can Do |
|---|---|--|
| Short-Term (within the next 2 years) |  <p>Create “No Wrong Door” experience to signal a seamless Medicare enrollment process from SSA to CMS</p> |  <p>Co-locate SHIP counselors in SSA field offices (or train SSA representatives to assist with Part D and MA)</p> |
| Mid- to Long-Term (beyond the next 2 years) |  <p>Adopt Medicare Enrollment Roadmap</p> |  <p>Launch public education campaign about planning for Medicare before turning 65</p> |

A special thanks to Benno, Jess, Misu, and Bob!



I am really appreciative of how engaged all four of you were with the project. Any time our team had questions or needed guidance, we could count on each of you for help. I enjoyed working with and learning from each of you. I hope we have the opportunity to work together again. Thank you!



Thank you all so much for sharing so generously with us your time, passion, and expertise. I'm grateful for how each of you went out of your way to connect us with experts and end-users. Once COVID-19 was declared a pandemic, each of you supported us in adapting our project and methods to the new normal. Thanks so much for an incredible experience this semester!



Thank you to all from SSA and CMS for partnering with us on this important project, and all the people across SSA and CMS who gave us their time and advice as we developed these solutions. It was an honor to work with you all and be inspired by your passion for public service! Excited for what is to come!

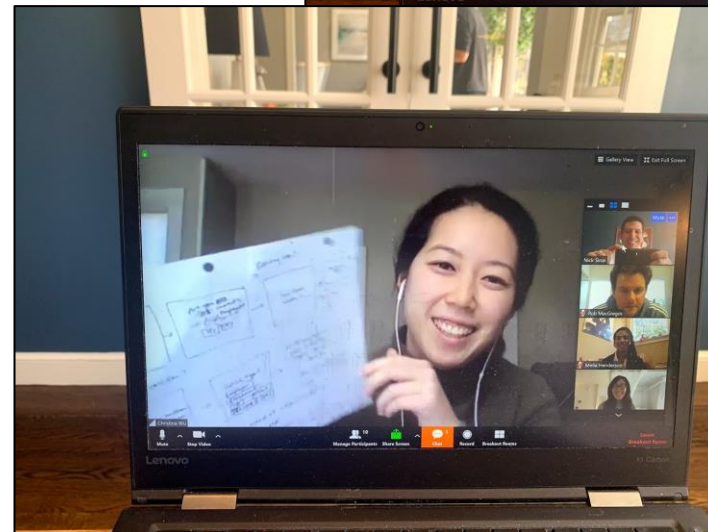
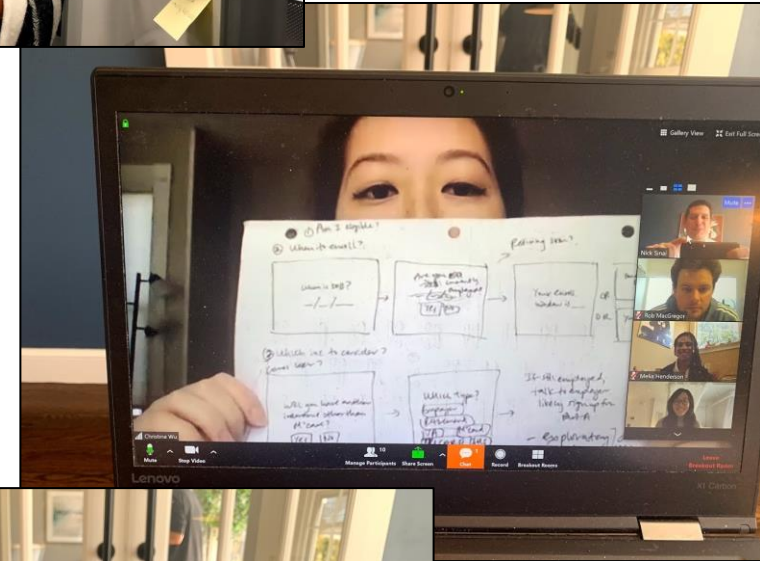


A huge thanks to all for working, guiding, and supporting us through this project. I appreciate how you helped us to understand the problems and always reminded us to put the experience of users at the center. I learned so much from all of you and your devotion to serving the public is truly inspirational. Thank you!



I'm so grateful to you all for sharing your time and wisdom with us. You taught us so much about the Medicare enrollment process. And you showed us how government operates and cooperates to make a positive impact on so many lives. Thank you for being a role model and inspiration for us!

Thank You!
--
Questions?



Appendix

Research Methods

Research Methods



Interview Demographic Data

User Insights Phase

27 User Interviews

64 - 72 years old age range

54% hold an advanced degree

56% female

15% employed full-time

Comfort with technology:

12% Low, **58%** Moderate, **30%** High

Avg. **40** minutes per interview

In-person, **Zoom**, and **phone-based** interviews

Interviews covered **pre-enrollment**, **enrollment**, and **post-enrollment** experiences

Prototyping Phase

49 User Interviews

60 - 77 years old age range

48% hold an advanced degree

55% female

34% employed full-time

Comfort with technology:

9% Low, **58%** Moderate, **33%** High

Avg. **45** minutes per interview

Zoom and **phone-based** interviews

Interviews covered focused on allowing the user to **interact with the tool** and **provide live feedback**

Remote User Interviewing Key Learnings

*We shifted **all** our user engagement and interviewing to a virtual format in second-half of semester due to COVID-19*

1. Avoid Distractions – Close Other Windows

- A WhatsApp message, email, or slack notification is distracting. More so than in-person, it is important to focus solely on the interviewee since it is more difficult to pick up on micro expressions and social cues over video

2. Video > Calling – Emphasis on Video Over Voice Calls

- Participants who agree to video calls appear to be more engaged producing longer, more thoughtful answers to interview questions
- Video calls increase connection between interviewer and interviewee which helps make the interview setting more comfortable

3. Screen Share When Possible

- Having a participant share their video screen will allow you to watch them click through a product; this is particularly helpful for prototyping interviews

4. Maintain a High Degree of Flexibility and Have a Backup Plan – Technology Challenges will Happen!

- Our team often had to switch to a different platform, interview the user without video (if they could not figure it out or had internet connectivity challenges), or explain numerous times how to screen share

5. Remote Interviews can be more Convenient to the User

- Remote interviews allow the interviewee to stay at home which is often more convenient for the interviewee
- Scheduling interviews can be easier remotely

6. Existing Online Communication and User Engagement Tools are Helpful

- Zoom was the preferred video conferencing platform for our team. Zoom's ability to share screen and record is useful. Other platforms include Skype, Slack, Google Hangouts, and Microsoft Teams
- UserTesting.com: helpful web platform that we used for prototyping interviews. Ability to hear interviewee answer specific questions posed or engage with a prototype (they will speak as they click-through the prototype). The product is a paid service

User Insights
Expanded

User Insights Expanded

Notification

- Not a single user interviewee was aware that government notified them of Medicare enrollment
- Private insurance companies bombard 64-year-olds with advertising
- Many find out they need to enroll via word-of-mouth

"I didn't know where to go to sign up, I just knew at 65 I had to sign up. I sat down with a friend who had gone through the process and they told me what to look for and where to go."

Information Gathering

- Naming convention creates confusion
- Most people rely on non-governmental information sources
- Intensity of research ranges widely

"I went on the Medicare website and they have a 150-page document which was very confusing and didn't help at all, so I bought a book on Amazon, Medicare Demystified."

Enrollment

- Many aim to minimize costs while receiving adequate coverage and keeping trusted providers
- Ability to navigate enrollment website varies
- Challenges with different enrollment channels

"It was very hard to figure out what plan works for me and how to weigh financial cost against coverage."

Post-Enrollment

- Some issues with enrollment can only be addressed through mail
- Some users are reluctant to use the online platform due to general online security concerns and site accessibility
- Some are hit with lifetime financial penalties due to unknowingly enrolling late

"I can't tell you how much time I've spent on [changing my premium amount] for no value at all."

User Insights – Additional Quotes

*“If we can send a ship to Mars, we can solve healthcare. [That involved a] sustained effort over years with thousands of people. That is extraordinary, but **we can’t solve healthcare?**”*

*“I went on the Medicare website and they have a 150-page document which was very confusing and didn’t help at all, so I **bought a book on Amazon, Medicare Demystified.**”*

“I am used to seeing people not machines, like PG&E would come to my house if I smelled gas, but Medicare is nowhere near like this.”

*“**The financial penalty feels punitive and makes you nervous.** You don’t want to blow enrollment because then you have a financial penalty for rest of your life. Why do they have this financial penalty?”*

*“[I] definitely [would be] able to do it without a broker, but [I] would have needed to look at it 14 times and would have been **very anxious about the process.**”*

*“A lot of us (in my age range and in my income bracket) have always gotten **health care from our jobs**, so **it's not something we are used to thinking about.**”*

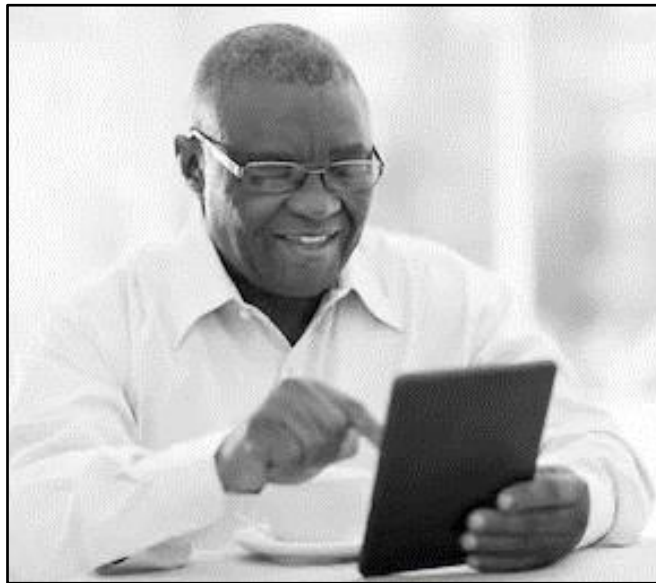
*“Most of my friends are **excited to enroll** since if you are not on private insurance through a big employer, **it is less expensive.**”*

*“Medicare site seems to answer my questions, but felt really good to **have someone verify my understanding and point me in the right direction.**”*

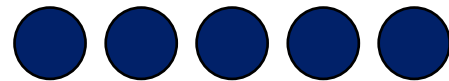
Personas

Self-Starter Sam

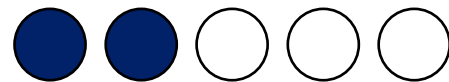
He starts early and can find the information he needs to enroll



Willingness to Engage



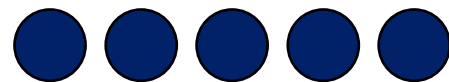
Reliance on External Consultant



Life Admin Capacity



Tech Savviness



“[I] have enough friends who are older, so when it came to my turn, I knew what to do and where to go.”

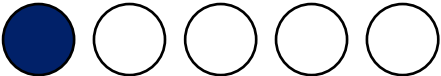
*“The process was **seamless** for me.”*

Outsourcer Olivia

She wants someone she trusts to handle it for her



Willingness to Engage



Reliance on External Consultant



Life Admin Capacity



Tech Savviness



“I just found an agent and he told me which plan to choose.”

“I definitely could have enrolled without a broker, but it would have added time, complexity, and stress.”

Overwhelmed Olga

She wants to understand her options but is quickly overwhelmed by too many choices



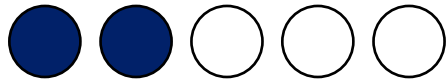
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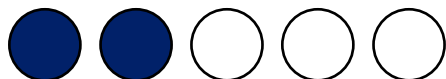
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*“These are big and important decisions and if you don’t have help deciphering it, then you could make a wrong decision that **impacts you for the rest of your life.**”*

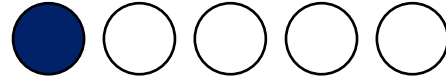
*“The lack of information and how the system is set up makes it so overwhelming. People could use **a lot more handholding.**”*

Lost Larry

He knows he needs to enroll, but doesn't know where to begin



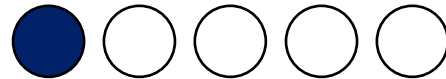
Willingness to Engage



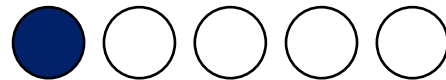
Reliance on External Consultant



Life Admin Capacity



Tech Savviness



“I don’t know who to call. Is there a government office? It’s confusing and scary because I don’t know what to do.”

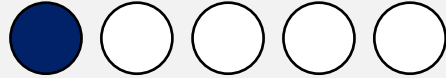
*“Around 65 it’s amazing the amount of mail you start to get about Medicare, it’s an **overwhelming** amount of mail.”*

Persona Benchmarking

Lost Larry



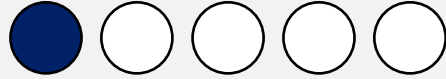
Willingness to Engage



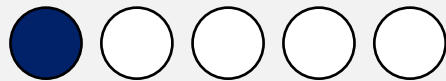
Reliance on External Consultant



Life Admin Capacity



Tech Savviness



Overwhelmed Olga



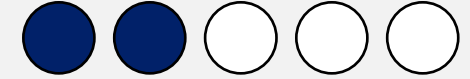
Willingness to Engage



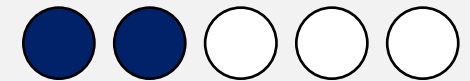
Reliance on External Consultant



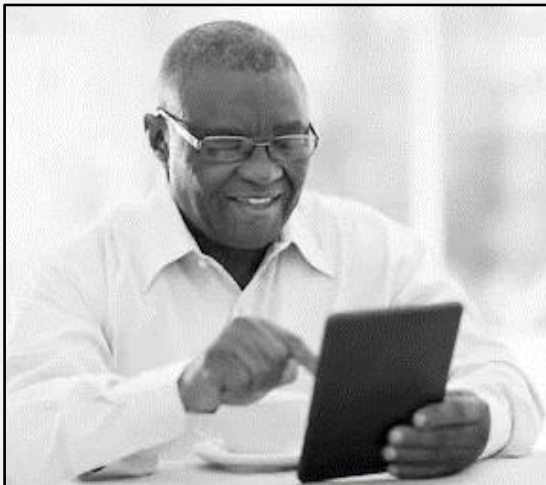
Life Admin Capacity



Tech Savviness



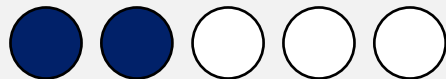
Self-Starter Sam



Willingness to Engage



Reliance on External Consultant



Life Admin Capacity



Tech Savviness



Outsourcer Olivia



Willingness to Engage



Reliance on External Consultant



Life Admin Capacity

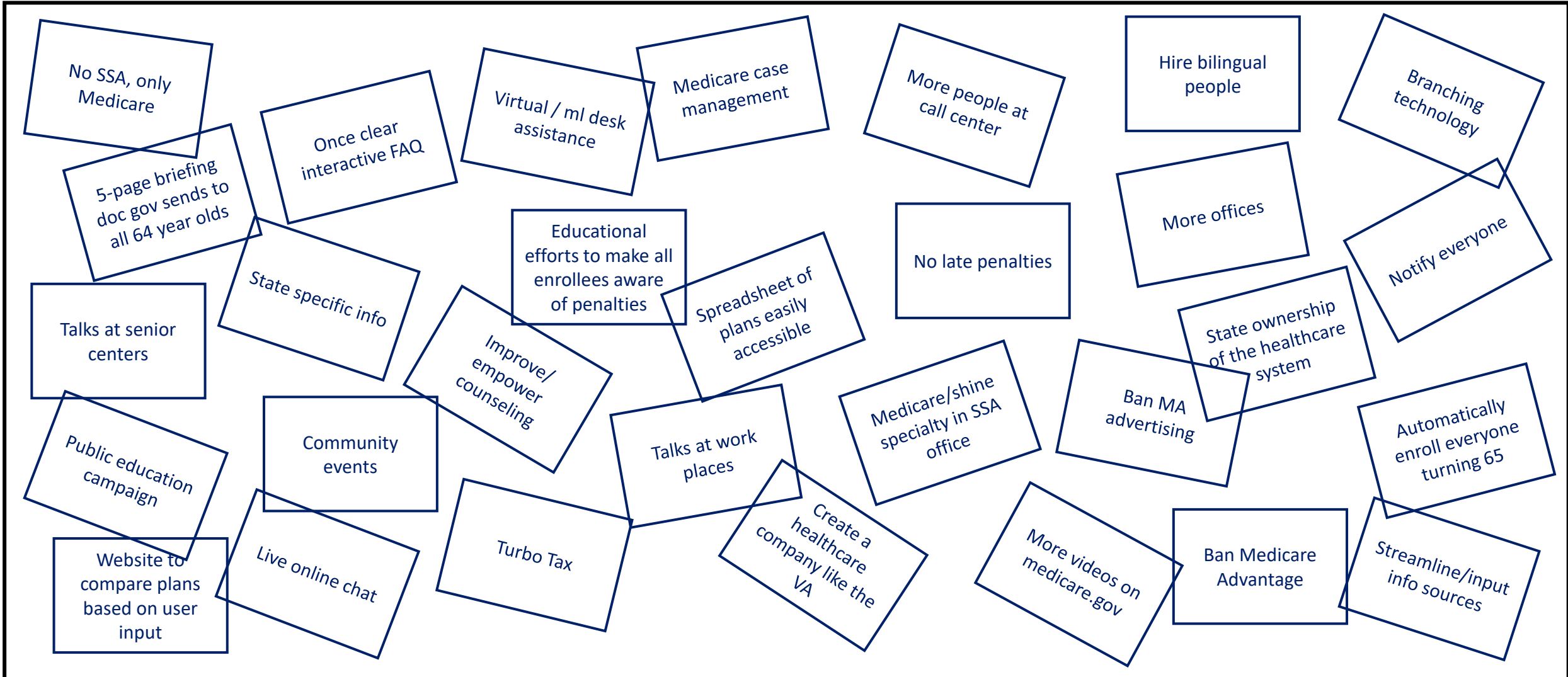


Tech Savviness



Brainstorming to Prototyping Details

Ideation – Unorganized



Ideation – Organized

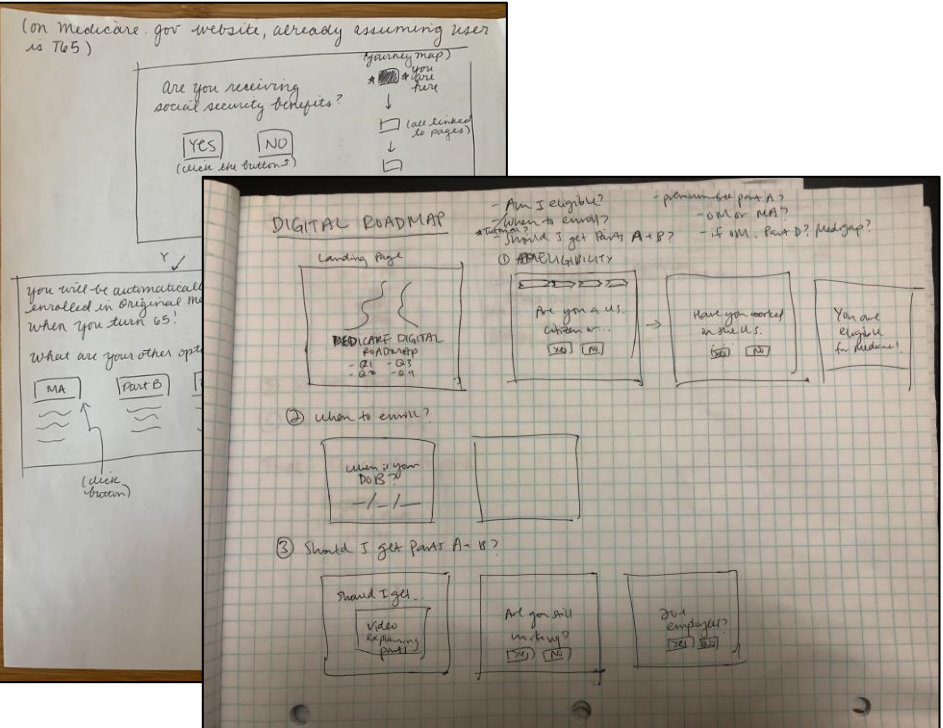
| Customer Service | | Personalization | Information Accessibility | Public Education / Partnerships | | Policy / System Changes | |
|------------------------------|--|--|---|--|----------------------------|--|--|
| Live online chat | Medicare/shine specialty in SSA office | Turbo Tax | 5-page briefing doc gov sends to all 64 year olds | Public education campaign | Talks at work places | No late penalties | Notify everyone |
| One clear interactive FAQ | Hire bilingual people | Website to compare plans based on user input | State specific info | Educational efforts to make all enrollees aware of penalties | Improve/empower counseling | No SSA, only Medicare | Ban MA advertising |
| Virtual / ml desk assistance | Branching technology | Streamline/input info sources | More videos on medicare.gov | Community events | | Ban Medicare Advantage | Automatically enroll everyone turning 65 |
| Medicare case management | More offices | | Spreadsheet of plans easily accessible | Talks at senior centers | | State ownership of the healthcare system | |
| More people at call center | | | | | | Create a healthcare company like the VA | |

Ideation – Evaluation

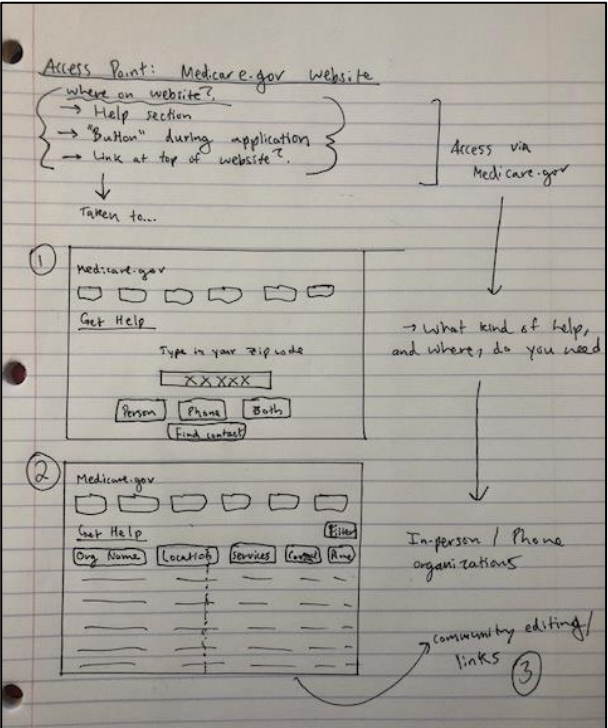
- **Class execution feasibility** → Can our team complete a prototype and deliver a solid project to client in the time frame of the class and within the skill ability of our team?
- **SSA/CMS implementation feasibility** → Are we providing a tool or idea that the client will realistically utilize and have the capability to introduce through their agencies?
- **Salience of pain point addressed** → How does this tool address a major pain point we observed from user interviews?
- **Does this tool currently exist?** → Does this tool or service already exist? Is there something similar already available?

5 Paper Prototypes

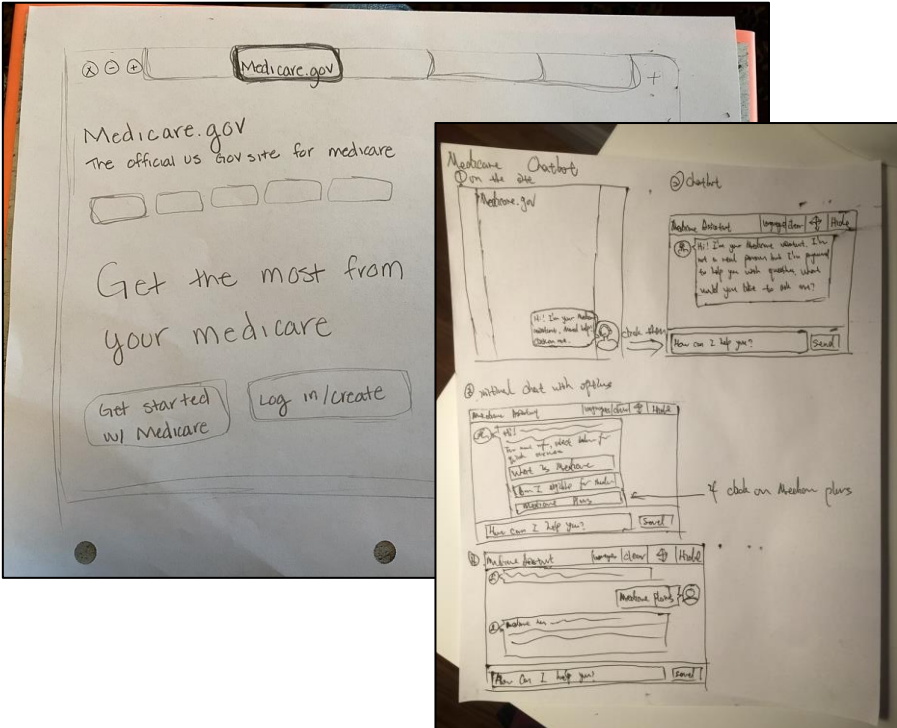
Medicare Enrollment Roadmap



Get Help



Chatbot



3 Digital Prototypes

Medicare Enrollment Roadmap

A Web Page

https://

Are you currently receiving social security benefits?

Yes No

Information Gathering <<

Get Help

A Web Page

https://

Get Help

Discover organizations in your area that can help you enroll in Medicare

1 Enter Your Zip Code XXXXX

2 Select Preferred Form of Assistance **In-Person** Phone

Find Contacts

Chatbot

A Web Page

https://Medicare.gov

Medicare.gov

The official US Gov Site for Medicare

Get started Medicare Log in/Create

Get the most from your Medicare

Message Us

Hi! I'm Mimi, Can I help you with:

Part A? Part B?

Part C? Part D?

Other?

Great! Part A is ... You can find more info here... Do you have any more questions? Or can I connect you with a real person?

Medicare Enrollment Roadmap Details

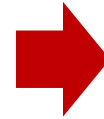
Prototype: Medicare Enrollment Roadmap

User Insights

- Many individuals would benefit from a structured approach to Medicare enrollment, with clear action items and steps
- Users under-utilize government's existing resources
- The importance of enrolling on-time to avoid financial penalties is not known by some users
- Some users will spend substantial amounts of time trying to understand Medicare while others will not; all users need a baseline level of knowledge and some are not reaching this level
- Medicare enrollment feels overwhelming and confusing which creates stress

"The lack of information and how the system is set up makes it so overwhelming."

"[Medicare enrollment is] confusing and scary because I don't know what to do."



Medicare Enrollment Roadmap

A plain language guide that breaks down the Medicare enrollment process into manageable steps and improves accessibility of existing government resources

http://roadmap.medicaid.gov

EN ES CN

This interactive tool covers the following questions:

- Am I eligible for Medicare?
- When can I enroll in Medicare?
- What are my Medicare coverage options?
- What are my next steps for enrolling in Medicare?

Click Here to Create a Login and Save your information

Click Here to Get Started Without Creating Login

Need Help? Click for instruction

Roadmap: Tool Functionality

Roadmap is co-branded by SSA & CMS

Roadmap allows users to create a log in and save their information to revisit over multiple sittings, or use it without creating a login to accommodate those concerned about privacy or burden

Home page clearly states that this is an **exploratory tool**, NOT formal enrollment

The screenshot shows the homepage of the Roadmap Medicare tool. At the top left, callout 1 points to the co-branding logos for the Social Security Administration and CMS. The main heading reads "This interactive tool covers the following questions:" followed by four buttons: "Am I eligible for Medicare?", "When can I enroll in Medicare?", "What are my Medicare coverage options?", and "What are my next steps for enrolling in Medicare?". Below these are two orange buttons: "Click Here to Create a Login and Save your information" (callout 2) and "Click Here to Get Started Without Creating Login". At the bottom left, callout 3 points to a disclaimer: "IMPORTANT: This tool gives you information and helps you understand the Medicare enrollment process. It helps you explore different coverage choices, and you are not committed to the selections you make in this tool. This tool does not enroll you in Medicare. To enroll in Medicare, please apply at SSA.gov." At the top right, callout 4 points to language selection buttons for EN, ES, and CN. At the bottom right, callout 5 points to a "Need Help? Click for instruction" link with a question mark icon.

Roadmap is available in several different languages

A **video tutorial** on how to use the site should be made available to help users feel more comfortable with using the tool

Roadmap Functionality: Basic Features

All videos include a **transcript option** for users who prefer reading text over watching a video

A **glossary** defining health insurance terms will appear in the bottom left corner of each subsequent page.

The screenshot shows the Medicare Enrollment Roadmap website. At the top, there is a navigation bar with the Social Security Administration and CMS logos, and a title "Medicare Enrollment Roadmap". Below the logo is a navigation menu with four items: "Eligibility", "Enrollment", "Medicare Options", and "Next Steps". The main content area features a video player with the title "Before we get started, let's go over the different parts of Medicare" and a video thumbnail titled "Understanding your Medicare choices". Below the video player, there are three navigation buttons: "Back", "Click here for video transcript", and "Next". In the bottom left corner, there is a "Need Help? Click for instruction" button with a question mark icon. The page is annotated with four red circles and orange boxes: 1 points to the navigation bar, 2 points to the transcript button, 3 points to the glossary icon, and 4 points to the next button.

The **navigation bar** indicates which section users are in and allows users to navigate to other sections by clicking each section title

Each page will have **buttons to move forward or go backward** to allow users to revisit pages and change any answers they have input as needed

Roadmap Functionality: Eligibility & Enrollment

1 <http://roadmap.medicare.gov/eligibility>

Medicare Enrollment Roadmap
Eligibility Enrollment Medicare Options Next Steps

Am I eligible for Medicare?

1. I am interested in enrolling in Medicare because:

- I am approaching my 65th birthday or am 65 and was not notified that I have been enrolled
- I am under 65 and was notified that I have automatically been enrolled
- I am over 65 and my employer coverage will be terminating soon

← Back Next →

Need Help? Click for instruction

- Users answer a **series of questions** to determine their eligibility for Medicare.
- The roadmap incorporates **skip logic** to show relevant next questions depending on the user's answers to previous questions.

2 <http://roadmap.medicare.gov/eligibility>

Medicare Enrollment Roadmap
Eligibility Enrollment Medicare Options Next Steps

Am I eligible for Medicare?

1. I am interested in enrolling in Medicare because:

- I am approaching my 65th birthday or am 65 and was not notified that I have been enrolled

2. What is your date of birth? (mo / day / year)

___/___/___

← Back Next →

Need Help? Click for instruction

- After a question is answered, it appears with the **selected answer greyed out** as the next question appears below it. This allows users to go back to change their answers to previous questions as needed.

3 <http://roadmap.medicare.gov/eligibility>

Medicare Enrollment Roadmap
Eligibility Enrollment Medicare Options Next Steps

Am I eligible for Medicare?

6. Do you have other health insurance currently?

- No

You will likely be eligible for Medicare when you turn 65, including premium-free hospital insurance (Part A) and outpatient insurance (Part B).

Note: only the Social Security Administration can confirm your Medicare eligibility.
Click Next to learn more about when you can enroll in Medicare

← Back Next →

Need Help? Click for instruction

- Once the user reaches the end of the section, they arrive at a **bright orange box** clearly stating their eligibility for premium-free Part A and Part B.
- This page includes a disclaimer that this is not an official eligibility determination.

Roadmap Functionality: Medicare Options

1

The screenshot shows the Medicare Enrollment Roadmap interface. At the top, there are navigation tabs for Eligibility, Enrollment, Medicare Options, and Next Steps. The main heading is "What are my Medicare coverage options? Two Main Options". Below this is a flowchart starting with "START" and leading to "Step 1: Decide how you want to get your coverage". Step 1 branches into "Option 1: Original Medicare (OM)" and "Option 2: Medicare Advantage (MA)". Option 1 includes Part A (Hospital Insurance) and Part B (Medical Insurance). Option 2 includes Part C (Blue HMO or PPO) and Part D (Prescription Drug Plan). Step 2 is "Decide if you want a Prescription Drug Plan (PDP)", and Step 3 is "Decide if you need to add Supplemental Coverage", which includes Medigap (different options). A play button icon is overlaid on the flowchart. At the bottom, there are "Back" and "Next" navigation buttons, and a link for "Click here for video transcript".

- The Medicare coverage options section begins with a **video explaining the choice between Original Medicare and Medicare Advantage**, and how they interact with Part D and Medigap plans. (This graphic is based on materials from a SHIP program that a volunteer shared with our team.)

2

The screenshot shows the Medicare Enrollment Roadmap interface. At the top, there are navigation tabs for Eligibility, Enrollment, Medicare Options, and Next Steps. The main heading is "Choosing Your Medicare Plan". Below this is a sub-heading "This section will help you figure out how to choose your Medicare Plan. We recommend answering these questions in order, but you can click on each step below to go directly to specific questions as well." Below this is a list of four questions: 1. How do you want to get coverage: Original Medicare or Medicare Advantage? 2. Do you want a prescription drug plan? 3. Do you want supplemental coverage? 4. Compare your specific plan options based on your previous answers. At the bottom, there are "Back" and "Next" navigation buttons, and a note: "You might want to grab a pencil to jot down some notes for this section!".

- This section is broken into **four main questions** to learn about different Medicare coverage options.
- The user is advised to go through each question sequentially but can also skip around by clicking each question directly.

"It's laid out nicely, and it's got all the information a person would want. It guides you through each step one by one, first step to do and second step and so on, so that makes a person feel very comfortable because they would have a lot of questions."

"I think it was pretty self-explanatory. It gave you all the options. It asks you questions: 'Do you want this or that? If you want this, do you want to pay more?'...It was very helpful!"

Roadmap Functionality: OM vs. MA

1

Medicare Enrollment Roadmap

1. Choosing between Original Medicare and Medicare Advantage

In each row, please select the option that best represents your preference. The questions in this section are only to give you a broad overview of your options. You can explore these questions more deeply later in this tool. You may return to this page after learning more if you would like.

1a. Your doctor

I prefer more flexibility when choosing a primary care physician or other provider (this includes the flexibility to stick with my current doctor) OR I don't mind a limited network of providers, as long as I like the provider I end up with. This also means I'm okay switching from my current doctor and seeing a new one if I have to.

I prefer to see specialists whenever I want. OR I don't mind seeing my primary care physician first to get a referral to a specialist.

Back Next

2

Medicare Enrollment Roadmap

1. Choosing between Original Medicare and Medicare Advantage

If you selected more options in the LEFT column, you may be interested in an Original Medicare (OM) plan*

[Click here to learn more about Original Medicare](#)

If you selected more options in the RIGHT column, you may be interested in a Medicare Advantage (MA) plan*

[Click here to learn more about Medicare Advantage](#)

*Please consider how much you value each preference because the benefits of certain features may make either Original Medicare or Medicare Advantage more attractive.

To review your selections at this stage, click on any of the steps below. There will be more detailed information in the following sections.

1a. Your doctor 1b. Paying for your plan 1c. Additional benefits

Back Next

3

Medicare.gov

The Official U.S. Government Site for Medicare

Sign Up / Change Plans Your Medicare Costs What Medicare Covers Drug Coverage (Part D) Supplements & Other Insurance Claims & Appeals Manage Your Health Forms, Help, & Resources

Home → Sign up/change plans → Medicare Advantage Plans

Medicare Advantage Plans

Medicare Advantage Plans are a type of Medicare health plan offered by a private company that contracts with Medicare to provide all your Part A and Part B benefits. Most Medicare Advantage Plans also offer prescription drug coverage. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan. Your Medicare services aren't paid for by Original Medicare. Below are the most common types of Medicare Advantage Plans.

- Health Maintenance Organization (HMO) Plans
- Preferred Provider Organization (PPO) Plans
- Private Fee-for-Service (PFFS) Plans
- Special Needs Plans (SNPs)

Other less common types of Medicare Advantage Plans that may be available include HMO Point of Service (HMOPOS) Plans and a Medicare Medical Savings Account (MSA) Plan.

How to join a Medicare Advantage Plan

Who can join a Medicare Advantage Plan?

Related Resources

- Things to know about Medicare Advantage Plans
- Questions to ask when looking for a plan
- Coverage options in Medicare Advantage Plans
- Medicare & You: understanding your Medicare choices

Find someone to talk to

Select your state...

Go

- The user goes through **different subsections to learn about the differences between Original Medicare and Medicare Advantage.**
- Each subsection includes two rows laying out two different preferences regarding a feature of Medicare plans. The user is asked to select an option from each row.

- Once the user completes this section, they are **recommended to explore OM vs. MA** depending on their prior selections.
- The user can also return to each subsection to review or to change their responses.

- Based on their selection, the user can click on **links that bring them to Medicare.gov** to learn more about OM and MA, including costs, what it covers, types of plans, etc.

Roadmap Functionality: Prescription Drug Plans

1

http://roadmap.medicare.gov/options

Medicare Enrollment Roadmap

Eligibility Enrollment Medicare Options Next Steps

2. Do you want a prescription drug plan ?

To learn more about how it affects your next steps for finding a prescription drug plan, click one of the options below:

(please note, you maybe use this tool to explore both options below)

What if I enroll in Original Medicare?

What if I enroll in Medicare Advantage?

← Back Next →

Need Help? Click for instruction

2

http://roadmap.medicare.gov/options

Medicare Enrollment Roadmap

Eligibility Enrollment Medicare Options Next Steps

Finding your prescription drug plan: Original Medicare

If you don't want to purchase a prescription drug plan, you can choose to pay out-of-pocket for drugs and continue with only coverage for hospital care and/or outpatient care (Parts A and/or I).

If you want prescription drug coverage, you must choose and join a Medicare Prescription Drug Plan. You usually pay a monthly premium. These plans are run by private companies approved by Medicare.

Click each button to learn more about next steps.

How to get prescription drug coverage

Find a Medicare drug plan

How Medicare prescription drug coverage works with other insurance

What if I choose Medicare Advantage? (Click here)

← Back Next →

Need Help? Click for instruction

3

http://www.medicare.gov

Medicare.gov

Log in Español

Find a Medicare plan

You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**.

Log in or Create Account

Continue without logging in

New to Medicare? Learn about your options & enroll in a plan.

Qualify for a Special Enrollment Period?

← Back Next →

FEEDBACK

- In this section on prescription drug plans (PDPs) and the subsequent section covering supplemental insurance, the user can click on Original Medicare or Medicare Advantage to **explore how these additional plans interact with OM and MA.**

- Once they select between OM and MA, the user arrives at a page that explains how a PDP works with that choice and includes **links to other CMS resources.**
- The user can easily **explore the other option they did not select** by clicking the button on the bottom of the page.

- If the user clicks “Find a Medicare drug plan” on the previous page, they are brought to the **Medicare Plan Finder** to shop for drug plans. (This also occurs if the user decides to explore Medicare Advantage plans after going through all four questions.)

Roadmap Functionality: Next Steps

1

http://roadmap.medicare.gov/next

Medicare Enrollment Roadmap

Eligibility Enrollment Medicare Options Next Steps

What are my next steps?

1. Click each button to learn more about your options

Create checklist Get your personalized checklist for suggested next steps

Use "Get Help" search tool Need additional support? Search for in-person or telephone counseling

← Back Next →

Need Help? Click for instruction

2

Medicare Enrollment Roadmap

Eligibility Enrollment Medicare Options Next Steps

Medicare Enrollment Checklist

- Confirm eligibility for Medicare
- Identify enrollment period - 1/1/20 to 7/31/20
- Evaluate your current health insurance and learn what happens after you turn 65
- Check with your current doctors to see if they accept Medicare
- Explore the Original Medicare (Part A & B) and Prescription Drug Plan (Part D)
 - Read about Part A (hospital care) & Part B (outpatient care)
 - Read about Part D
 - Figure out Part B and Part D costs
 - If you have limited financial resources, check to see if you qualify for help at [Get help paying costs](#)
- Explore Medicare Advantage (Part C)
 - Compare available plans and related costs
- Decide between the Original Medicare and Medicare Advantage
 - If pick the Original Medicare, select a Prescription Drug Plan (Part D) use [Medicare Drug Plan Finder](#)
 - If pick the Medicare Advantage, select a plan.
- Apply for Medicare with the Social Security Administration
 - Call toll-free at 1-800-772-1213 (tty 1-800-325-0778)
 - Apply Online at [Apply for Just Medicare](#)
 - Visit your local SSA office in-person
- Make sure you have the following information ready:
 - Date and place of birth
 - Current health insurance information

← Back

Need Help? Click for instruction

3

http://roadmap.medicare.gov/next

Medicare Enrollment Roadmap

Eligibility Enrollment Medicare Options Next Steps

What are my next steps?

2. Once you know the Medicare coverage you want, enroll!

To enroll in Medicare, you can contact the Social Security Administration (SSA) in the following ways:

Call SSA toll-free at 1-800-772-1213 (TTY 1-800-325-0778)

Apply online at SSA.gov

Visit your local SSA office in-person

← Back

Need Help? Click for instruction

- In the “Next Steps” section, users can **auto-generate a personalized checklist** or **access the “Get Help” search tool** to identify local in-person or telephone counseling.
- The checklist will be created based on the information the user input into the eligibility and enrollment sections of the Roadmap.

- The checklist serves as an **educational tool** to lay out suggested steps for any research or materials the user would need to collect prior to enrolling.

- The Roadmap ends on a page that **directs the user to the SSA’s three different channels for enrolling in Medicare**. The user can click on buttons that brings them to the online enrollment page and a search tool to locate nearby SSA field offices for an in-person visit.

Roadmap: User Feedback (1)

- The tool is very user-friendly both in-terms of site navigation and in-terms of information sharing; the process flow of the tool is logical and makes sense
- Many users who had already enrolled into Medicare said the tool could be helpful in refreshing their knowledge of Medicare before annual renewal periods
- Users who indicated they were confused by the roadmap tool were confused by Medicare as a whole. These users often noted that they needed to spend more time understanding Medicare and that the tool was a good first research step
- The checklist with next steps was a feature that majority of users exhibited a positive reaction to upon clicking on the functionality
- Users appreciated how the tool is self-paced and can be returned to as needed

Tool is User-Friendly

"This is step-by-step, very user-friendly, easy roadmap, very clear directions, it's the best tool I've seen."

"The site was easy to use and organized. The information I needed was all there. It was helpful. It answered all the questions I had about enrolling in Medicare."

"I was never frustrated going through the tool. It is really user-friendly."

"I liked the step by step 1,2,3, etc.. makes it easy to follow."

"This is really easy, it's simple to understand and it's full of information that is easy to read."

"I would've liked to had something like this, it would've made [Medicare enrollment] a lot easier."

Roadmap: User Feedback (2)

Tool is Useful for Educational Purposes

"I think I would definitely benefit from using the tool. It was organized very well, easy to use, seemed to have a lot of information that would be beneficial in making your decision, and it definitely gives you the beginning steps of getting enrolled in Medicare. You can go on and find out if you're eligible very quickly and easily, find out when you can enroll, and it actually gives you some simple, easy terms to explain the difference between the different coverages and what Medicare covers and what Medicare advantage covers. You might have to look further into it yourself, but this is definitely a good start and an easy way to do it."

"It does take some time and effort and thought, but the tool is clear. It is user-friendly and easy to navigate and causes you to stop and think about things you probably haven't thought about that are important."

"I like this. It would have been nice to have started with this when I signed up four years ago. If you have never signed up before it can be daunting, so this will get you the information to get you going down the right path. A person can go through this without signing up and read everything until you understand it. If you don't understand it, you can get linked to help resources through the tool."

Tool is Helpful for Learning about OM vs. MA

"I think I would've clicked through just to learn the differences between the Medicare Advantage and the Medicare, especially if it's not a decision I have to make coming up in the next few months, because it takes me a while to make decisions. I have to look at all the facts."

"It would certainly tell me the questions I should ask. If I didn't know anything about Medicare, it would kind of give me a hint as to the things that are differences between regular Medicare and Medicare Advantage plans."

"It's a good tool because it gives you information about everything, like what the advantage is compared to regular Medicare, if you get prescription coverage or not prescription coverage. So it has a lot of information. At the end it shows you how you can file, or how to call, or go to the office, so it's pretty good!"

Roadmap: User Feedback (3)

Checklist is Helpful for Next Steps

"The checklist looks very helpful b/c someone just signing up for Medicare doesn't know what to ask or what they need, so having a checklist is very advantageous."

"I would very likely use this tool. I would get the answers I would need. I would get resources to go to or talk to if needed. I get a compare/contrast of the 2 Medicare options. And I would definitely use the checklist. That would be very helpful to me to see that I was doing everything I needed to do and in the right order."

Tool is Useful Beyond Initial Enrollment

"I wanted to use the tool all the way to the end so I could be updated and trained on what Medicare coverage was even though I am already on it and covered I know that each year I have to decide if I want to change directions so it helps me understand it better myself and prepare for the future of my annual renewal period."

Limitations of Tool

"The concept of the roadmap is really helpful, but I felt like this was too open-ended. There is a lot of information and it is overwhelming."

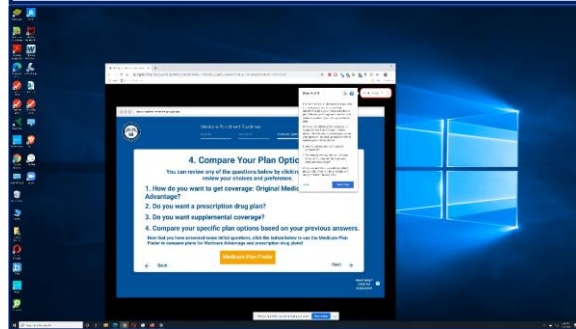
"I did not think the options were clear, but its not the tool's fault. Its my mind that needs more time to understand it."

"I felt like I could not make a clear decision because I did not have any guidance. I wish the tool could tell me what to do."

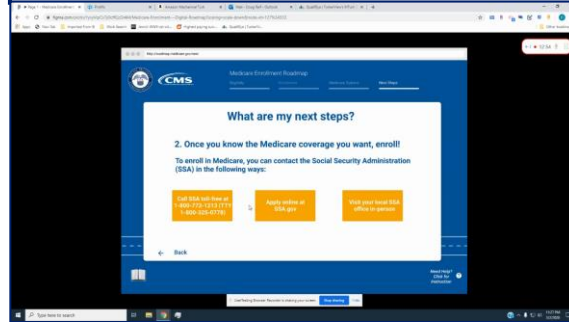
"It didn't give a whole lot of answers as to why you'd want to pick one plan, You know to give me a choice of Advantage plans and compare them to the original Medicare, so in that sense, if you didn't know anything about Medicare it would give you a Medicare introduction, like a 101 course, but it doesn't help you choose a policy when it's all said and done."

Roadmap: What Users Are Saying...

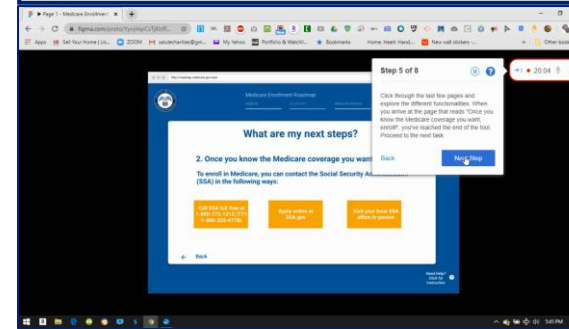
Was the information outlining differences between MA and OM helpful?



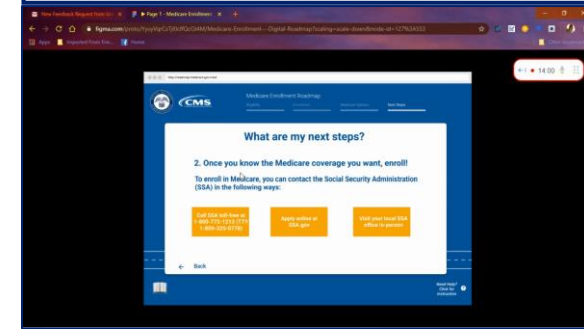
Is this a good overview of Medicare?



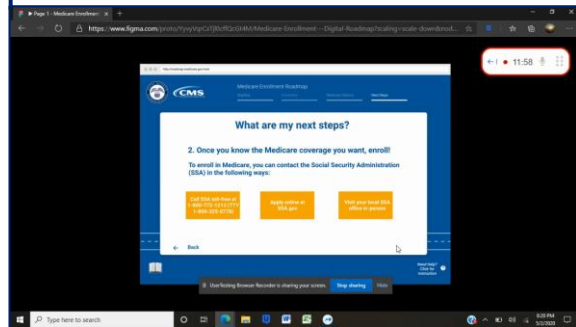
What is the purpose of the tool?



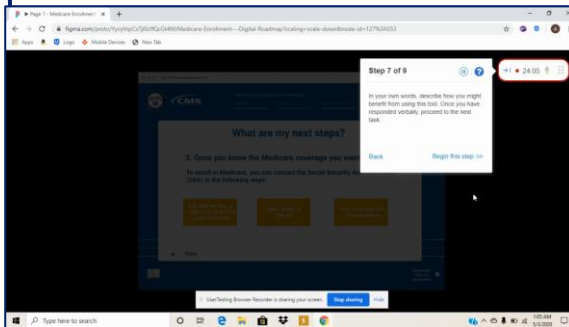
How is the organization of the tool?



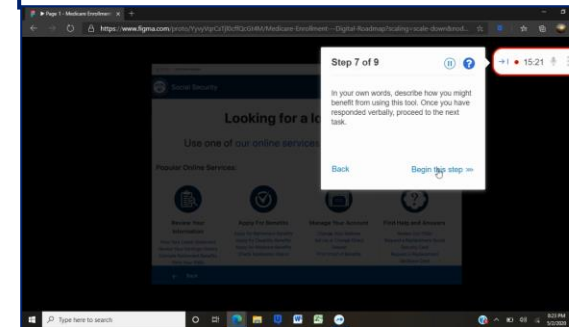
How was this tool helpful for you?



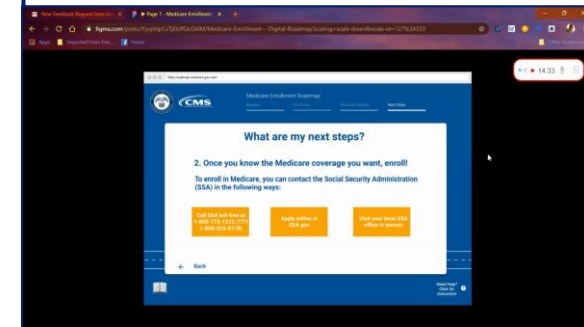
Would you benefit from using the tool?



Was the information provided easily accessible? Did you need additional information?



Would you use this tool?



*Audio as opposed to video is important component, hence the videos are small to include more files on this slide.

Roadmap: Challenges & Evaluation

Challenges and Questions

- Who will be the product owner? Would SSA & CMS create new cross-agency team?
- Product team would need to build out remaining skip logic (e.g., under 65 and employer insurance terminating, how Medicare options work with other insurance types, ineligible case)
- Some new content may need to be created (e.g., Medicare options video, FAQs for each major section of the tool)
- How will the tool accommodate different languages?
- Checklist needs to be further developed and tested with users – how will the checklist be tailored based on user’s answers (from both a technical and content standpoint)?
- How will the Roadmap be advertised to potential enrollees? Potential channels include the CMS and SSA websites, a broader public education campaign, SSA mail and email blast, partnerships with SHIP, AARP, etc.
- More clearly provide cost information; users view cost as a major enrollment issue and want the tool to clearly address it

Evaluation Criteria

Class Execution

- High – Prototype was feasible for us to create for a common, more straightforward persona; mapping out the skip logic for all possible personas would have been difficult

SSA/CMS Implementation Feasibility

- High – Client has technical ability and resources to implement effectively; limited headcount would be required to create and implement Roadmap

Salience of Pain Point Addressed

- High – Our user research showed that most Medicare enrollees faced challenges with information gathering, particularly with navigating existing resources and determining what information was relevant to them

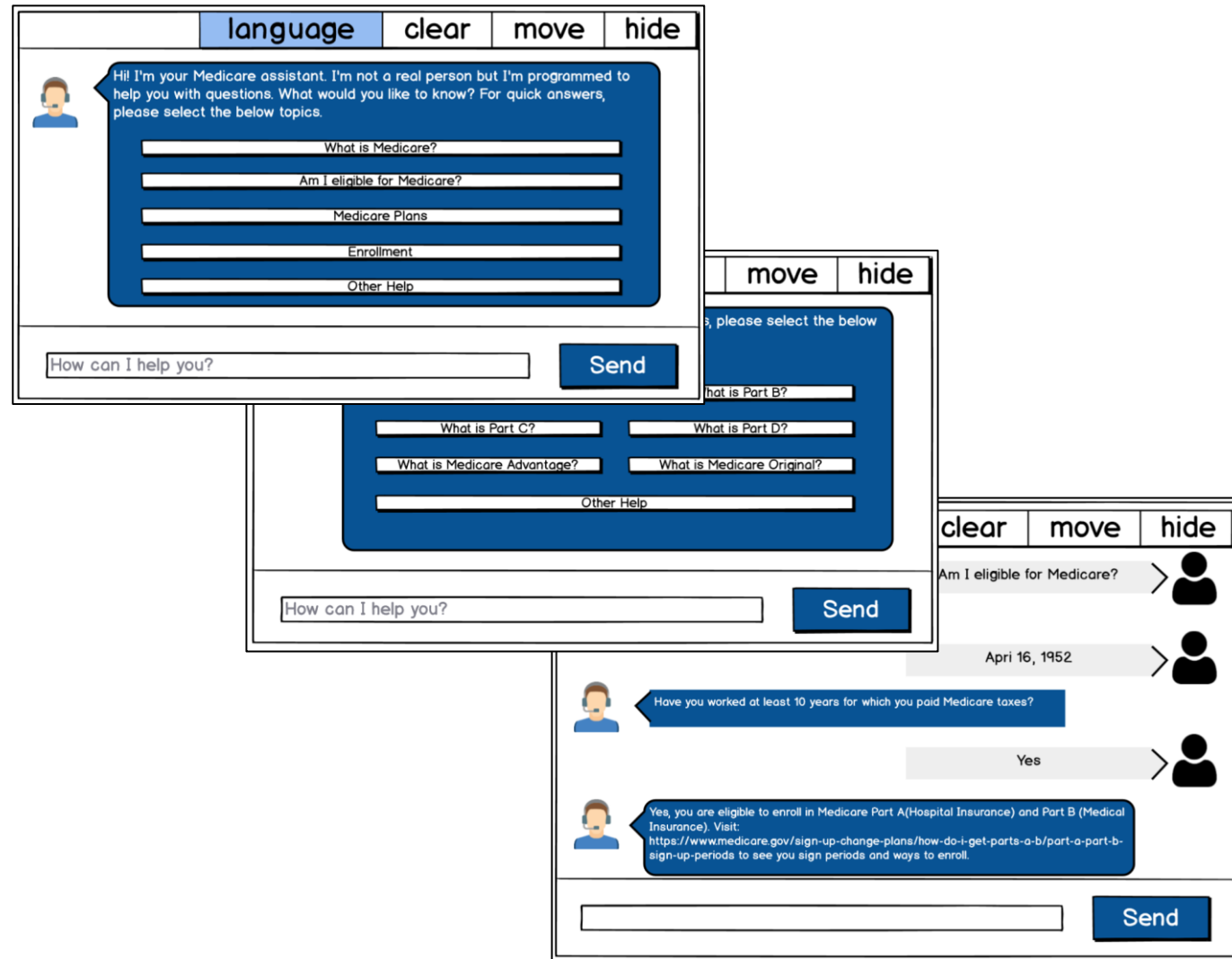
Does This Tool Currently Exist?

- No, the Medicare Rights Center offers a tool to answer some questions, but they are disjointed and less user-friendly

Chatbot Details

Prototype: Chatbot

A chatbot that answers your questions immediately, so you don't need to wait in long phone queues or appointment lines



Prototype: Chatbot

User Insights

- Majority of interviewees indicated that they had trouble finding the correct information pertinent to them in the right place, too many webpages, links, etc.
- Frustration with long wait times on the phone and for in person visits
- Multiple long waits just to remember you forgot to ask one of your questions
- Issue with language options

“I don’t know who to call. Is there a government office? It’s confusing and scary because I don’t know what to do. I just want my questions answered fast.”



Chatbot

A tool that allows users to ask all their ad hoc questions and get fast and reliable answers.

The screenshot shows the Medicare.gov website interface. At the top, there is a navigation bar with links for 'Español', 'About Us', 'Glossary', 'CMS.gov', and 'MyMedicare.gov Login'. Below this is a search bar with the text 'type search term here' and a 'Search' button. The main content area features a large banner with the text 'Get the most from your Medicare' and two buttons: 'Get Started with Medicare' and 'Log In/Create Account'. Below the banner is a green bar with the text 'See how Medicare is responding to Coronavirus' and a 'Learn more' link. In the bottom right corner, there is a chatbot icon with a speech bubble that says 'Hi! I'm your Medicare Assistant! Need' and a button labeled 'Assistant'.

Chatbot: Tool Functionality

1

language clear move hide

Hi! I'm your Medicare assistant. I'm not a real person but I'm programmed to help you with questions. What would you like to know? For quick answers, please select the below topics.

- What is Medicare?
- Am I eligible for Medicare?
- Medicare Plans
- Enrollment
- Other Help

How can I help you?

- Enrollee would be able to access the chatbot on any webpage on medicare.gov
- Enrollee is greeted by the Medicare assistant with some pre formulated common questions that they can get started with
- Enrollee can also type a free response if their question isn't included in the original choices

2

language clear move hide

What is Medicare?

Medicare is the federal health insurance program for:

- People who are 65 or older
- Certain younger people with disabilities
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD)

For more information, please click on <https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/whats-medicare>

How can I help you?

- The Medicare assistant helps the enrollee as far as possible
- All information is confidential and secured
- The response times, since automated, are short
- The Medicare assistant uses plain language to make answers as accessible as possible

3

language clear move hide

Medicare Plans! What a great pick! For quick answers, please select the below topics.

- What is Part A?
- What is Part B?
- What is Part C?
- What is Part D?
- What is Medicare Advantage?
- What is Medicare Original?
- Other Help

How can I help you?

- Enrollees can leave the chat whenever they are finished
- Enrollees can ask to be transferred to a human whenever they need by simply asking
- The Medicare assistant will stop and pass off to human automatically if confidential information is shared or the question is too complex

Chatbot: User Feedback

- Tool was very straight forward and easy for interviewees to comprehend; limited usability concerns
- Interviewees indicated that they think a chatbot would be helpful; opinions differed on if an interviewee would actually use the tool
- Chatbot was the most extreme of our prototypes, with users either loving or hating it (mostly dependent on their technology skill level and their past experience, or lack thereof, with chatbots)

"If the chatbot could generate forms and give concrete direction like what you have in other pages, that would be really beneficial."

"Oh, I love the the chatbot, no more waiting for me!"

"I usually don't use chatbots unless I have no choice."

"I love the language options, Spanish being my primary language, this could have really helped me."

"To be honest, I don't trust chatbots, but I know many that do!"

"I would probably give the chatbot about 3 seconds before I would walk away."

Chatbot: Challenges & Evaluation

Challenges and Questions

- A chatbot service would need to be decided on (or an RFP developed)
- As the population aging into Medicare becomes more technology advanced, would a chatbot be more apt?
- When would the chatbot need to transfer the user to a real person?
- Data management between phone, chat, and in person would need to be institutionalized to create seamless experience for the user
- Chat management needed from SSA or CMS – this would likely require several new full-time employees (similar to a phone line)
- How would the chatbot handle sensitive information if the user begins to give unprompted?

Evaluation Criteria

Class Execution

- High – Prototype was feasible for us to create for 10 common questions; a database of all relevant questions and answers would have been difficult

SSA/CMS Implementation Feasibility

- High – Although many chatbots exist in entirety, client would need to create RFP as well as list of common Medicare terminology to train the chatbot on

Salience of Pain Point Addressed

- Unclear – Interviewees had polarizing reviews on if they would engage with the tool. Would enough users engage to warranted its creation?

Does This Tool Currently Exist?

- No

Get Help Details

Prototype: Get Help

User Insights

- Majority of interviewees indicated that they utilized outside resources for assistance in either enrollment itself or in understanding Medicare
- Positive experiences reported with local non-profits and other non-government organizations
- Vast ecosystem exists outside of government resources to support individuals enrolling in Medicare

"I didn't know where to go, just knew at 65 I had to sign up, so I sat down with a friend who had gone through it and told me what to start looking at and where to go for help."



Get Help Tool

A tool that can connect individuals with local counselors / agencies that support Medicare enrollment

The screenshot shows a web browser window titled "A Web Page" with a URL bar containing "https://". The main content area features the heading "Get Help" and the sub-heading "Discover organizations in your area that can help you enroll in Medicare". Below this, there are two numbered steps: 1. "Enter Your Zip Code" with a text input field containing "XXXXX"; 2. "Select Preferred Form of Assistance" with three radio button options: "In-Person" (selected), "Phone", and "Both". A "Find Contacts" button is positioned below the options.

Get Help: Current Government Resources

Government Help Resources – Constraints

- Through Medicare.gov, enrollees are only able to access government resources including SHIP, SSA hotline, and SSA field locations; non-government assistance providers are not available
- Resources are not organized beyond the state level; localization is too broad
- Many of the links listed are not relevant to Medicare
- Selecting “SHIP” for a specific state will link to a State website. The quality of the state website ranges.
 - California: includes a county map with local government and non-government assistance service providers; clear organization on Medicare enrollment services provided
 - Arkansas: results in a “page not found” outcome

Accessing Government Help Resources

Spanish | A A A Print About Us | Glossary | CMS.gov | MyMedicare.gov Login

Medicare.gov

The Official U.S. Government Site for Medicare

type search term here Search

Sign Up / Change Plans Your Medicare Costs What Medicare Covers Drug Coverage (Part D) Supplements & Other Insurance Claims & Appeals Manage Your Health Forms, Help, & Resources

Home → Forms, help, & resources Share

Forms, help, & resources

Find doctors, hospitals, & other providers

Medicare forms

Free Medicare publications

"Medicare & You" handbook

Mail you get about Medicare

Lost/incorrect Medicare card

Report fraud & abuse

Identity theft: protect yourself

Phone numbers & websites

Find doctors, hospitals, & other providers

Hospitals, nursing homes, home health agencies, medical item suppliers, health care providers, health and drug plans, dialysis facilities.

Related Resources

- Downloadable Medicare databases

Find someone to talk to

California

Go

Is my test, item, or service covered?

type your test, item, or service

1 Through Medicare.gov, enrollee requiring additional human support will navigate to “Forms, Help, & Resources” and then select their state.

2 The enrollee is then directed to a list of resources. Many of the organizations, such as “Accreditation Association for Ambulatory Health Care” are not relevant. The numbers listed for SHIP or SSA are the generic toll numbers. No other local resources are available.

Spanish | A A A Print About Us | Glossary | Medicare.gov | CMS.gov | MyMedicare.gov Login

Medicare.gov

Helpful Contacts

The Official U.S. Government Site for Medicare

Sign Up / Change Plans Your Medicare Costs What Medicare Covers Drug Coverage (Part D) Supplements & Other Insurance Claims & Appeals Manage Your Health Forms, Help, & Resources

Home → Find someone to talk to Share

Find someone to talk to

96 contacts for the state of California

Search another state GO

| Organization name | Can answer my questions about | Contact information |
|--|---|---|
| SHIP - State Health Insurance Assistance Program | Personalized health insurance counseling | Toll Free: (800) 434-0222 Visit website |
| 1-800-MEDICARE | General Medicare information, ordering Medicare booklets, and information about health plans. | Toll Free: (800) 633-4227 |
| Accreditation Association for Ambulatory Health Care | Finding out if urgent care centers and ambulatory surgical centers are accredited or not. | Local: (847) 853-6060 Visit website |
| Agency for Healthcare Research and Quality (AHRQ) | Ordering brochures on “Choosing a Hospital, Choosing Treatments and Choosing a Hospital.” | Toll Free: (800) 358-9295 Toll Free TTY: (888) 596-6340 Visit website |

Get Help: Tool Functionality

1

Get Help

Discover organizations in your area that can help you enroll in Medicare

1 Enter Your Zip Code XXXXXX

2 Select Preferred Form of Assistance In-Person Phone Both

Find Contacts

- Enrollee would access Get Help tool through the “Forms, Help, & Resources” tab on Medicare.gov website
- Enrollee is directed to Get Help landing page
- Enrollee types in their zip code and selects preferred mode or service: in-person and/or telephone

2

Get Help

Discover organizations in your area that can help you enroll in Medicare

Click Here to Edit / Add / Leave a Review search

| Organization Name | Organization Contact Info | In-Office or Phone | How they can help you | Rating |
|--|---|---|--|----------------------------------|
| HICAP - Health Insurance Counseling & Advocacy Group | 1710 S. Amphlett Blvd., Suite 100 San Mateo, CA 94402 – Google map Phone: (650) 627-9350 Hours: M-F, 8:30am - 4:30pm | <input checked="" type="checkbox"/> Office Visits <input checked="" type="checkbox"/> Phone Services | <input checked="" type="checkbox"/> Counseling <input checked="" type="checkbox"/> Enrollment support <input type="checkbox"/> Workshops & Classes <input checked="" type="checkbox"/> Informational Services | ★★★★☆ Reviews |
| Org 2 | | | | |
| Org 3 | | | | |

- A list of local organizations that provide Medicare enrollment services are listed
- Information includes: organization name, contact information, services provided, and community rating / link to reviews (similar to yelp!)
- The list is sortable by services provided and rating
- The enrollee is able to edit / add / leave a review about organizations through this page

3

Get Help

Discover organizations in your area that can help you enroll in Medicare

1 Are you adding, editing, or reviewing an organization? Add Edit Review

2 Please input information below

Organization Name Organization Contact Information In-Office or Phone How they can help you Rating

[] [] ComboBox ComboBox ComboBox

Submit

A member of the team will verify. Thank you!

- Enrollee can leave a review for an organization that they worked with
- Enrollee can add a new organization or update an existing organization’s contact information
- All reviews, organization contact additions, and existing organization contact updates by users will be confirmed by an SSA/CMS employee
- Thus, SSA/CMS will manage the crowd-sourced database

Get Help: User Feedback

- Tool was very straight forward and easy for interviewees to comprehend; limited usability concerns
- Interviewees indicated that they think such a Tool, and associated database of organizations that can assist with Medicare enrollment, would be helpful; opinions differed on if an interviewee would actually use the tool and/or engage with it (e.g. write a review about an organization or update an organization's contact information)
- Many interviewees were not clear what organizations would be included, specifically would private sector insurance companies and/or individual private brokers be included in the database

"Reviews are not always helpful and organizations will wise up to the tool and push their own reviews."

"It's good to get specific, localized information."

"I may not have used the suggested help [provided by the Get Help Tool], but I would have looked at it because I did not know where to start."

"I would [have reviewed an organization] if I found them helpful and if they asked me explicitly to review them."

"To be honest, I mostly rely on word-of-mouth. I wouldn't trust random reviews on a website."

"I definitely would have utilized the tool because we used a broker on the recommendation from a friend, but we would have checked to see if there was anyone closer to us."

Get Help: Challenges & Evaluation

Challenges and Questions

- Database management needed from SSA or CMS – this would likely require a new full-time employee
- For local non-profits engaged in Medicare enrollment, would the Federal government need to certify these organizations? Including them in a government-managed search tool implicitly implies the government has endorsed these organizations
- Unclear if users would input, update, or review organizations – we received mixed user feedback
- Sorting and placement of organizations post-search would be a delicate issue; presumably the first three organizations that come up after a zip code is inputted have undue power – how would organizations be sorted?
- Incorporating the private sector, which is also a key part of the Medicare enrollment ecosystem, is another delicate issue – how would insurance companies, insurance brokers, and professional organizations be included?

Evaluation Criteria

Class Execution

- High – Prototype was feasible for us to create on a state-level scale; a national database of all relevant actors would have been difficult

SSA/CMS Implementation Feasibility

- High – Client has technical ability and resources to implement effectively; limited headcount would be required to create and implement Get Help tool

Salience of Pain Point Addressed

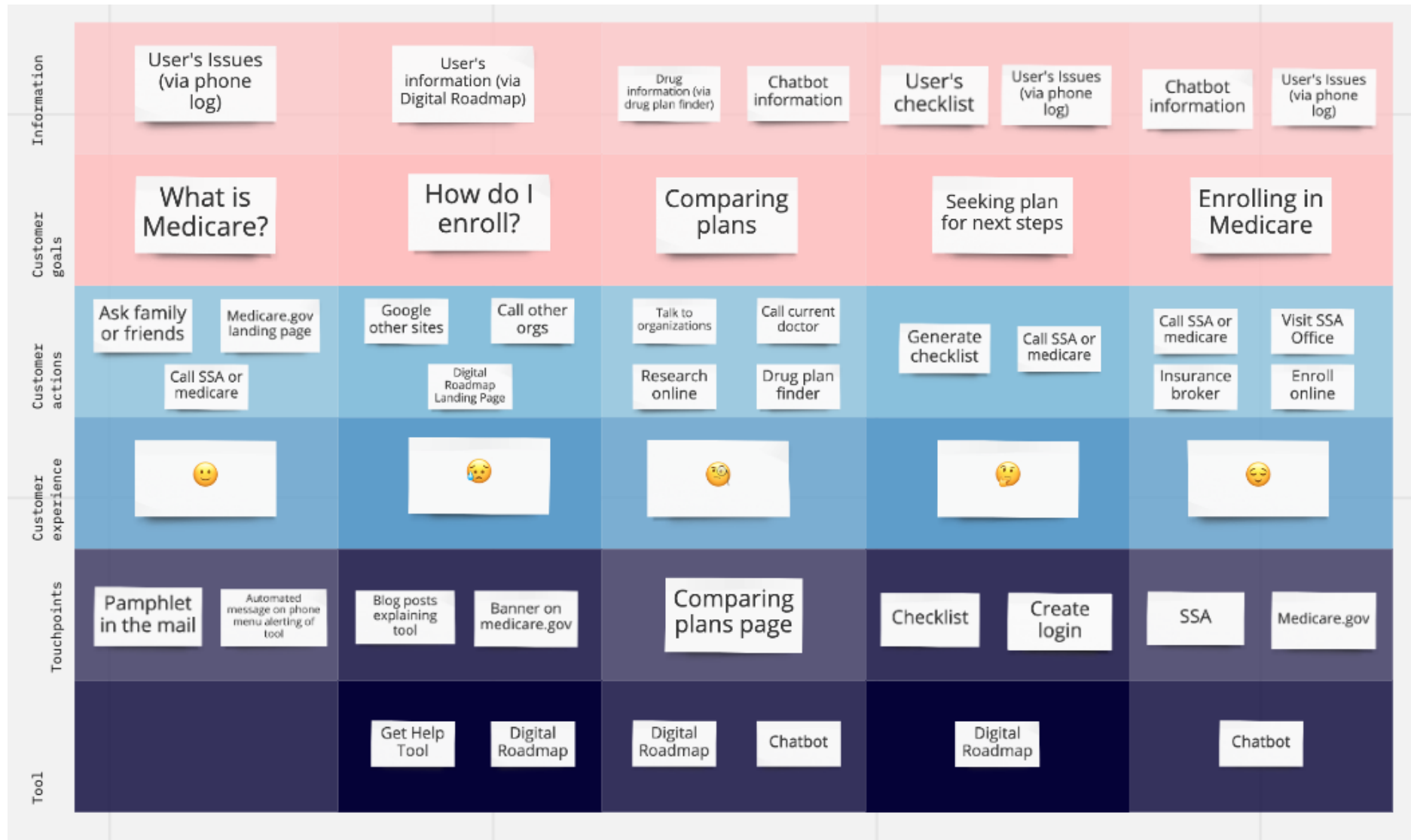
- Unclear – Certainly interviewees indicated that a database of local resources would be helpful, but we received mixed reviews on if interviewees would engage with the tool in a way that warranted its creation

Does This Tool Currently Exist?

- No – Not in a simple, national-level format

Prototype Journey Mapping

Journey Map for Suite of Tools (Roadmap, Chatbot, Get Help)



Additional Recommendations

| | What Your Direct Team(s) Can Do | What SSA & CMS Can Do | What Congress Can Do |
|--|---|--|--|
| Short-Term (within the next 2 years) | <ul style="list-style-type: none"> • Simplify CMS materials for the public: <ul style="list-style-type: none"> • Continue to update Medicare website according to plain language principles • Simplify Medicare terminology to reduce confusion between A, B, C, D, Medigap, Medicare Advantage • Embed more videos into website • Create “No Wrong Door” experience to signal a seamless Medicare enrollment process from SSA to CMS <ul style="list-style-type: none"> • Host a single landing page that would direct users to correct agency depending on their issue/question | <ul style="list-style-type: none"> • Co-locate SHIP counselors in SSA field offices (or train SSA reps to assist with Part D and Medicare Advantage) • Improve initial customer experience of engaging with the Medicare process (e.g., “Medicare 101” webinars, “Welcome to Medicare” texts or calls) • Launch public education campaign to raise awareness about planning for Medicare before turning 65yo and about official tools, such as the Roadmap • Improve outreach to individuals on Medicaid since their Medicaid eligibility may change after turning 65yo • Leverage physicians (e.g., partner with AMA, recommend all Medicare-accepting physicians discuss Medicare options with patients ~60yo) • Create regular feedback mechanism with the State Health Insurance Program | <ul style="list-style-type: none"> • Pass the BENES Act, which would direct the federal government to provide advance notice to individuals approaching Medicare eligibility about basic enrollment rules • Enhance funding for the State Health Insurance Program |
| Mid- to Long-Term (beyond the next 2 years) | <ul style="list-style-type: none"> • Adopt Medicare Digital Roadmap tool • Adopt tools to support customer assistance options (online and offline) – Get Help and Chatbot both focus on providing enrollee with assistance • Implement text messaging system to remind prospective enrollees of deadlines • Continue to update Medicare Plan Finder according to user and stakeholder feedback (e.g., make filtering easier for less tech savvy users, allow saving drug lists anonymously and viewing by third parties) | <ul style="list-style-type: none"> • Implement omnichannel strategy to track the prospective Medicare enrollee’s information between in-person visits, phone calls, online system, etc. to reduce volume in each channel • Promote a culture of interacting with end-users to inform services and products (e.g., dedicate time monthly to meet with enrollees, build into performance evaluation) | <ul style="list-style-type: none"> • Regulate the mailings that Medicare Advantage companies send to prospective enrollees (e.g., requirement to clearly state materials are not from the government) • Re-evaluate current lifetime penalties |

No Wrong Door

User Insights

- Majority of interviewees indicated that they were confused on the relationship between CMS and SSA.
- Frustration with which phonenumber to call, which website or which office to visit
- Frustration with repeating information to CMS and SSA agents
- Some interviewees commented on getting different answers from SSA and CMS with the same question.

"It's hard for people to understand the split between SSA as a federal bureaucracy, CMS as a separate agency, and Medicaid at the state level which helps pay for premiums. People get caught shuffling between all 3 agencies."

"People don't understand they need to go to SSA first."



No Wrong Door

Enhance seamless user experience coordinated between SSA and CMS, given they are partner organizations

- No matter where the user starts, they should end up at the right place seamlessly
- Data exchange already exists between SSA and CMS but needs to be bolstered and made more transparent to the user
 - Ex: If someone communicates that they need communication in Spanish, this is **SHOULD** be passed off to CMS (currently is not).



Sources

- Slide 7: [CMS 2017 Medicare Beneficiary Snapshot](#); [Kaiser Family Foundation](#) (estimates based on the Census Bureau's American Community Survey, 2008-2018)
- Slide 15: Aetna – [Medicare Enrollment Periods: What You Need To Know](#); [CMS Medicare and You Handbook](#)