Healthcare and Insurance Education

Larry the Porcupine
Sean, Melinda, Vrinda, Grace, and Ari
Meet Team Larry!

- Sean
- Melinda
- Vrinda
- Grace
- Ari
Problem Domain

Young adults need **higher quality** and **better access** to healthcare and health insurance education.
Overview
We met…
Kaori, a college student who has a few trusted doctors maintaining her healthcare.

We were surprised that…
she found herself lucky to find a good relationship with a doctor she chose based on **convenience**.

It would be game changing if…
we could help take the luck element out of establishing a **trusting** patient/doctor relationship.
How Might We...

Take advantage of Kaori’s trusted and extended network to recommend doctors that are more likely to be compatible with her?
...Solution

Connect with network of similar people, and see which doctors they liked.

Submit reviews/debriefs after each doctor visit.

Automatically filter out doctors that aren't supported by her insurance.
Experience Prototype 1

Prototype: Doctor recommendations sent in via Google forms pooled from trusted network and Nextdoor

2 young adult females looking for a doctor in the Bay Area and friends and local Nextdoor users who submitted recommendations
Experience Prototype 1

Assumption: People would trust recommendations from others in their network without knowing them/meeting them.

- Confirmed: Participants trusted results after knowing the source and recommenders’ demographics.

Results:

- Would like verified information on doctor’s practices as well as their bios.
- Received conflicting feedback for information preference
  - recommendations presented as a quick read (highlights) vs detailed testimony
We met…
Anna, a student who had to switch insurance when going to college and who will be switching again when she gets a job.

We were surprised that…
she is scared of getting a job because it would negatively impact the standard of care she is used to getting.

It would be game changing if…
we could help her maintain the same level of care through her health insurance transition.
How Might We...

Help Anna **maintain her level of healthcare** during a transition of health insurance and **inform** Anna of what is/isn’t covered under a new insurance plan?
...Solution

A **smart match mentorship** and education program:

- Healthcare experts
- People who went through similar situations
- Mentee
Experience Prototype 2

Prototype: Match mentor/expert and mentee to discuss an upcoming insurance transition over a 30 minute Zoom call with mentee follow-up

Mentor with experience transitioning health insurance and new grad exploring health insurance options
Experience Prototype 2

**Assumption:** Young adults would trust a mentor/expert they are matched with online

- Confirmed: With **sufficient mentor credibility**, mentees trusted mentors during 1-on-1 calls
- New assumption- Young adults are **willing to be vulnerable** to mentors they’re matched with

**Results:**

- Introductions and sharing background helped establish credibility from the start
- Although mentee trusted mentor, mentee had different expectations of how conversation would go (such as different questions in mind)
We met...
Irene, a recent grad who started a new job and had to navigate health insurance for the first time.

We were surprised that...
even though Irene reached out to her trusted network for info/advice, she still isn’t quite sure how to use it and if she made the right choice.

It would be game changing if...
we could help Irene feel confident that she is getting the most out of her insurance, and that it is the best option for her.
How Might We...

Leverage communal and expert knowledge to teach Irene how to get the most out of her plan?
...Solution

A **Reddit for healthcare insurance**: post your plan and get feedback/voting from the community.

**Organize** by insurance plan, location, demographic

Discussions of best places to get care and how to **best use** insurance

**Moderators & community guidelines** for public forums
3 young adult females working a tech job and contributors with experience navigating health insurance for themselves and their families.
Experience Prototype 3

Assumption: People would be comfortable anonymously posting their insurance plan and trust other people’s feedback

- Confirmed: participant felt comfortable sharing anonymized insurance plan

Results:

- Participant found reading other people’s logic and reasoning flow helpful
- Reading the commenters’ reasoning in choosing their own insurance plans contributed most to their trustworthiness
Thank you! Any questions?