



Strategic Guide to Self-Service Portal Development:
Blue Cross Blue Shield of Massachusetts Case Study
November 16, 2005



Molecular.
User Experience Design for
Business Impact

Kristen Yerardi :: Principal Consultant

Molecular



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Business Goals of BCBSMA Member Self-Service

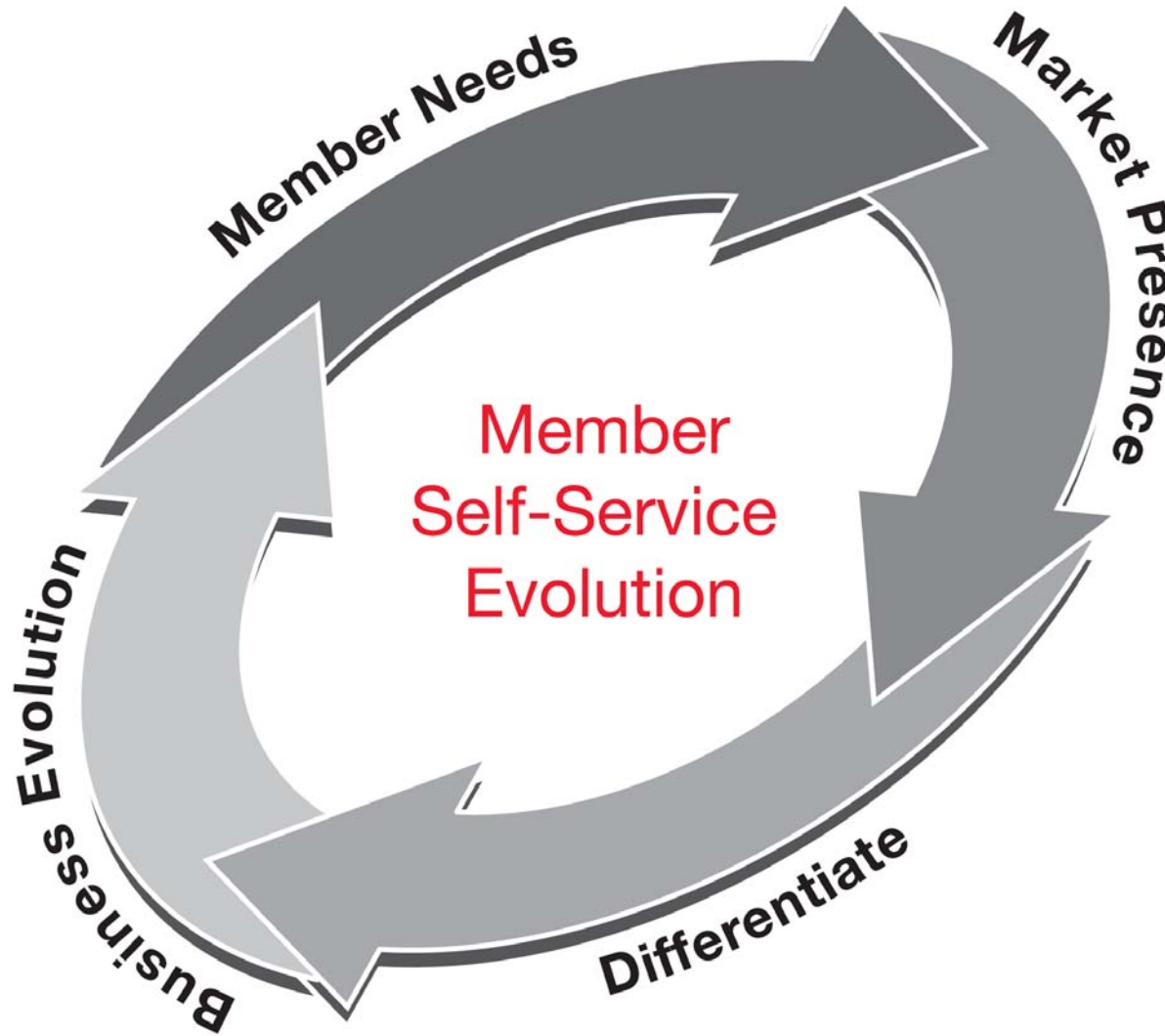
- Member Satisfaction
 - Meet the needs of BCBS members - user-center approach
- Member Loyalty
 - Extend the concierge service model
- Improved Efficiency
 - Real-time inquiry and transaction capability for common transactions
- Business Evolution
 - Easily supply new products as they emerge

BCBSMA Member Self-Service Timeline

- May 2002: Pilot
- July 2002: Competitive Parity
- August 2003: Market Differentiation
- January 2004: New Business Needs
- July 2004: Product Innovation
- July 2005: Member Driven Needs



Strategic Planning Process



Member Needs : May 2002

- Understand the desires of members online
- Launch a pilot to evaluate effectiveness
- Take small steps to provide maximum agility
- Prepare call center representatives for new requests
- Validate business process changes

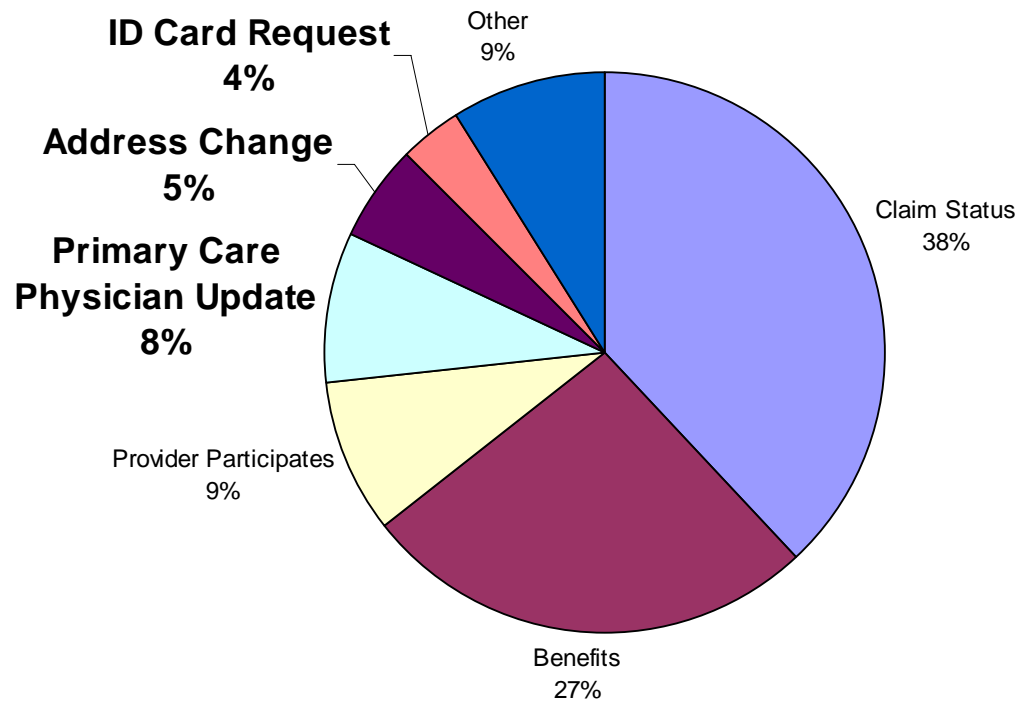
The screenshot shows the 'Member Self Service' page on bluecrossma.com. The page features a navigation bar with links for Health Plans, My Wellbeing, Find a Doctor, About Us, and Member Self Service. The main content area includes a 'LOGIN HERE' section with fields for User Name and Password, and a 'Go' button. Below the login section are links for 'Forgot your User Name or Password?' and 'Other Login Help'. A 'HELPFUL LINKS' section lists 'AHealthyMe.com', 'Pharmacy', and 'Health Care 101'. The central text area is titled 'Member Self Service' and contains sections for 'Stay connected. Take control.', 'Expanded Services', and 'New Tools and Resources'. The 'Stay connected' section describes the benefits of Member Self Service. The 'Expanded Services' section lists various services like checking claim status and reviewing benefits. The 'New Tools and Resources' section highlights 'Hospital Quality Comparisons provided by Select Quality Care - Powered by HealthShare' and 'My Blue Health'. A 'HELPFUL INFO' sidebar on the right includes links for 'the care you carry know your id card', 'hospital quality comparison tool', and 'Registration & Security'.



Member Needs : May 2002



Top Reasons to Contact MS



Member Needs : Business Process to User Alignment

BlueCross
BlueShield
members
bluecrossma.com

[Health Plans](#)
[My Wellbeing](#)
[Find A Doctor](#)
[About Us](#)

Member Self Service

[Address/ Phone Number Change](#)

ID Card Request

[Primary Care Physician Change](#)

[FAQs](#)
[Contact](#)
[Member Self Service Home](#)
[Logout](#)

ID Card Request

According to our records, you are active in more than one group. Please select the group covering the members for whom you would like to request ID cards.

Group:	Product:	Coverage:
<input checked="" type="radio"/> Molecular, Inc.	HMO Blue	Family/Medical
<input type="radio"/> Shaws Supermarkets	Blue Choice	Family/Medical

Policy Holder:
John Q Sample

Home Address:
123 Somewhere St. #4
Boston, MA 12115-1414

H: 617-555-1212
W: 617-218-1404

Members:
Mary M Sample [Spouse]

John Q Sample, Jr [Dependent]

Sally Sample [Dependent 18+]

Policy Information:
ID #: TN333444555
Product: HMO Blue
Coverage: Family/Medical

Group:
Molecular, Inc.

copyright information
credits legal

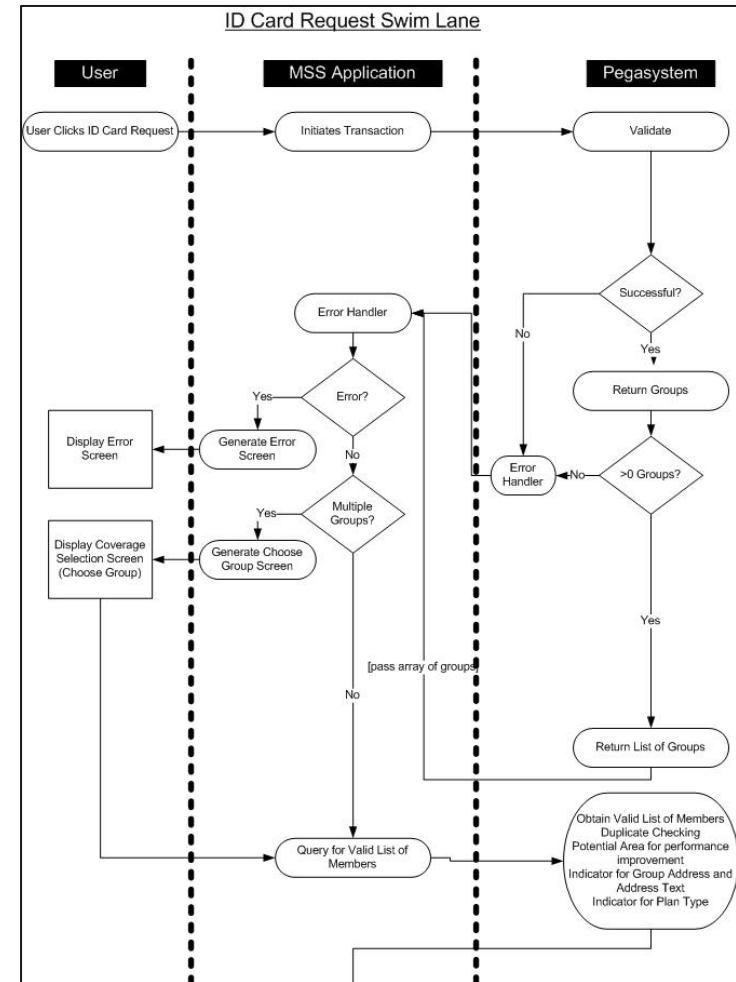
mss new ID card 1

Notes:

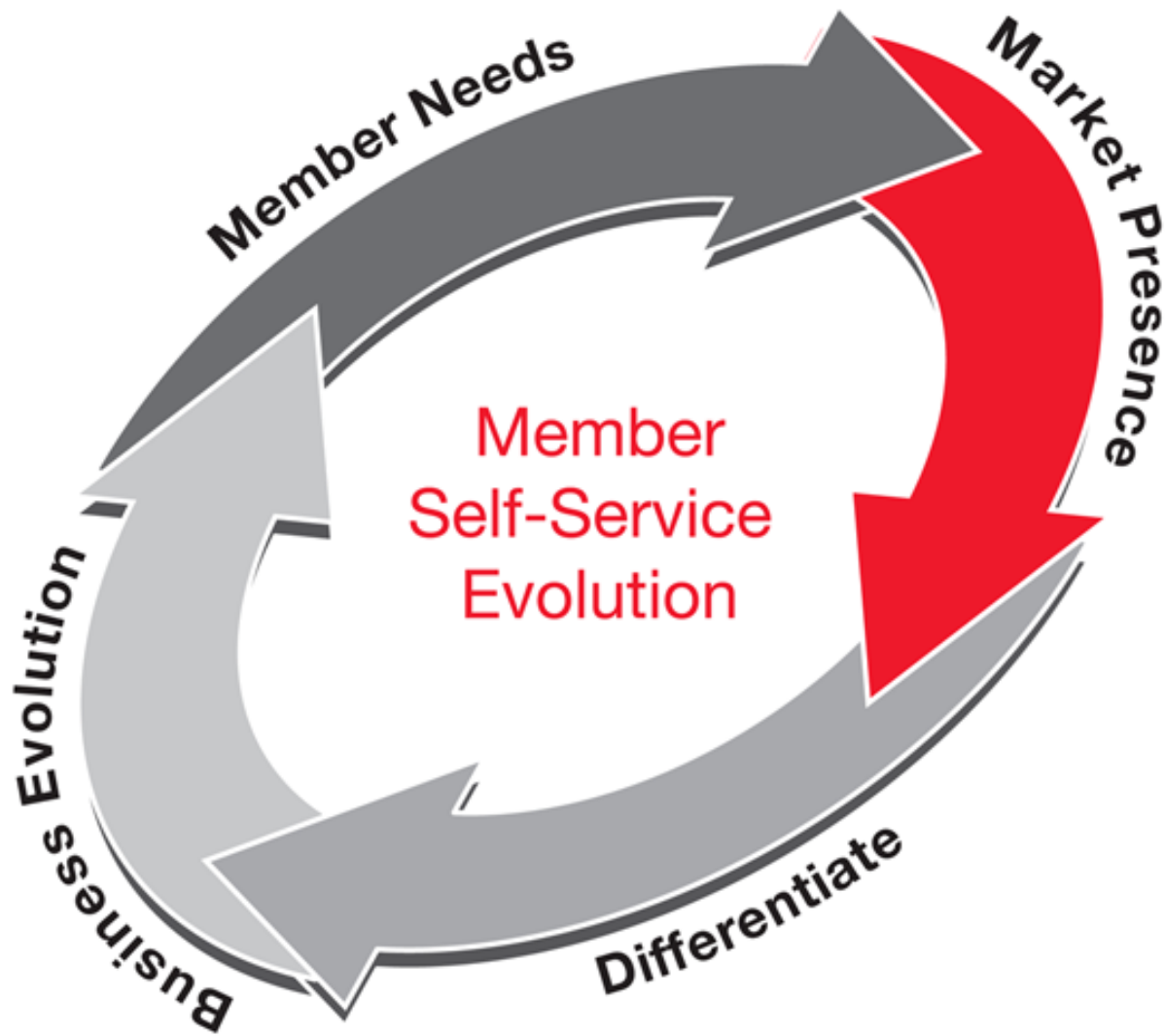
1. If the member is active in more than one group, s/he is presented a menu of group choices to select from on this screen.
2. If the member is only active in one group, s/he skips this screen and goes right to mss new ID 2.

Navigation Inside Member Self Service:

Continue - User has selected the group he wants to request ID cards in and continues on to mss new ID card 2 if he has a plan allowing him to request individual cards for each member on his policy. If his plan only allows him two cards in his own name, he goes right to mss new ID card 5. If user has NOT selected a group, a field error message appears in red, bold text, letting the user know he hasn't selected anything.



Strategic Planning Process



Initial Market Presence : July 2002

- Competitive Parity
 - PCP Change
 - ID Card Request
 - Address Change
- Foundation for the future
- Leverage existing/legacy systems
- Support Sales (RFP Requirements)
- HIPAA Compliant

The screenshot shows the 'Member Self Service' page on bluecrossma.com. The page features a navigation bar with links for Health Plans, My Wellbeing, Find a Doctor, About Us, and Member Self Service. The main content area includes a login section with fields for User Name and Password, and a 'Go' button. Below the login section, there are links for 'Forgot your User Name or Password?' and 'Other Login Help'. A 'HELPFUL LINKS' section lists 'AHealthyMe.com', 'Pharmacy', and 'Health Care 101'. The central text area is titled 'Member Self Service' and contains sections for 'Stay connected. Take control.', 'Expanded Services', 'New Tools and Resources', and 'Hospital Quality Comparisons provided by Select Quality Care - Powered by HealthShare'. A 'HELPFUL INFO' section on the right includes links for 'the care you carry know your id card', 'hospital quality comparison tool', and 'Registration & Security'.



Security and Access Management



bluecrossma.com Sitemap Search Go

Health Plans My Wellbeing Find a Doctor About Us Member Self Service

Review Your Benefits
Review Your Claims
Review Your Deductible/ Co-Insurance
Request an ID Card
Change Your Primary Care Physician
Change Your Address/ Phone Number

FAQ
Glossary
Contact Member Service

Member Self Service

Home > Member Self Service

Welcome DONALD S BELL [Logout](#)

Member Self Service makes managing your health care easy. [Change Your Password](#)

Your plan information is outlined below. To begin, just select the function you'd like to use from the list at the left of this screen.

Home Address

Address: 343 ARSENAL ST, WATERTOWN, MA 02116-5816
Phone: (H) 617-218-6500

Plan Information

BLUE CHOICE	
Coverage:	MEDICAL
Group:	MOLECULAR INC
Subscriber ID #:	XXH123456789
Active Members:	DONALD S BELL, Subscriber

Technologies:

- Netegrity Siteminder
- ATG Dynamo
- SeeBeyond
- IBM's MQSeries
- Pegasystems' Pega Server

Security and Access Management

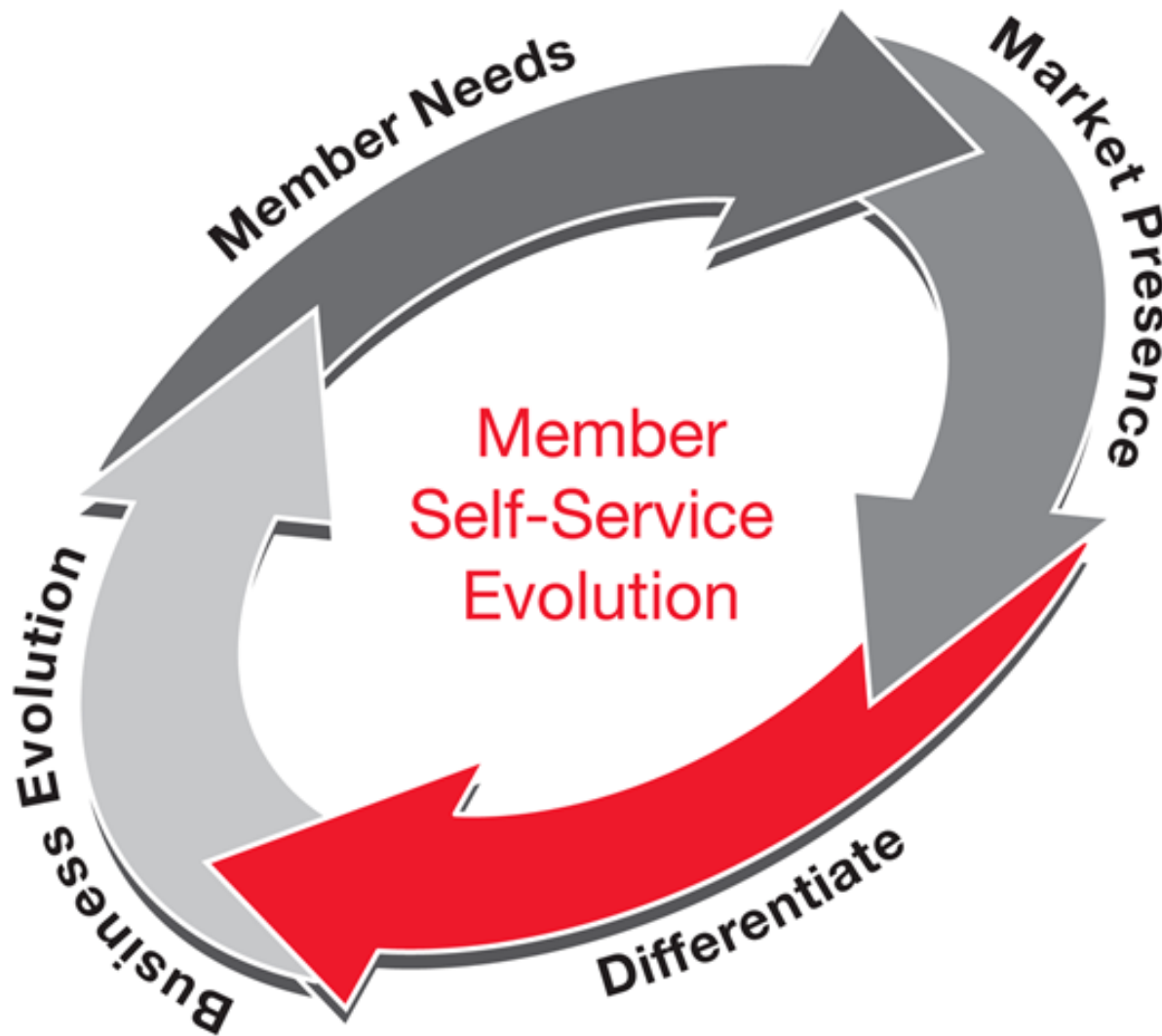


The screenshot shows the 'Request an ID Card' page on bluecrossma.com. The page includes a navigation bar with 'Health Plans', 'My Wellbeing', 'Find a Doctor', 'About Us', and 'Member Self Service'. A sidebar on the left lists various services, with 'Request an ID Card' highlighted. The main content area shows the user's plan details and a table of eligible members for ID card requests. A red box highlights the 'Select Member' table, and an arrow points from the text on the right to this table.

Select Member		Select All
Member	Relationship	
<input type="checkbox"/> HOWARD M KOGAN	Subscriber	
<input type="checkbox"/> WENDY M KOGAN	Spouse	
<input type="checkbox"/> LEAH A KOGAN	Dependent	
<input type="checkbox"/> JORDAN A KOGAN	Dependent	

Subscriber has access to all members for "Request an ID Card" transaction

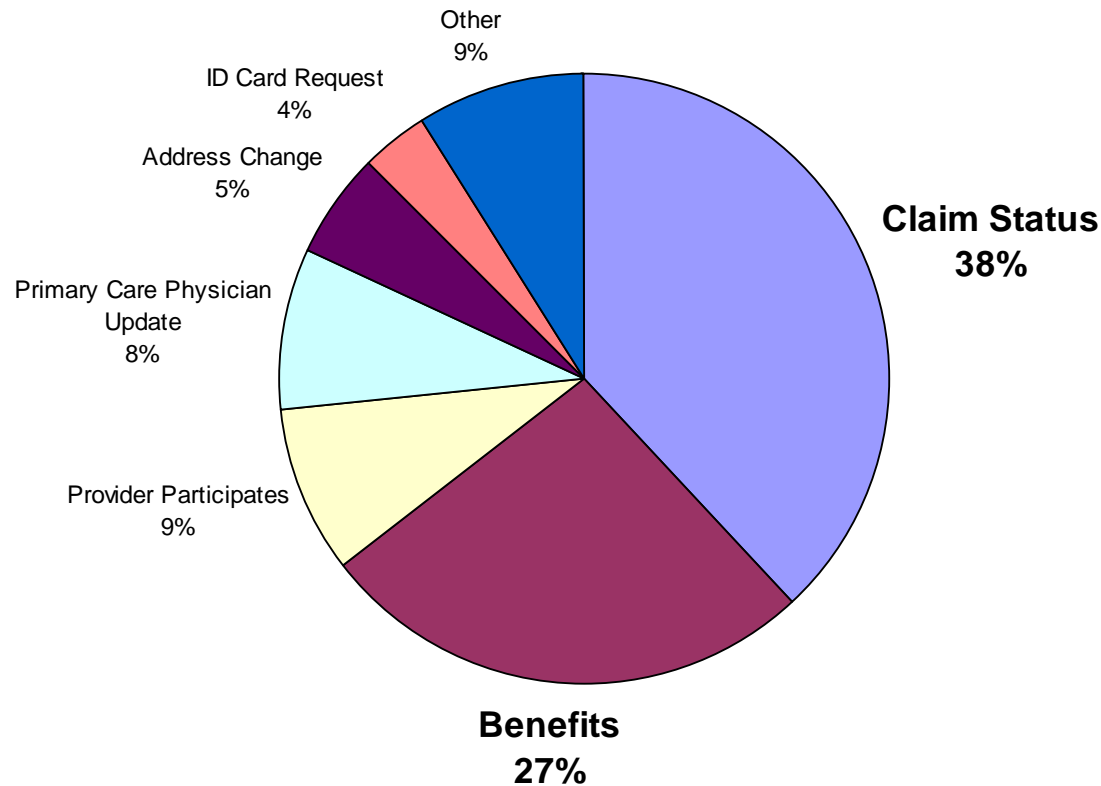
Strategic Planning Process



Differentiation in the Marketplace : August 2003



Top Reasons to Contact MS



Differentiation in the Marketplace : August 2003

- Capabilities that are unique
 - Claims lookup
 - Benefits lookup
 - Deductible lookup
- Integration with third-party partners
- Diverting call center traffic to the self-service channel
- Extensive instrumentation to provide analytics for future decision making

bluecrossma.com

Health Plans My Wellbeing Find a Doctor About Us Member Self Service

Update Your Profile
Review Your Benefits
Review Your Claims
Review Your Deductible/Co-Insurance
Request an ID Card
Change Your Primary Care Physician
Change Your Address/Phone Number
Review Your Pharmacy Benefits

FAQ
Glossary
Contact Member Service

hospital quality comparison tool
Select Quality Care
Learn More

mybluehealth
Online Tools For A Healthier You
Learn More

Review Your Claims
Home > Member Self Service > Review Your Claims

Claims List

You searched for:

Member: HOWARD M KOGAN
LEAH A KOGAN
JORDAN A KOGAN
Date Range: 05/21/2005 - 08/21/2005

User: HOWARD M KOGAN

Click on a claim number to view details of a specific claim. To sort by a specific column, click on the column header.

Date of Service	Member Name	Status	Servicing Provider	Service	Amount Charged	Claim Number
06/02/2005	HOWARD M	Paid	JACOBSEN DAVID C	Medical Care	133.00	43051572091500
05/25/2005	LEAH A	Paid	GRANT PAULA J	Medical Care	215.00	43051531442700
05/24/2005	JORDAN A	Paid	WILLIAMS MICHAEL A	Medical Care	98.00	23051503869200

New Search



Differentiation in the Marketplace : User Experience

- Conducted 1 hour tests with mix of target members
- 7 tasks with Excel wire frame prototypes
- Validated ease of use, rating of 2. (1 is very easy and 5 is very difficult)
- More work needed on finding benefits and why claims were denied
- Provided recommendations for improved usability

persona

“Just gimme what I need so I can go back to work!”

Jennifer
Job Title: Product Manager
Company: Gillette
Division: Venus Shaving System
Primary job responsibilities: Developing marketing programs, tracking worldwide sales

Personal Information

- Age: 33
- Location: Boston's South End, MA
- Home life: Married to Michael (pharmaceutical sales). No children, no immediate plans.
- Hobbies: Pilates, Hiking, Tennis, Wine Tasting, Travel, Home Decorating
- Favorite TV shows: The Apprentice, Survivor, Who Wants to be a Millionaire
- Personality: Outgoing, gregarious, friendly, perceived as aggressive in business

Internet Usage

- Internet experience: Sophisticated, heavy user
- Behavior patterns: Spends as little time as possible on any site; always in a hurry; hates slow download times and pages with too much text
- Primary uses of Internet: Research, online shopping, travel, entertainment
- Favorite sites: Line56.com, Expedia, Google
- Hours online per week: 30
- Computer setup and browser: IBM ThinkPad with docking station, T1 connection, IE 6.0

User Goals

Jennifer comes to the Gillette intranet to:

- Locate and download forms from the company Benefits department
- Locate contact information for her international marketing partners within the company
- Get local, regional, and international company news and press releases
- Check her 401k balance and portfolio performance; including daily stock quotes for Gillette (G) to see how her bonus shares are doing
- Report hardware/software issues to IS department tech support
- Access inventory and sales data to help her plan quarterly marketing campaigns
- Collaborate with research to establish new production timelines
- Be alerted to new industry product innovations that could impact her success

Business Objectives

We want Jennifer to:

- Rely on the site as a source of information and knowledge-sharing
- Accomplish her goals more quickly and thus be more productive
- Register for email alerts and newsletters
- Be able to update her professional contact information, company-wide
- Customize her experience on the intranet to suit her own needs
- Have access to research information provided by third-party vendors
- Collaborate and information-share across departments in real-time
- Recommend the site to others

Security and Access Management



bluecrossma.com Sitemap | Search [] Go

Health Plans My Wellbeing Find a Doctor About Us Member Self Service

- Update Your Profile
- Review Your Benefits
- Review Your Claims**
- Review Your Deductible/ Co-Insurance
- Request an ID Card
- Change Your Primary Care Physician
- Change Your Address/ Phone Number
- Review Your Pharmacy Benefits

FAQ
Glossary
Contact Member Service

hospital quality comparison tool
Select Quality Care
Learn More

mybluehealth
Online Tools For A Healthier You
Learn More

Review Your Claims

Home > Member Self Service > Review Your Claims

Claims Search [Logout]

You can search for claims in 3 different ways:

- Select member(s) and a date range.
- Enter a specific claim number.
- Use the [advanced search](#) feature.

Member/Date Search

Select Member(s):

- Select All
- HOWARD M KOGAN, Subscriber
- LEAH A KOGAN, Dependent
- JORDAN A KOGAN, Dependent

Select Date Range:

- Search by last 3 months
- Search by past year
- Search by date range (mm-dd-yyyy)
[] - [] - [] to [] - [] - []

Claim Number Search

Enter Claim Number: [] (14 digit number)

[Continue] [Clear]

Subscriber has access to dependents under age 18 for "Review Your Claims" transactions

Extending the Foundation With New Capabilities



Claim Detail

Claim Status: Paid

User: HOWARD M KOGAN

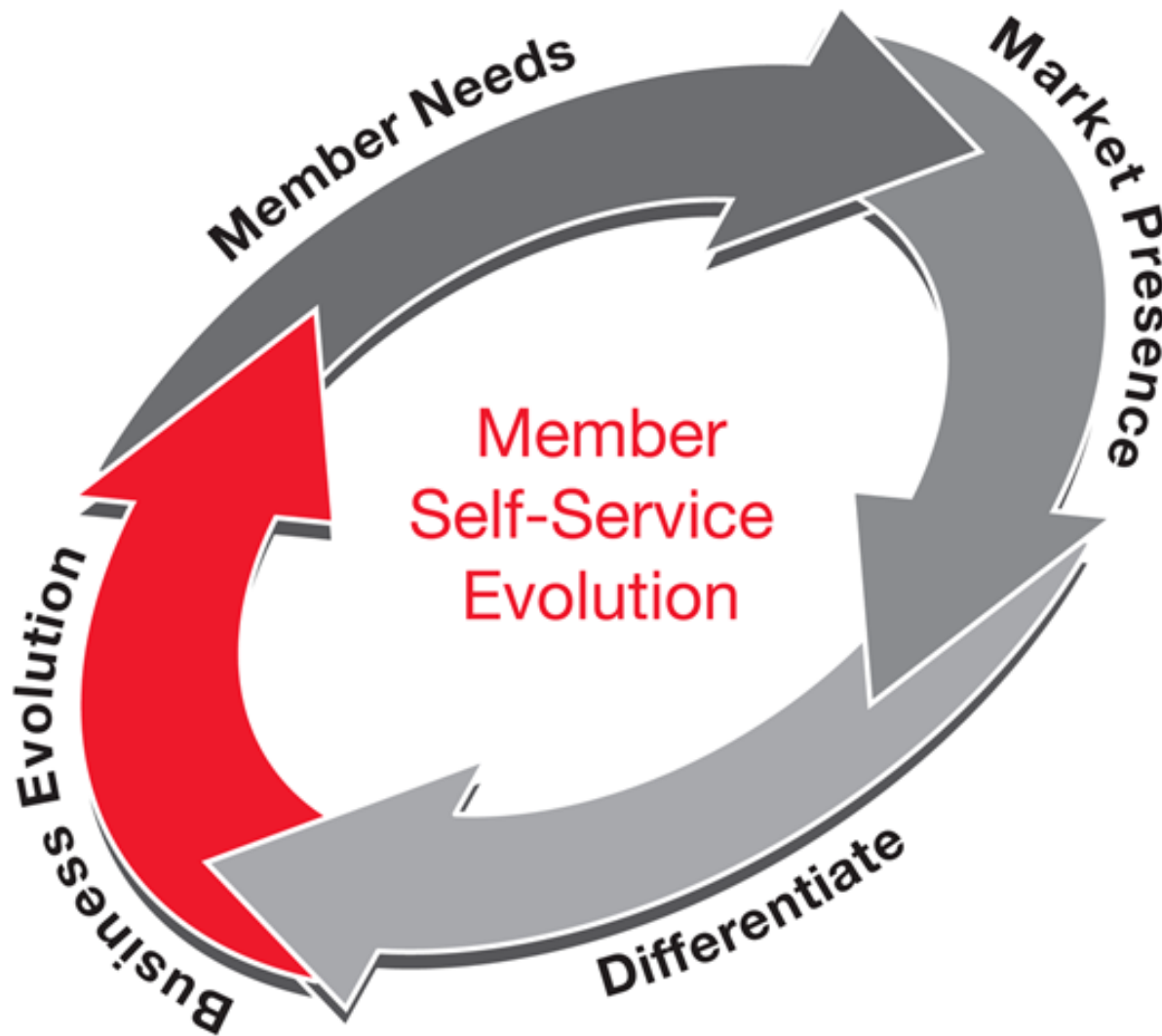
Patient Name:	HOWARD M KOGAN	Claim #:	43051572091500
Policy Holder:	HOWARD M KOGAN	Claim Receipt Date:	06/05/2005
Identification Number:	983352264	Claim Processed Date:	06/06/2005
Billing Provider Name:	HARVARD VANGUARD MEDICAL ASSOCI		

Click here if you have [questions or concerns](#) regarding this claim.

Service Type, Date & Provider	Amount Charged	Amount Allowed	Deductible	Your Co-Ins	Your Copay	Other Liability	Benefit Amount	Your Balance	Msg Code
Medical Care 06/02/2005 JACOBSEN DAVID C	133.00	66.77	0.00	0.00	20.00	0.00	46.77	20.00	
Totals:	133.00	66.77	0.00	0.00	20.00	0.00	46.77	20.00	

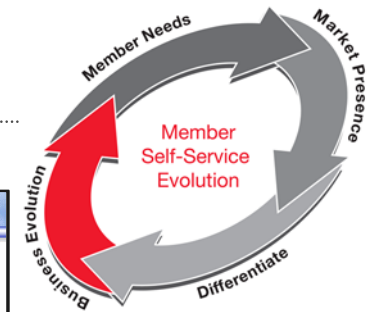
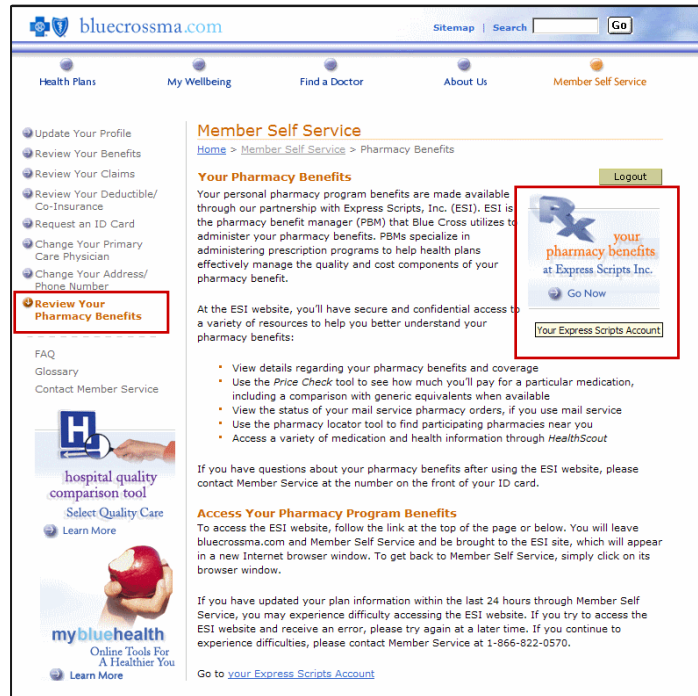
Real-time data from core business systems

Strategic Planning Process

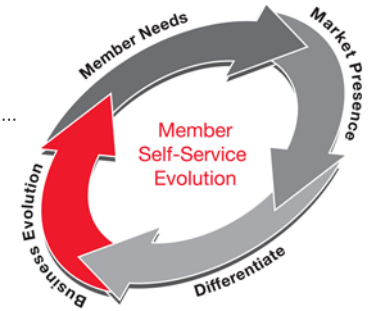


Business Evolution : March 2004

- Product Innovation
 - Healthy Member Initiative with MyBlueHealth
 - Single Sign-On via Well Med
- Product Evolution
 - Healthcare Reimbursement Accounts (HRAs) mandate new capabilities
- Partner Integration
 - Express Scripts secure integration to access pharmacy information and tools



Business Evolution : Cost Effective Growth



EXPRESS SCRIPTS®
Charting the Future of Pharmacy

Welcome **Howard**
Last Visited:

Adjust Text: A A A A

[Benefits Plan](#) [Drug Information](#) [Health Information](#) [Mail Service](#) [Contact Us](#)

Patient Information

We use your patient information to prepare and ship your prescriptions. By keeping your information updated, you help us deliver your orders accurately and promptly.

Guidelines for Using New or Updated Information
If you are providing Patient Information online for the **first time**, or if you are updating health, allergy, or contact information, please allow seven business days before ordering refills online (or order now by calling the number on your member ID card and speaking to a patient care advocate).

To provide information, select a patient from the list below, then click Continue.

Patient

Select One
Select One
HOWARD KOGAN Oct 20, 1967
JORDAN KOGAN Feb 26, 1999
LEAH KOGAN Jun 17, 1996

[Privacy](#) | [128-Bit Security](#) | [Technical Assistance](#)
© 2005 Express Scripts, Inc. All Rights Reserved. | [Express-Scripts.com](#)

Mail Service

- Fill a New Prescription
- Order Refills
- View Status
- Patient Information
- About Mail Service

Tools

- Pharmacy Locator
- Price Check
- Health News
- Personal Reminders

Glossary

Health & Wellness Products

Your Profile

[Home](#)

[Log Off](#)

Common Questions

[What if a member is not listed?](#)

Secure environment
single sign-on for high
usability

Data sharing via scalable
technical platform

Business logic
consistency regarding
dependents

Business Evolution : Cost Effective Growth



bluecrossma.com

Health Plans | My Wellbeing | Find a Doctor | About Us | Member Self Service

Member Self Service

Home > Member Self Service

Stay connected. Take control.
If you're interested in having more control over your health care, you've come to the right place. Member Self Service gives you quick, secure access to your personal health care information and the resources you need to make informed, healthy choices.

Expanded Services
Whether you're checking the status of a claim, reviewing your benefits and deductible information, checking up on your Blue Care® Account, changing your address or PCP, or requesting new ID card, Member Self Service helps you manage your care from the comfort of home*.

New Tools and Resources
Helping you take control of your health care is one of our top priorities. That's why we've expanded Member Self Service to include new tools and resources designed to help you make decisions as an informed health care consumer. These include:

- Hospital Quality Comparisons provided by Select Quality Care

HELPFUL INFO

the care you carry
know your id card

try a demo:
hospital quality comparison tool

Select Quality Care

Registration & Security

We treat your personal information with the utmost respect. When you register to use Member Self Service on bluecrossma.com, feel confident that we will take great care in protecting your privacy. Read more in our [Terms of Use](#).

LOGIN HERE
for quick and convenient plan management

User Name
hkogan0001
Password
Go

Forgot your [User Name](#) or [Password](#)?
[Other Login Help](#)

Don't have a User Name and Password?
[Register now.](#)

HELPFUL LINKS

Decision support tools for provider selection with a specific geographical area

Report on Angioplasty, Primary Diagnosis

[About The Data](#)

This report compares hospitals within 20 miles of Watertown, MA for Angioplasty, Primary Diagnosis, and is based on your selections and rankings. This is just one of several sources you should consult to select a hospital; always consult your physician about what decision is right for you. [Click here for more information](#)

[New Search](#) | [Change Hospitals](#) | [Change Rankings](#)

Summary	Patients/yr	Mortality	Complications	Length of Stay	Other Evals	
Name	Rank	Index	Patients/yr	Mortality	Complications	LOS
Brigham and Women's Hospital	1st	1.50	2nd	1st	2nd	1st
Beth Israel Deaconess Medical Center	2nd	2.60	3rd	1st	5th	1st
Massachusetts General Hospital	3rd	2.70	1st	1st	4th	5th
Caritas St Elizabeth's Medical Center	4th	2.80	4th	1st	3rd	4th
Mount Auburn Hospital	5th	3.40	5th	5th	1st	3rd

[New Search](#) | [Change Hospitals](#) | [Change Rankings](#)

[Print report](#)
[Email report](#)

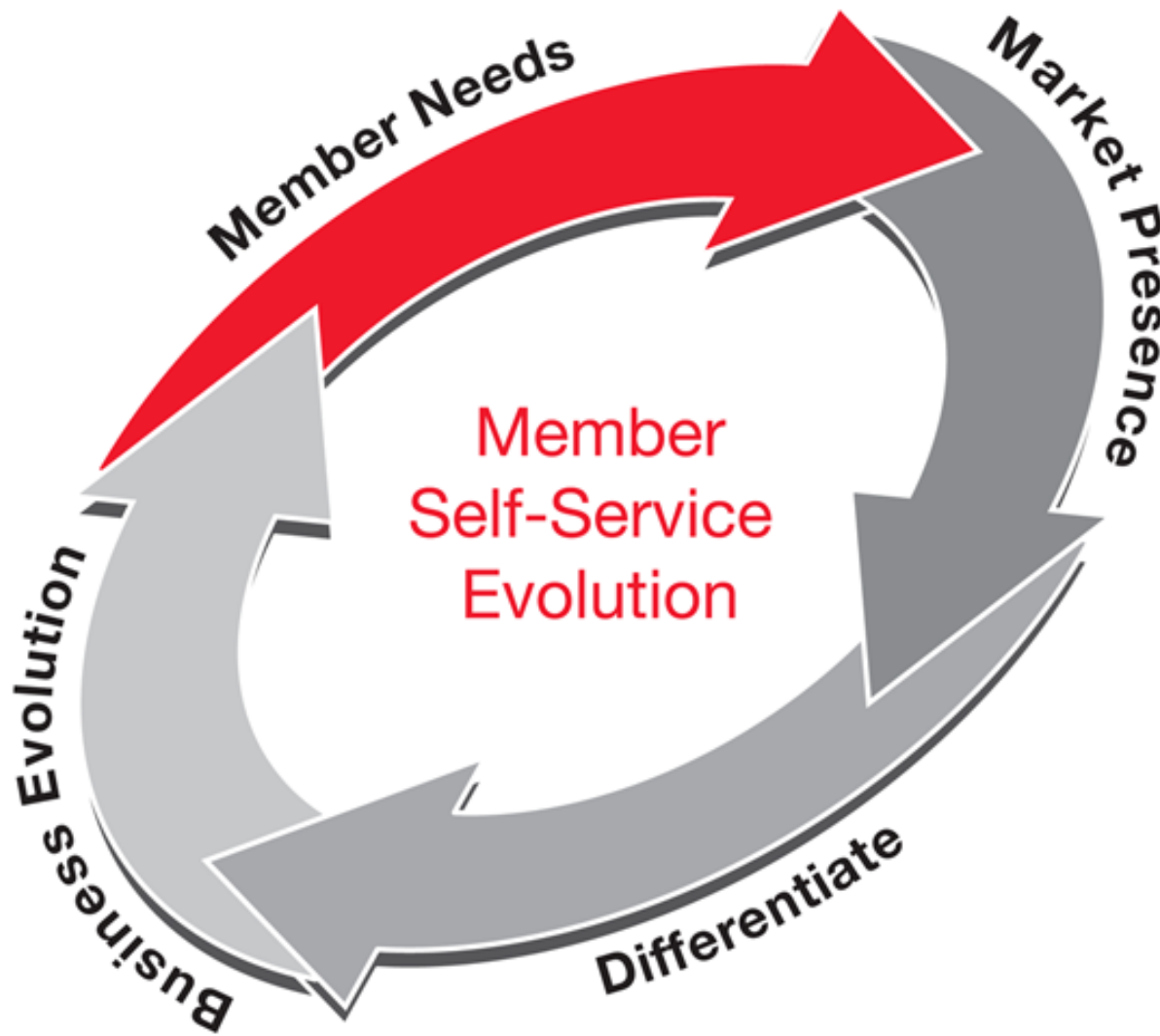
Frequently Asked Questions.

[Take Our Survey.](#)

The information is based on in-patient hospitalizations only. Care delivered in the hospital out-patient department or in offices is not included.

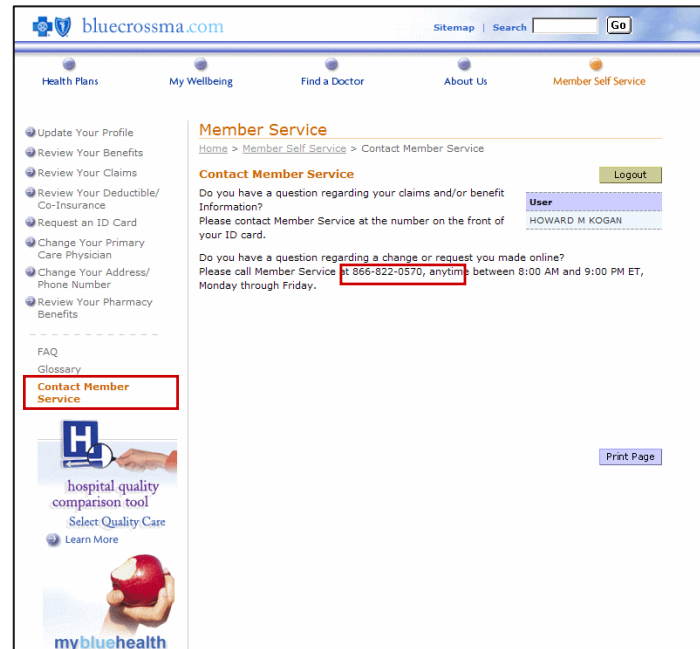
Rankings do not represent statistical significance except where noted.

Strategic Planning Process



Member Needs : July 2005

- Online Analytics
 - Evaluate actual member behavior online
- Call Center Representatives
 - Unique phone number for calls originating from MSS
 - CSRs explicitly track call details and comments
- Member Surveys
 - Members were surveyed for quantitative and qualitative results



Member Needs : Analytics

- We were now able to track pure transactions (Address Change, Update PCP) as well as inquiry transactions (Claims, Benefits)
- Monthly reports are distributed
- Leverages technical infrastructure laid in 2003 is leveraged in a tangible way
- Statistics used to support business decisions with regard to next steps



Member Needs : Call Center Data

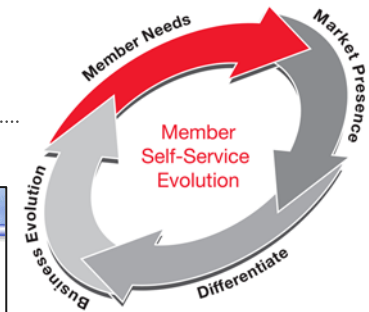
- Web and call center data determined next release
- Pinpointed registration as an issue for members and an area for improvement
- Released updated registration allowing users to set their own user name and password as well as immediate access to benefits, deductible/co-insurance information, MyBlueHealth, Select Quality Care, Change PCP and Update Profile information
- Once user receives 4-digit PIN # they have access to Claims, Pharmacy Benefits, Change Address/Phone #, Request ID Card, and BlueCare Account Balances (HSA's)



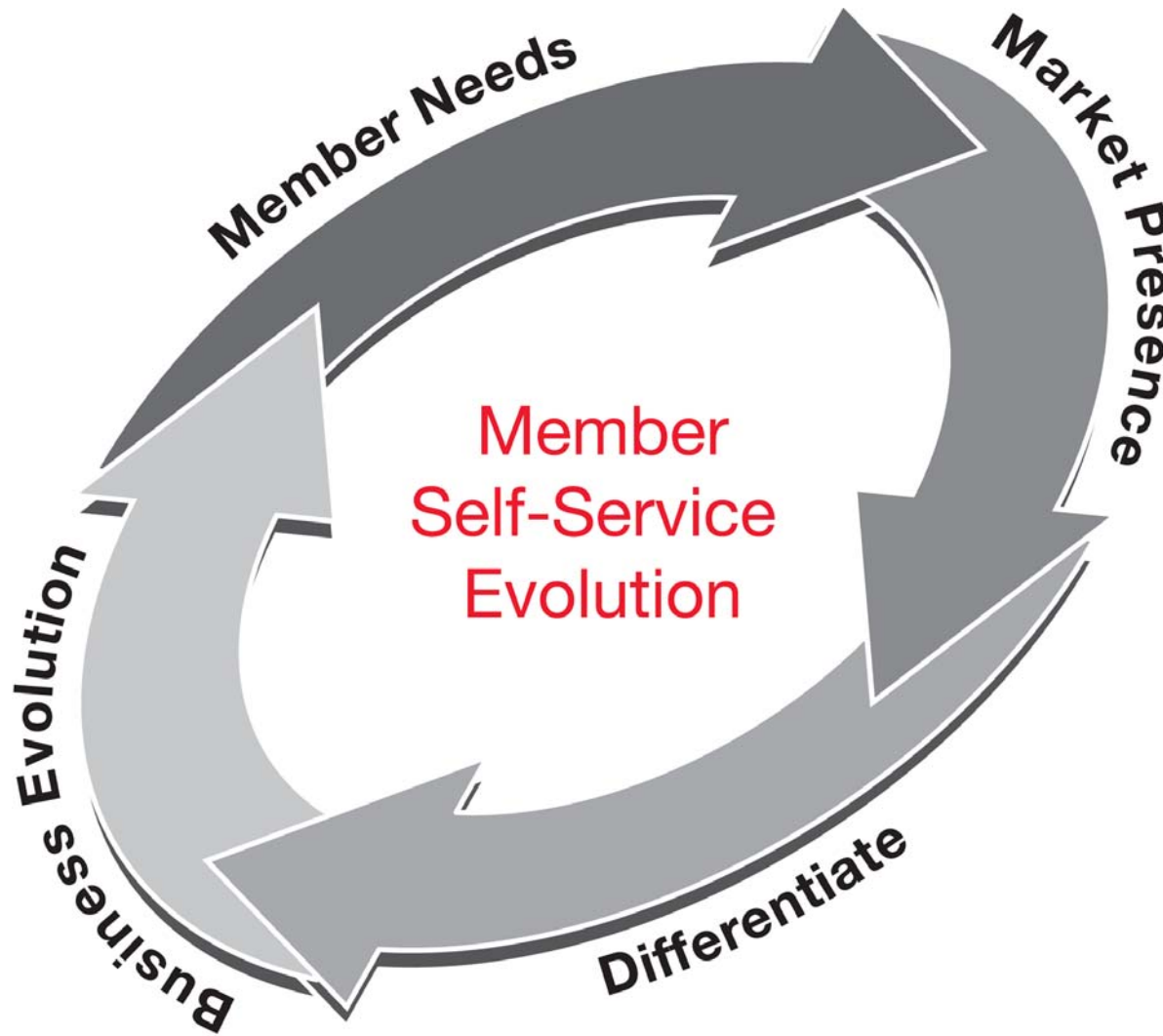
Member Needs : Survey Data

- Overall Very Positive
 - 70% of members rated MSS as “Above Average”
- Qualitative Feedback
 - “Easy to navigate, the search feature works very well, I always find what I am searching for in the first two to three options.”
- Guidance for Enhancements
 - The registration / logon process should be enhanced

The screenshot shows the Member Self Service (MSS) portal for bluecrossma.com. The page is designed for members to manage their health care information. Key features include a login section, expanded services for claim management, and various tools and resources for health care management. The registration and login process is highlighted as an area for enhancement based on the survey data.



Strategic Planning Process



Thank You!

Kristen Yerardi

kyerardi@molecular.com

or

www.molecular.com