Strategy 1: Apply website usability principles

**Key Findings and Recommendations**

Website usability refers to whether:

- Consumers are able to readily find the information they want (navigation).
- Consumers can interpret the language used and information as intended (comprehension).
- The website provides information about what consumers want to know (relevance).

The usability of your Marketplace’s website determines whether consumers can easily and quickly find the information they need and accomplish their goal of obtaining affordable health insurance coverage (see exhibit 4.S1.1).

Steps you can take to assess and improve the usability of your website include the following:

- Develop measurable performance goals for website usability.
- Implement best practices in website usability.
- Periodically assess the usability of your Marketplace’s website.

The Problem

Research shows that Marketplaces could improve their websites’ usability.7, 8, 9 A 2014 usability assessment of the 17 State-Based Marketplaces’ websites found that most Marketplaces needed to improve their websites to help consumers with their core tasks on the website: assess their eligibility and compare health plans.7

Implementing the principles of website usability can be very challenging, especially given the complex tasks that consumers need to complete on the Marketplace websites. An ideal website minimizes the cognitive effort required of its users. That is, it avoids making users “think” unnecessarily about how to do the task, so instead they can focus on doing the task at hand.10

Consumers’ inability to understand and use a Marketplace website can have significant repercussions. If consumers have a bad experience on the website, they are likely to seek assistance elsewhere—whether by phone from a call center or in-person with a Navigator—which could drive up volume beyond the capacity of your Marketplace and its contractors and partners. More important, frustrated website users may give up on the goal of getting health insurance coverage.

The Strategy

Marketplaces can take several steps to assess and improve the usability of their websites. Improving usability may require changes to the site’s architecture and design elements that affect navigability and content.11

Website usability requires you to make sure your website is relevant, easy to understand, and easy to navigate for your end users—consumers. The best way to ensure your website is usable is to involve your
end users in the design, development, and testing process. Engaging your consumers—to find out what they need and want—will help improve your website’s usability.22

Benefits of the Strategy
A user-friendly website will enable consumers to:

- Find what they need and want to know in the language and/or format they prefer.
- Understand the information they find.
- Use that information to make a decision and obtain health care coverage.
- Figure out when and how to get help by phone or in-person if needed or desired.
- Feel more confident about their decisions.12

Ways to Implement the Strategy

1. Develop measurable performance goals for website usability.

Marketplaces can establish performance goals that focus leadership’s attention on the consumer’s experience with the website. A major factor in your Marketplace’s ability to achieve its mission of providing coverage is the website’s ability to meet the information needs of consumers and support them in accomplishing specific tasks. Setting goals related to website usability reinforces the importance of the site to the Marketplace’s overall goals, which can help ensure that it continues to get the attention and resources it needs.

Ideally, the goals should reflect what consumers are trying to accomplish on the website (e.g., getting through the application process quickly and efficiently). See table 4.S1.1 for examples of measures and goals that focus on consumers’ needs.

Examples of Measures and Goals for Website Usability (Table 4.S1.1)

<table>
<thead>
<tr>
<th>Measure</th>
<th>Sample Goals*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Task completion rates</td>
<td>80% of consumers who start an application for financial assistance online will be able to complete it online. 90% of consumers will be able to identify insurance options online.</td>
</tr>
<tr>
<td>Enrollment rates via the website</td>
<td>70% of all enrollees apply through the website. 60% of Spanish-speaking enrollees apply through the website.</td>
</tr>
<tr>
<td>The time it takes users to find specific information</td>
<td>Consumers will be able to find the list of available health plans in less than 2 minutes.</td>
</tr>
<tr>
<td>Ratings of the website by users</td>
<td>80% of surveyed consumers give the website a rating of 9 or 10 on a scale of 0 to 10.</td>
</tr>
</tbody>
</table>

*The sample goals are only examples; they are not based on practice standards.

Your Marketplace likely has access to several potential sources of data and information to track whether you are meeting these goals, such as website analytics.

By assessing progress toward achieving these goals—whether through consumer testing or data analysis—your Marketplace can gain a better understanding of consumers’ experiences on the website and the aspects of your site that pose a challenge to visitors as they attempt to find specific information or perform a specific task. As your site improves over time, you can adjust the goals to ensure that consumers continue to have a positive experience.
2. **Implement best practices in website usability.**

Marketplaces can learn about and apply established “best practices” in website usability. These best practices address consumers’ expectations for a positive website experience and typical online behaviors, such as scanning web pages rather than reading. They are based on a growing body of research-based evidence regarding the features, functionalities, and design choices that best enable consumers to understand and use websites to accomplish their goals. See exhibit 4.S1.2 for advice on working with design and website vendors.

Best practices in website usability can be organized into three categories:14

- **Website or interaction design**—make it easier for people to interact with and use the different elements of the site.

- **Information architecture**—address the structure and organization of information on the site, the ways in which people navigate through the site, and the presentation of information on a page.

- **Content design**—use plain language and include information about issues consumers want and need to know about.

>> **Learn more:** Appendix E, resource #1, includes more details about and examples of these website usability principles.

Exhibit 4.S1.3 provides a resource that shows screenshots of how to implement these recommendations, exhibit 4.S1.4 suggests resources for further reading, and exhibit 4.S1.5 provides some heuristic tools you can use to assess whether your website follows these principles.

**Some of the key usability issues that Marketplaces may need to improve include providing:**

- Information for determining eligibility.
- Information on eligibility appeals.
- Plan comparisons and selection.
- Information on provider networks.
- Specialized detailed health plan information.

More specifically, some of the recommended changes to address these usability issues include:

- **Provide comparative health information on additional health plan features**, such as requirements or prerequisites for obtaining care (e.g., referral to a specialist), an estimate of total costs to the consumer.
(accounting for premiums and costs from anticipated health care service use), and quality measures (e.g., patient experience, star rating). Quality measures should be accompanied by labels that clearly describe the measures to ensure that consumers understand them.

- **Expand on existing filters to help consumers compare and choose a health plan by including customizable filters that allow consumers to indicate their health plan preferences or needs** (e.g., expected health care service use, whether their health care provider is in-network, star rating). These functions could help consumers quickly narrow down the list of health plan options based on their preferences (e.g., lower monthly costs) as well as their anticipated health care service needs. If consumers do not have a way to narrow down the information, they can become overwhelmed and may not select a plan or may select a plan that does not best meet their needs.

- **Define new or technical terms on the same page in which they are used.** Many websites use technical terms, such as “preexisting conditions,” “out-of-pocket costs,” and “provider networks,” but these are rarely explained. Defining the terms helps consumers—especially consumers with low literacy or who lack experience with health insurance—better understand and use the information to make an informed decision when applying for insurance, comparing and choosing health plans, and enrolling in a plan.

- **Provide an estimate of how long it will take to complete the application and what information the consumer will need,** which will help increase the transparency of the application process. In addition, provide consumers with an overview of the application process so that they understand the steps and what to do next.

- **Provide a universally located text box for searching the site,** and make sure the site provides corrective options for misspelled search terms or suggestions and/or provides predictive text. In addition, consumers may benefit from the ability to select how search results are sorted (e.g., alphabetically, newest to oldest, relevance).
3. Periodically assess the usability of your Marketplace’s website.

To sustain the use of best practices in website usability, Marketplaces can take advantage of different methods for monitoring the usability of the site over time. Monitoring website usability does not need to be complex. You can get feedback from a few consumers on an iterative basis. Table 4.S1.2 lists five methods you may want to consider. But remember: The most important thing is to periodically and iteratively assess your Marketplace website’s usability, so you may need to adapt the methods given available resources and time.

Methods to Collect Feedback from Consumers (Table 4.S1.2)

<table>
<thead>
<tr>
<th>Type of Method</th>
<th>What Is This Method?</th>
<th>When Is This Method Best?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heuristic review of usability</td>
<td>An expert reviews the website against a set of usability principles and recommends specific improvements.</td>
<td>During the final stages of development or when the site is live.</td>
</tr>
<tr>
<td>Usability testing with consumers</td>
<td>Consumers are observed while using the site and asked questions about their experience.</td>
<td>When the site is under development,* during the final stages of development, or when the site is live.</td>
</tr>
<tr>
<td>Feedback forms</td>
<td>A form provides consumers instructions for viewing a website on their own and then asks a series of questions about the website.</td>
<td>When the website is under development.*</td>
</tr>
<tr>
<td>Pop-up surveys</td>
<td>Consumers are invited to respond to a survey in a “pop-up” that will gather feedback about the website.</td>
<td>Live website available to the public.</td>
</tr>
<tr>
<td>Web analytics</td>
<td>Software measures and analyzes the consumer's path on the website.</td>
<td>Live website available to the public.</td>
</tr>
</tbody>
</table>

*Testing during the website development stage can be conducted with paper mock-ups, a partially completed site, or a user acceptance testing site.

The first two approaches—the heuristic review and consumer testing—are the most comprehensive and are described in greater detail below. Exhibit 4.S1.6 describes some example areas to test, and exhibit 4.S1.7 outlines the steps in conducting usability testing.

- **A heuristic review is an efficient way to confirm that your Marketplace is applying usability best practices consistently and appropriately across the site.** This review is typically done by an expert in Web design and content who can assess how well your site follows best practices, identify potential usability issues, and recommend improvements.15

  In order to obtain objective feedback, this review should be conducted by a staff member or outside expert who has not been intimately involved with the development of the website. Examples of assessment tools and heuristics are listed in exhibit 4.S1.5.

- **Usability testing with consumers is the best way to confirm that consumers can understand and use the website.** By getting feedback directly from consumers, you will be able to answer three critical questions:6
  - Relevance: Does the website provide the information that consumers want to know?

---

– Navigation: Are consumers able to readily find the information they want?
– Comprehension: Can consumers interpret the language used and information as intended?

Website usability testing typically involves asking consumers to perform a series of tasks, asking them to think aloud as they perform the task, and then asking follow-up questions once the task is complete. The testing can be done in-person with consumers in a conference room or usability lab or remotely via Web software products that allow the consumer and the tester to view the same screen.

Consumer feedback is particularly helpful when websites are under development or undergoing a change (e.g., prior to an upcoming open enrollment period) to identify unanticipated problems and/or information that may be missing. Usability testing with consumers can and should be done on an iterative basis. It can be done with paper prototypes during the initial stages of development, draft websites that are still in development (e.g., on user acceptance testing sites), or public websites.

### Steps in Conducting Usability Testing (Exhibit 4.S1.7)

**Step 1: Develop a plan.** Consider the following key questions in your plan:
- What are the goals of the testing? Be clear about what you hope to learn from consumers and what that means for the tasks you would like them to do (see exhibit 4.S2.5).
- What resources are available for the testing, and what are the implications of those resources for the testing goals?
- Who will you recruit to participate? Testing is typically done with a small number of consumers, typically 8 to 10. Recruited participants should reflect the demographic characteristics of the target population (e.g., age, race, education, insurance status).
- Will you offer participants an incentive (e.g., cash or a gift card) for their time?
- Will you conduct testing remotely via the telephone/Web or in-person?

See sample discussion guides and other tools:

**Step 2: Gather consumer feedback.** Form a two- or three-person team consisting of an experienced facilitator and note taker/observer to conduct the testing. When possible, supplement the notes with audio and/or video recordings.
- The facilitator should ask consumers to perform specific tasks and then ask the consumers questions about their experiences.
- The note taker should document what consumers say as they are completing the task, when consumers are able to complete the task, and when they are experiencing difficulties.
- A dedicated observer can be helpful to record the time to complete tasks and any nonverbal communication.

**Step 3: Analyze the feedback.** Review the data to identify common themes for each task (e.g., Overall, did participants have an easy time completing the task or was it difficult? Where did consumers have the most problems?).

**Step 4: Make use of the findings.** Summarize what was learned according to tasks and/or website function, and develop recommendations. Direct quotes and/or video clips can provide more detailed examples of the findings that support the recommendations. It can be helpful for Marketplace leaders, content developers, and site designers to discuss the findings and recommendations together in order to decide how to set priorities for changes given available resources. While small changes in Web content may be relatively easy to implement in the short term, other changes may require more resources and time, such as those that require extensive programming. If substantial changes are made, it is best to test those changes with a new group of consumers.

Note: You can adapt these steps given available time and resources. The key is getting some feedback from your website users.