



washington
healthplanfinder

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2018 NASCIO State IT Recognition Award Nomination

Project Title: Shop With A Little Help From Your Medical Trends:
Smart Planfinder Consumer Decision-Support Tool

Category: Digital Government: Government to Citizen (G to C)

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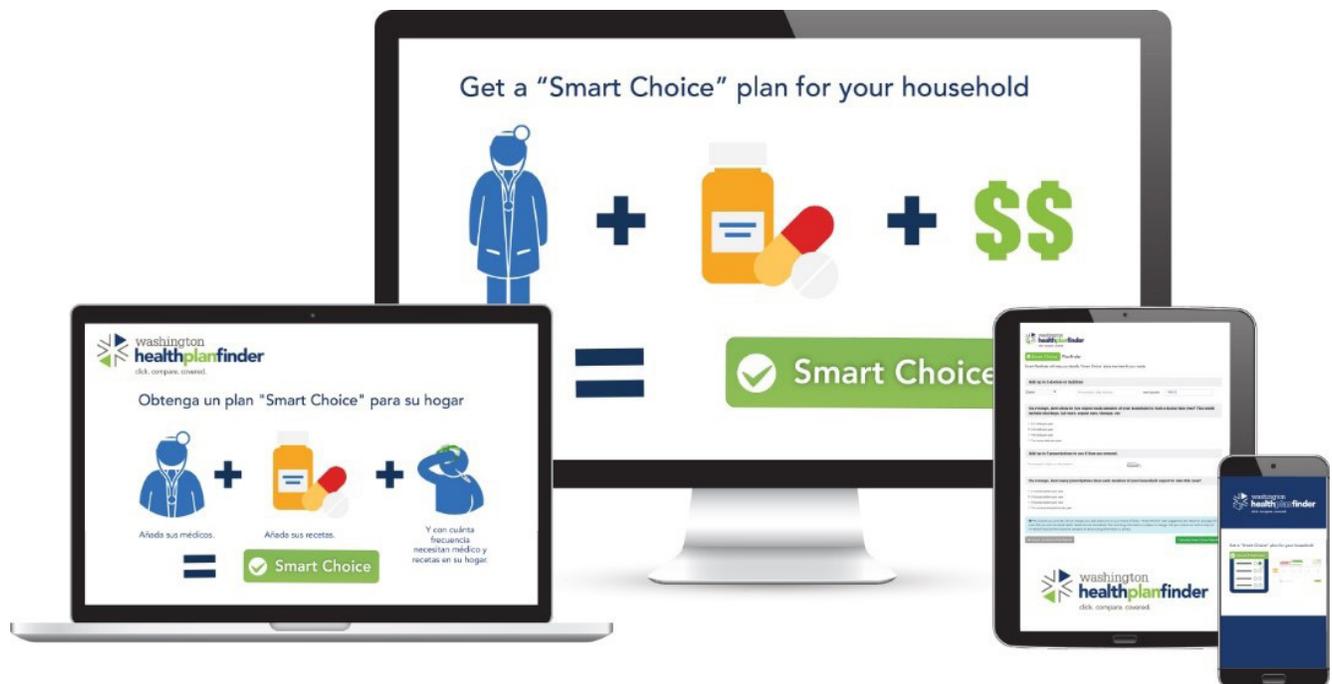
Agency: Washington Health Benefit Exchange

State: Washington

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Project Initiation Date: February 21, 2017

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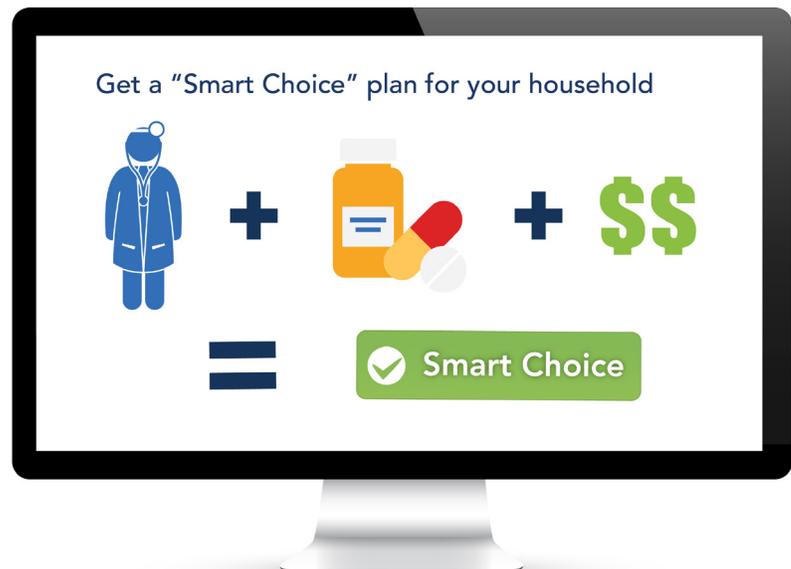
EXECUTIVE SUMMARY



The Washington Health Benefit Exchange (WAHBE) operates *Washington Healthplanfinder*, an easily accessible, online marketplace for individuals and families to find, compare and enroll in Qualified Health Plans, Qualified Dental Plans, and Washington Apple Health (Medicaid). [Washington Healthplanfinder](#) provides access to affordable healthcare for 1.8 million people, [1 in 4 Washingtonians](#).

In September 2017, WAHBE launched a new consumer decision-support tool (CDST), *Smart Planfinder*, to help Qualified Health Plan consumers more skillfully identify and sign up for coverage that best meets their individual needs. While shopping for health insurance on *Washington Healthplanfinder*, consumers input prescriptions, doctors, facilities, and expected utilization information into *Smart Planfinder* to receive a projected annual out-of-pocket estimate for the upcoming year. Based on the information provided, *Smart Planfinder* highlights “Smart Choices” – health insurance plans that best satisfy the coverage preferences outlined by the consumer.

Smart Planfinder offers consumers a substantial advantage by personalizing their shopping experience and simplifying the often-complex process of determining which health insurance plan to select by recommending best value plans that cover their prescriptions, doctors, and facilities. The introduction of the tool has resulted in consumers more easily and effectively connecting with coverage that satisfies their individual health needs.



WAHBE collaborated closely with Deloitte, system integrator for *Washington Healthplanfinder*, to integrate the *Smart Planfinder* CDST developed by outside vendor GetInsured. Additional partnering was performed with BetterDoctor to obtain updated provider directory data used to help consumers more accurately determine the network of healthcare facilities and doctors in a chosen health insurance plan.

Smart Planfinder is heightening consumers' shopping acumen by nudging them to take inventory of their projected health needs and then using those factors to identify

health insurance plans that best satisfy those expectations. The result is peace of mind for consumers at the end of their shopping experience.

CONCEPT

The Washington Health Benefit Exchange (WAHBE) identified a need for an innovative and practical solution to make the experience of choosing a health insurance plan easier and more informative for Washingtonians shopping for a Qualified Health Plan.

Consumer survey data collected through *Washington Healthplanfinder's* fourth year of operation revealed that shopping for and enrolling in health coverage continued to be complicated. Because health plan options change every year, the benefits and costs a consumer relies upon in their current health coverage can drastically alter from one year to the next.

By introducing *Smart Planfinder*, WAHBE sought to encourage more informed consumer decision-making by personalizing and simplifying the shopping experience. Consumers input their individual health considerations for the upcoming year into *Smart Planfinder* to identify the best health insurance options for their specific needs. Health insurance plans are assessed for the consumer based on prescription, doctor, and facility preferences, as well as expected utilization information entered into *Smart Planfinder*.

The resulting customized shopping experience includes "Smart Choice" plan recommendations with cost weighted the heaviest in the determination. By sorting the plans available and identifying the choices that best meet the needs specified, consumers may bypass the daunting task of comparing all the options described in complex health insurance terms.

WAHBE solicited participation to help develop the tool through a request for proposal (RFP) extended to eligible outside vendors. The RFP issued was based

The image shows a tablet displaying the Washington Healthplanfinder website. The page is titled "Smart Choice Planfinder" and includes a sub-header: "Smart Planfinder will help you identify 'Smart Choice' plans that best fit your needs." The main content area is divided into several sections for user input:

- Add up to 5 doctors or facilities:** A form with a "Doctor" dropdown menu, a text input field containing "For example, Sally Johnson", and a "near zipcode" input field with "98501".
- On average, how often do you expect each member of your household to visit a doctor this year? This could include checkups, lab tests, urgent care, therapy, etc.** A list of radio button options: "0-1 visits per year", "2-3 visits per year" (which is selected), "4-6 visits per year", and "7 or more visits per year".
- Add up to 5 prescriptions to see if they are covered.** A form with a text input field containing "For example, Lipitor or Atorvastatin" and a "GoodRx" logo.
- On average, how many prescriptions does each member of your household expect to take this year?** A list of radio button options: "0-1 prescriptions per year", "2-3 prescriptions per year" (which is selected), "4-6 prescriptions per year", and "7 or more prescriptions per year".

At the bottom of the form, there is a disclaimer: "The answers you provide will not change your plan premiums or your choice of plans. 'Smart Choice' plan suggestions are based on averages for users like you and individual health needs are not considered. Plan and drug information is subject to change. Call your doctor to confirm they are in-network and call the insurance company to ensure drug information is correct." Below the disclaimer are two buttons: "Cancel: Go back to Plan Results" and "Calculate Smart Choice Plans".

The Washington Healthplanfinder logo is visible at the top and bottom of the screen. The logo consists of a stylized starburst icon followed by the text "washington healthplanfinder" and the tagline "click. compare. covered."

on experiences shared by other state-based health insurance exchanges that had previously integrated successful consumer decision-support tools into their online marketplaces.

The result of that RFP was a partnership with GetInsured, which manages the application program interface (API) that powers *Smart Planfinder*. In addition, a second partnership was established with BetterDoctor, the organization overseeing provider directory information for *Washington Healthplanfinder*.

The operational elements developed by GetInsured and BetterDoctor were integrated into *Washington Healthplanfinder* through a pre-existing partnership with Deloitte. Final integration was completed seven months after the RFP was issued allowing consumers to use *Smart Planfinder* to shop for plans during the open enrollment period held from Nov. 1, 2017 to Jan. 15, 2018.

SIGNIFICANCE



The annual open enrollment period is a time when consumers may sign up for a health insurance plan that provides coverage for the upcoming year. During the most recent annual term, *Washington Healthplanfinder* was used by more than 200,000 Washingtonians to select a health insurance plan to cover themselves and their families.

As the operator of *Washington Healthplanfinder*, the Washington Health Benefit Exchange (WAHBE) is responsible for developing and applying innovative solutions to create a consumer-friendly experience for all Washingtonians applying for important health coverage. The core outcome of those efforts is advanced consumer choice and decision-making at a critical juncture in the enrollment process.

Selecting a health coverage requires consumers to take on the formidable task of assessing up to 27 health insurance plans to find the option that best satisfies their health preferences. *Smart Planfinder* empowers Qualified Health Plan consumers to more easily and accurately determine which health insurance plan allows them to keep their existing doctor, go to a specific hospital, and cover any current prescriptions. Most importantly, of the plans that meet those criteria, *Smart Planfinder* helps identify the coverage option that is the most cost effective.



WAHBE and GetInsured both employed their UI/UX teams to refine the usability of the consumer decision-support tool and maximize its value to consumers. Results of that testing produced the visual and branding elements used to support the tool within *Washington Healthplanfinder*. Promotion of *Smart Planfinder* was included in all WAHBE marketing elements raising awareness of open enrollment period.

IMPACT



During the open enrollment period, from Nov. 1, 2017 through Jan. 15, 2018, *Smart Planfinder* was used by more than 95,000 unique users — eight percent of all *Washington Healthplanfinder* users during that time — who logged nearly 316,000 sessions on the new consumer decision-support tool (CDST). In addition, of those consumers who used *Smart Planfinder* during the application process,

more than 46 percent ultimately chose a “Smart Choice” health insurance plan for coverage

A post-open enrollment survey of user experiences on *Washington Healthplanfinder* revealed that nearly half of respondents utilized *Smart Planfinder* to inform their decision-making when selecting coverage, and 60 percent described the CDST as “easy to use.”

Considering the complexity of health insurance plans and the difficulty consumers may experience while trying to pair their needs with the coverage options available, *Smart Planfinder* offers a significant advantage during a critical process for Washington state residents and their families.

Usage of the CDST during its first year indicates that a growing number of consumers will access the tool during future open enrollment periods, and paves the way for *Smart Planfinder* to eventually be used for all WAHBE products, including Qualified Dental Plans and Washington Apple Health (Medicaid).

