

HEALTHCARE INSIGHTS

# New Medicare Plan Finder (MPF)

A Review of the Overall User Experience



media logic®

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# Review: The User Experience

Throughout the years, we have heard several concerns about the Medicare Plan Finder. In late August 2019, the Centers for Medicare and Medicaid Services (CMS) introduced a new Medicare Plan Finder (MPF) that, after beta testing, replaced the old MPF on October 1, 2019. The goal was to streamline the overall user experience.

Due to our experience building websites in the Medicare space, including plan finder tools, Media Logic was interested in understanding the user experience with this new tool. With this in mind, we asked an actual Medicare user to test and review the new MPF. The user is a 68 year-old female with an established Medicare account log-in.

- A recent retiree and Medicare participant
- Moderate level of health insurance literacy
- Currently enrolled in a private Medicare Advantage Plan that includes prescription drug coverage

# First Impressions

- Visually, the tool is inviting. There is more white space and less distractions. The monochromatic nature of the tool at first was a disconnect, but as she went deeper into using the tool, the design simplicity was a plus across the experience.
  - Examples include the narrow use of color effectively highlighting important navigation elements, the use of large fonts and no superfluous lifestyle imagery or design elements.
- The functionality of the tool has also greatly improved. Finding important content, customizing the results to her personal requirements and creating a side-by-side comparison were easy.
- Navigation was rated as highly improved as was finding and applying filters, sorting, researching special needs and returning to single plan deep-dive content.



## TASK #1

# Which Medicare Advantage Plans (MAPs) are available to me?

Medicare.gov | Find a Plan

Answer a few quick questions

Current coverage: Original Medicare (Part A and Part B)  
Plan ID: 100000-0000-00  
Current subsidy level: No subsidy help

What type of Medicare coverage do you want?

- ☐ Medicare Advantage Plan
- ☐ Drug plan (Part D)
- ☐ Drug plan (Part D) + Medigap policy
- ☐ Medigap policy only
- ☐ Learn more about Medicare options before I see plans.

- 1) After logging in, the user found that personal information was automatically entered into the form, and she was prompted to answer some basic search criteria to begin using the tool, such as the type of Medicare coverage that she wants. She decided to explore the “Learn more about Medicare options before I see plans” option.

- 2) Overall, the user found the “Learn more” section helpful as a healthcare consumer with moderate insurance literacy. This tool allowed her to narrow down options and explain the differences between Original Medicare and Medicare Advantage.

Medicare.gov

Spanish

Your Medicare coverage options

There are 2 main ways to get your Medicare coverage—Original Medicare and Medicare Advantage.

**Original Medicare** includes Hospital (Part A) and Medical (Part B) insurance. If you want drug coverage, you can add a separate drug plan (Part D). You can also add a Medicare Supplement Insurance (Medigap) policy to help pay your out-of-pocket costs.

A **Medicare Advantage Plan** is an all-in-one alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D. Most plans offer extra benefits—like vision, hearing, dental, and more.

Choose the Medicare coverage option you want to explore first. Don't worry, you can review both. Just start with either one.

Original Medicare

Medicare Advantage Plan

FEEDBACK

## TASK #1

# Which Medicare Advantage Plans (MAPs) are available to me?

The initial search returned the following results for the user, and she provided the following comments.

The screenshot shows the Medicare.gov 'Find a Plan' interface. The page title is 'Medicare.gov | Find a Plan'. There are links for 'Log in' and 'Español'. A blue banner at the top states: 'There may be separate drug plans available with lower drug costs. [Tell me more.](#)' and a link to 'View 23 available drug plans'. The main heading is '39 Medicare Advantage Plans available'. Below this, it says 'Schenectady, NY' and 'Change location'. It also indicates 'No filters selected'. On the left, under 'Plan and drug coverage options', there are checkboxes for 'Vision coverage', 'Dental coverage', 'Hearing coverage', 'Transportation', 'Fitness benefits', and 'Hearing coverage'. On the right, there are filters for 'Star ratings' (a dropdown menu labeled 'Select star rating') and 'Insurance carrier' (a dropdown menu labeled 'Select preferred insurance carrier'). There are 'Filter Plans', 'Print', and 'FEEDBACK' buttons. At the bottom, it says 'Showing 10 of 39 Medicare Advantage Plans' and 'Add Special Needs Plans'. There is a 'Sort plans by' dropdown menu currently set to 'Lowest monthly premium'. Annotations with orange arrows point to various features: 'Plans shown for review are all based on geographic location.' points to the location 'Schenectady, NY'; 'Filters are easy to see and apply.' points to the 'Plan and drug coverage options' section; 'Option to sort by star ratings.' points to the 'Star ratings' dropdown; 'A helpful reminder about the availability of available prescription drug plans.' points to the 'View 23 available drug plans' link; 'Option to sort by insurance carrier.' points to the 'Insurance carrier' dropdown; and 'Easy to find sort feature.' points to the 'Sort plans by' dropdown.

Plans shown for review are all based on geographic location.

Filters are easy to see and apply.

Option to sort by star ratings.

A helpful reminder about the availability of available prescription drug plans.

Option to sort by insurance carrier.

Easy to find sort feature.

## TASK #2

# Use filters and sort to narrow my Medicare Advantage Plan (MAP) options.

Filters were chosen by the user based on her own personal preferences. Using filtering tools reduced her options from 39 to 18 Medicare Advantage Plans.

- Plan and drug coverage options were selected based on importance to the user and to eliminate irrelevant content.
- User is very interested in consumer ratings and wants a plan that receives the best consumer ratings (4 stars and up ).
- There is a filter option to select a preferred carrier which the user did not apply.

Medicare.gov | Find a Plan Log in Español

There may be separate drug plans available with lower drug costs. [Tell me more.](#) View 23 available drug plans

### 18 Medicare Advantage Plans available

[Schenectady, NY](#) [Change location](#)

[Vision coverageX](#) [Dental coverageX](#) [Fitness benefitsX](#) [4 stars & upX](#)

**Plan and drug coverage options**

<input checked="" type="checkbox"/> Vision coverage	<input type="checkbox"/> Transportation
<input checked="" type="checkbox"/> Dental coverage	<input checked="" type="checkbox"/> Fitness benefits
<input type="checkbox"/> Hearing coverage	

**Star ratings**

4 stars & up

**Insurance carrier**

Select preferred insurance carrier

[Clear](#) [Apply Filters](#)

Showing 10 of 18 Medicare Advantage Plans Sort plans by Lowest monthly premium

[Add Special Needs Plans](#)

**Overall feedback:** The user found the filters very easy to apply and found the sort feature easy. She chose to sort the results by monthly premium.



### TASK #3

## Look at individual plan details sorted by monthly premium.

Before comparing plans, the user wanted to see information on each plan. An example is shown below with comments.

Helpful monthly premium with note on what is NOT included.

User likes the clear language and reminders of what terminology means, helping fix an issue from the old tool where users had trouble defining terminology.

Star ratings – important to the user – are prominently displayed.

Cost is a concern – deductibles are clearly displayed, in and out of network caps are provided.

The screenshot shows a Medicare Advantage plan details page. The plan is titled "Medicare Advantage with drug coverage monthly premium" with a monthly premium of \$14.50. A note states "Doesn't include: 2019-2020 Standard Part B premium". The plan ID is M0775-MS-A. A star rating of 4.5 is displayed. A button "Add to compare" is present. The page lists the Health plan deductible (\$0) and Drug deductible (\$1,000). It also shows In and Out-of-network costs (\$1,700) and an Out-of-pocket max (\$7,100). A section for Copays/Coinsurance shows Primary doctor at \$0 per visit and Specialist at \$15 per visit. A section for Pharmacies & Prescription Drugs includes a button "Add your drugs & pharmacies" and a note about getting an accurate cost estimate. A section for Plan Benefits shows Vision, Dental, Hearing, Transportation (marked with a red X), and Fitness benefits. A "Plan Details" button and an "Enroll" button are at the bottom left. A feedback button is on the right. At the bottom, a bar shows "Plans to compare (1)" with a dropdown menu showing "M0775-MS-A Medicare Rx (MSA)", a button "Select 2 more plan(s)", and a "Compare" button.

Selected filters are displayed as a reminder with option for deeper information on benefits.

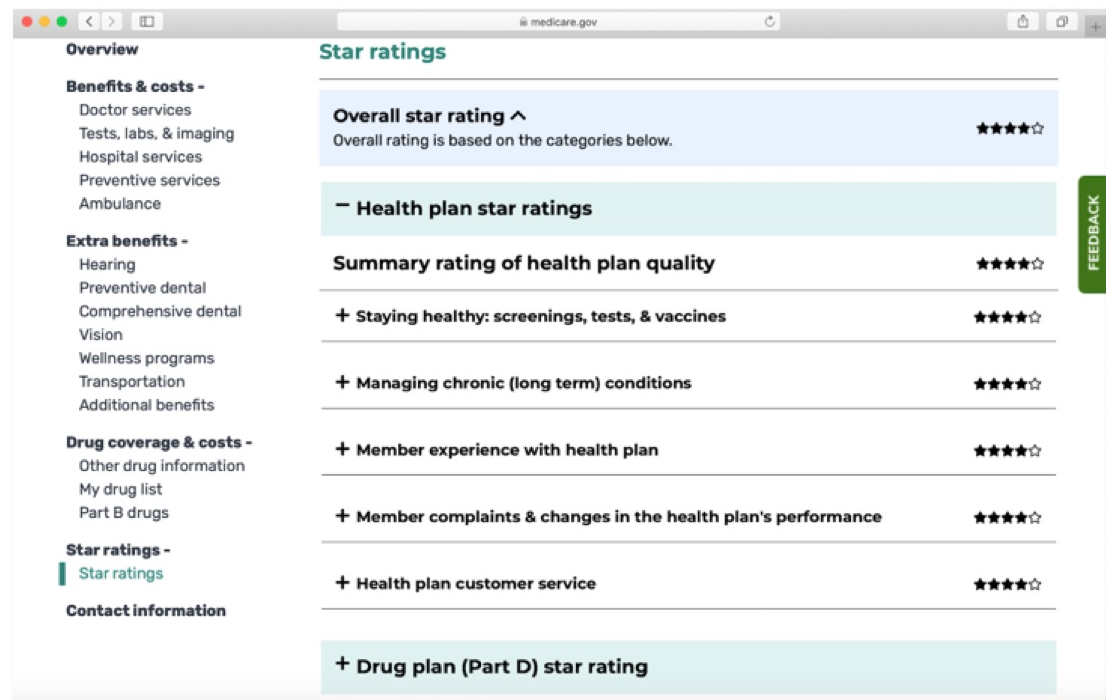
Option to add this plan to the comparison tool. (Can choose up to 3 plans.)

## TASK #4

# Look at the individual plan details using filters (e.g., star ratings).

The user noted that star ratings are very important to her as a healthcare consumer.

- The persistent use of the navigation bar – appearing on the left – is extremely helpful in helping orientation through a lot of content as the content is displayed via long scroll and expanding layers of content (indicated with +).
- Color is used (but not overused) to help the user navigate.
- Good restraint – no complicated use of design elements or color palette.

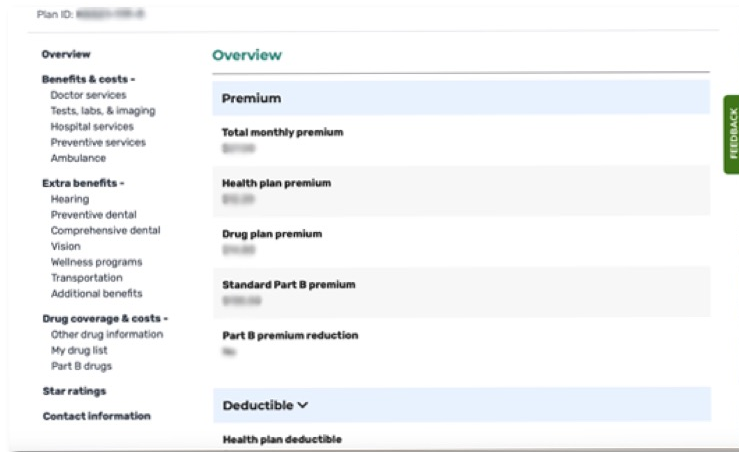


**Overall feedback:** The user found the rating information to be useful both in the aggregate and for specific key indicators.



## TASK #5

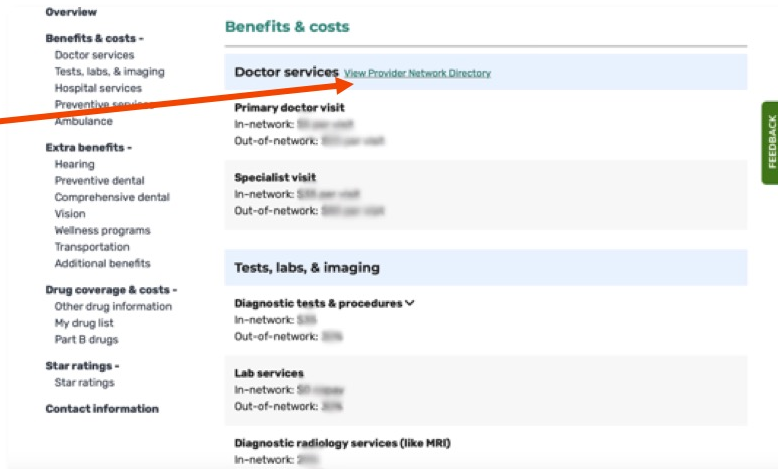
# Look at individual plan details.



Here are some examples that the user noted on the level of detail available on new tool and ease of access:

- Detail on premium costs for a single selected Medicare Advantage Plan
- Navigation bar on the left organizes content and supports orientation to a lot of content viewable through accordion expansion (+ and -)

The user pointed out that there is now a link to view the provider network directory, an option that was not found when using the old tool.



## TASK #6

# Select and compare 3 plans.

The Medicare Plan Finder allows you to select up to 3 plans to compare.

The comparison tool prominently displays the information the user want to see – cost, premium, and overall star ratings.

It is easy for the user to access the broader list to swap out other plans.

It is easy for the user to return to a single plan's details page or go deeper by scrolling down.

The screenshot displays the Medicare Plan Finder interface. On the left, a blue box titled "Comparing 3 Medicare Advantage plans" contains a "Back to results" button. Three plan cards are shown side-by-side, each with a star rating, plan name, and key cost features. Below the cards is an "Overview" table summarizing the costs for each plan. A vertical "FEEDBACK" button is on the right.

Premium	Health premium	Health premium	Health premium
	\$16.00	\$16.00	\$16.00
	Drug premium	Drug premium	Drug premium
	\$16.00	\$16.00	\$29.00
	Part B premium	Part B premium	Part B premium
	\$100.00	\$100.00	\$100.00

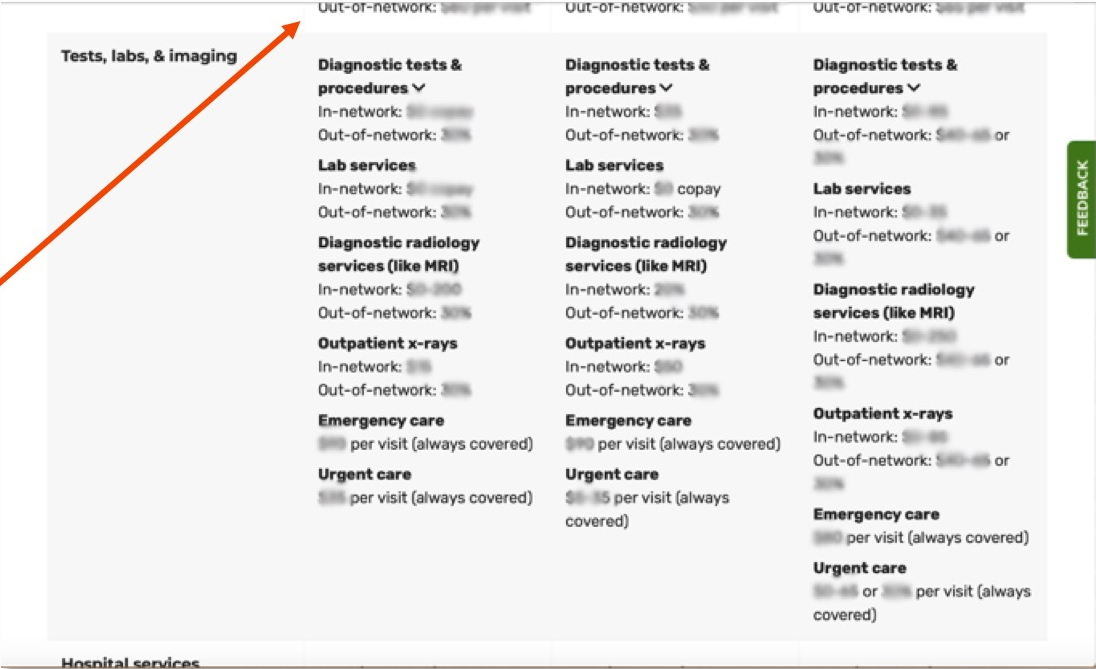
**Overall feedback:** A persistent comparison tool prompt appears across the bottom of each plan results page. The filters feature allows the user to easily select and compare similar plans based on the user's choice. In this case, it was to filter by monthly premium.

## TASK #6

# Select and compare 3 plans.

Overall, the user is very interested in evaluating the costs of diagnostic tests and commonly utilized medical services such as x-rays, urgent care visits and lab work.

- The user points out that it is worth noting that the comparison tool is designed to display content via a long scroll with clearly marked content that expands to go deeper.
- Without persistent headers labeling each of the three columns (plans being compared) the user had to scroll up from time-to-time to remind which plan was in which position. This could be improved.



	Out-of-network: \$500 per visit	Out-of-network: \$500 per visit	Out-of-network: \$500 per visit
<b>Tests, labs, &amp; imaging</b>	<b>Diagnostic tests &amp; procedures</b> ▾ In-network: \$100 Out-of-network: 30%	<b>Diagnostic tests &amp; procedures</b> ▾ In-network: \$100 Out-of-network: 30%	<b>Diagnostic tests &amp; procedures</b> ▾ In-network: \$100 Out-of-network: \$400-\$600 or 30%
	<b>Lab services</b> In-network: \$10 copay Out-of-network: 30%	<b>Lab services</b> In-network: \$10 copay Out-of-network: 30%	<b>Lab services</b> In-network: \$10-\$20 Out-of-network: \$400-\$600 or 30%
	<b>Diagnostic radiology services (like MRI)</b> In-network: \$100-\$200 Out-of-network: 30%	<b>Diagnostic radiology services (like MRI)</b> In-network: 20% Out-of-network: 30%	<b>Diagnostic radiology services (like MRI)</b> In-network: \$100-\$200 Out-of-network: \$400-\$600 or 30%
	<b>Outpatient x-rays</b> In-network: \$10 Out-of-network: 30%	<b>Outpatient x-rays</b> In-network: \$10 Out-of-network: 30%	<b>Outpatient x-rays</b> In-network: \$10-\$20 Out-of-network: \$400-\$600 or 30%
	<b>Emergency care</b> \$100 per visit (always covered)	<b>Emergency care</b> \$100 per visit (always covered)	<b>Emergency care</b> \$100 per visit (always covered)
	<b>Urgent care</b> \$100 per visit (always covered)	<b>Urgent care</b> \$10-\$15 per visit (always covered)	<b>Urgent care</b> \$100-\$150 or 30% per visit (always covered)
<b>Hospital services</b>			

FEEDBACK

## TASK #7

# Enroll in a Medicare Advantage Plan (MAP).

The screenshot shows the Medicare.gov 'Find a Plan' interface. A modal window is open, prompting the user to start enrollment for a Medicare Advantage Plan. The modal contains the following text and elements:

- Header: Start your enrollment for this **Medicare Advantage Plan:**
- Plan ID: [Redacted]
- Section: **Be ready to provide:**
- List of requirements:
  - Your Medicare Number and effective dates
  - Information about your other health coverage (if any), including policy and group numbers
  - Dates that any changes take effect, like if you're moving to a long-term care facility
- Disclaimer: All information you'll provide here is strictly confidential, secure, and will only be used to enroll you in your chosen plan.
- Buttons: **Start** (highlighted with a blue border) and **Go back**

The background page shows the plan details for 'Active Medicare' with Plan ID: H0021-119-0. It includes sections for 'Overview', 'Benefits & costs -' (listing Doctor services, Tests, labs, & imaging, Hospital services, Preventive services, and Ambulance), and 'Extra benefits -'. The 'Total monthly premium' is listed as \$27.00, and the 'Health plan premium' is also indicated.

At any point, the user can choose to click the enroll button and is served up this information in a window. This is the same user experience as the old MPF.

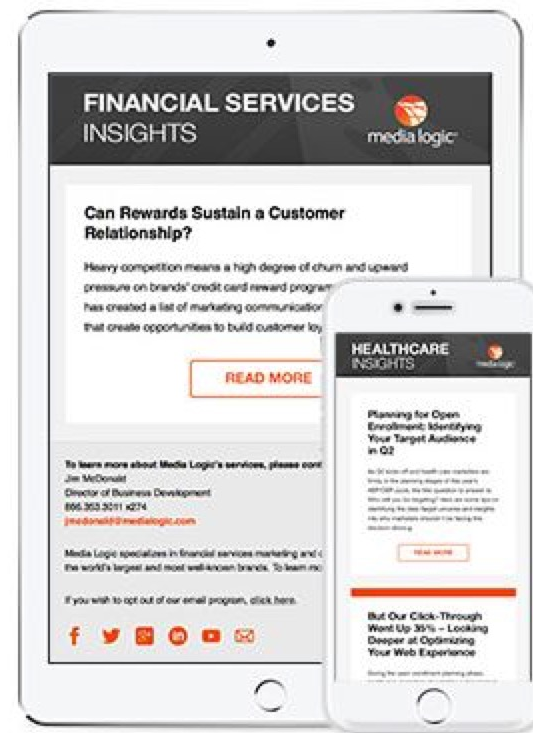
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