FACT SHEET

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Improving the Consumer Experience at HealthCare.gov

Open Enrollment is just around the corner, and we're ready to welcome consumers back to HealthCare.gov. Over the last few months, our team has been hard at work, applying lessons learned and taking steps to make enrollment quicker and smoother for both returning and new customers. Ahead of Open Enrollment 2016, new features were added to HealthCare.gov based on consumer feedback about previous experiences with the site and the type of additional information they want in order to pick the right plan. Over the next several weeks, we'll be <u>rolling out additional features to provide consumers with even more information about their plan choices</u>.

Take a look at just some of the improvements for 2016 Open Enrollment:

> **Streamlined Navigation:** Directions, buttons, and page designs were improved to better communicate information and next steps to people visiting the website.

> **Consumer-Specific Information:** We've tailored information specific to whether a consumer is new or is returning so that consumers will have an experience that matches their unique situation. New information has been added to the website to help each consumer understand exactly where they are in the enrollment process and what steps remain.

> **Simplified Re-enrollment:** When returning consumers come back to HealthCare.gov, they will be able to easily

find their current plan if it is available again for next year and compare it with other available plans in their area without having to manually search by entering a 14-digit plan identification number.

Understanding Marketplace Eligibility: This year, instead of needing to open their eligibility notice, consumers will immediately see on the screen the type of coverage they qualify for, how much financial help they are eligible for, and whether they need to submit additional information because there was a data matching inconsistency. After seeing a summary on screen, consumers still will be able to view full details by downloading a PDF of their eligibility notice, which brings with it content enhancements and an improved section layout to increase awareness of key takeaways and next steps.

Reducing Data-Matching Issues: Additional prompts have been added to encourage people to enter a Social Security Number or an immigration document information if they are requested to and fail to do so initially. The prompt includes reminder messaging that explains that if they do not enter this information now they may have to provide additional documentation later.

Improvements to Log-In: We made it easier for consumers to reset passwords if they no longer have access to the email they used to create their HealthCare.gov account. If a consumer forgets her password and is unable to retrieve it, representatives at the Marketplace Call Center will be able to help her change her email address and reset her password to make sure consumers have access to their accounts.

Understanding True Costs: A new Out of Pocket Cost feature has been added to the website this year that will help consumers better estimate the cost of their health insurance based on their own personal situation. The new feature has been added to the Window Shopping tool and provides consumers with an opportunity to get an estimate of what their premiums, deductibles, and co-pays may be for each specific plan prior to enrolling based on a low/medium/high anticipated health care service utilization.

Searching for Providers and Prescriptions: In the coming weeks, two additional beta features will be launched the new Doctor Lookup feature and the Prescription Drug Lookup feature when viewing plans and pricing. These features, which are in development, will provide consumers with easily searchable information about the doctors and prescriptions plans may cover as consumers shop and enroll in coverage.

Adding new decision support features and making consumer-facing fixes represent one side of the improvements we made this year. Improvements to our information technology infrastructure and "back end" have enhanced the website's stability and performance compared to last year and will provide a faster and smoother experience for consumers when they visit the website.

Faster experience. We've made simplifications to our system that resulted in a reduction of hardware on the website by 40 percent. While visitors to the website will not see evidence of these improvements on their computer screen, users should find the website to be faster and more responsive than previous years.

Updated account management system. We completely replaced the technical underpinnings of how consumers create accounts and log-in online. While the user will ultimately notice nothing different on screen, the simpler architecture we put in place is now faster, more stable, and allows for an increasing number of users to visit the website at the same time.

Improved ability to identify problems. The simplifications we made make it easier for us to address bumps along the road - we'll be able to find and fix system errors faster.

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