

MEDICARE ENROLLMENT

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THE U.S. DIGITAL SERVICE



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Problem Overview

YOUR MONEY

YOUR MONEY
Medicare Enrollment Can Be Confusing and Lead to Unexpected Costs

Americans are working past 65 and delaying Social Security, which makes enrolling in Medicare complicated



RETIRING

Medicare's Private Option Is Gaining Popularity, and Critics

As more Americans sign up for Medicare Advantage, detractors worry that it's helping private insurers more than patients.



Ed Stein and Lisa Hartman at home in Denver. Mr. Stein had difficulty changing his Medicare coverage after getting a cancer diagnosis. Nick Cote for The New York Times

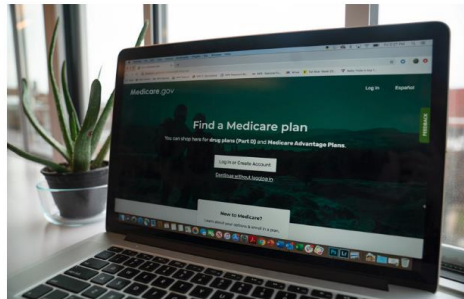
Shots HEALTH NEWS FROM NPR

POLICY-ISH
Will Glitches In Medicare's 'Plan Finder' Leave Some Seniors Stuck In The Wrong Plan?

December 6, 2019 3:56 PM ET

SUSAN JAFFE

FROM KOHN



Medicare's overhauled Plan Finder debuted at the end of August. But health care advocates and insurance agents say the website has had big problems ever since, including inaccurate details about prices, which drugs each plan covers and their coverage. GALE OULTRIP

RETIRING

If You Do Medicare Sign-Up Wrong, It Will Cost You



Tony Farrell at his home in Oakland, Calif. He missed a deadline to apply for Medicare and now pays a penalty. "I was just relying on my own logic and experience, and felt that if I didn't need a government service, I wouldn't sign up for it." Jason Henry for The New York Times

A Medicare Story – Past



"President Johnson made it possible for Americans to retain their dignity as they get older and not have to depend on their children or be homeless."

– Medicare beneficiary

A Medicare Story – Present

PART A
hospital



PART B
outpatient



PART C
advantage



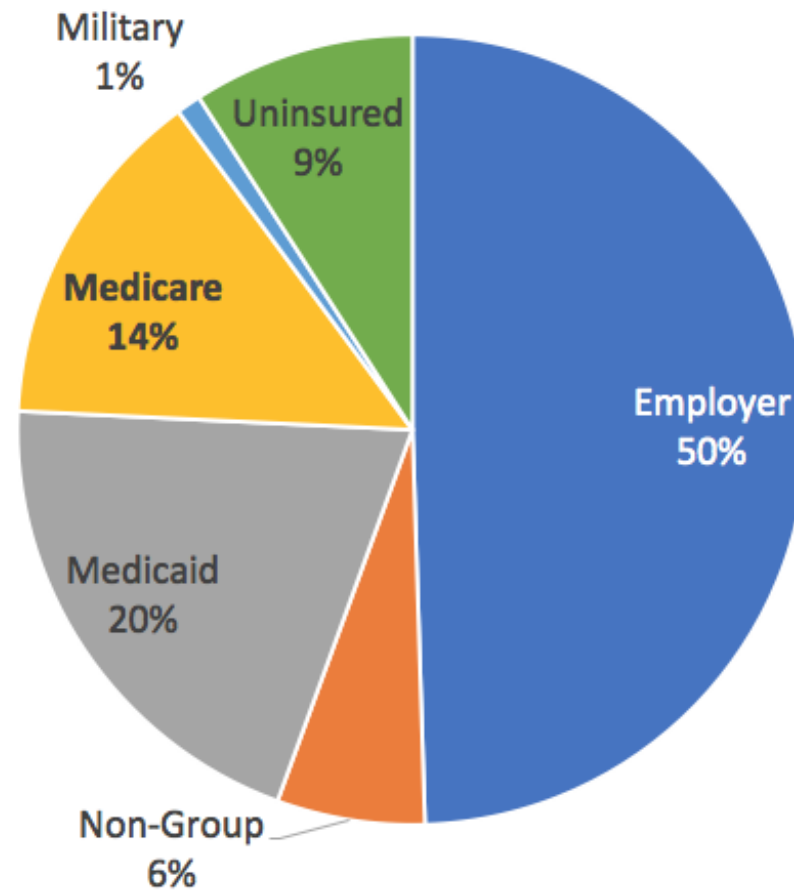
PART D
drugs



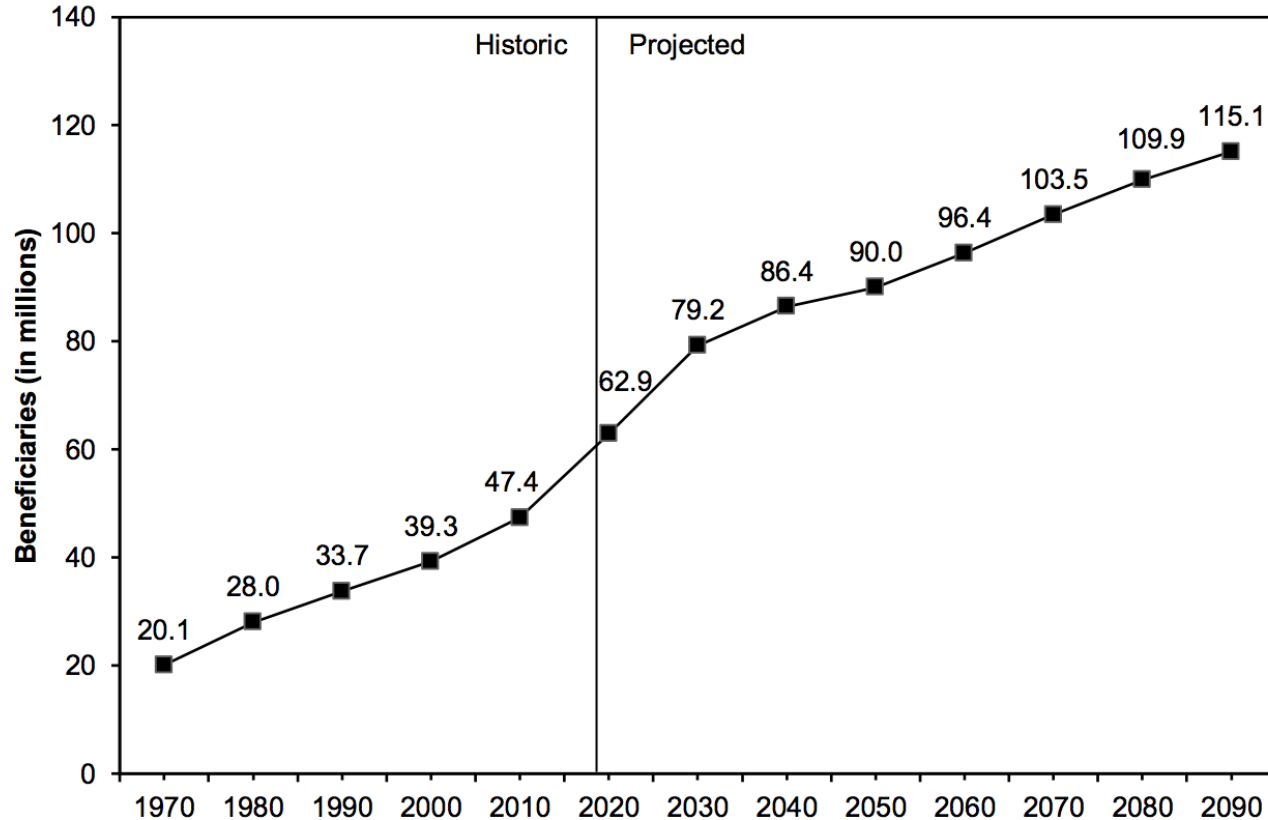
In 2017, 58 million beneficiaries were enrolled in Medicare

A Medicare Story – Present

Health Insurance Coverage of the Total Population
(2018)



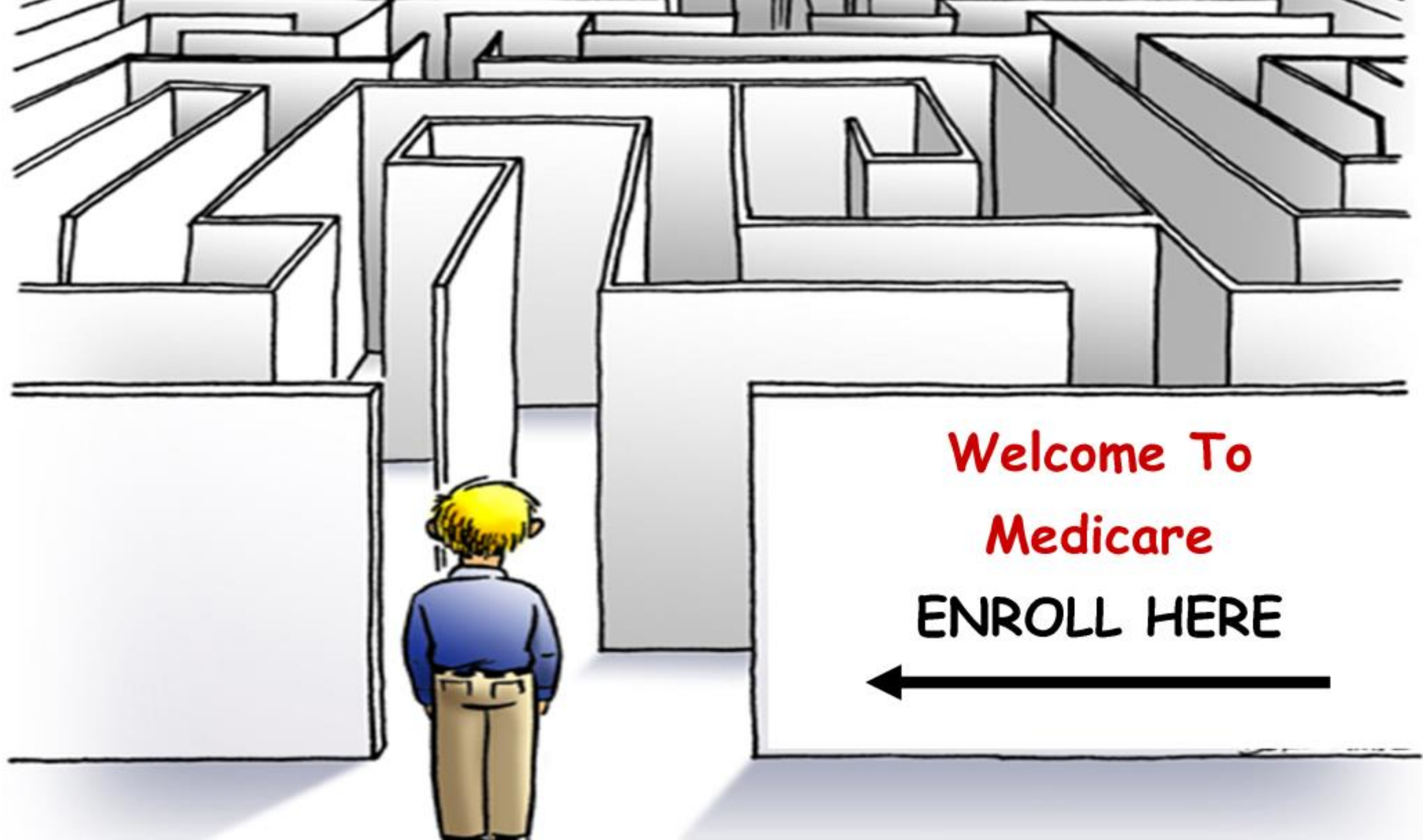
A Medicare Story – Future



Enrollment is projected to grow rapidly through 2030, hitting approximately 80 million

Note: Enrollment numbers are based on Part A enrollment only. Beneficiaries enrolled only in Part B are not included.

Source: The annual report of the Boards of Trustees of the Medicare trust funds 2019.



**Welcome To
Medicare**

ENROLL HERE



User Perspective

*“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?**”*

*“Benefits are **not clearly defined or understood** by those who are enrolled -- that is the scariest part to me about Medicare.”*

*“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?”*

*“The whole process was **unnecessarily stressful.**”*

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?

Our Journey

Research Methods



Stakeholders



Nonprofits
3 Interviews



Government
3 Interviews



Insurance Brokers
2 Interviews



Healthcare Providers
2 Interviews

Users

26 User Interviews

66 years old on average

56% hold an advanced degree

63% male

25% actively employed

Comfort with technology:

6% Low, **69%** Moderate, **25%** High

Avg. **40** minutes per interview

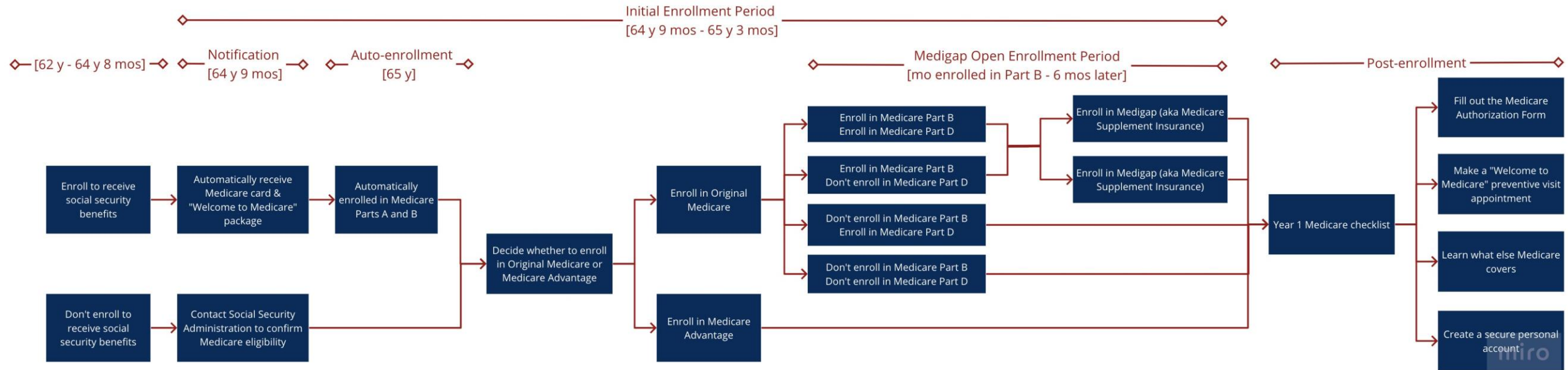
In-person and **phone-based** interviews

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



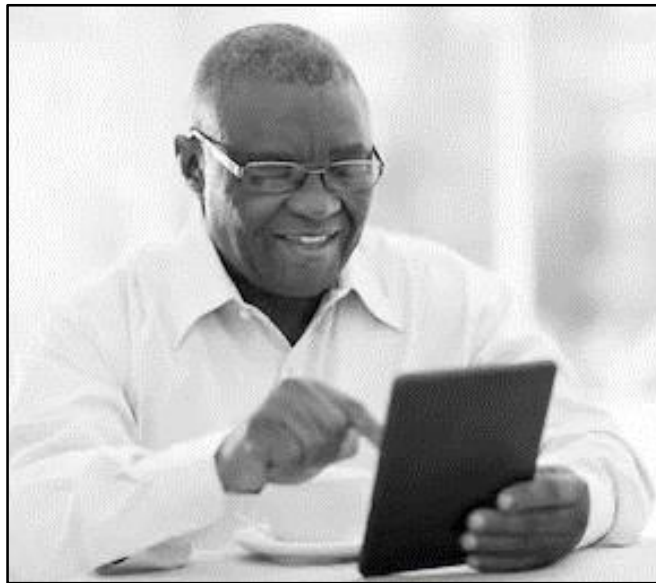
Findings

User Journey



Self-Starter Sam

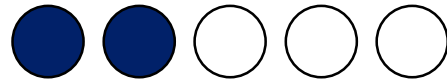
He starts early and can find the information he needs to enroll



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.”

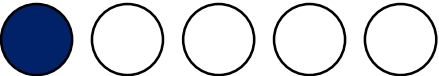
*“The process was **seamless** for me.”*

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



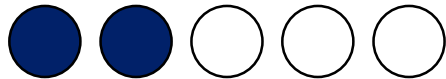
Willingness to Engage



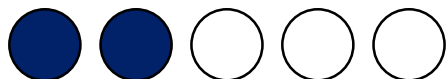
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Tech Savviness



*“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.**”*

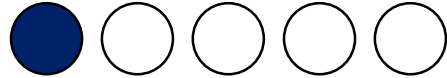
*“The lack of information and how the system is set up makes it so overwhelming. People could use **a lot more handholding.**”*

Lost Larry

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



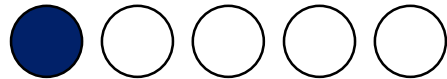
Willingness to Engage



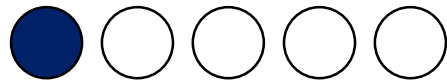
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Tech Savviness



“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.**”*

Insights

User Insight: Notification

- 72% of 64-year-olds are NOT notified about Medicare enrollment by the government
- 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."

User Insight: 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.”

User Insight: 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 include:
 - SSA offices: limited locations, appointment waiting time
 - Online: security questions

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

User Insight: Post-Enrollment

- Some issues with enrollment can only be addressed through mail
- Some users are reluctant to use the online platform due to confusion over how their data is being secured and utilized; security questions require additional research that users find cumbersome
- 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.”

Next Steps

Next Steps

Further User Research

Interview more stakeholders and a diverse set of users. Meet with local SSA & CMS staff. Observe a person enrolling in Medicare

Define Project Scope

Continue to align with clients on project goals

User Journey Schematic

Continue to edit, expand and refine user journey maps based on interviews

Build Prototype

Focus on notification, information gathering, and/or enrollment

Sources

- Slide 6: [CMS 2017 Medicare Beneficiary Snapshot](#)
- Slide 7: [Kaiser Family Foundation](#) (estimates based on the Census Bureau's American Community Survey, 2008-2018.)
- Slide 8: [MedPAC's 2015 Report to the Congress: Medicare and the Health Care Delivery System](#)
- Slide 18: Aetna – [Medicare Enrollment Periods: What You Need To Know](#); [CMS Medicare and You Handbook](#)
- Slide 24: [SSA 2020 Statistical Snapshot](#)

Thank You!

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Questions?

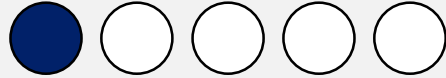
Appendix

Persona Benchmarking

Lost Larry



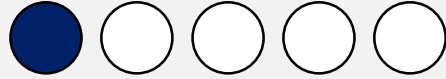
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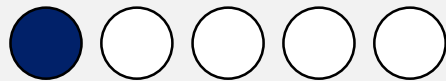
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Overwhelmed Olga



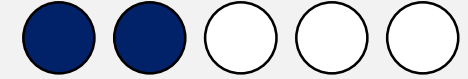
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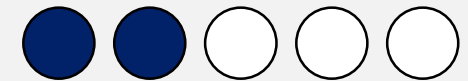
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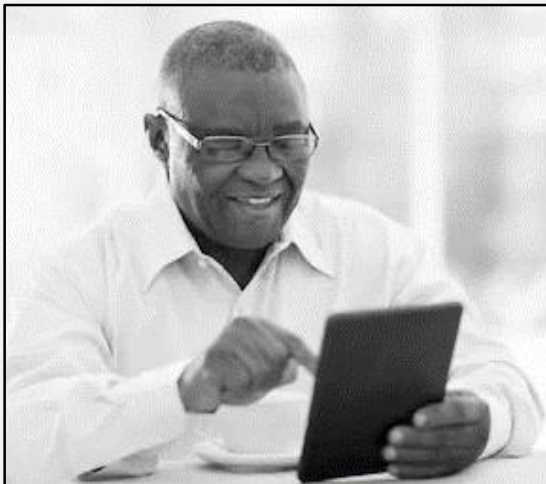
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Tech Savviness



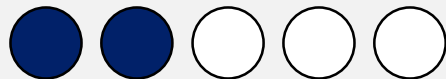
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