

# State-Based Marketplace Website Usability Testing Guide

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## Testing Materials

- Laptop for testing
- Laptop for note-taking
- Audio recorder and extra batteries
- Interviewer clock
- Pens and notepads in each testing room
- Information sheet
- Interview guide
- Incentive payments

## Procedures for Obtaining Informed Consent

As interviewees arrive, greeter should have them read the information sheet (if not enough time, interviewer should do this prior to starting). Give each person a copy of the form to keep.

## Testing Goals

1. ***Trust of website*** – Who do respondents think is providing the information on the website? Do respondents trust the source of the information? Do they trust the information? Do they trust the processes? What would improve their trust of the web site? What would improve their trust of the processes (e.g., applying for a subsidy, enrolling in a plan, comparing plans)?
2. ***Navigation of site*** - Is it easy for respondents to find the information they need? What changes would improve their ability to navigate the site?
3. ***Understanding and application of content*** – How well can respondents understand and use the information as it is presented? How well do they understand and interpret the information? How well can they apply the information to their personal situation and help them achieve their purpose or goal (e.g., applying for a subsidy, comparing and choosing a plan)? What changes to display or text would improve their understanding?

4. ***Ability to act*** – What do respondents plan to do with the information? What influences their ability to act on the information presented in the website? What other information or supports do they need to take action?
  
5. ***General response to the site*** – What information on the site is of greatest interest to respondents? What do they like about the site? What don't they like? What would they want to know or do on the site?

## Timing: 90 minutes total

Approximate time	Topic	Tasks	Elapsed time
5	A. Background	NA	5
5	B. Opening	NA	10
10	C. Home page	<b>Task 1:</b> Purpose of the website.  <b>Task 2:</b> Sponsor of the website.	20
20	D. Eligibility	<b>Task 3:</b> List of information or documents needed to apply for health insurance.  <b>Task 4:</b> Steps to apply for health insurance.  <b>Task 5:</b> Appeals.  <b>Task 6:</b> Eligible for health plan and/or financial subsidy.  <b>Task 7:</b> Online calculator (if not found in Task 6).	40
20	E. Compare and Choose a Health Plan	<b>Task 8:</b> Find health plans.  <b>Task 9:</b> Select health plan.	60
20	F. Enroll in a Health Plan	<b>Task 10:</b> Apply for health insurance.	80
5	G. Help Function	<b>Task 11:</b> Get help.  <b>Task 12:</b> Use search bar.	85
5	Closing	<b>Task 13:</b> Word search	90

## Key Interview Questions and Probes

### *Think aloud reminders:*

- Remember to tell me your thoughts and reactions as you're looking at the webpages.
- Can you tell me what you're thinking as you are working on the task?

***Track where and what participants are looking at:***

- What do you see first?
- Can you show me which part you were looking at when you got that reaction?
- Where are your eyes going? What are you looking at?
- What are you looking at now? What are your thoughts?

***To elicit further information:***

- And you say that because...
- How so?
- In what way?
- Tell me more about that
- Remember, there isn't any right or wrong answer. I just want to know your honest opinion. That's what will help in making improvements to this website.

**{Probe on significant non-verbal communication, smiles, eye-rolling, etc. Don't over-probe non-verbal communication—i.e., don't probe to the point that it makes participant self-conscious}**

*[Interviewer begins reading intro here]*

## Background

5 minutes

- Thank you for agreeing to do this interview. My name is [NAME] and I'll be talking with you today. **[INTRODUCE NOTE-TAKER]**
- I work for a non-profit research organization, **[American Institutes for Research]**.
- We'll be here about **90 minutes** today. We won't be taking any formal breaks, but feel free to let me know if you need a break to go to the restroom **[DESCRIBE LOCATION]** or to get something to drink.
- Our discussion today is part of a project sponsored by the **Centers for Medicare & Medicaid Services, a federal government agency that coordinates with States to set up Health Insurance Marketplaces, expand Medicaid, and regulate private health insurance plans.**
- Because of the Affordable Care Act, which you may know as Obamacare, people can purchase health insurance plans through what's called a Health Insurance Marketplace. Today we'll be talking about a website developed by the **[STATE NAME]**. The website is designed to help some individuals purchase health insurance.
- We would like to **learn from you how the website design can be improved**.
- We will ask you to **perform a series of tasks**. We will **observe you** as you are doing the tasks on the website to get a sense of how well the website is working. I'll ask you to **tell me what you are thinking** as you work on each task.
- I will try to **keep silent** when you are doing the task, to avoid influencing what you do. So if you ask me questions, I may not be able to answer, though I will try to help if you get really stuck.
- Once you are finished with the task, we will **ask you questions** so we can understand how to make the website better.
  - We will ask you questions to better understand your motivation behind making selections on the website. We are **not** interested in your (or your family's) personal health information. We just want to understand your thought process when viewing information on the website.
- Remember that **we are not testing you—we are testing the website**. My job is just to collect comments about the website. If something is unclear or confusing to you, it's bound to be confusing to other people too. If tasks are confusing, it shows problems with the design of the website (not you).

- I would like to **record our discussion** today so that I can make sure I capture all of your feedback. As I mentioned before, your full name or identity will not be associated with your comments.
- Everything you tell me will be **confidential**. We won't connect your personal contact information with anything that you say. While you will see us taking notes to record our discussion, within our notes and our final report, you will be known as "**Participant n.**"
- **Any questions?**
- Before we begin I need to obtain verbal consent.
  - Did you have the opportunity to look over the information sheet? (If no, review the information sheet with the participant).

<b>Please answer yes or no to each of the following questions.</b>	<b>Yes</b>	<b>No</b>
Do you understand the described project and agree to be interviewed as I guide you through [State's] health insurance Marketplace website?		
Do you agree to have the interview recorded?		
Do you understand that your name will not be associated with reports or documents related to this project?		
Do you understand that you can withdraw your consent at any time and stop participating in the interview without any penalty to you?		

## **Ground Rules**

- Please give us your **honest feedback**. Our goal is to make recommendations on how make the website more easy to use, so the more feedback you offer; the more you are helping us with improve the website.
- We have a lot to talk about today, so there may be times when I need to move the discussion along. Please understand that **when I ask that we move to a new task, I don't mean to hurry you**. If there is time later we can go back to pages you would like to explore more.
- Because we're recording, please try to **speak in a voice at least as loud as the one I'm using now** so that we can make sure the tape is picking up our voices.
- Before we begin, do you have any **questions?**

## Opening

5 minutes

1. Where, if anywhere, have you ever looked for information about health insurance?
  - a. Where did you go or who did you talk with to get that information?
  - b. What kind of information did you look at?
  - c. What was most important to you?
2. Before today, what did you know about state health insurance Marketplaces?
  - a. Have you ever gone to this website before?
  - b. If so, what did you use it for?

## Homepage

5 minutes

As I mentioned, today we'll be talking about a website that provides information to help people compare and make decisions when selecting health insurance. One way that we figure out how to improve websites is to have a small group of people look at them first so we can find out about any potential problems and fix them.

The way we do this is by having you look at the website and tell us what you are thinking as you look at it. In other words, we want you to talk out loud about any thoughts, feelings, reactions or questions you have.

For example, if I asked you how many windows are in your living room you might think: "Well, my living room and dining room are connected, so there are 6, but I guess the question is just about my living room, so I will say 4." Today, we'd like to hear the thoughts going through your mind. As you do each task, go ahead and talk out loud and tell me what you're looking at, thinking, and what you are reading so we can understand your thought process.

Now, let's begin with the first task.

### Task 1: Find and tell me the purpose of this website.

(ALT Description: What is the website designed to do? What can this website help you with?)

#### [GO TO SBM HOME PAGE AND OBSERVE]

3. What do you think are the main things you do or can learn about on this website?

4. Who do you think this site is for? (e.g., someone like you? Older persons? Younger persons? Someone with a health problem?)
  - a. What made you think that?
5. What were your general thoughts on the homepage?
6. What are some words that describe the webpage to you? E.g., clean, simple, confusing.  
*[note: we will give them the word card near the end of the session]*
7. Where would you want to go to next from this webpage?
8. What, if anything, on this page did you find to be confusing or unclear?
  - a. What could improve it?

**Task 2: Find out who is running this website (or what organization is in charge of the website)?**

(ALT Description: who or what organization is putting this website together?)

**[GO TO SBM HOME PAGE AND OBSERVE]**

9. Who do you think is running this Web page?
  - a. How did you figure that out?
  - b. What do you think this organization does?
  - c. Do you feel like the information on this page can be trusted? Tell me more about that.

**Eligibility**

**20 minutes**

**Task 3: Find a list of the types of information or documents you would need to apply for health insurance for you (and/or your family) through the website.**

(Alt. Description: Before sitting down at the computer to apply for health insurance, let's say you wanted to know what type of information you would need to apply. See if you can find a list of the type of information or documents you would need in order to apply.)

**[OBSERVE]**

10. To what extent was the information located where you expected?

11. What, if anything, was confusing or unclear?

- a. What could improve it?

**Task 4: Identify the steps (or process) to apply for a health insurance plan through the Marketplace website.**

(Alt. Description: Before sitting down to apply for health insurance, let's say you wanted to understand all of the steps of the application process. For example, what would you do first to apply and what would you need to do last. See if you can identify the steps of this process or what the process entails from start to finish.)

**[OBSERVE]**

12. To what extent was information on the steps to apply for insurance located where you expected?

13. What, if anything, was confusing or unclear?

- a. What could improve it?

**Task 5: Find information about how to appeal a decision from the Marketplace.**

(Alt. Description: Let's say that you have applied for health insurance through the website, and the Marketplace tells you that you are not eligible for financial assistance. However, you believe this is incorrect and that you really are eligible. You want to know how to appeal (or challenge) the Marketplace's decision and let them know you don't agree. Now try to find information on how you would go about this appeal.)

To appeal means to tell someone at the Marketplace that you think the decision is wrong, and ask for a fair review of the decision about how much you would have to pay for your health insurance.)

**[OBSERVE]**

14. To what extent was this information located where you thought it would be?

15. What, if anything, was confusing or unclear?

- a. What could improve it?

**Task 6: Find out if you (and your family) are eligible to:**

- purchase health insurance through the website, and
- receive financial assistance to purchase the health insurance (get help paying for your health insurance).

(Alt. Description: let's say that you want to get health insurance through this website. How would you find out if you could purchase it through the website? How would you find out if you could get financial help paying for your insurance through the website?)

**[OBSERVE]**

16. To what extent was this information located where you thought it would be?
17. What, if anything, was confusing or unclear?
  - a. What could improve it?
18. Do you feel like the information on this page can be trusted? Tell me more about that.

**Task 7: Use the online eligibility calculator to determine whether you could receive financial assistance to purchase health insurance through the Marketplace.**

*[This task should only be done if the respondent did not find the eligibility calculator from the prior task]*

19. What, if anything, is unclear or confusing?
  - a. What could improve it?

**Compare and Choose a Health Plan**

**20 minutes**

Now, we want to think about comparing the health plans available on the website. You want to be sure that there are health plans that fit your needs.

**Task 8: Find out what health insurance plans are available to you through this website and compare the features of at least two of the health insurance plans that you think might be a good fit for you.**

(Alt. Description: Let's say you want to review the health plan options and compare at least two of the plans to see which one you may prefer to purchase. Show me at least two health plans that you think may be a good fit for you.)

**[OBSERVE]**

We are now going to ask you some questions to better understand your motivation behind comparing and choosing a health plan. We are **not** interested in your (or your family's) personal health information. We just want to understand your thought process when viewing these plans on the website.

20. To what extent was this information located where you thought it would be?
21. What, if anything, was confusing or unclear?
22. What were some of the main differences between the health insurance plans?
23. What features were the most important to you? What makes them important to you?
24. What types of information about the health insurance plans was missing or not included?
25. What terms or words about the health insurance plans were unclear?
26. What could make it easier for you to compare at least two health plans?
27. At what points did you feel like you needed assistance?
  - a. How would you prefer to receive this assistance (phone, Web, in-person)?
  - b. What would you ask?
  - c. What makes you prefer to get the information in this way?

**Task 9: Now that you have reviewed the different health plans, let's say that you are ready to make a decision and select a health plan. Select the health plan that would be best for you [and your family].**

(Alt. Description: think about the health plans that you just looked at and consider which one of them you would select for your insurance. Show me which plan you would pick.)

#### [OBSERVE]

28. Help me understand why you chose that plan?
29. What health plan features were most important to you (and/or your family) and why?
  - a. Doctors or hospitals
  - b. Costs (probe on what types of costs)

- c. Benefits, such as:
  - i. Prescription medicines
  - ii. Physical, occupational, or speech therapy
  - iii. Home health care or assistance

30. What, if anything, was confusing or unclear?

31. Do you feel like the information on this page can be trusted? Tell me more about that.

## **Enroll in a Health Plan**

**20 minutes**

[NOTE: Some sites require user name and passwords to enroll in a plan. If this is the case, we will ask the states for dummy test accounts for the purpose of testing. If we have dummy test accounts, please complete this section with the participant. If not, please proceed to the next section (Help Function).]

Now that you determined whether you are eligible for health insurance, you have selected a health plan, go ahead and ...

### **Task 10: Apply for health insurance using the Marketplace website.**

(Alt. Description: Go ahead and get (or sign up for) health insurance.)

Don't worry, the State has given us a fake username and password and you do not need to provide your real personal information.

### **[OBSERVE]**

32. To what extent was this information located where you thought it would be?

33. What, if anything, was confusing or unclear?

- a. What could improve it?

34. How did you feel going through this process?

35. What, if anything, did you feel like you needed assistance with?

- a. How would you prefer to receive this assistance (phone, Web, in-person)?
- b. What would you ask?

c. What makes you prefer to get the information in this way?

36. Do you feel like the information on this page can be trusted? Tell me more about that.

## Help Function

5 minutes

Now we want to focus on the help that is available on the website.

### Task 11: Find out where you could get help if you were using this website and had questions.

(Alt. Description: Let's say you are using the website and you run into any type of question, where or how would you get help.)

#### [OBSERVE]

37. To what extent was this information located where you thought it would be?

38. What, if anything, was confusing or unclear?

39. How else would you have liked to have been able to get help?

40. How would you prefer to get help? (website, phone, in-person). Please explain.

a. What would you ask?

b. What makes you prefer to get the information in this way?

Now, please think back to a specific topic that you would have liked to get more information about. This may have been a term that you saw that was unfamiliar or one of the questions that you asked me while you were performing the tasks.

### Task 12: Imagine you want more information on a specific topic. Pick the topic (e.g., health plan) and use the search bar to find information on the topic.

(Alt. Description: First locate the search bar, if it is available. Then use the search bar to find information on a topic. You may search for anything you would like. You may want to search for something you couldn't find earlier).

#### [OBSERVE]

41. How close is what you found to what you hoped to find?

42. What do you think of what you're seeing?

43. How would you use this?
44. What, if anything, was confusing or unclear?
45. What else, if anything, could help you find that topic more easily?

## Closing

5 minutes

**Task 13: Now that you have used the website, can you circle [or select] 5 words that describe your experience using the website [*hand word card sheet or cards*]?**

Before we end, I'd like to give you a chance to share any additional thoughts or comments about the items we talked about today. Was there anything that you didn't have a chance to say during our discussion today or something that we didn't talk about that you wish we had?

Thank you very much for participating in this discussion today. We appreciate your time.

**Please circle the 5 words that best describe your experience using the website<sup>1</sup>. Thank you!**

Accessible	Desirable	Gets in the way	Patronizing	Stressful
Appealing	Easy to use	Hard to use	Personal	Time-consuming
Attractive	Efficient	High quality	Predictable	Time-saving
Busy	Empowering	Inconsistent	Relevant	Too technical
Collaborative	Exciting	Intimidating	Reliable	Trustworthy
Complex	Familiar	Inviting	Rigid	Uncontrollable
Comprehensive	Fast	Motivating	Simplistic	Unconventional
Confusing	Flexible	Not valuable	Slow	Unpredictable
Connected	Fresh	Organized	Sophisticated	Usable
Consistent	Frustrating	Overbearing	Stimulating	Useful
Customizable	Fun	Overwhelming	Straight Forward	Valuable

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<sup>1</sup> An alternative approach we may use is to instruct the respondent to do the following: Please select five cards from this pile that best describe your experience using the website.

## OVERVIEW

- **Recruit to have a minimum of 3 interviews per target population per SBM website (2 target populations x 3 interviews per target population = minimum of 6 respondents per SBM website). Max of 90 interviews total.**
- **Each interview will last 90 minutes**
- **Participants will get \$75 for the website usability testing.**
- **General screening criteria for all interviews<sup>1</sup>:**
  1. Must be a U.S. citizen or national;
  2. Must have used the internet in the past three months and have access to the internet either at home or through a public venue such as the library
  3. Must not have applied or enrolled via the SBM Website being tested during the fall 2014/winter 2015 open enrollment period for 2015 coverage
  4. Must be responsible for selecting health insurance for themselves and family, if applicable
  5. Must be comfortable reviewing a website in English and answering questions in English
  6. Must be between the ages of 18-64<sup>2</sup>
  7. Mix of geographic representation (e.g., people living in urban, suburban, and rural areas)
  8. Mix of genders
  9. Mix of race/ethnicity
  10. Mix of education (high school degree and some college)
  11. Mix of family size (single and families)
  12. Mix of eligibility for subsidies (eligible for premium subsidies) and no subsidy<sup>3</sup> (see criteria in Figure 1 for number of people in household and income)
  13. Mix of enrolled and not enrolled for the 2014 coverage year

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<sup>1</sup> Screening criteria may be revised as needed based on recruitment experiences to ensure respondents are comparable across sites.

<sup>2</sup> According to the MIDAS data on online applicants and enrollees from the 36 states that used healthcare.gov, the median age for enrollees is 45. One person per state that is under 26 will be accepted and one per state that is over 50 will be accepted.

<sup>3</sup> One person per state who is eligible to purchase through the Marketplace but not eligible for subsidies will be accepted.

**Figure 1. Health Exchange Tax Credits Eligibility** (source: <https://www.healthcare.gov/how-can-i-save-money-on-marketplace-coverage-chart/>)

		Number of people in your household					
		1	2	3	4	5	6
Private Marketplace health plans	You may qualify for <b>lower premiums on a Marketplace insurance plan</b> if your yearly income is between...	\$11,490 - \$45,960	\$15,510 - \$62,040	\$19,530 - \$78,120	\$23,550 - \$94,200	\$27,570 - \$110,280	\$31,590 - \$126,360
	<i>See next row if your income is at the lower end of this range</i>						
Medicaid coverage	You may qualify for <b>lower premiums AND lower out-of-pocket costs for Marketplace insurance</b> if your yearly income is between...	\$11,490 - \$28,725	\$15,510 - \$38,775	\$19,530 - \$48,825	\$23,550 - \$58,875	\$27,570 - \$68,925	\$31,590 - \$78,975
	If your state <b>is</b> expanding Medicaid in 2014; You may qualify for <b>Medicaid coverage</b> if your yearly income is below...	\$16,105	\$21,707	\$27,310	\$32,913	\$38,516	\$44,119
	If your state <b>isn't</b> expanding Medicaid: <b>You may not qualify for any Marketplace savings programs</b> if your yearly income is below...	\$11,490	\$15,510	\$19,530	\$23,550	\$27,570	\$31,590

- Additional screening criteria specific to each group

- a. Group 1: Healthy (no chronic conditions)
  - Must not have been diagnosed with a chronic condition such as asthma, diabetes, hypertension, etc.
- b. Group 2: Individuals with at least one chronic condition
  - Must not have been diagnosed with a chronic condition such as diabetes, asthma, heart disease, depression, congestive heart failure, cancer, arthritis, COPD, kidney disease, etc.

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## RECRUITMENT SCREENER

### State Based Marketplace Consumer Usability Testing

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#### **INTRO WHEN PERSON ANSWERS THE PHONE:**

Hello, may I please speak with [FIRST AND LAST NAME]? My name is [RECRUITER FIRST AND LAST NAME], and I'm calling on behalf of the American Institutes for Research, a nonprofit research institute.

#### **IF RESPONDENT NOT AVAILABLE EITHER:**

- **DETERMINE A GOOD TIME TO CALL BACK OR**
- **LEAVE MESSAGE ON ANSWERING MACHINE**

#### **ANSWERING MACHINE SCRIPT:**

Hello, my name is [RECRUITER FIRST AND LAST NAME]. I'm calling on behalf of the American Institutes for Research, a nonprofit research institute. We would like for you to participate in an interview to test and provide feedback on a website developed by [STATE BASED MARKETPLACE NAME]. Please call {INSERT PHONE NUMBER} at your convenience.

#### **IF RESPONDENT IS AVAILABLE, IDENTIFY REASON FOR CALLING.**

I'm calling today about a research project sponsored by the Centers for Medicare & Medicaid Services, a federal government agency that coordinates with States to set up Health Insurance Marketplaces, expand Medicaid, and regulate private health insurance plans.

Because of the Affordable Care Act, which you may know as Obamacare, people can purchase health insurance plans through what's called a Health Insurance Marketplace. The Marketplaces have developed websites that are designed to help some individuals purchase health insurance.

We are looking for individuals, such as yourself, to use a state's Health Insurance Marketplace website and describe your experience while using the website. We will ask you to perform a series of tasks. We will observe you as you are doing the tasks on the website to get a sense of how well the website is working. We'll ask you to explain what you are thinking as you work on each task. There will be no right or wrong answers. We just want to observe and hear about your experience.

Based on the feedback we get from you and others who use the website, we will make recommendations about how to improve the website.

If you are interested in helping with this project, and you meet the requirements for participation, we will invite you to come to our facility in [INSERT LOCATION NAME] for a focus group discussion. It would take 90 minutes of your time, and we would give you \$75 to thank you for participating.

Would you potentially be interested in testing the website?

**IF YES, CONTINUE TO QUESTION 1. IF NO, THANK & END (END SCRIPT A).**

May I ask you a few questions to see if you have the characteristics that AIR is looking for in participants to test the websites?

**IF NEEDED, EXPLAIN FURTHER:** We need to include people with specific characteristics and experiences and who are from a mix of different backgrounds. So I have to ask you some questions to see if you fit the profile of participants that AIR is looking for to use the websites.

**IF YES, CONTINUE TO QUESTION 1. IF NO, THANK & END (END SCRIPT A).**

Before we begin, I'd like to let you know that all information you provide will be held in confidence. We are asking for this information to understand whether you are eligible for the testing. We won't connect your personal contact information with anything that you say during the testing. Within our notes and our final report, you will be known as "Participant n."

Your help is voluntary, and you may ask me to skip any questions that you do not wish to answer. You can stop at any time. None of the information that you provide to us will be used for any purpose outside of this study.

1. Are you a US citizen or national?

YES  NO

**IF NO, USE END SCRIPT B**

2. Have you used the internet in the past three months and do you have access to the internet either at home or through a public venue such as the library?

YES  NO

**IF NO, USE END SCRIPT B**

3. Have you applied or enrolled in a health insurance plan via the Health Insurance Marketplace website in [INSERT STATE NAME OF POTENTIAL RESPONDENT HERE] during the fall 2014/winter 2015 open enrollment period for 2015 coverage?

YES  NO

**IF YES, USE END SCRIPT B**

4. Are you responsible for obtaining health insurance for you or your family (if respondent has family)?

YES  NO

**IF NO, USE END SCRIPT B**

5. Are you comfortable reviewing a website in English and answering questions about your experience using the website in English?

YES  NO

**IF NO, END SCRIPT B**

6. What is your age?

years old

**IF YOUNGER THAN 18 OR OLDER THAN 64, END SCRIPT B**

*{Recruit 1 per state that is under 26 and one per state that is over 50}*

**/-----END OF RESPONDENT ELIGIBILITY CRITERIA-----/**

**/-----BEGIN MIX CRITERIA-----/**

7. How would you describe the place where you live?

<input type="checkbox"/>	Urban
<input type="checkbox"/>	Suburban
<input type="checkbox"/>	Rural

*{Recruit a mix of participants who live in urban, suburban, and rural areas.}*

8. What is your gender?

<input type="checkbox"/>	Male
<input type="checkbox"/>	Female

*{Recruit a mix of men and women}*

9. Are you of Spanish, Hispanic, or Latino background?

YES  NO

*{Recruit a mix of races/ethnicity using Questions 10 and 11}*

10. How would you describe your race? (check all that apply)

American Indian or Alaskan Native
Asian or Pacific Islander
Black or African American
White
Another race

Specify other \_\_\_\_\_

*{Recruit a mix of races/ethnicity using Questions 9 and 10}*

11. What is the highest grade or level of school you have completed?

Less than high school graduate
High school diploma
GED
Technical or vocational school or certificate program
Associate's Degree (2 year college graduate)
Some college (1 – 3 years of college, no degree)
Bachelor's Degree
Graduate degree (Master's or Doctorate)

*{Recruit a mix of educational levels, preferably skewed to the low end of the educational spectrum}*

/-----**START SUBSIDY SCREENER QUESTIONS**-----/

12. How many people, including yourself, currently live in your household?

People

Now, we want to ask you some questions about your household income. Please think about your total household income (not just your income if you have additional members in your household).

Which of the following categories best describes the total estimated income of your household in 2014, before taxes? Please include before-tax income from all sources such as salaries and wages, Social Security, retirement income, investments, and other sources.

**GO TO THE FOLLOWING QUESTION BASED ON HOUSEHOLD SIZE**

- 1 PERSON: GO TO QUESTION 13**
- 2 PEOPLE: GO TO QUESTION 14**
- 3 PEOPLE: GO TO QUESTION 15**
- 4 PEOPLE: GO TO QUESTION 16**
- 5 PEOPLE: GO TO QUESTION 17**
- 6 PEOPLE: GO TO QUESTION 18**

**CHECK “YES” IN THE CATEGORY THAT APPLIES TO THE RESPONDENT. DO NOT REPORT ELIGIBILITY TO RESPONDENT.**

/-----1 PERSON IN HOUSEHOLD-----/

13. Would you say...

<b>YES</b>	<b>READ</b>	<b>DO NOT READ</b>
	Less than \$16,105 <b>If yes, then stop and go to Question 19</b>	Medicaid-eligible (if state expanded Medicaid) or may be eligible for Qualified Health Plan (QHP) subsidies [QHPs are the health plans provided through the Marketplace]
	Less than \$45,960 <b>If yes, then stop and go to Question 19</b>	May be eligible for subsidies with QHPs
	More than \$45,960 <b>If yes, then stop and go to Question 19</b>	No subsidies
	Not sure/don't know/doesn't want to answer <b>If yes, then stop and go to Question 19</b>	

*{Recruit a mix of participants who qualify for financial subsidies (Medicaid or QHPs). Only include one person per state who is not eligible for subsidies }*

**GO TO QUESTION 19**

/-----2 PEOPLE IN HOUSEHOLD-----/

14. Would you say...

YES	READ	DO NOT READ
	Less than \$21,707 <b>If yes, then stop and go to Question 19</b>	Medicaid-eligible (if state expanded Medicaid) or may be eligible for QHP subsidies
	Less than \$62,040 <b>If yes, then stop and go to Question 19</b>	May be eligible for subsidies with QHPs
	More than \$62,040 <b>If yes, then stop and go to Question 19</b>	No subsidies
	Not sure/don't know/doesn't want to answer <b>If yes, then stop and go to Question 19</b>	

{Recruit a mix of participants who qualify for financial subsidies (Medicaid or QHPs).  
Only include one person per state who is not eligible for subsidies}

**GO TO QUESTION 19**

/-----3 PEOPLE IN HOUSEHOLD-----/

15. Would you say...

YES	READ	DO NOT READ
	Less than \$27,310 <b>If yes, then stop and go to Question 19</b>	Medicaid-eligible (if state expanded Medicaid) or may be eligible for QHP subsidies
	Less than \$78,120 <b>If yes, then stop and go to Question 19</b>	May be eligible for subsidies with QHPs
	More than \$78,120 <b>If yes, then stop and go to Question 19</b>	No subsidies
	Not sure/don't know/doesn't want to answer <b>If yes, then stop and go to Question 19</b>	

{Recruit a mix of participants who qualify for financial subsidies (Medicaid or QHPs).  
Only include one person per state who is not eligible for subsidies}

**GO TO QUESTION 19**

-----4 PEOPLE IN HOUSEHOLD-----/

16. Would you say...

YES	READ	DO NOT READ
	Less than \$32,913 <b>If yes, then stop and go to Question 19</b>	Medicaid-eligible (if state expanded Medicaid) or may be eligible for QHP subsidies
	Less than \$94,200 <b>If yes, then stop and go to Question 19</b>	May be eligible for subsidies with QHPs
	More than \$94,200 <b>If yes, then stop and go to Question 19</b>	No subsidies
	Not sure/don't know/doesn't want to answer <b>If yes, then stop and go to Question 19</b>	

{Recruit a mix of participants who qualify for financial subsidies (Medicaid or QHPs).  
Only include one person per state who is not eligible for subsidies}

**GO TO QUESTION 19**

/-----5 PEOPLE IN HOUSEHOLD-----/

17. Would you say...

YES	READ	DO NOT READ
	Less than \$38,516 <b>If yes, then stop and go to Question 19</b>	Medicaid-eligible (if state expanded Medicaid) or may be eligible for QHP subsidies
	Less than \$110,280 <b>If yes, then stop and go to Question 19</b>	May be eligible for subsidies with QHPs
	More than \$110,280 <b>If yes, then stop and go to Question 19</b>	No subsidies
	Not sure/don't know/doesn't want to answer <b>If yes, then stop and go to Question 19</b>	

{Recruit a mix of participants who qualify for financial subsidies (Medicaid or QHPs).  
Only include one person per state who is not eligible for subsidies}

**GO TO QUESTION 19**

/-----6 PEOPLE IN HOUSEHOLD-----/

18. Would you say...

YES	READ	DO NOT READ
	Less than \$44,119 <b>If yes, then stop and go to Question 19</b>	Medicaid-eligible (if state expanded Medicaid) or may be eligible for QHP subsidies
	Less than \$126,360 <b>If yes, then stop and go to Question 19</b>	May be eligible for subsidies with QHPs
	More than \$126,360 <b>If yes, then stop and go to Question 19</b>	No subsidies
	Not sure/don't know/doesn't want to answer <b>If yes, then stop and go to Question 19</b>	

{Recruit a mix of participants who qualify for financial subsidies (Medicaid or QHPs).  
Only include one person per state who is not eligible for subsidies}

/-----END SUBSIDY SCREENER QUESTIONS-----/

19. Did you enroll in insurance through the Health Insurance Marketplace in [INSERT RESPONDENT'S STATE NAME HERE] 2014?

YES  NO

{Recruit a mix of enrollment history}

20. Did you have insurance coverage between October 1, 2013 and September 30, 2014?

YES  NO  PART OF YEAR

21. Has the doctor ever told you have: {*ask each*}

Diabetes	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Asthma	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Chronic Obstructive Pulmonary Disease <sup>4</sup>	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Heart Disease	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Cancer	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Arthritis	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Kidney Disease	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Anxiety	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Depression	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Other chronic condition	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO

Specify Other:

---

**USE QUESTION 21 TO DETERMINE IF RESPONDENT HAS A CHRONIC CONDITION**

NO Diagnosed Chronic Condition (Group 1)

YES Diagnosed Chronic Condition (Group 2)

{*Recruit a mix of those with and without chronic conditions using Question 21.* }

**INVITATION IF INDIVIDUAL MEETS RECRUITING CRITERIA:**

Thank you for answering all of my questions. It looks like you're eligible to participate in the session to use the website.

We are having the session to use the website on **XXXXXX**. This will take 90 minutes and you will be given \$75 as a thank you for participating.

Would you be able to come participate in the session to use the website and tell us about your experience at that date and time?

**IF YES, CONFIRM APPOINTMENT**

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<sup>4</sup> COPD is a term used to describe some lung diseases including emphysema and chronic bronchitis

So, let me confirm, that you are agreeing to use the Health Insurance Marketplace website and tell us about your experiences while using it on **XXXX**.

**IF NO:**  
**{GO TO END SCRIPT A}**

**CONFIRM RESPONDENT'S INFORMATION**

Now, let me just verify the spelling of your name and your address, so we can send you a confirmation letter with directions. We will not use this information for any purpose outside of this study.

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

Address: \_\_\_\_\_

City, \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_

Also, please let me confirm that I have all your correct phone numbers so that we may call and confirm with you.

Home phone: \_\_\_\_\_ Other Phone: \_\_\_\_\_

If you have any questions or find that you can't attend, please call us right away at **{insert phone number}** so that we can find a replacement. Thank you for your time and for agreeing to help.

**END SCRIPT A (GENERIC THANK AND END):**

I appreciate your taking the time to speak with me and I hope you have a good day.

**END SCRIPT B (FOR PEOPLE WHO DO NOT MEET SELECTION CRITERIA):**

Thank you very much for answering my questions. As I said earlier, we're trying to recruit people with specific characteristics and a mix of backgrounds. Unfortunately **{you do not meet our selection criteria OR we already have enough people in our study with backgrounds that are similar to yours}**. I appreciate your taking the time to speak with me and I hope you have a good day.

# Cognitive Testing Guide Outline: Marketplace Enrollee and Qualified Health Plan Survey Reports

**Audiences: Consumers, small business employers, health plan quality managers, and Marketplace regulators**

Fall 2014

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## Testing materials

### *In-person interview materials*

- Interview guide
- Laptops for note-taking
- Interviewer clock
- Pens and notepads in each testing room
- Informed consent forms (1 copy for participant to sign, plus 1 copy for participant to keep)
- Packet of testing materials (1 per interviewee) that contains hard copy materials to review.
- Receipt form
- Incentive

### *Telephone interview materials*

- Interview guide
- Laptops for note-taking
- Interviewer clock
- Informed consent forms (1 copy for participant to sign, plus 1 copy for participant to keep)
- Packet of testing materials (1 per interviewee) that contains hard copy materials to review.
- Interviewee contact information

## Procedures for obtaining informed consent

### *In-person interviews*

As interviewees arrive, greeter should have them read and sign the informed consent form (if not enough time, interviewer should do this prior to starting). Give each person an unsigned copy of the form to keep.

### *Telephone interviews*

Before we begin I need to obtain verbal consent from you.

- Review the consent form with the participants.
- Obtain verbal consent.
- Resend the consent form to the participants electronically for their records if requested.

Do you understand the described project and interview and agree to be a participant as part of this project?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you agree to have the interview recorded?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you understand that your name will not be associated with reports or documents related to this project?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you understand that you can withdraw your consent at any time and stop participating in the interview without any prejudice to you?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## Testing goals

One-on-one testing will assess the usability and understanding of measure labels and potential reporting displays for the Marketplace Survey results and QHP Enrollee Experience Survey results.

Through one-on-one testing, interviewers will use think-aloud techniques—asking the participant to process what they are seeing aloud with interviewers—and direct probing to evaluate participants’:

- *Understanding of the measures and composites:* What information do users expect here? Do users want less, more, or the same amount of data? Can users understand and correctly interpret the information here? Do the measures that make up the composites make sense to users? What text changes may be needed?
- *Understanding of potential reporting displays:* Can users understand and correctly interpret and make a decision using the data displays as shown? What text changes may be needed?
  - For Marketplace regulators the focus of testing will be on results that summarize information from the QHP and Marketplace surveys.
  - For consumers, small business employers, and health plans, testing of QHP Enrollee Survey results will be done in alignment with consumer testing feedback for the public reporting of the QRS and other potential state-based reporting efforts.

## Timing

Topic	Approximate time		
	Consumers	Employers	Health Plan; Regulators
Introduction	8	8	6
Overview	15	12	12
Label and language testing	65	38	40
Closing	2	2	2

## Key interview questions and probes

*Think aloud reminders:*

- Remember to tell me your thoughts and reactions as you're looking at the handout.
- Can you tell me what you're thinking about now?

*Track where and what participants are looking at:*

- What do you see first?
- Can you show me which part you were looking at when you got that reaction?
- Where are your eyes going? What are you looking at?
- What are you looking at now? What are your thoughts?

*To elicit further information:*

- And you say that because...
- How so?
- In what way?
- Tell me more about that
- Remember, there aren't any right or wrong answers. I just want to know your honest opinion. That's what will help in making improvements to this handout.

*{Probe on significant non-verbal communication, smiles, eye-rolling, etc. Don't over-probe non-verbal communication—i.e., don't probe to the point that it makes participant self-conscious}*

## Introduction

- Thank you for agreeing to do this interview. My name is [NAME] and I'll be talking with you today. [INTRODUCE NOTE-TAKER]
- I work for a company called the **American Institutes for Research**, which is an independent non-profit research organization.
- Our discussion today is part of a project **sponsored by the Centers for Medicare and Medicaid Service**, a government agency working to provide better care, access to coverage, and improved health for all Americans.
- Today we'll be talking about some **materials that are being developed to help**:
  - [Marketplace survey] improve consumer experience to compare and make decisions in the Health Insurance Marketplace.
  - [QHP survey] **compare, make decisions, and improve quality** of health plans
- I'll be asking you to look at materials on paper. Based on the feedback we get from you and others, we will make recommendations about how to improve the materials. Eventually, these materials will be available to the public.
- Any questions?

## Ground rules

- We'll be here about **[1.5 hours/an hour today]**. We won't be taking any formal breaks, but feel free to let me know if you need a break.
- Everything you tell me will be **confidential**. To protect your privacy, we won't connect your name with anything that you say.
- Please give us your **honest feedback**. Remember that we're not testing you—we're testing the materials. My job is just to collect comments about them. If something is unclear or confusing to you, it's bound to be confusing to other people too.
- I would like to **record our discussion** today so that I can make sure I capture all of your feedback. As I mentioned before, your name or identity will not be associated with your comments. Because we're recording, please try to **speak in a voice at least as loud as the one I'm using** now so that we can make sure the tape is picking up our voices.
- We have a lot to talk about today, so there may be times when I need to move the discussion along. Please understand that **when I ask that we move to a new topic, I don't mean to be rude**.
- Before we begin, do you have any **questions**?

## Overview

1. [Consumers] What information would you want to see to help you and (your family) pick a health plan?
2. [Professionals] How often do you view comparative or quality improvement reports online? In paper?
  - o Where do you find the definitions of the measures?

As I mentioned, today we'll be talking about some materials that are being developed to help people [compare and make informed decisions when selecting a health plan/review how well the Marketplace provided services to people]. A survey was given to people to take and the materials we are about to show you summarize the results of those surveys. The information here is realistic, but not actually real data.

Before materials like these are made available to the public, we like to have a small group of people look at them first so we can find out about any potential problems and fix them. The way we do this is by having you look at the materials and tell us what you are thinking as you look at them. In other words, we want you to talk out loud about any thoughts, feelings, reactions or questions you have.

I am going to give you a few minutes to look over this page, and then we will talk about it together. Go ahead and talk out loud and tell me what you're looking at, thinking, and clicking on. You may click on any link that you would like. If you click on a link we will be discussing later, I will let you know.

3. What do you think about this page? What were your first impressions of this page? When you first saw it what was your reaction?
4. How well does this match what you expected to find when told you would see a summary of the results of surveys on [Marketplace experiences/qualified health plans]?
5. Which columns did you notice first? Which have the most important information to you?
6. In your own words, what is the table on this page about? Probe if needed: What is this table showing you?
7. What do you think these {point to word icons} mean?
8. [Consumers, Health Plan, Employer] If you had to choose a plan based on the information on this page, which plan would you choose? For what reasons did you select this plan?
9. Look at {Sample plan/Marketplace}. What can you say about this [Plan/Marketplace]?
10. Please tell me about why there is no [word icon] for this [plan/Marketplace].
  - o How would you explain why [plan/marketplace] has no information for this topic?

11. What are the differences between the [plans/Marketplaces] on this page? In your own words, how would you describe the difference between {Sample plan A/Marketplace A} and {Sample plan B/Marketplace B}?
12. In your own words, what does [Summary Title TBD for each Survey] mean to you?
  - o Now that we've discussed this information, what other word(s) would you suggest we use instead of "[Summary Title TBD for each Survey]"?
13. Are there any terms or phrases that seem unfamiliar to you or may be confusing to someone else? How would you rewrite the information here to make it clearer?
14. How would you use the information in this graph?
15. What did you think about the amount of information on the page? Was there just the right amount of information, too much information, or not enough information? How so?

## Label and Language Testing

There are 17 composites or individual items for testing that will be reviewed. Below are the technical names by survey. They will be made into consumer-friendly labels and tested using the template provided below.

Marketplace Survey composites and individual items	Qualified Health Plan Survey composites and individual items
a. Application Process b. Premium Tax Credit Eligibility c. Seeking Information on the Marketplace Website (4 items) d. Seeking Information over the Phone e. Seeking Information In-Person f. Health Plan Enrollment Process g. Specialized Services h. Cultural Competence i. Reasons why respondent did NOT give information about the people in family who wanted health insurance j. Reasons why respondent did NOT give household income information k. Reasons why respondent did NOT get the information you needed from l. What kind of information on the {MARKETPLACE NAME}'s website was NOT easy to understand m. Were any of the following a reason why you did NOT get the information or help you needed when you called the {MARKETPLACE NAME}'s customer service Help Line n. What kind of information was NOT easy to understand when you called the {MARKETPLACE NAME}'s Help Line o. Were any of the following a reason why you did NOT get the information or help you needed when you met in person with anyone about getting health insurance from the {INSERT MARKETPLACE NAME}? p. What kind of information was NOT easy to understand when you met in person with anyone about getting health insurance from the {MARKETPLACE NAME}? q. Recommend marketplace to friends and family	a. Access to Care: Getting Needed Care b. Access to Care: Getting Care Quickly c. Health Promotion d. Shared Decision Making e. Specialized Services f. How Well Doctors Communicate g. Care Coordination h. Access to Information i. Plan Administration j. Cost k. Access to Care l. Preventive Services m. Rating of all health care n. Rating of personal doctor o. Rating of specialist p. Rating of health plan q. Would you recommend this health plan to your friends and family?

The feedback you are providing is very helpful so far. I'd like to get your thoughts on some of the language being used.

16. Take a look at the topic that says “{Composite/Measure Title}” What do you think it means for a [health plan/Marketplace] to “{Composite/Measure Title}”?

- What types of things would a [health plan/Marketplace] do to “{Composite/Measure Title}”?
- Take a look at Mid-Atlantic Health Plan. What does it mean that Mid-Atlantic Health Plan is rated as average at “helping members prevent and manage health issues”?
- What do you think a health plan would have to do to get a “better” rating at this topic? What do they do better or differently than other plans?

17. How important is this topic?

18. Is there anything that you think other people would find confusing or have a hard time understanding? How would you rewrite the information here to make it clearer?

19. Where does the information for this page come from?

20. What do you think of the title for this column “{Composite/Measure Title}”?

21. (As needed/available) We are considering some other titles and would like to get your opinion on them.{Hand participant hard copy of the page and other title options. } Which title do you prefer? Tell me about the reasons you prefer that one.

Option 2

Option 3

Option 4

## **Sponsorship and Getting Answers**

22. Who do you think is sponsoring this report of information?
  - a. How did you figure that out?
  - b. Do you feel like the information on this page can be trusted? Tell me more about that.
23. What questions or concerns do you have about this information?
24. How would you find out more information or get help if you saw this information on a Web page?
25. How would you prefer to get help? (website, phone, in-person). Please explain.

## **Closing**

Before we end, I'd like to give you a chance to share any additional thoughts or comments about the items we talked about today. Was there anything that you didn't have a chance to say during our discussion today or something that we didn't talk about that you wish we had?

Thank you very much for participating in this discussion today. We appreciate your time.