

Welcome Center Redesign Usability Test

CXCI Team June 2020

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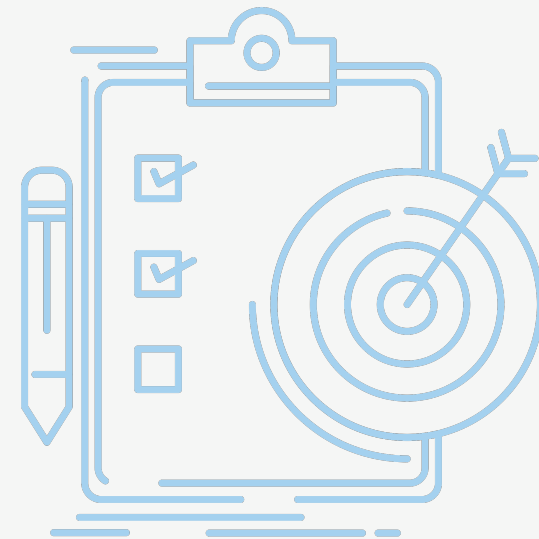
Findings and Recommendations: screen by screen

1 Goals & Methodology

Goals

Sharing prototype with potential members to understand their perception about:

- Chatbot format
- The reason why they choose each path in the process (payment and find a doctor)
- If they don't make a payment or choose a doctor if the process will encourage them to change their minds
- Expectations on the payment screen
- Improvement points on each screen



Methodology



Platform: Dscout

Live Sessions: 30 minutes online interview

Dates: June 2 and 3

Interviewees Profile:

Interviewees	Sign up through Covered California	Type of plan
Kelly B.	No	Family
Michaela B.	Yes	Family
Xochitl C.	Yes	Family
Cristina S.	Yes	Individual
Raman M	Yes	Individual
Julie N.	Yes	Individual
Andreas R.	Yes	Individual

2 Overall Perception

How would you rate the ease of use?

Very difficult

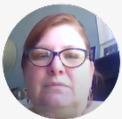
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Super easy

All interviewees rated the process between 7 and 10

"Yeah I love it. This is so simple, actually that there isn't all this extraneous stuff. Because *it's so easy to get overwhelmed when shopping for insurance*. And I find the extraneous marketing like the pictures of families in meadows and stuff I find all that stuff a little bit annoying, because especially just the assumption that everybody's part of a happy nuclear family is just I think a really weird assumption to make in these in this time. But yeah. *This is I think this is great. I'm impressed with this the simplicity of it and it's very I feel like it's very complete.*

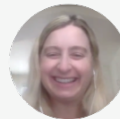
Yeah it's super simple"



Julie N.
52 | Oakland, CA

"I like that I could pick my primary care doctor that allow me to pick the primary care doctor that was really great and helpful.

I also liked that it was like *I like kind of the step by step process it is pretty easy.*"



Mikaela B.
36 | San Francisco, CA

"It was *pretty easy* and it guided me throughout."



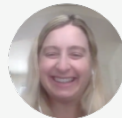
Xochitl C.
33 | Indio, CA

Were you confused at any point?

They were confuse about:

- Why they have to pay it now (2 users)
- Creating an account on Health Net (3 users)
- The last screen was not checking all the steps that the user had finished (2 users)

*"Yeah. I was a little bit confused on that like it said do you want to **pay now or later**. I didn't know like what screen it was going to take you to. So I was a little confusing and now that I see this screen (health net website) I'm confused about it. Like **creating an account or not**."*



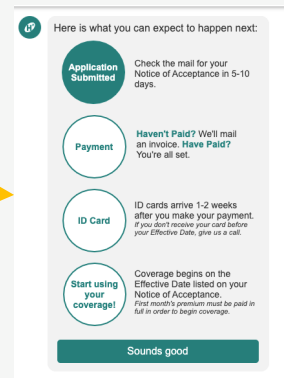
Mikaela B.
36 | San Francisco, CA

About "What's next?" step:

*"I mean just my only suggestion was I feel like once you're done with this stuff it should have a **checkmark**. So the last one with the **bubbles was confusing because one of the bubbles was blue and the other ones were white but I had already completed most of the things** so it kind of was confusing I think it should have come colored in the bubbles or check mark for."*



Xochitl C.
33 | Indio, CA



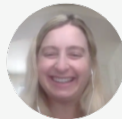
Did you feel that you needed to contact the help center for additional information?

3 of them feel the need to call the help center at all.

Contact the help center for:

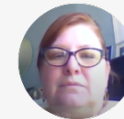
- Help them with the step of choosing a provider
- Understand how to select an specialist (OB/GYN)
- The reason why they pay before getting the insurance approval

*"I would **ask why I would have to pay if I'm not approved.**"*



Mikaela B.
36 | San Francisco, CA

*"If I felt like it was important for me to **identify a OB/GYN** immediately then I might call the number"*



Julie N.
52 | Oakland, CA

Chatbot format

In general, the participants liked the format. The option of having a guided step-by-step process was well received. From the 7 participants, only one compare the prototype with a chatbot.

"So it looks like it's guiding me.

It's sort of like a chat bot right?

It's guiding me on what to do. So it looks like I'm going to be sent to another site to make the payment"



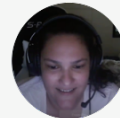
Xochitl C.
33 | Indio, CA

"A good surprise I guess (was) that all of the information would be in one place and that I could do it a little bit more seamlessly than if I was just doing it from a web browser.

I guess. How seamless everything was.

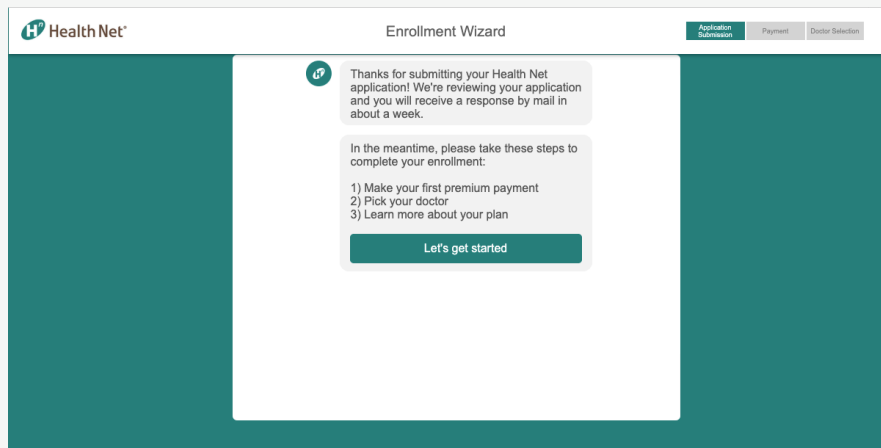
One step took me to the next step, to the next step.

That was very good."



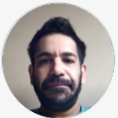
Cristina S.
37 | San Diego, CA

If you could change one thing about the interface, what would it be? Why?

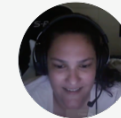


2 users commented the general look and feel of the prototype were considered old.

"Honestly, and this might be a small thing, but just even the color scheme. It seems old. It's just a green color, this reminds me of when I first got a computer in high school 20 years ago. Things a little outdated and you know I would hope when I'm going to - it doesn't inspire confidence seeing this outdated colors on my you know health professional website. And once the thing a little more modern. So I'm hoping my health coverage is gonna be 2020 health coverage not 2002 health coverage."



Raman
37 | Laguna Beach, CA



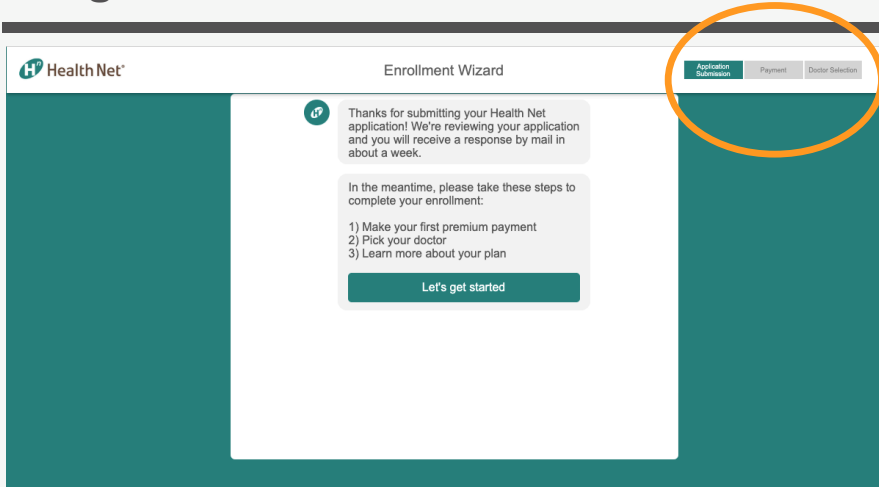
Cristina S.
37 | San Diego, CA

"The colors I'm sure it's probably Health Net colors and the gray box it looks a little 80's"

"I might change the coloring in the size and style of the letters, because they're very bland. It doesn't present it self as something that you're gonna be putting information in to and then it taking you somewhere else it looks like something that is just stand still."

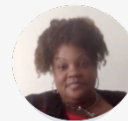
"Because there's certain websites the that you just get information from and there is other ones you interact with. It doesn't look like the type of website you interact with."

Progress Marker



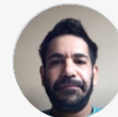
Two users noticed the progress marker on the top.

"also expect over here where it kind of goes through the stages I would expect to see this now. Green but I assume that's probably a prototype issue"



Kelly
44 | Los Angeles, CA

"I like that on the right hand side I'm guessing that right now we're an application submission and then we're going to move onto payment and then we're going to move on to Doctor selection that it's essentially telling me this is part 1 of 3 that it's presenting. And that's all good to know"



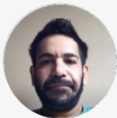
Raman
37 | Laguna Beach, CA

Create an account

Creating an account was not mentioned in the prototype, but some respondents mentioned this is an important step when you sign up for healthcare insurance. They're missing information on how and when this should happen.

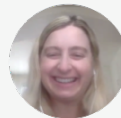
At the "what's next?" step:

"at this point since I've already essentially signed up I would expect perhaps a link to if Health Net has a online portal perhaps now would be the time where I have a link to that where I can [set that up my account](#)"



Raman
37 | Laguna Beach, CA

"(the process) it's pretty straightforward and easy and I liked that like I like to finished kind of everything and I want to pick my doctor and I want to be able to create an account [I want to have it all ready by the time I get my health insurance card](#)"



Mikaela B.
36 | San Francisco, CA

Recommendations:

Open an account should be mentioned at the beginning of the process as the final step.

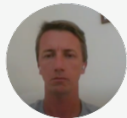
This seems to be the moment where the user starts their relationship with the company.

Show at the beginning same we show at the end of the process.

Transition from Covered California to Health Net (part 1)

One of the biggest complaints in the prototype was related to this transition. It was not clear to the users why do they have to pay before being accepted by the insurance company. Even those who remember that this is a pattern in the market they emphasize their frustration with this process.

"That's always been a little bit of a gray area for me when it comes to health insurance. Because it's painful. In order for coverage to become effective. It's like I'm paying for something that I haven't received yet because my applications in limbo. Kind of. It's kind of a gray area because I don't know. What if what if my application takes two weeks? Do I get pro-rated or do I just get two weeks of coverage or does it backdate to the first of the month or whenever I put in. So it's always been kind of a gray area. From my understanding is yes it might take some time for your policy to be approved but you can start I guess using it right away with the assumption that you would get accepted. Maybe I'm wrong."



Andreas R.
39 | Torrance, CA

Recommendation:

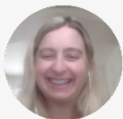
Add information "Why I'm paying it now?" to clarify the process.

Transition from Covered California to Health Net (part 2)

"So I'm a little bit confused because I don't understand why I'm paying now if my application is still being not approved yet. Because it (says) thanks for submitting your health it up but we are reviewing your application lawsuit first confirmation about a week so I don't understand why I'm paying for it if I'm not approved yet

(Ideally would start this process) Just say once you get approved you can go back. You can pay. You can pick your primary care doctor you can make an account. I think it's very wary to pay if you're not approved yet."

On Covered California, Mikaela said she would not click on the "Pay Now" button. She would probably do not even start this process."



Mikaela B.
36 | San Francisco, CA

Things to explore:

If the user applied through Covered California and decided to pay just when they received the approval, what are the other touchpoints? Do we have the user's email and cellphone or should we collect this at the beginning of our process?

Recommendations:

Redo this part of the test including the Covered California page.

Make more clear on the first step when the user will get the application answer.

3 Findings and Recommendations: screen by screen



Thanks for submitting your Health Net application! We're reviewing your application and you will receive a response by mail in about a week.

In the meantime, please take these steps to complete your enrollment:

- 1) Make your first premium payment
- 2) Pick your doctor
- 3) Learn more about your plan

Let's get started

Recommendation:

When the user get in this step we should confirm the plan they selected and a link to the plan overview in case they want to review it.

From Covered California to HN

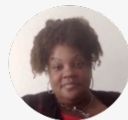
What would you expect to see here?

Even though they just finished the plan selection, users feel the constant need to see their choices, especially before payment.

OK. So I've submitted an application. [My first thought is that I would want to see plan details or learn more about plan before I actually make my first premium payment.](#)

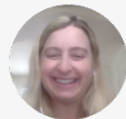
And then I would want to pick my doctor so that that order seems a little bit odd for me.

Even if I had seen plan information during the application process I would still want to review that before I actually made a payment.




Kelly S.
44 | Los Angeles, CA

"I feel that maybe I'll just maybe [it should give me like a brief description of the health care coverage and maybe I can do it like set up an online profile](#) but I'm not sure because if I don't pay for it I feel like maybe it won't let me do it."



Mikaela B.
36 | San Francisco, CA

Information by mail



Thanks for submitting your Health Net application! We're reviewing your application and you will receive a response by mail in about a week.

In the meantime, please take these steps to complete your enrollment:

- 1) Make your first premium payment
- 2) Pick your doctor
- 3) Learn more about your plan

Let's get started

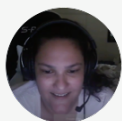
Two members explicitly complain about getting things by mail. They prefer to receive communication electronically.

*So my first thought is like it's in 2020 why am I getting a response in the mail?
I wouldn't want it to be that way.*





Kelly S.
44 | Los Angeles, CA

"I'll wait for my bill to come in the mail?!?"



Cristina S.
37 | San Diego, CA

I'll do this later 



Making an online payment is the fastest way to activate your health care coverage and get your ID card. If you choose to pay later, we will mail you a bill. This means your ID card may take longer to arrive.


Are you sure you want to pay later?

I'll pay online

I'll wait for the bill in the mail

Pay Your Bill

Let's get started You

 Your premium is the amount you pay each month for your health care coverage.

Making your first premium payment activates your health care coverage and creates your ID card.

Premium Balance
Here is your current premium balance.
\$333.23

I'll pay online

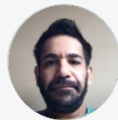
I'll do this later

Let's get started

Majority of them prefer to pay it online at the moment just because it's easy to do it at the moment.

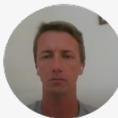
That's good information to know. That second sentence that making this payment activates my coverage. I know in the past it's been a little bit confusing. When did when do things actually begin. [Showing that information is very helpful](#)....

Knowing myself and quite honestly knowing that I've had experiences with Covered California in the past where I would personally pay online now because if I'm clicking on I'll do this later. [I'm not quite sure if it will be easy to get back to this page or you know, my past dealings with the Covered California website. It's sort of been like a labyrinth](#) where you can eventually get where you want to go but you're going to have to it's like a maze."



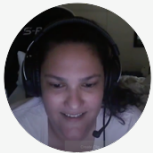
Raman
37 | Laguna Beach, CA

"With my experience with doing health insurance you [have to submit the first month's premium](#). So that's typically right after you submit the application. So this just looks pretty straightforward."



Andreas R.
39 | Torrance, CA

Changing your mind



Cristina S.

37 | San Diego, CA

Behavior in real life:

Last year she did not pay her insurance during the application process. She postponed it until the beginning of the year.

Behavior using the prototype:

Cristina is the type of user who likes to check the options before making her decision. During the test, she did feel the need to go back to previous steps.

Related to payment options she only changed her mind at the end of the process and there was no option for her to go back.

Things to explore:

If the user changes her/his mind how do the chatbot will guide them?

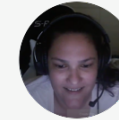
Even though those users know how the Open Enrollment works (applying in November and starting in January). Some of them were expecting to get their accounts active at the end of this process. Is it possible to make coverage active right away? What is the time in between selecting it and having active coverage?

Recommendation:

To avoid dead ends we should always give the user the option to go back to the previous step.

Clarify the language on the step "I'll do this later" reinforcing that the users coverage will not going to be active until the payment.

Cristina's process



Cristina S.
37 | San Diego, CA

Let's get started **You**

UP Your premium is the amount you pay each month for your **health care coverage**.

Making your first premium payment activates your health care coverage and creates your ID card.

Premium Balance

Here is your current **premium** balance.

\$333.23

I'll pay online

I'll do this later

"So I would click on 'I'll pay online' **just to see** what that would look like."

After seen it, she went back to select "I'll do this later"

I'll do this later **You**

UP Making an online payment is the fastest way to activate your health care coverage and get your ID card. If you choose to pay later, we will mail you a bill. This means your ID card may take longer to arrive.

Are you sure you want to pay later?

I'll pay online

I'll wait for the bill in the mail

"I'll wait for my bill to come in the mail?!?!"

She was really upset about getting a bill by mail.

Check her face expression.



UP **Find a doctor**

Everyone in your family needs to have a doctor who will be their **Primary Care Physician (PCP)**.

To pick a doctor, you'll go to the ProviderSearch website. Once you select your doctor, the ProviderSearch window will close automatically and we'll pick up where we left off.

Search will show you all **in-network** doctors near your home address. To find a doctor by name, enter the name in the upper-right corner.

Ready to select doctors

Skip this step

After finishing the payment part I asked her if she was aware of the consequences of paying it later:

"I don't have any idea. Based on information provided"

UP Here is what you can expect to happen next:

Application Submitted Check the mail for your Notice of Acceptance in 5-10 days.

Payment Haven't Paid? We'll mail an invoice. Have Paid? You're all set.

ID Card ID cards arrive 1-2 weeks after you make your payment. If you don't receive your card before your Effective Date, give us a call!

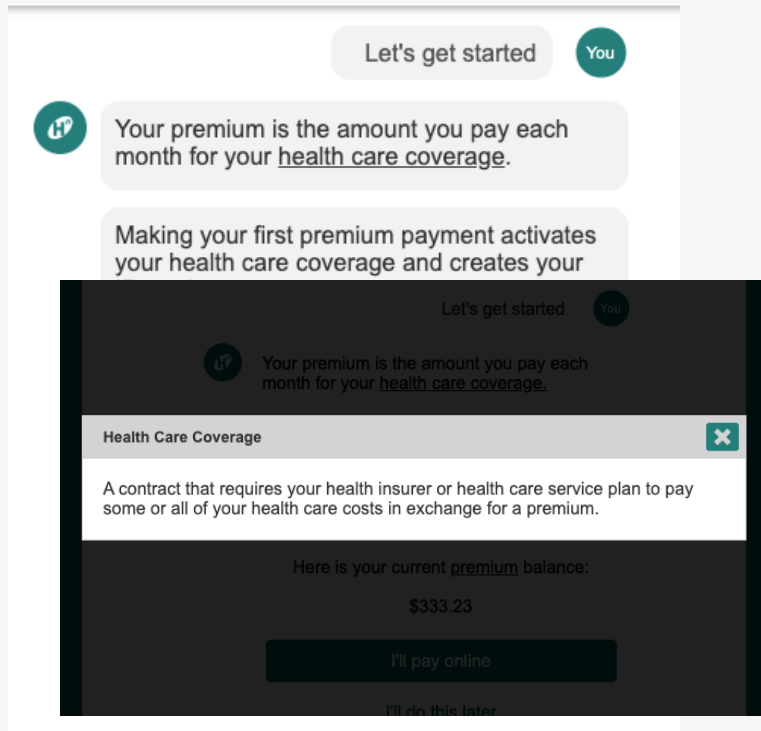
Start using your coverage! Coverage begins on the Effective Date listed on your Notice of Acceptance. First month's premium must be paid in full in order to begin coverage.

Sounds good

"Oh it's like the fine print that's must be paid in full in order for coverage to become effective.

I think that should have been before. If you haven't paid yet you'll get an invoice in the mail because it's it seems like to me I would have just interpreted that is that I am effective immediately. And then my invoice is going to come.

I would probably go back to pay on line so that my insurance started right away."



Definition (pop-ups)

Only two users clicked on hyperlinks.
None of them clicked because they were looking for definition.

(health care coverage link)

"I would assume the information here would be more detailed. When I think health care coverage it's going to actually show me what the plan is what it covers what percentage with what deductible blah blah blah"

The word coverage to me doesn't mean a definition of what it means.

The actual coverage [explanation of what it means to me.](#)


you can tell you can click here versus maybe there is like they [use a little "i" symbol for information.](#) If there was an eye and I clicked there. This would make sense"



Kelly S.
44 | Los Angeles, CA

I'll do this later

You



Making an online payment is the fastest way to activate your health care coverage and get your ID card. If you choose to pay later, we will mail you a bill. This means your ID card may take longer to arrive.

Are you sure you want to pay later?

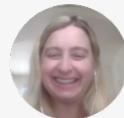
I'll pay online

I'll wait for the bill in the mail

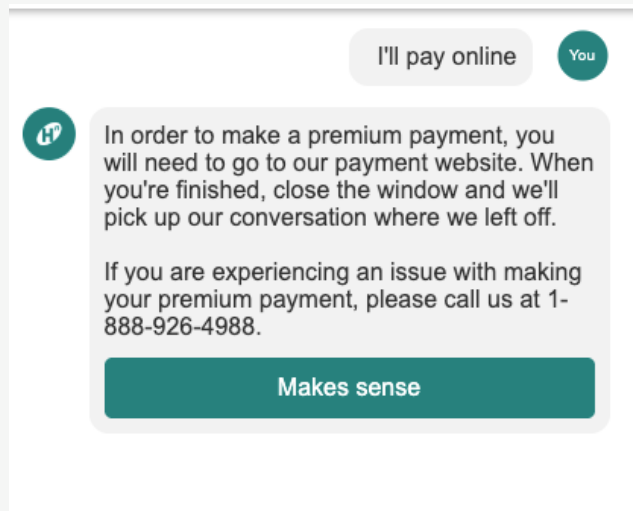
I'll do this later

This strategy worked for the majority of the users who clicked on "I'll do this later".

*"when I see this **I'm actually gonna pay it right now**. Because I don't want to have there being a hold up on my health insurance. **Because I want to get my card right away.**"*



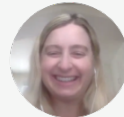
Mikaela B.
36 | San Francisco, CA



I'll pay online

Because the users did not have options at the end of this step, most of them just read it fast and click on 'Make sense'

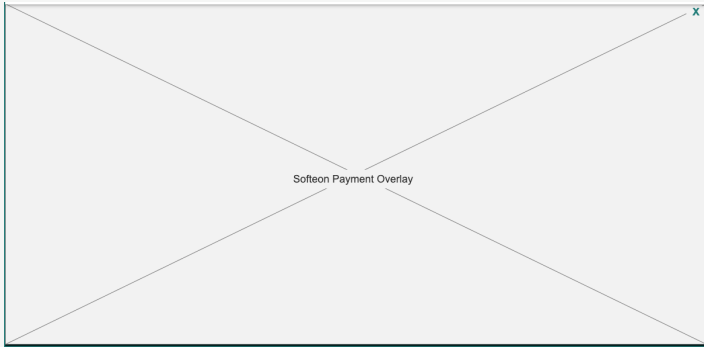
"This is very confusing. [So I have to go with the premium payment website.](#) [How do I do that?](#) So, I don't know if I say makes sense if they'll direct me to the payment website. I'm not sure what's going to happen....I kind of expect that after I say it 'makes sense' that it will put me to the payment website"



Mikaela B.
36 | San Francisco, CA

Recommendation:

Instead of named the button as "make sense" give it the name of the further action like "Payment options"



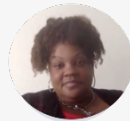
Other options suggested:

- Credit card
- Auto Payment (setting up the date)
- Quarterly payment

Payment options

Online payments are preferred for this audience. But we have to keep in mind this was an online interview and the users are tech-savvy.

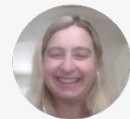
"I would expect to see like you know [Visa MasterCard American Express](#), ... again the various ways I can pay. Like maybe maybe PayPal is one of those [ACH transfer](#) or something like that"



Kelly S.

44 | Los Angeles, CA

"I want to be with [a credit card](#). But I think with Covered California I have to have it through your [checking account](#). I don't think you do with your credit card."



Mikaela B.

36 | San Francisco, CA



Were you able to make your premium payment?

Yes, I paid

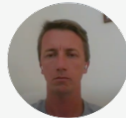
No, I'll pay later

No, I'll try again

Confirmation

Maybe the prototype does not reflect the flow of the real chatbot. Users were expecting that information to be seamless if they have pay for that.

"usually when you make your premium payment it doesn't ask you if you're able to make your payment. So I would typically just get a confirmation."



Andreas R.
39 | Torrance, CA

Recommendation:

This should be a confirmation screen about the previous step.

Select a PCP



Find a doctor

Everyone in your family needs to have a doctor who will be their Primary Care Physician (PCP).

To pick a doctor, you'll go to the ProviderSearch website. Once you select your doctor, the ProviderSearch window will close automatically and we'll pick up where we left off.

Search will show you all in-network doctors near your home address. To find a doctor by name, enter the name in the upper-right corner.



Ready to select doctors

Skip this step

Find a doctor

Majority of the users selected 'Ready to select doctor'

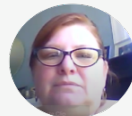
What do imagine that would happen if you clicked on 'Skip this step'

"I would imagine. That I would be reminded that I had not yet selected a doctor.

Which I suppose isn't urgent until you need to make an appointment. And I I would imagine that even when you need to make an appointment it's not necessarily urgent because you just have to select one and then make an appointment. So I would I'm the kind of person who would want to try to do that up front because I probably would have pulled my friends and said like I did with Kaiser. I said to my friends 'Hey does anybody have a primary care physician with Kaiser that they like' and that's how I found my primary care physician at Kaiser.

So I'll probably do the same thing with health net. And so I probably would have looked for that name. Maybe not before this process you know maybe I would have I might have selected a place marker physician if it seemed easy to change again.

Or if it wasn't necessary for me to do that I probably would have wait till I waited till I could have got a recommendation."



Julie N.
52 | Oakland, CA


Recommendations:

What happen if the user abandon the process in this step? How they go back?


What if users could pause this part of the process to search for the doctors with more time and punctual reminds to go back to the process?

Ready to select doctors


You




Great, which family member would you like to start with?



[Member Name], age 44



[Member Name], age 45



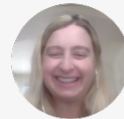
[Member Name], age 12

I need help with this

Ready to select doctors for my family

The users with the family plan liked the option to select their doctors one by one.

"I like that you can start with every single family member"



Mikaela B.
36 | San Francisco, CA

"Why would I do it later if I'm here doing it now.

But that doesn't mean that we're all seeing the same person.

Because in my family that's not the case. I choose doctors based on temperament for the individual so I'm not going to make my husband or my kids go to my primary just because that's who I like."



Kelly S.
44 | Los Angeles, CA

Enrollment Wizard



Are you sure? If you choose not to pick a doctor for any family member, Health Net will assign a doctor for you.

You may change your doctor after your health care coverage starts. Call us at 1-888-926-4988 or go to the Health Net member portal.

I'll select my own doctor

I want Health Net to assign a doctor

Recommendations:

This step requires more time for the user. Even though the users clicked on "Ready to select a doctor" when I asked them about the details of this process they mentioned that this selection requires online research and talking to friends.

How can we give more time for the users?

Skip this step (part 1)

Kelly selected a doctor for the first 2 members of her family and at the third one she clicked I'm done selecting doctors'.

"So once I saw this I would go back in and do my research and pick a doctor for them. Because what I will not have is someone assigning me anything..."

No one selects my shoes, no one selects the food I eat, so I'm certainly not going to let anyone select who provides medical care to me. I want to look at their name. Look. Go ahead Google them. See if there's ratings. See if there's any lawsuit. I'm gonna do like a lot of due diligence in trying to find out as much as I can about them their specialty and they had more than one specialty how long they've been in practice how many places have they been in practice.

All those things that you know. So no I wouldn't let any because if someone is selecting them for me. How are they selecting it. We all know in the medical space doctors get kickbacks for prescribing different things. It wouldn't surprise me if there was some type of behind the scenes relationship that helped matters like oh OK well you know we're gonna just start assigning a bunch of people to this person. No absolutely not. I wouldn't trust any entity to make that decision for me."



Kelly S.
44 | Los Angeles, CA

Enrollment Wizard



Are you sure? If you choose not to pick a doctor for any family member, Health Net will assign a doctor for you.

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I'll select my own doctor

I want Health Net to assign a doctor

Skip this step (part 2)

"Well I guess my intention was not to select it until a later point. I thought it still made me choose one I would probably yeah probably spend a little time.

I'd separate paying for my insurance and also selecting a doctor, because I think selecting a doctor I want to be a little bit more careful with my time to pick someone at like and all that stuff so I would actually go ahead and do that at another time."

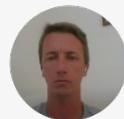
(question: What would happen if you didn't select a doctor right away?)

They will select a doctor for me. Does that mean they do that just so they can print something on the I.D. card.?

(interviewer's answer: Yes)

I would you be ok with that. I guess if they told you something like If you don't pick your doctor now that's okay. But we do have to preselect someone to print on your I.D. card.

I know that because that's what you know which is here. [So they're telling you that it's going to present the I.D. card but it'd be cool to know if there was an option or to have an option that said if you choose to select it we still have to preselect one now for your I.D. card.](#)



Andreas R.
39 | Torrance, CA



Great, here are the doctors selected for your family:



[Member Name], age 45
Nick Riviera, MD
ID:123456789



[Member Name], age 44
Nick Riviera, MD
ID:123456789



[Member Name], age 12
Nick Riviera, MD
ID:123456789

Your doctor's name, address, and phone number will be listed on your ID card.

What's next?

Print Summary

Print Summary

No one selected the 'Print Summary' option.

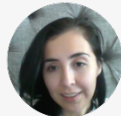
"I might pick up my phone and take a [screenshot](#) because I don't want print and paper."



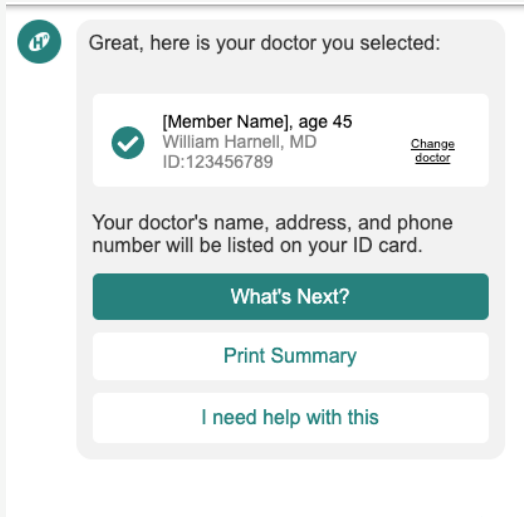
Kelly S.
44 | Los Angeles, CA

"I don't think I would print a summary. Because I think I would probably be [able to log in and see who I pick](#).


So I think I would just pick what's next."



Xochitl C.
33 | Indio, CA



Great, here is your doctor you selected:

 [Member Name], age 45
William Harnell, MD
ID: 123456789 [Change doctor](#)

Your doctor's name, address, and phone number will be listed on your ID card.

[What's Next?](#)

[Print Summary](#)

[I need help with this](#)

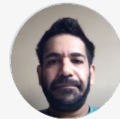
Recommendations:

Make the doctors name clickable so the member can see the doctors address and phone number.

Send a text message to members when their ID card is ready on the portal.

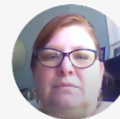
After selecting a doctor

One thing I would love, is I know a lot of times when I call - have Kaiser Permanent - and they asked for my ID number and I have no idea what it is so I either have to follow through my wallet or go find some old paperwork. *So at this stage there could perhaps be something that I could quickly download like a jpeg of this or even add it to my contacts.Essentially a virtual version of the I.D. card to get now."*



Raman
37 | Laguna Beach, CA

"That's the information that you would expect to see. I'm assuming that if I wanted to maybe not just print a summary but I wanted to go back and say 'Oh wait, where was the address or phone number or whatever'. *That maybe I could click somewhere and just reopen that data about the doctor."*



Julie N.
52 | Oakland, CA

What's Next?



Here is what you can expect to happen next:

Application Submitted

Check the mail for your Notice of Acceptance in 5-10 days.

Payment

Haven't Paid? We'll mail an invoice. **Have Paid?** You're all set.

ID Card

ID cards arrive 1-2 weeks after you make your payment. If you don't receive your card before your Effective Date, give us a call.

Start using your coverage!

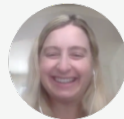
Coverage begins on the Effective Date listed on your Notice of Acceptance. First month's premium must be paid in full in order to begin coverage.

Sounds good

What's next? (part 1)

All users liked this screen. But some of them miss some information.

"So right here what I would like to see. So if I have paid, you know, I would like to see it highlighted in green, because it should know that I I've already paid. Everything that I have done in Green... And then I would like the payment to be green. But I like how it spells it out like exactly what's gonna happen. I really like this kind of thing where it goes step by step by step"



Mikaela B.
36 | San Francisco, CA

"I would expect there to be a digital one (ID) just available through my account"

Clicking on 'Sounds Good':

"I would have expected to see like a finalized confirmation of payment covered like a holistic payment coverages and like a doctor selector just who I selected just with one final confirm this is correct."



Kelly S.
44 | Los Angeles, CA



Here is what you can expect to happen next:

Application Submitted

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Haven't Paid? We'll mail an invoice. **Have Paid?** You're all set.

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Sounds good

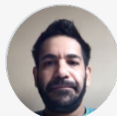
What's next? (part 2)

"I think it's enough information but it looks like it's not done. So it has it wiped out so it looks like I stopped to do it. But we already did it. So I think it would just be like I'm done or something instead. [A check mark](#) (would be a good visual to make sure that I'm done)."



Xochitl C.
33 | Indio, CA

"I do like again that there is a roadmap here because I know in the past that you have at least personally you do what you need to do on Covered California. Then you just wait. And from experience a lot of the at least the e-mail communications and the things they send out are mostly superfluous. From my experience it's not really concrete information. [So I appreciate having concrete information and a plan here. So I have I know what to expect. I also have time frames so that if I don't get this in five to 10 days I know I need to contact somebody if I don't get my I.D. card in one or two weeks I don't have to contact somebody. So on and so forth. I like that.](#)



Raman
37 | Laguna Beach, CA



In the meantime, you can find more about your plan and benefits by visiting our website.

You can also explore ProviderSearch to see urgent care centers, hospitals, and specialists in your network.

[Go to the Health Net website](#)

[Go to ProviderSearch](#)

[Thanks, I'm all set!](#)

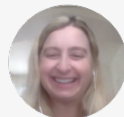
Sounds good (part 1)

What do you expect to see by clicking on “Go to the Health Net website”

“It would be nice if it tells you if it has [an app to for the phone](#). Like it's not saying anything like oh you can do like an app like there's an app you can download. I would like to see that”

(she has an app for her actual health insurance on her phone)

“I want [to explore more about the health insurance](#) I kind of want to see more about they like the [premium and how much it costs me to go the emergency room](#). I just want to see more about the costs” Mikaela



Mikaela B.
36 | San Francisco, CA



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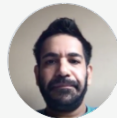
[Go to ProviderSearch](#)

[Thanks, I'm all set!](#)

Sounds good (part 2)

What do you expect to see by clicking on “Go to the Health Net website”

“I would like if rather than just having this option to go to the Health Net Web site that it now had another option where it says [“Do you want to set up your profile and access on the Health Net Web site”](#). Because it already knows all my information from my enrollment wizard if it could [self populate a lot of the busywork that I'm sure is necessary](#) to make a Health Net profile that would really be helpful and this would seem to be the time to do it.”



Raman

37 | Laguna Beach, CA

thank you