
CalHEERS Project and Usability Update

April 8, 2013



CalHEERS Project

Agenda

- Project Introduction
- Business Functions
- User Scenario
 - Individual Eligibility and Enrollment
- Project Status
- Questions

Project Introduction

California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS) Project:

The Patient Protection and Affordable Care Act of 2010 requires states to create a simple way for individuals and small businesses to obtain affordable health care coverage. Starting in January 2014, millions of Californians will be eligible for coverage, often with substantial subsidies. CalHEERS is an automated system that will:

- Serve as the consolidated system support for eligibility, enrollment, and retention for the Exchange, Medi-Cal and Healthy Families
- Help improve Californians' access to affordable health care coverage options
- Help people make informed choices among health plan options



Project Introduction

CalHEERS Project includes:

- Requirements Analysis
- System Design, Development and Testing
- Training
- Implementation
- Operations and Maintenance
- Hosting Services and Service Desk automation

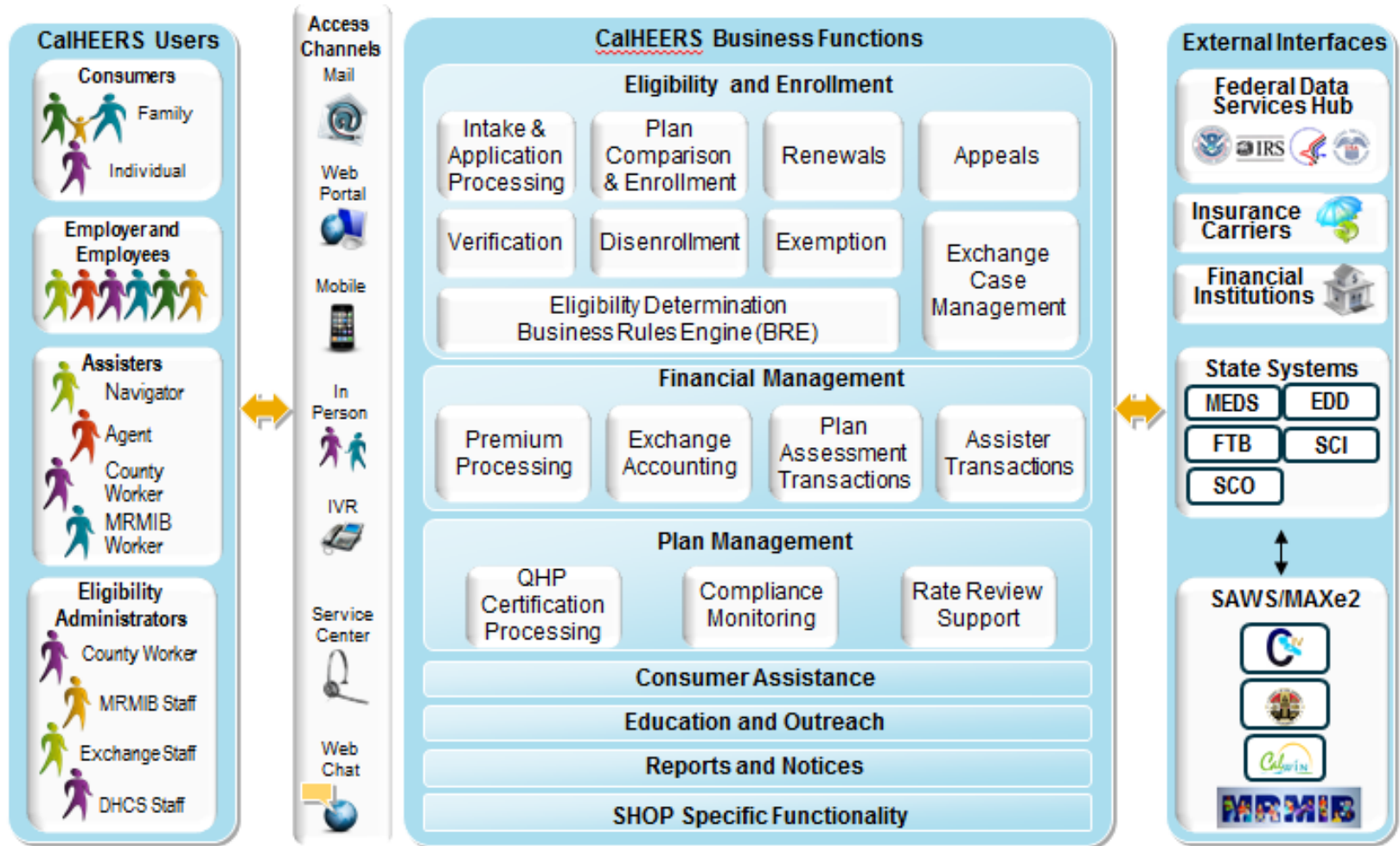


Project Introduction

- Project sponsors: Covered California and Department of Health Care Services (DHCS)
- The project started in late June 2012
- As of January 2013, more than 267 personnel are supporting CalHEERS project activities full time
 - 230 Accenture and partners
 - 37 State and consultants



CalHEERS Business Function Overview



Users



- Consumers
 - Families, Individuals
- Small employers and employees
- Assisters
 - Navigators, agents, MRMIB workers
- Eligibility Administrators
 - County workers, MRMIB staff, Covered California staff, DHCS staff

Access Channels



- Web portal
- Mail
- Mobile
- In person
- IVR
- Service center
- Web chat

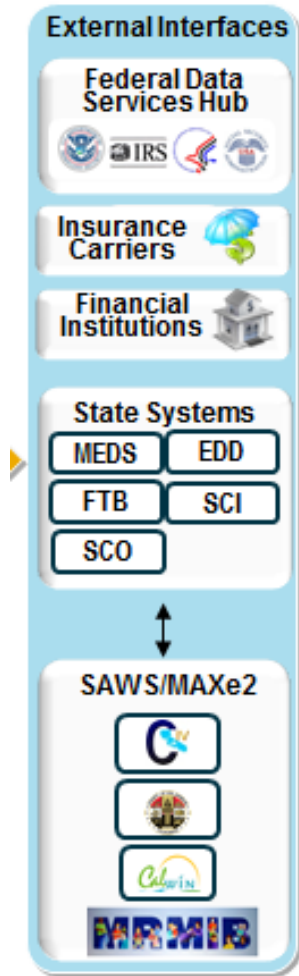
Business Functions



- Eligibility and Enrollment
 - Intake, Plan Comparison, Renewals, Appeals, Exemptions, Eligibility
- Financial Management
 - Premium Processing, Exchange Accounting, Plan Assessments, Assister Transactions
- Plan Management
 - QHP Certification Processing, Compliance Monitoring, Rate Review Support
- Consumer Assistance
- Education and Outreach
- Reports and Notices
- SHOP Functionality



Partners



- **Federal Data Service Hub**
 - IRS, Social Security Administration, Department of Homeland Security
- **Insurance Carriers**
 - QHP data exchanges and testing, Provider Database
- **Financial Institutions**
- **State Systems**
 - MEDS, EDD, FTB, SCI, SCO
- **SAWS/MAXe2**
 - C-IV, LEADER, CaIWIN, MRMIB

User Scenario

- To bring the concepts of the CalHEERS system to life, we present a user scenario: **Individual Eligibility & Enrollment**
- Please note that the screen shots and flows you will see are pulled from work-in-process, which are likely to change in form as the designs are finalized
- Screen navigation and usability will be based on industry standard UX2014 guidelines
- Usability research results will be implemented on prioritized basis

User Scenario: Eligibility & Enrollment

- Set up account, identify household members, personal data, income
- Verify income, determine subsidy (advanced premium tax credit)
- Compare and select health plan

PLEASE NOTE: The screen images reflect draft design materials





How the Exchange Works

Welcome to the website of Covered California. This is a new state-sponsored marketplace to give all Californians access to affordable health insurance.

For Individuals: Whether you are healthy or have health concerns, you need insurance. Covered California lets you compare and choose your own health plans. You can also find out if you are eligible for free coverage or for federal tax credits to make insurance more affordable.

For Small Business: If you are a small business owner, Covered California can make it easier and more affordable to offer health insurance to your employees.

Announcements

Monday
10/1/2014

System Availability
Exchange will be down for regular maintenance from 9am to 6pm CST on 31-Dec-2014

Friday
9/28/2014

Income Tax Filing Season
File your income tax by 31-Mar-2014. For more, see <http://www.irs.gov>

Who Are You?

Click "Go" in one of the boxes below, so we can point you in the right direction.

Individual or Household



I'd like to know my options for getting health insurance for myself or my family.
 My employer instructed me to look for insurance plans here.

Go

Small Business Employer



I represent a small business, and we are interested in setting up insurance plans for our employees.

Go

Assister



I help others select insurance (as a Navigator, Carrier, Agent, or Authorized Representative).

Go

Information

[Program Goals & Purposes](#)

[Locate Assistance](#)

Resources

[Give Us Your Feedback](#)

[Log your Complaint/Inquiry](#)

Links

[California Department of Health & Human Services](#)

[Medi-Cal](#)

[U.S. Internal Revenue Service](#)

[Centers for Consumer Information & Insurance Oversight \(CCIO\)](#)





Sign In

Remember me

Sign In

Forgot your [user name](#) or [password](#)?

Don't have an account?

Create an Account





Welcome Gustav

Now that you have an account you can:

- Compare plans and apply for insurance
- Apply for financial assistance



Individuals & Households

Announcements

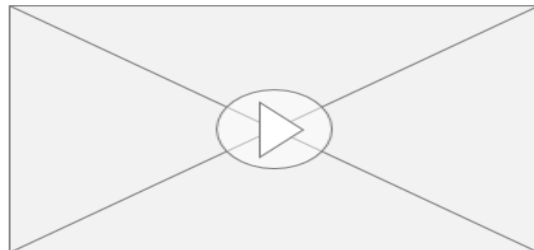
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How to Get Health Insurance



[Transcript](#)

Information You'll Need

Lorem ipsum dolor sit amet, vulputate quis potenti pellentesque wisi tristique, lobortis faucibus habitasse sagittis. You will need the following for each member of the household:

- Social Security Number or equivalent
- Income information
- Lorem ipsum dolor sit amet

[Begin Application](#)

Preview Health Plans

You may be eligible for free medical coverage or for income tax credits that will make your health insurance plan more affordable. Low- and middle-income people generally qualify. Answer a few quick questions to see what kind of health plan you may qualify for.

[Preview Health Plans](#)

Lorem ipsum dolor sit amet, vulputate quis potenti pellentesque wisi tristique, lobortis faucibus habitasse sagittis. Eu molestie urna lectus, tellus lectus fermentum eu ac nonummy sed, suspendisse sed, odio eu euismod lorem.

[More...](#)

Status

- Application Status
Not Started
- Eligibility Status
Not Applied
- Enrollment
None

→ Actions

- [Begin Application](#)
- [Continue Application](#)
- [Withdraw Application](#)

→ Resources

- [Preview Health Plans](#)
- [Show All Health Plans](#)
- [Download PDF Application](#)
- [Get Adobe PDF Reader](#)

→ Special Circumstances

- [Request Exemption](#)
- [Submit/Manage Appeals](#)
- [Authorized Representative](#)





Household
Primary Contact
John Smith
Member 2
Member 3
Add Member
Relationships

Household Members

Please enter all household member details below. If you need to add more household members click the "Add Member" link to the left.

First Name *	Middle Name	Last Name *	Suffix
<input type="text" value="John"/>	<input type="text"/>	<input type="text" value="Smith"/>	<input type="text"/>
Is this person applying for health coverage at this time? *		<input checked="" type="radio"/> Yes	<input type="radio"/> No
Gender *	Date of Birth *		
<input type="text" value="Male"/>	<input type="text" value="01/15/1978"/>		
Is this person a U.S. Citizen or National? *		<input checked="" type="radio"/> Yes	<input type="radio"/> No
Does this person have a Social Security Number?		<input checked="" type="radio"/> Yes	<input type="radio"/> No
Social Security Number	Reason for no SSN: *		
<input type="text" value="***"/> <input type="text" value="**"/> <input type="text" value="1234"/>	<input type="text" value="Select..."/>		
DHS ID Type	Date of Entry	DHS ID Number	Document Expiration Date
<input type="text" value="Select One"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Next Member			

Conditional displays appear in a box like this.

[Back](#) [Save & Exit](#) [Continue](#)





Personal Data

- [✓ Address & Contact](#)
- Demographic Data**
- [Tax Information](#)
- [Health Coverage](#)
- [Referral Information](#)
- [Optional Data](#)

Personal Data - Demographic Information ?

Please answer all the required questions for each household member.

▶ John Smith

▼ Lisa Smith

What is this person's marital status? *

Does this person use tobacco products? * Yes No

Is this person currently incarcerated? * Yes No

Is this person awaiting a disposition of charges? * Yes No

Is this person blind and/or disabled? * Yes No

Does this person have a medical expense in the last 3 months? * Yes No

Is this person pregnant? * Yes No

What is the expected date of delivery? *

Number of babies expected *

Is this person a member of a Federally-recognized Indian Tribe? * Yes No

Is this person attending school (full time or part time)? Yes No

▶ Karen Smith

Conditional displays appear in a box like this.

[Return](#) |
 [Save & Exit](#) |
 [Continue](#)



- Household Income
- Employment**
- Self-Employment
- Social Security Income
- Unemployment Income
- Lump Sum Income
- Scholarship Income
- AI/AN Income
- Additional Income Sources
- Deductions Claimed
- Income Summary

Employment Income i

Employment Income refers to any remuneration received from employment. If your job income varies from week to week, enter an average.

Total Current Monthly household income: \$ 00.00

Member Name *	Source * ?	Amount *	Frequency *	
<input type="text" value="John Smith"/>	<input type="text" value="Employer ABC"/>	<input type="text" value="765"/>	<input type="text" value="Bi-Monthly"/>	
<input type="text" value="Jane Smith"/>	<input type="text" value="Employer ABC"/>	<input type="text" value="233"/>	<input type="text" value="Per Week"/>	<input type="button" value="X"/>





- [Household Income](#)
- [Employment](#)
- [Self-Employment](#)
- [Social Security Income](#)
- [Unemployment Income](#)
- [Lump Sum Income](#)
- [Scholarship Income](#)
- [AI/AN Income](#)
- [Additional Income Sources](#)
- [Deductions Claimed](#)
- [Income Summary](#)**

Household Income Summary

Total Current Monthly household income: \$ 1198.00

Here is the summary of the income information provided.

Income Type	Amount	
Employment Income	\$ 998	Edit
Self-Employment Income	\$ 65	Edit
Social Security Income	\$ 20	Edit
Unemployment Income	\$ 20	Edit
Lump Sum Income	\$ 20	Edit
Educational Scholarships Income	\$ 0	Edit
AI/AN Income	\$ 0	Edit
Additional Income	\$ 0	Edit
Total Current Monthly Household Income	\$ 1198	
Total Projected Annual Household Income	\$ 14,376	?
Enter the projected annual household income if different from above		<input type="text"/>

[Back](#)
[Save & Exit](#)
[Continue](#)





- Eligibility*
- Referral
- Application Review
- Application Signature

Submit Application for Eligibility i

Review the information you have entered for accuracy. Click the "edit" button to make changes.

▼ Application Type

Financial Assistance	Yes	Edit
SHOP Employer Coverage	No	
Reason for Applying	Married	
Navigator/Broker	None	
Hear about Exchange	Email Advertising	
Apply for	Self and Household	

▼ Primary Contact

Name	John Smith	Edit
Phone Number	(512)732-5348	
Email	John.Smith@gmail.com	
Contact Address	17806 Lake Carlton Drive Sacramento, CA 99345	
Preferred Communication	Mail	
Preferred Written Language	English	
Preferred Spoken Language	English	

▼ Household

Member 1	John Smith	Edit
Member 2	Lisa Smith	
Member 3	Karen Smith	

▼ Family Relationships

John Smith	Spouse of	Lisa Smith	Edit
John Smith	Parent of	Karen Smith	
Lisa Smith	Spouse of	John Smith	
Lisa Smith	Parent of	Karen Smith	
Karen Smith	Child of	John Smith	





Case ID: 1233987 Household: Gustav Hermansson

Eligibility Results

Here are your eligibility results - the programs you are eligible for. To view your options and enroll in a health insurance plan, you must click the "Choose a Health Plan" button below.

Gustav Hermansson

Qualified Health Plan through Covered California: Eligible ?
Effective: 1/1/2014

Advance Payment of Premium Tax Credit (APTC): Conditionally Eligible ?
Gustav Hermansson: Up to \$1100 for 2014

Cost Sharing Reduction (CSR): Conditionally Eligible ?

Not eligible for: Medi-Cal

Your eligibility is **conditional**. To continue advance payments, you must submit an acceptable **verification of income** by <DATE>. [Submit Documents](#)

You must select a health plan by <DATE = Open Enrollment End>. To choose a health plan, click the "Choose a Health Plan" button below.

Important Information & Options

Eligibility Determination Factors

- Household income does not fall within Medi-Cal eligibility limits.
- Household income falls within eligibility limits for APTC and CSR.
- All other eligibility determination factors have been met.

You will receive additional result details by your preferred method of communication..

Appeal Decision
If you think the decision is incorrect, you can appeal it within 90 days. [Appeal Decision](#)

Medi-Cal Referral
You may be eligible for other Medi-Cal programs. You can send your information to your county social service office as a referral for further action. [Send Referral Now](#)

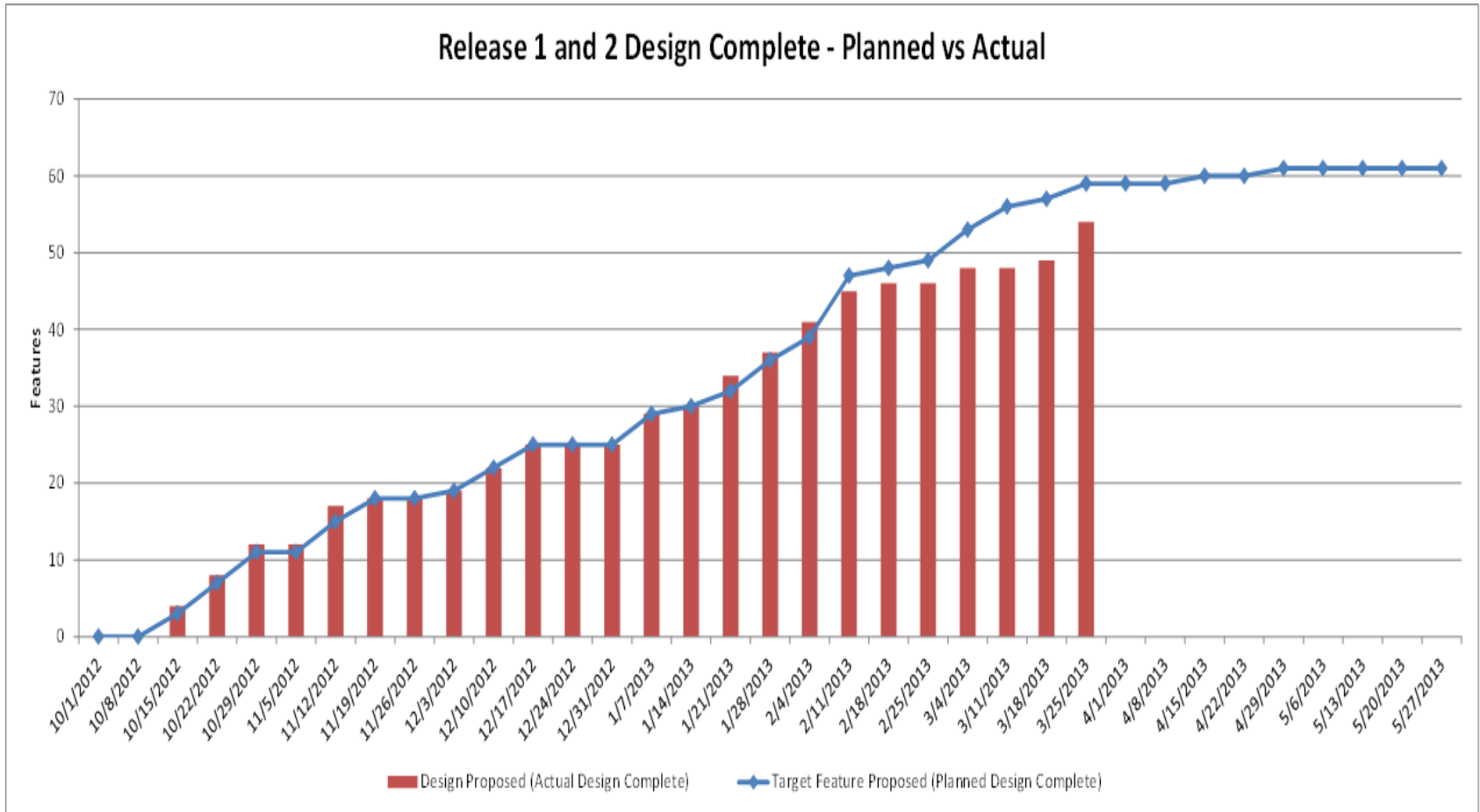
To complete your enrollment, click on 'Choose a Health Plan.'

Save & Exit
View Submitted Application
Choose a Health Plan



Project Status

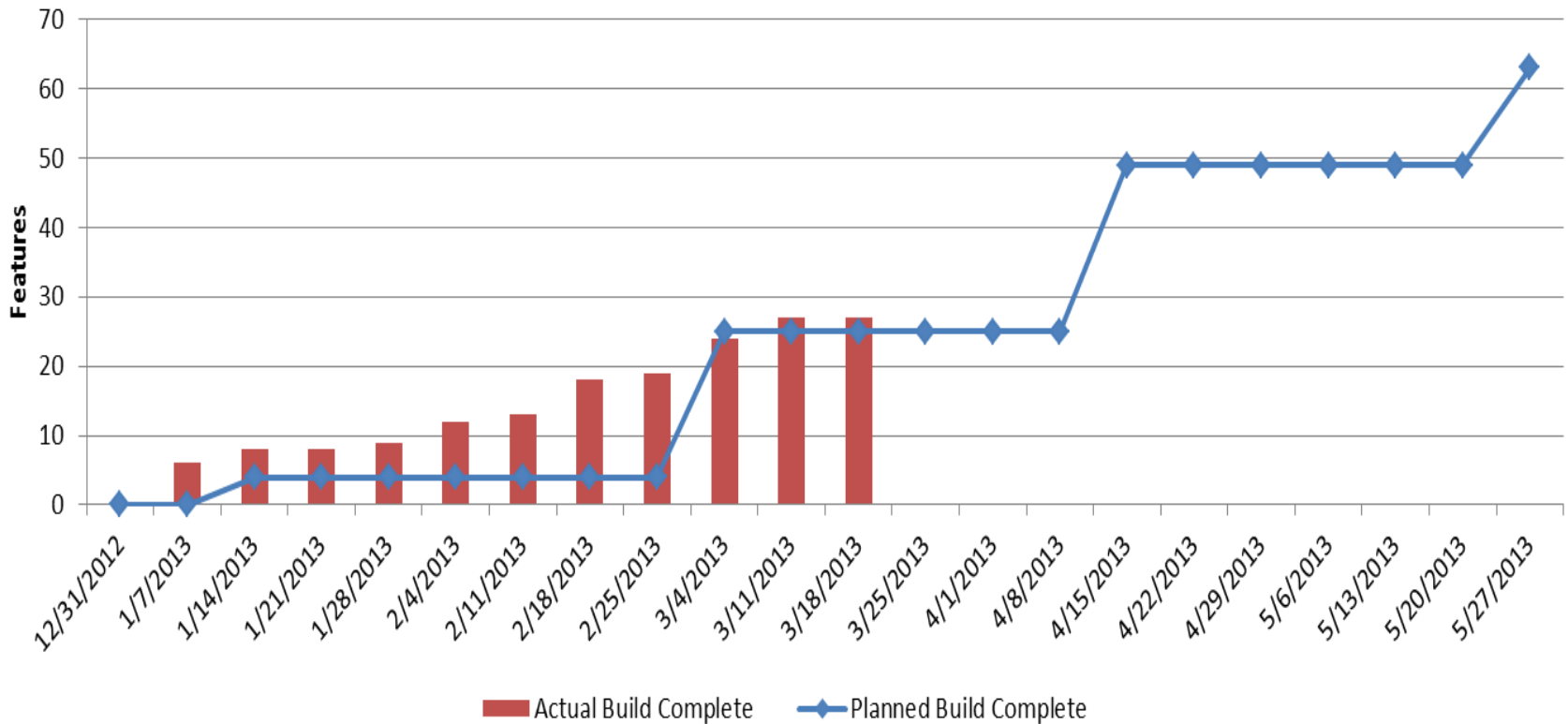
Design Status



Project Status

Development Status

Release 1 & 2 Build Complete - Planned vs Actual



Project Status

- Deferred System Functionality – Project has prioritized features to maximize enrollment, with administrative and late-breaking capabilities scheduled for later
 - Reporting
 - Medi-Cal plan choice
 - CalHEERS-SAWS interface
 - On-line filing of appeals and exemption requests
 - Supplemental dental and vision plans
 - Bridge plan
 - On-line access by authorized representatives



Project Status

Design Approach - Pending Policy Decisions

- New adult Medi-Cal populations
- Establishment of deprivation
- Former foster youth
- Authorized representative
- Income conversion for MAGI
- Periodic re-verifications
- Residency verification
- Renewal date timing
- Point in time vs. future projected income

Horizontal Integration

On-line application will include this question:

Would anyone in the household like a referral to the local Health and Human Services Agency for any of the following programs?

- CalWORKS*
- CalFresh*

SAWS Portals & Health-e-App

Three SAWS portals add relevant questions to comply with new application

- Link to Covered California for insurance-only applicants

Health-e-App to be decommissioned

- URL address automatically rerouted to Covered California



Usability Timeline

Understand

11/2012 – 01/2013

Gain understanding of people and context through user research

Identify key design constructs and principles

Define

01/2013 – 03/2013

Determine overarching system design constructs including:

- Information architecture
- Key task flows
- Interaction models

Design

03/2013 – 05/2013

Design key components of platform by determining:

- Key page types
- Essential task flows
- Page level interaction / Visual design

Deliver

05/2013 – 07/2013

Extend the platform into the system using:

- Design specifications
- Pattern libraries



Usability Approach: Conduct User Research

Foundational research

- Ethnographic Research – Field research, interviewed target audience
- Diary Studies
- Landscape Review – User feedback on design constructs

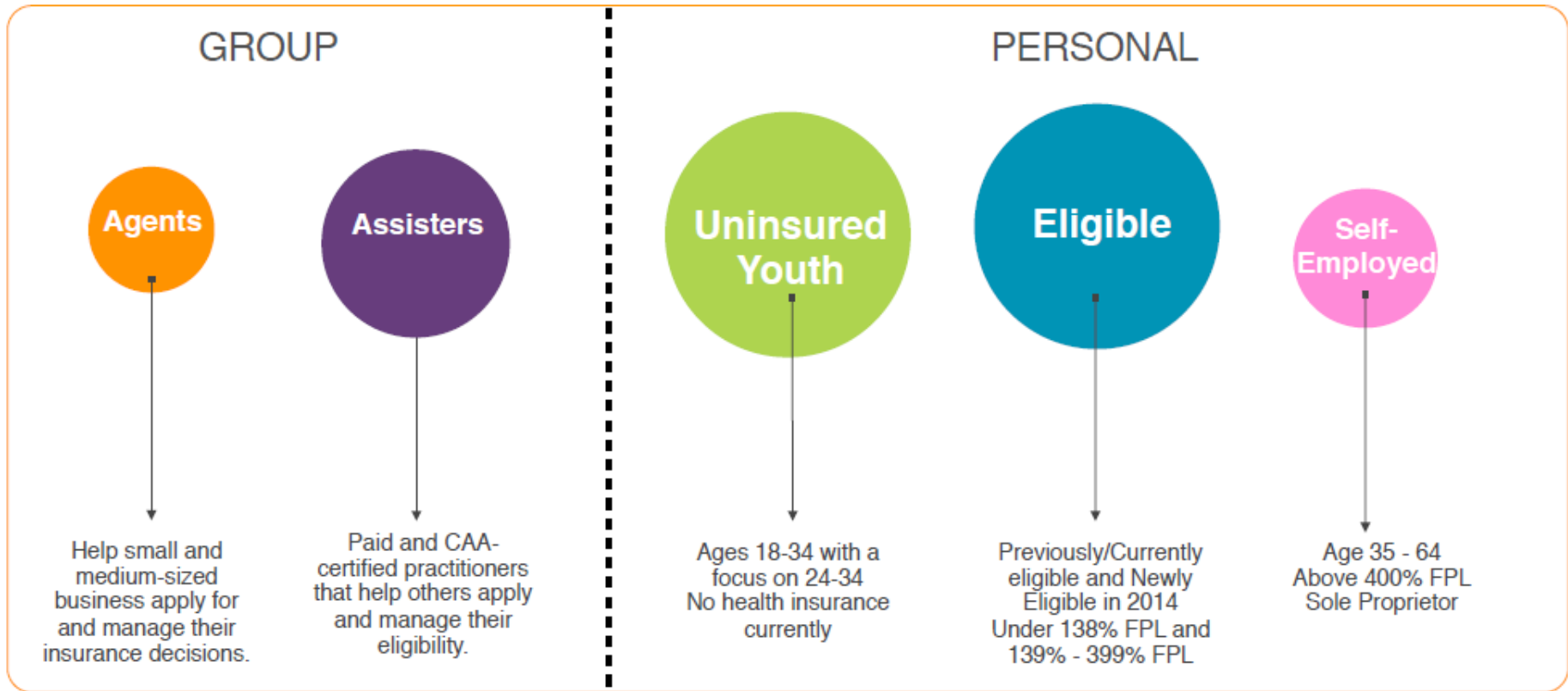
User testing of prototypes

- Eye-Tracking Studies
- Information Architecture and Navigational Model Design
- Look-Tone-Feel Study – Design and integration of a cohesive branding
- Iterative Test & Design – User feedback on design constructs



Target Audience

Californians, 6th Grade literacy, English proficiency,
Online proficiency, & Urban/Rural Geographies



Demographic mix based on California Census, wide range of experience (or no experience) with public and private healthcare systems.



Usability Approach: Leverage Existing Research

- UX2014 design principles
- Pacific Business Group on Health (PBGH) research on plan choice
- Ogilvy/National Opinion Research Center (NORC) marketing research
- Consumers Union reports
- Behavioral economics literature
- Best practices from existing sites
- Stakeholder input



Research Evidence

- Consumers will not view all plans
- “Smart” sort leads to higher value plan selections

You

UE Solution

- **Smart sort:** Use user preferences to order initial display of plans so that “best fitting” plans are displayed first

UE Configurations

- Move from ranking question to **default smart sort** combining total cost, quality, and doctor in plan

Tell us what's important to You, and we'll find matching Health plans

The purpose of these questions is to help you shop. Answer these optional questions to make shopping for health insurance easier.

> Coverage Start Date

01/01/2014



> Rank Your Preferences

What matters most? Rank these 3 attributes from the 'Most Important' to the 'Least Important'. Based on your preferences we will filter and sort the available plans to show you those that match your needs best.

Low Monthly Premium ?

Most Important



Low Deductible ?

Most Important



Low Max Out-of-Pocket ?

Most Important



▼ Medical Conditions and Usage



Research Evidence

- Cost calculator leads to higher value plan selections
- Allows apples-to-apples comparison of plans
- Reduces health insurance literacy and numeracy requirements

UE Solution

- Ask about expected medical services use to provide an estimated annual **cost at time of care** for each plan
- Sum with premium to provide total cost

UE Configurations


- Configure the questions asked to reflect PBGH design
- Configure the corresponding cost algorithm


Rank Your Preferences

Medical Conditions and Usage


Health insurance plans can require very different charges for medical services and medications. We'll help you estimate about how much each plan could cost you.


Your responses are not saved or shared with any health insurance company. Also this information is not used to determine premium pricing or plan availability.

How often do you expect to see your Primary Care Doctor this year? 

3 times a year 

How often do you expect to see a Specialist? 

2 times a year 

Are you pregnant or planning on having a baby this year? 

Yes No

Do you anticipate a major procedure this year? 

Yes No

Do you suffer from a major chronic illness? 

Yes No



Research Evidence

- Cost calculator leads to higher value plan selections
- Allows apples-to-apples comparison of plans
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UE Solution

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Medical Conditions and Usage

Health insurance plans can require very different charges for medical services and medications. We'll help you estimate about how much each plan could cost you.

Your responses are not saved or shared with any health insurance company. Also this information is not used to determine premium pricing or plan availability.

Medication Use

Choose the one category that best describes the prescription drug use you expect for next year. For a family, choose the category that best describes the family member who will probably need the most services. One prescription lasts 30 days. For details see [Medication Use](#).

- Level 1 **No health problems or brief illness** requires about 2 prescriptions during the year.
- Level 2 **Medication for a moderate health problem** requires about 5-7 prescriptions during the year.
- Level 3 **Regular, ongoing medication needs** requires at least 1 prescription each month and sometimes 2 prescriptions each month.
- Level 4 **Multiple prescriptions used daily** requires more than 30 prescriptions during the year.

Medical Service Use

Choose the one category that best describes the medical service use you expect for the next year. For a family, choose the category that best describes the family member who will probably need the most services. For details see [Medical Services Use](#).

- Level 1 **No health problems or a well-controlled condition** requires 2 doctor office visits, including a regular check-up, and several lab tests during the year.
- Level 2 **Moderate health problem** requires regular doctor care to watch or control a problem; 5-6 doctor office visits and regular tests or treatments during the year.
- Level 3 **Significant health event or problem** requires monthly doctor office visits, outpatient treatment and a number of lab, x-ray or other services, like therapy, during the year.
- Level 4 **Serious and costly problem or condition** requires a hospital stay and considerable outpatient care for the problem (or for expected care like pregnancy); about 20 doctor office visits and a large number of tests or treatments during the year.



Research Evidence

- Column format improves choice efficacy
- Accommodates multiple, complex dimensions
- Compatible with information hierarchy

UE Solution

- Present plans in **columns**
- Use **information hierarchy** to emphasize key dimensions

UE Configurations

- **Key plan dimensions** expanded in summary box: cost, quality, doctor in plan, product type, metals tier
- **Additional plan details** organized by EHB and collapsed at first view

4 Plans 1 2 >

Sort By Your Favorites (0) Print Enroll

CELTIC	CELTIC	CELTIC
Celtic Basic 80/20 \$5,000	CelticSaver HSA PPO 80/20 \$2,600-Single	CelticSaver HSA PPO 100 \$5,000-Single
BRONZE	PLATINUM	BRONZE
Your Monthly Premium \$380.00	Your Monthly Premium \$600.00	Your Monthly Premium \$630.00
Plan Summary Information		
Your Annual Premium \$4560.00	Your Annual Premium \$7200.00	Your Annual Premium \$7560.00
Out-of-Pocket Estimate \$1617.00	Out-of-Pocket Estimate \$1617.00	Out-of-Pocket Estimate \$1385.00
Overall Plan Quality ★★★★	Overall Plan Quality ★★★★	Overall Plan Quality ★★★★
Product Type PPO	Product Type PPO	Product Type PPO
Providers <input type="text" value="Search"/>	Providers <input type="text" value="Search"/>	Providers <input type="text" value="Search"/>
> More About Your Health Care Costs		
> Doctor Visits		
> Prescription Drugs		



Research Evidence

- Consumer preferences vary and often change

UE Solution

- Allow users to re-organize plans to better meet their needs

UE Configurations

- **Recommended sort criteria:** total cost, premium, cost at time of care, doctor in plan, quality, deductible, brand name
- **Tools to encourage sensitivity analyses:** Adjust utilization to update cost at time of care estimates
- Future: Add filter functionality

4 Plans 1 2 >

Sort By ▾ Your Favorites (0) Print Enroll

Premium (Low to High)
Deductible (Low to High)
Out of Pocket Maximum (Low to High)
Your Original Preferences

Plan Name	Level	Your Monthly Premium
Celtic Basic 80/20 \$5,000	BRONZE	\$380.00
CelticSaver HSA \$2,600-\$5,000	PLATINUM	\$600.00
CelticSaver HSA \$2,600-\$5,000	PLATINUM	\$630.00

Plan Summary Information

Metric	Plan 1 (Bronze)	Plan 2 (Platinum)	Plan 3 (Platinum)
Your Annual Premium	\$4560.00	\$7200.00	\$7560.00
Out-of-Pocket Estimate	\$1617.00	\$1617.00	\$1385.00
Overall Plan Quality	★★★★	★★★★	★★★★
Product Type	PPO	PPO	PPO
Providers	Search	Search	Search

> More About Your Health Care Costs

> Doctor Visits

▼ Prescription Drugs



Questions ?
