

Application to Use Burden/Hours from Generic PRA Clearance:
Generic Social Marketing & Consumer Testing Research
(CMS-10437, OMB 0938-1247)

Generic Information Collection (GenIC) #19 Marketplace Consumer Persona Research

Office of Communications (OC)
Centers for Medicare & Medicaid Services (CMS)

A. Background

In order to continue to improve the customer service experience of consumers who are insured through the Health Insurance Marketplace and those who are uninsured and looking for health insurance, CMS is developing updated personas of those consumers to be used in updating and optimizing its Marketplace customer service channels. The Office of Communications/Strategic Marketing Group/Division of Research will be collaborating with a research contractor to support the development of these personas with broad but targeted qualitative research. To accomplish the objective of creating updated personas, we will explore:

- The current experiences and future expectations of people who currently have Marketplace insurance.
- The expectations and experience of people who qualify for Marketplace insurance but who are currently uninsured.
- Marketplace consumers' digital behaviors, experiences and expectations related to healthcare coverage, the Health Insurance Marketplace and Healthcare.gov.

Results of this research will be combined with information from other sources, such as web and call center customer satisfaction surveys, analytics of online behaviors, and website usability testing research to develop a set of personas that can be used to guide development of user flows that align with the expectations and needs of these consumers.

B. Description of Information Collection

On March 23, 2010, the President signed into law the Patient Protection and Affordable Care Act (P.L. 111-148). On March 30, 2010, the Health Care and Education Reconciliation Act of 2010 (P.L. 111-152) was signed into law. The two laws are collectively referred to as the Affordable Care Act (ACA). The ACA established Affordable Insurance Exchanges (Exchanges) to provide individuals and small business employees with access to health insurance coverage beginning January 1, 2014. Due to the ACA, CMS is responsible for communicating and establishing outreach and education channels for the uninsured as well as those looking to re-enroll in plans – motivating them to purchase private insurance plans through the Health Insurance Marketplace at Healthcare.gov. The proposed data collection effort will provide research to understand consumers' opinions, attitudes, expectations, and knowledge about the Marketplace.

- Up to 160 individuals will participate in this study. Eligible participants will be invited to participate. Participation will be voluntary and participants will have the opportunity to opt-out at any point during the research.

C. Deviations from Generic Request

No deviations are requested.

D. Burden Hour Deduction

There will be up to 16 in person focus groups with up to 10 participants per focus group. Therefore, up to 160 people will participate in this study. Participants will include consumers who are currently insured through the Health Insurance Marketplace and consumers who may be eligible for Marketplace coverage but are currently uninsured.

The data will be collected via a homework assignment, designed to facilitate in-depth exploration of concepts and to ensure exploration of the HealthCare.gov website that will be necessary for targeting the in-person discussions and in-person focus groups that will build on the homework content. The research will be conducted in various Federally Facilitated Marketplace markets throughout the country. Participation in the research is expected to take each participant approximately 150 minutes: 60 minutes for the homework assignment and 90 minutes for the in-person focus group. The total approved burden ceiling of the generic ICR is 26,588 hours. We are requesting a total deduction of 400 hours from the approved burden ceiling (160 participants x 2.50 hours = 400 hours).

Respondents will be offered a cash incentive consistent with the government-wide incentive rate of \$75 for participating. This level of participant incentive is in keeping with that specified in the original Supporting Statement for this collection, i.e., *in accordance to OMB Circular A-21, section C, and subsection 3 "Reasonable Costs"*. A more detailed justification for providing incentives is appended to this application.

E. Timeline

CMS hopes to begin this collection as soon as clearance can be obtained and continue data collection until burden hours are reached.

The following attachments are provided for this information collection:

- Study Initiation Request Form (Marketplace Consumer Persona Research)
- Marketplace Persona Focus Group Guide for the Insured
- Marketplace Persona Focus Group Guide for the Uninsured
- Marketplace Persona Pre-Group Workbook Insured
- Marketplace Persona Pre-group Workbook Uninsured
- Justification for Providing Incentives for Participation in Marketing Research – Qualitative Studies