Improving Customer Experience with Federal Services

High Impact Service Provider Annual CX Action Plan

Health Insurance Exchanges (Marketplace)

June 2019

HISP Annual Maturity Self-Assessment Summary

In 200 words or less total, tell us about your efforts around each core CX function by responding to the following prompts that apply.

Measurement: 4 / 6

Please give a 2-3 sentence summary of your efforts:

We've been working to improve web and customer service metrics to ensure we are capturing the same level of information across channels throughout the customer journey. We include these in product specific and program level consolidated dashboards to enable teams to monitor key indicators across the customer experience.

What are you most proud of?

We are most proud of the level of engagement and input across product teams and cross-functional CX leads in defining and measuring performance and results and ensuring sure they are aligned with the agency-wide customer service standards.

What nascent / ongoing activities do you hope to grow?

We are looking to continue to develop our dashboards so that we can truly have a single view of our customers' journeys.

What's blocking you from initiating / making / fully implementing changes?

Allocating staff and development time amongst competing priorities.

What else would you like to share?

Work is underway to improve web and customer service metrics for all channels of the customer journey.

Governance: 6 / 6

Please give a 2-3 sentence summary of your efforts:

We've established program-wide CX governance and have teams with cross-agency expertise in UX, CX, research, content, mobile, performance, etc.

What are you most proud of?

We are most proud of how closely the teams are working together and new stakeholder engagement processes we've established to ensure potential new development projects include consumer-focused leads for impacts and considerations ahead of prioritizations and kick-offs.

What nascent / ongoing activities do you hope to grow?

A standard framework for elevating key decisions early for sign off. More CX involvement in policy development and decision-making.

What's blocking you from initiating / making / fully implementing changes?

Coordinating across multiple parts of the agency on policies that impact customer service.

What else would you like to share?

PRESIDENT'S MANAGEMENT AGENDA

Organization & Culture: 3 / 6

Please give a 2-3 sentence summary of your efforts:

We have established program-level leadership (i.e., CXO and CTO roles) to foster an organization that is focused on the customers and we have established organizational values that focus on a customer-first approach.

What are you most proud of?

Our continuously integrated collaboration on all parts of customer experience.

What nascent / ongoing activities do you hope to grow?

Continue to foster and grow a customer-first culture. While key stakeholders are engaged in customer experience trainings, we need to encourage and prioritize the trainings for all members of the organization. Improving job information to capture CX/UX requirements (PMAPs, PDs, job series).

What's blocking you from initiating / making / fully implementing changes?

Prioritizing and implementing training in addition to customer improvements among competing priorities.

What else would you like to share?

Customer Research: 3 / 6

Please give a 2-3 sentence summary of your efforts:

We've implemented robust consumer research for every major product in development as well as overarching formative research at the program level.

What are you most proud of?

We are most proud of how much the product teams have embraced the value of research to their process and continue to leverage research findings through iterative development and improvement cycles.

What nascent / ongoing activities do you hope to grow?

More effectively combining findings from data collected via methodologies such as A/B testing, website analytics, satisfaction survey data, and direct consumer research to inform product improvements. Updating consumer personas to reflect current audience needs, behaviors and attitudes.

What's blocking you from initiating / making / fully implementing changes?

It can be difficult to ensure customer research insights are available and incorporated to inform policy decisions.

What else would you like to share?

Service Design: 5 / 6

Please give a 2-3 sentence summary of your efforts:

We are looking closely at the overall Health Insurance Marketplace customer service program to make sure that individual product development efforts are aligned with an overall customer service framework and broader program-level priorities.

What are you most proud of?

We have engaged multidisciplinary teams that focus on stakeholder engagement early for all new potential development initiatives to ensure all parts of the program are in review phases for potential impacts, customer considerations, and cross-team dependencies before projects are prioritized and kicked off.

What nascent / ongoing activities do you hope to grow?

A better framework to identify the impacts of one product (and changes to that product) on other aspects of Marketplace customer service.

What's blocking you from initiating / making / fully implementing changes?

Broader basic knowledge, training, and understanding of human centered design principles across program staff in other areas that don't directly work on UX products.

What else would you like to share?

Areas of Focus

Reflecting upon our 2019 CX Maturity Self-Assessment, our HISP has decided to focus on raising our maturity in the following areas in FY19/FY20:

Measurement

Governance

Organization & Culture

X **Customer Research**

X **Service Design**

FY 2019 / 2020 CX Improvement Actions

Describe a use case where a typical customer of your program faced challenge(s) during a service experience. This case should relate to one of your organization's Focus Areas for the remainder of FY19 and through FY20.

Example HISP Customer Profile

Who is one of the primary customer served by your HISP? What goal(s) is this customer trying to accomplish by interacting with your service?

A person who needs health insurance and wants to see if they are eligible for tax credits on insurance available through the Health Insurance Marketplace.

Customer Needs + Frustrations

What makes the difference for this customer when they're interacting with your service (ex. clear guidance upfront, knowledgeable employee to help them pull together an application, a fast processing time)? What common blockers might they face when interacting with your service?

We currently offer two online application experiences, depending on the complexity of your household. As user circumstances change, they may bounce back and forth between these two application paths.

HISP Implementation Challenge(s)

What can make it difficult for your HISP to meet this need? Is it an internal IT system, process, or unclear guidance?

Legacy code has contributed to system constraints, but the Agency has begun an effort to consolidate these systems, modernize the backend services and enable the program to rebuild and streamline the application process for everyone into a single, improved experience.

Stats

What data do you have that documents this experience/service? Could be something like "Less than 1/3 of our customers are connected to internet or smartphones," or "Employee engagement scores on FEVS dropped two points last year"

Completion rates are lower than we want to see, and research activities have highlighted customer experience frustrations.

Action 1

Focus Area: Human Centered Design (Service Design)

Goal to be accomplished by September 30th, 2021: Continue to drive IT investment decisions with human centered design as a part of the process and complete the replacement of legacy experiences with an improved single application pathway.

Critical Activities and Milestones:
Iterative rollout of additional customer scenarios into improved application experience for Open Enrollment (Spring 2019 – Fall 2019)

Iterative customer testing of prototypes and interactive application testing (Spring 2019-Summer 2020)

Complete full cutover of online application experience from the legacy system for all roles, scenarios and channels (Winter 2019 - Summer 2020)

FY 2019 / 2020 CX Improvement Actions

Describe a use case where a typical customer of your program faced challenge(s) during a service experience. This case should relate to one of your organization's Focus Areas for the remainder of FY19 and through FY20.

Example HISP Customer Profile
Customers who have Marketplace coverage need to make mid-year changes and annual changes during open enrollment to keep their current coverage and coverage for the following year when re-enrolling up-to-date.

Customer Needs + Frustrations
Current experience for updating application and enrollment information requires the consumer to step through the entire end-to-end flow without being able to just edit relevant information and skip to seeing updated results, confirming changes that are needed.

HISP Implementation Challenge(s)
Requires investment in online capabilities to streamline flows for mid-year changes and flows for re-enrolling for continuing coverage into the following year based on the needs of different personas.

Stats
Measured volumes, conversion rates, and customer research findings/feedback.

Action 2
Focus Area: Personas (Customer Research)

Goal to be accomplished by September 30th, 2021:
Update consumer personas for the Marketplace. These exist but haven't been updated in several years and were originally developed at the start of the program where primary activities were new customer scenarios. Personas provide a foundation for driving experience improvements focused on different tasks (new customer needs are different than a customer with current coverage and a customer looking to re-enroll for the following year).

Critical Activities and Milestones:
Conduct broad customer research to inform draft of personas (Summer 2019)

Verify and test customer personas (Winter 2019 – Spring 2020)

Publish personas for internal use by all product teams (Summer 2020)