

UnitedHealthcare Employer Shopping

Dual-Choice Test recommendations

1. Design Benefits Page - Employee Tab Copy

Design your benefits package
Review your plan, adjust your contribution rate, and get covered.

Review & Confirm ➤

PACKAGE OVERVIEW

PER EMPLOYEE PREMIUM

\$1,250

Your Monthly Costs

See how it breaks down.

Adjust your contribution rate to see how it affects what you and your employees pay.

50%

ID	AGE	ZIP CODE	GENDER	SPOUSE	CHILDREN	EMPLOYER COSTS	EMPLOYEE COSTS	
							Bronze Core HSA 1500-1	Bronze Core HSA 3500
1 e1	35	95822	Male	-	-	\$125.00	\$125.00	\$178.00
2 e2	35	95822	Male	-	1	\$250.00	\$250.00	\$303.00
3 e3	35	95822	Male	✓	0	\$250.00	\$250.00	\$303.00
4 e4	35	95822	Male	-	0	\$125.00	\$125.00	\$178.00
5 e5	35	95822	Male	✓	2	\$500.00	\$500.00	\$553.00
TOTALS:						\$1,250.00	\$1,250.00	\$1,515.00

Hypothesis:

Because the SBO referred to employee contribution as “cost” in past testing, using language that matches the mental model of the user more effectively encourages them to explore these data points when seeking the cost per employee.

Recommendation

In the “Plans Selected” tab change “Per Employee Premium” to “**View Employee Cost**”.

2. Design Benefits Page - Hide Plan Wizard

Hypothesis (Wizard):

Since the user might have used the wizard in the beginning of the discovery process on the shop page deleting the wizard should help conversion showing the selectable plans.

Recommendation

Hide the plan wizard on the “Design your benefits package” page only when a user has selected a plan from the previous browse page. This plan will be displayed under “Your selected plan” and the option of adding a second plan has an empty state (No plans).

User story

Jim already selected a plan from the browse page and has an idea about the plan choices. Jim doesn't feel like he needs the wizard to educate himself further on the various metal tiers.

3. Design Benefits Page - CTA in second plan tray.

Hypothesis (placeholder text):

Having a more direct message will engage the user to add a second plan. Bringing the “options” ask front and center is more direct and the CTA is more actionable.

Recommendation:

Change the text, “You can also offer a second plan.” to **“Give your employees another option”**

Change the text, “Select from one of the plans below to offer your employees options.” to **“Select a another plan below”**.

4 .Browse Page - inline banner content

The screenshot shows a health plan selection interface. On the left is a 'Learning Center' with links: 'Getting coverage is easy', 'Learn about our networks', 'Why choose UHC?', and 'Get help'. The main content area displays two plan options:

- PPO/500 Deductible (Gold Select Plus 500):** Deductible: \$500, Out of Pocket Max: \$4,000, Doctor Visit: \$25, Generic Drugs: \$10. Estimated cost: \$291/mo. Includes 'Get This Plan' and 'Favorite' buttons.
- PPO/No Deductible (Platinum Core15):** Deductible: N/A, Out of Pocket Max: \$4,000, Doctor Visit: \$25, Generic Drugs: \$10. Estimated cost: \$291/mo. Includes 'Get This Plan' and 'Favorite' buttons.

A red-bordered banner is positioned between the two plan cards. It features a family photo on the left and the following text on the right: 'Bronze, silver, gold... which should I choose? Different people have different needs. Metallic levels may help you choose plans that are right for you and your employees.' A blue arrow points to the right.

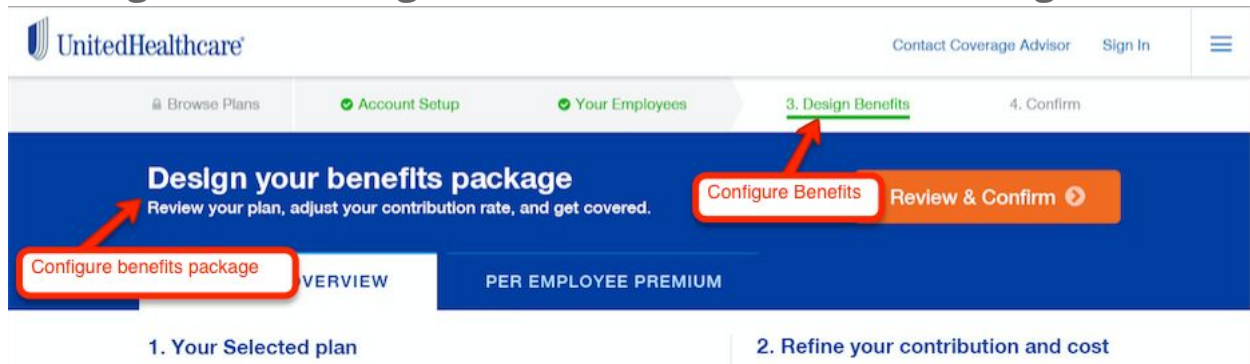
Hypothesis:

Removing the plan banner will focus the user on selecting a plan and keep them engaged, therefore increasing the conversion rate of selecting a plan.

Recommendation

"Hide" the banner in the middle of the page.

5. Design Benefits Page - header and breadcrumb change



Hypothesis

This language has been tested in the past with a limited audience. Testing with a larger audience will validate the label change towards “Design” labeling and resonate with the target audience better.

Recommendation:

Breadcrumb

In the breadcrumbs change “Design Benefits” to “Configure Benefits”

Header

On the configure page change the CTA in the header to “Configure benefits package”.

6. Browse Page - CTA on button

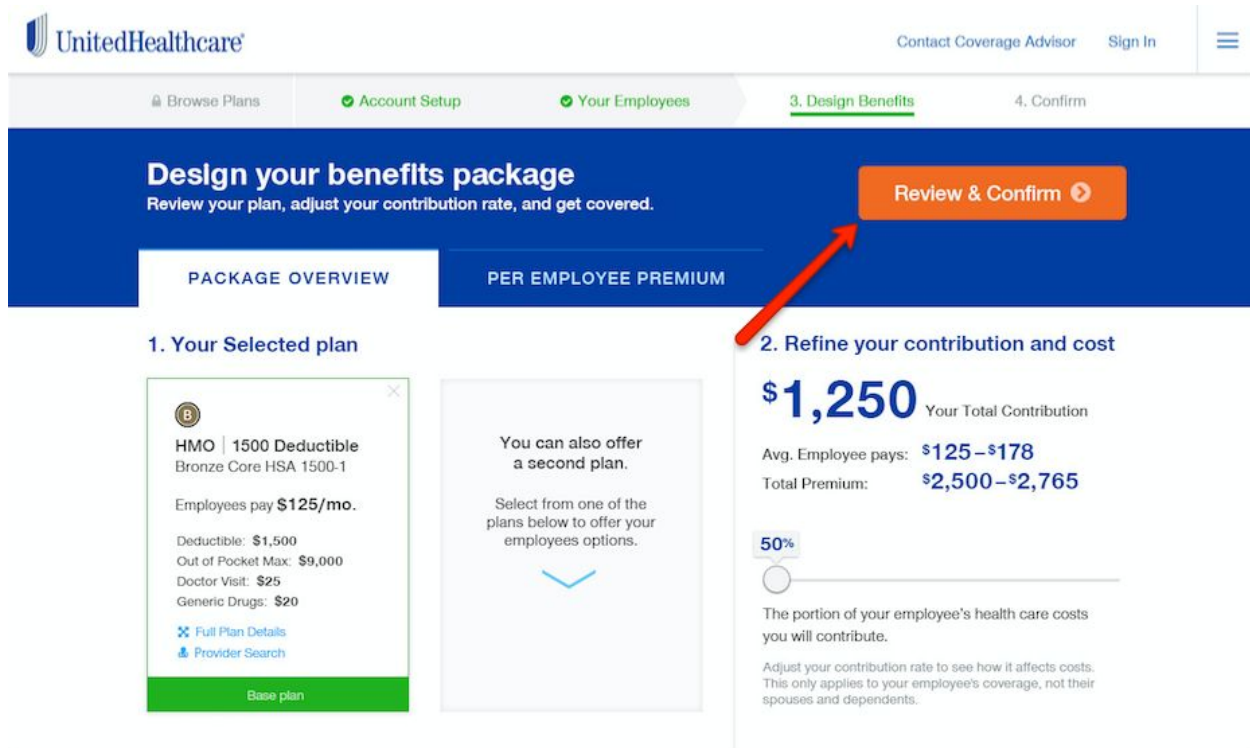
Hypothesis:

Having a more actionable CTA will prompt the user to move forward without using “commitment” language reducing the exit rate.

Recommendation:

Change the label for this button on the Browse Page, “Get Insured Now”. We recommend “**Continue**”, feel free to test other label suggestions as you see fit.

7. Design Benefits page - CTA on button



Hypothesis:

Having a more actionable CTA will prompt the user to move forward without using “commitment” language reducing the exit rate.

Recommendation:

Change the label for this button on the Design Benefits Page, “Review & Confirm”. We recommend “**Continue**”, feel free to test other label suggestions as you see fit.

8. Browse/Design Benefit Pages - Change selection label

25 Plans Effective Date: 3/15/2016 Sort: Deductible

My Favorites

Select up to three favorite plans to compare.

Filter Plans

Learning Center

- Getting coverage is easy
- Learn about our networks
- Why choose UHC?
- Get help

<p>B HMO/1500 Deductible Bronze Core HSA 1500-1</p> <p>\$125 Your est. costs Employees pay \$125/mo.</p>	<p>Deductible: \$1,500 Out of Pocket Max: \$9,000 Doctor Visit: \$25 Generic Drugs: \$20</p> <p>Full Plan Details Provider Search</p>	<p>Get This Plan</p> <p>Favorite</p>
<p>B HMO/HSA/3500 Deductible Bronze Core HSA 3500</p> <p>\$178 Your est. costs Employees pay \$178/mo.</p>	<p>Deductible: \$3,500 Out of Pocket Max: \$6,250 Doctor Visit: \$25 Generic Drugs: \$10</p> <p>Full Plan Details Provider Search</p>	<p>Get This Plan</p> <p>Favorite</p>
<p>G PPO/500 Deductible Gold Select Plus 500</p> <p>\$291 Your est. costs Employees pay \$291/mo.</p>	<p>Deductible: \$500 Out of Pocket Max: \$4,000 Doctor Visit: \$25 Generic Drugs: \$10</p> <p>Full Plan Details Provider Search</p>	<p>Get This Plan</p> <p>Favorite</p>

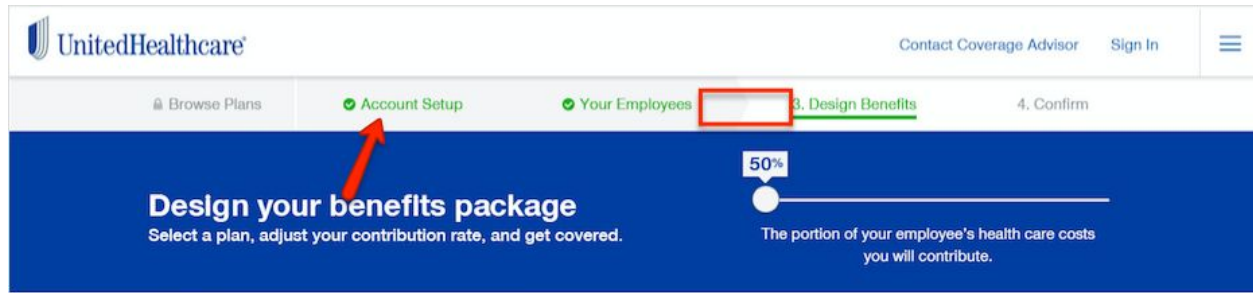
Hypothesis:

Having a more actionable CTA will prompt the user to add a plan to their benefit package.

Recommendation:

Change the label for this button on both the Browse and Design Benefits Page. We recommend **"Add Plan"**, feel free to test other label suggestions as you see fit.

9. Change “Account Setup” position



Hypothesis:

Getting users to upload their employee data before setting up an account is seen as less of a blocker than if the account setup came before the employee data step.

Recommendation

Move “**Account Setup**” after “Your Employees” in the breadcrumbs and user flow.

Tech note: This is a flow change and a UI change. The user will be redirected from the “Browse Plan” page to the “Your Employee” step.