



Keenan Personas

v1.4

December 12, 2014

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About This Document

This document **contains**:

- findings from research and client work sessions
- extrapolation of user needs based on general principles of usability

This document **DOES NOT** contain:

- first person user research

Document **purpose**:

- to understand users types, needs and motivations for Keenan's Private Exchange

Version History

Author	Description of Change	Version	Date
Dona Williams	Created	1.1	8/18/2014
Peter Spannagle	Start revising for Keenan: Exchange	1.2	10/20/2014
Peter Spannagle	First draft of all 5 personas complete	1.3	10/22/2014
Peter Spannagle	Intro brief	1.4	10/24/2014

Personas: Common Goals, Motivations and Mindset

- A user comes to the Keenan Exchange for private health insurance. From a user's perspective, shopping for healthcare is both stressful and confusing. The high cost is only one part of what's stressful. The selection and application process requires a user to **critically assess the health and need for medical care** for themselves and their closest family members. In the best case, all family members are in excellent health. Yet there's an inherent uncertainty about avoiding accidents and illness that creates anxiety. If an individual or a family has significant health problems, the stress and stakes are compounded dramatically.
- Most users are overwhelmed by and unfamiliar with the technical and legal jargon used in the health insurance industry. For consumers of private health insurance, there is a demoralizing feeling of "**going it alone**" — they do not have access to an employer sponsored group plan to share and minimize cost, nor a HR person to answer questions about coverage or put their choices in context.

Individuals and Families

- **Individuals may elect minimal coverage to minimize expenses;** cognitive bias and/or financial constraints may prevent them from accurately assessing their own health and health needs. It's our goal to create an experience that can help them make an informed decision.
- When a **family** is involved, the primary subscriber wants to provide the most comprehensive coverage possible — to guarantee the highest quality care when and if medical care is needed. Practically speaking, they **must weigh the significant costs of purchasing a private plan against the risk of having no insurance, or finding themselves under insured.**
- In general, a user must decide between a policy with a low monthly premium + high deductible (least expensive if benefits are rarely used) and one with a high monthly premium + low deductible (least expensive if significant care is anticipated). They **may not fully understand** this strategy or the **tools that are supposed to make healthcare more affordable** (ex: FSA's and HSA's).

Employees and BenefitBridge

- Employees with an employer sponsored group plan can also benefit from features of the Keenan Exchange. Bringing together public and private exchange data will allow all users to make better decisions about their health insurance.
- Bringing **decision support into BenefitBridge** will help users in picking out a plan that best matches their needs, assisting employees when choosing between many health insurance options.
- BenefitBridge will also be enhanced to help users determine if they (or any dependents) qualify for a subsidy and could therefore find better value on a public exchange.
- An additional range of users, including: early retirees, part time/seasonal employees and employees with a recent adult dependent (children age 26+) can shop for an individual plan on the Keenan Private Exchange.

Personas: Common Characteristics

WHO ARE THE USERS?

- Individuals
- Families
- Early Retirees or Retirees
- Part Time/Seasonal Employees
- Employees



QUOTE

“Health insurance is confusing and expensive”

NEEDS

- Find the right health insurance for myself and my family.
- Make it easy to shop and compare.
- May need additional or complementary insurance products.

CONCERNS

- Subsidy eligibility
- Cost vs risk
- Don't understand healthcare



“Affordable care that covers me for routine and catastrophic care.”

OVERVIEW

Sally was previously covered by her father’s insurance as an adult dependent. When she turned 26, she could no longer remain on his plan.

Sally can’t afford expensive health insurance, and she doesn’t really need it. She has no outstanding health problems and gets sick rarely. She goes to the doctor for an annual physical, if she is sick for 3 or more days, and to see an OB/GYN specialist. She loves snowboarding, and feels better knowing that in the event of an accident, she has health insurance.

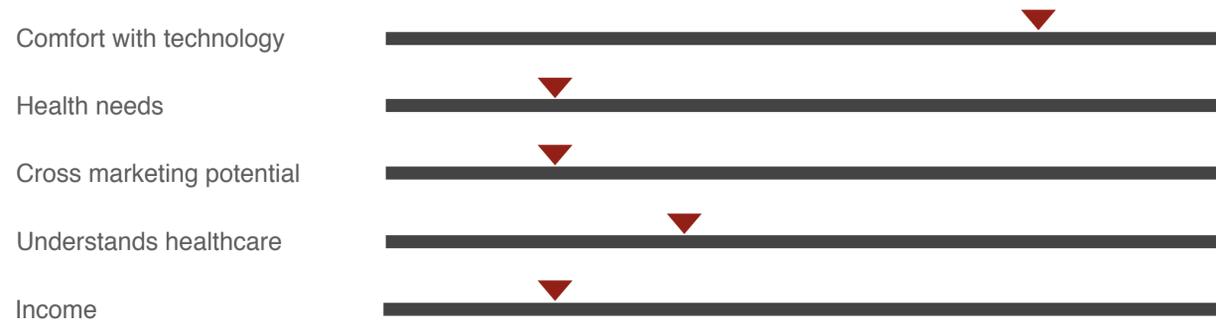
DEMOGRAPHICS

Age:	26
Sex:	F
Career:	Barrista
Salary:	\$35,000

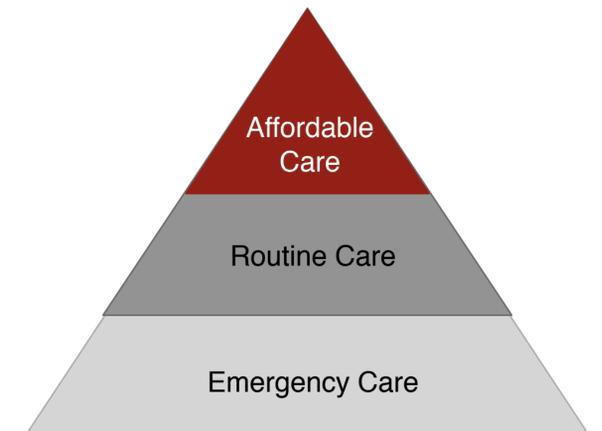
RECENT ADULT DEPENDENT

- First time buyer of health insurance
- In good health, rarely needs to go to the doctor
- First job out of college provides limited income
- Employer does not offer health insurance
- “Help me choose the right plan” is a key part of decision support

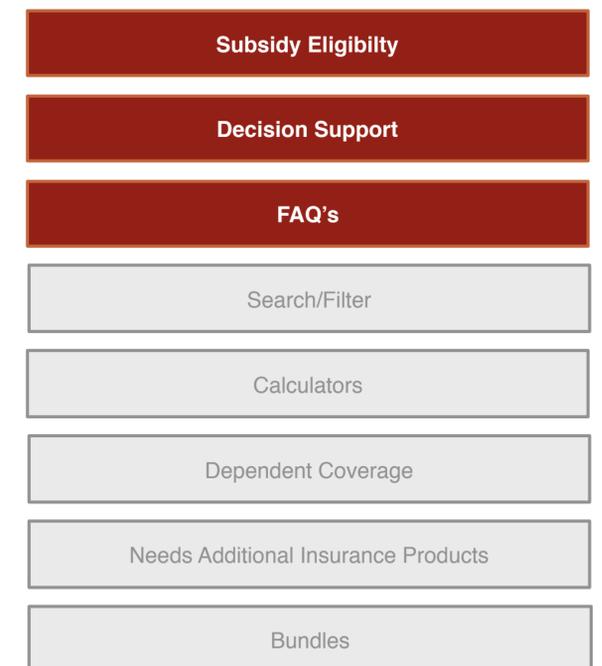
CHARACTERISTICS



USER PRIORITIES



FEATURES



Keenan Exchange > Persona > Rufus: Individual with a Family



“Comprehensive insurance that covers my entire family.”

OVERVIEW

Rufus is a self employed individual with a toddler and a young child. He used to have health insurance through his previous employer, but now he is starting a consulting business and needs to select and purchase his own.

His wife recently returned to work, but she is working part time and is not eligible for an employer sponsored group plan.

As the primary wage earner, Rufus is also considering life and disability insurance

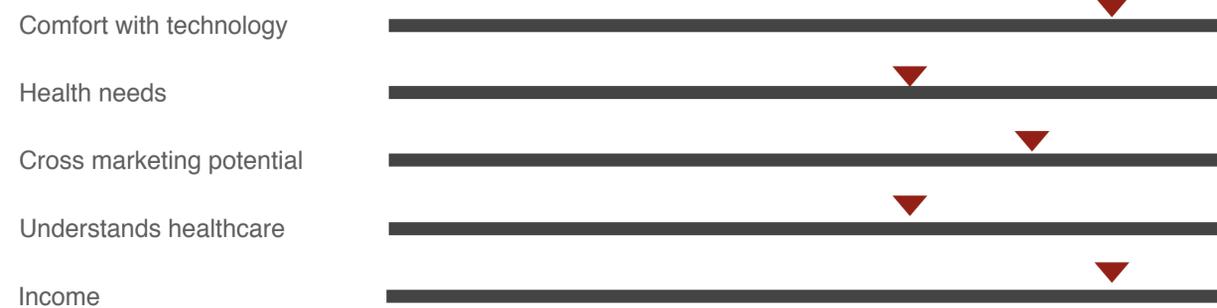
DEMOGRAPHICS

Age:	44
Sex:	M
Career:	Consultant
Salary:	\$125,000

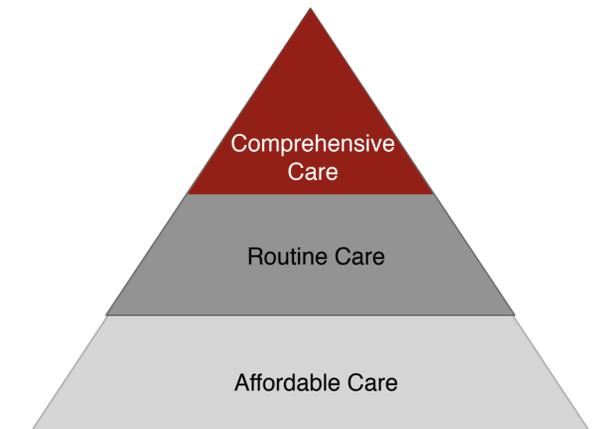
SELF EMPLOYED HEAD OF HOUSEHOLD

- Needs health, life and disability insurance.
- Young children go to the doctor regularly.
- Good income, but with significant household expenses.
- Has likely future access to employer sponsored healthcare.

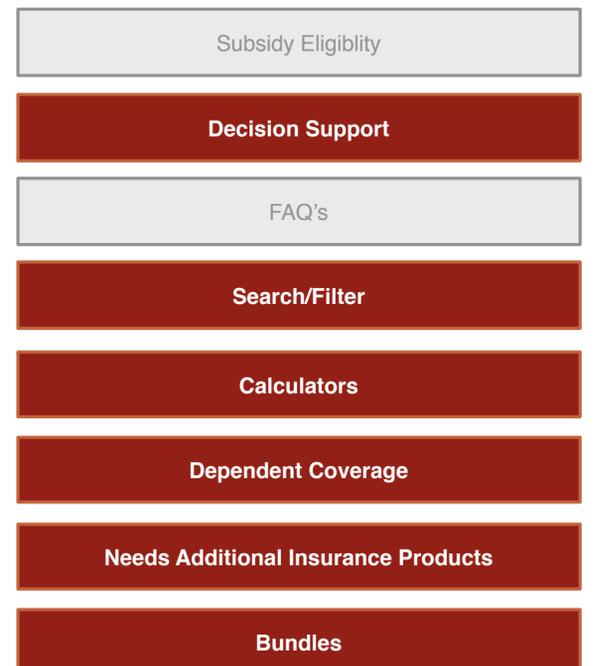
CHARACTERISTICS



USER PRIORITIES



FEATURES





“Until Medicare kicks in, I need coverage that I can afford. It should be similar to what I had under my employer sponsored group plan.”

OVERVIEW

Bill recently retired, so he is losing the health insurance benefits that he’s had for the past 15 years.

Expense is a primary consideration, since the monthly premiums are a significant portion of his monthly income.

But he also wants to continue seeing the doctors he knows at facilities that are conveniently located. He has several health conditions that require equipment, and medication, including high blood pressure and sleep apnea.

DEMOGRAPHICS

Age:	63
Sex:	M
Career:	Retired
Salary:	\$60,000

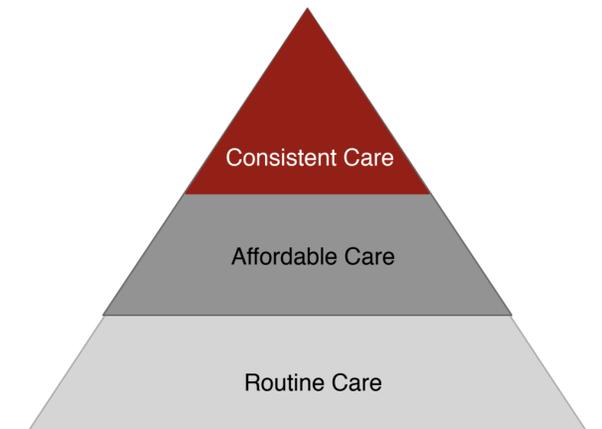
EARLY RETIREE ON THE EXCHANGE

- Private healthcare is expensive for elderly subscribers.
- Filtering by doctor and medication is likely important.
- Coverage is only needed for a few years.
- Likely to hit Annual Out of Pocket maximum.

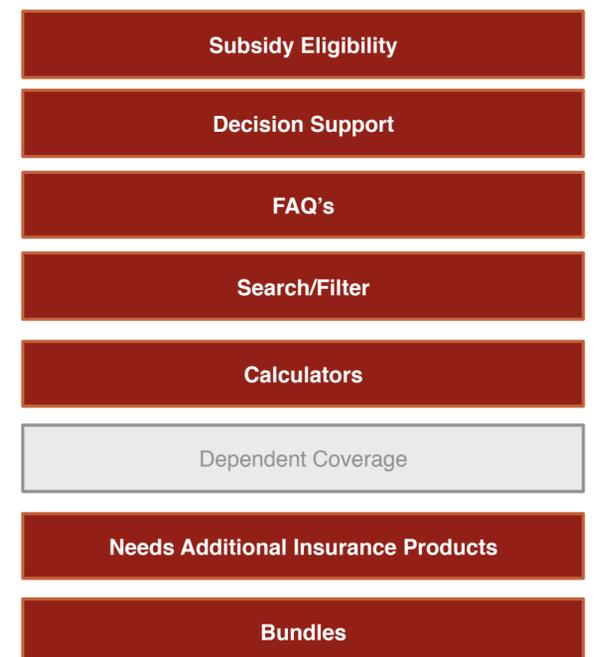
CHARACTERISTICS



USER PRIORITIES



FEATURES



Keenan Exchange > Persona > Clementina: Part-Time/Seasonal Worker



“Since I pay for it myself, I’d like to compare my employer’s Group plan against other types of plans.”

OVERVIEW

Clementina works during holiday seasons as a fulfillment associate for a large online retailer. When she works more than 30 hours per week she is eligible to join her employer’s group plan...but she receives no matching contribution from the employer.

In the past, she would see her doctor only when she had employer coverage. A recent diagnosis of diabetes means she needs more regular checkups and medication.

Clementina’s life would be simpler if she didn’t have to switch between health insurance based on her employment status.

Though the group plan has good value, it may not meet all her individual needs.

DEMOGRAPHICS

Age: 52
Sex: F
Career: Warehouse
Salary: \$25,000

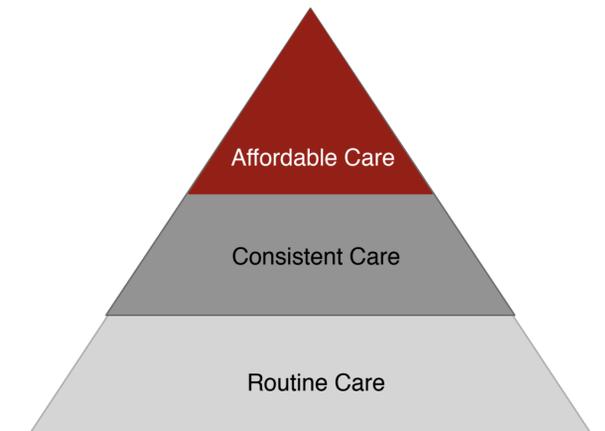
GROUP PLAN, PRIVATE PLAN or PUBLIC PLAN?

- Some group plans don’t include employer contributions.
- Having to re-enroll seasonally is burdensome.
- Low income means she’s likely eligible for a public exchange subsidy.
- If not, a private plan could be a better fit.

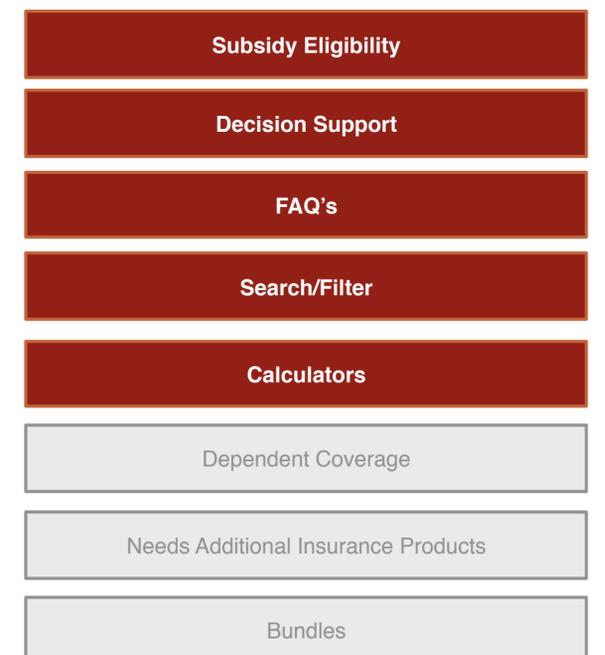
CHARACTERISTICS



USER PRIORITIES



FEATURES



Keenan Exchange > Persona > Pat: Full Time Employee on BenefitBridge



“I don’t understand all the new laws around the ACA. Help me understand what applies to me and how to save money.”

OVERVIEW

Pat works at a California public university. He has an adult dependent: his son Bradley is 23 and just graduated college.

Both of them are healthy and rarely go to the doctor — but having coverage in the event of an illness or accident means a lot.

During the window for open enrollment, Pat accesses BenefitBridge. He typically carries forward the same benefit selection from the last year. For health insurance, he plans on continuing to enroll Bradley as a dependent.

But this year, when he does so, the interface prompts him: “Do you want to find out if Bradley is eligible for a subsidy on the public exchange?”

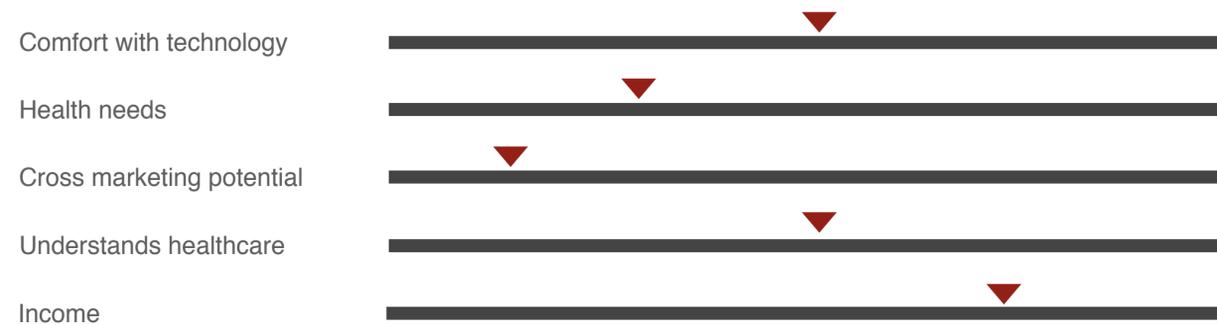
DEMOGRAPHICS

Age: 49
Sex: M
Career: University Administrator
Salary: \$85,000

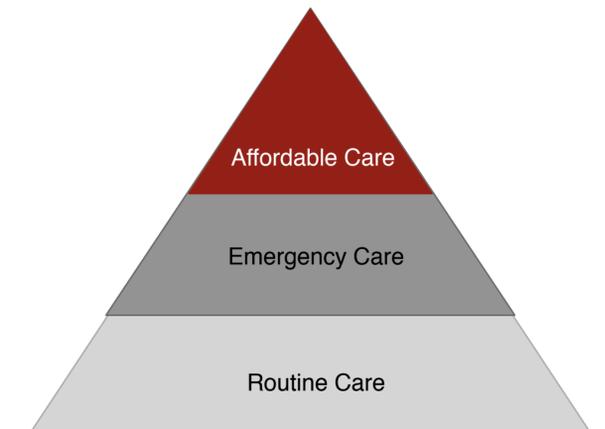
DECISION SUPPORT AND THE PUBLIC EXCHANGE

- Determining subsidy eligibility is a key part of decision support.
- System initiated decision support can help educate and guide users even when they haven’t explicitly asked for it.
- Moving his adult dependent to the public exchange may save Pat money every month — building trust, customer satisfaction and the Keenan brand.

CHARACTERISTICS



USER PRIORITIES



FEATURES

