

# Wellth

## DESIGN BRIEF

"A Bill You Can Understand" Design Challenge Entry  
Created by Jacob Brancasi and Jessica Floeh

# The current health finance system is broken.

Patients, providers, and payers surfaced medical billing journey concerns related to **transparency**, **understandability**, **timing**, and **communication**.

These **concerns create barriers** to payment, financial planning, and trust.



In addition to these concerns, there is research data on the **unaddressed emotional side** of health finance journeys.

*"I had **a lot of stuff going on** at this time, so I don't know what each item on the bill is."*

*"No, I did not really research the costs prior to the visit. I was pretty **concerned about the actual diagnosis** of melanoma versus looking into my insurance."*

*"...our **business is emotional**, anything that adds to confusion and anxiety gets exacerbated."*

Health finance experiences can contribute to – or cause – **negative emotions** for patients, leading many to **disengage** from payment — or worse, from medical care.



**56%**

Of patients are hesitant about seeking additional medical care because of experience with medical bills.

*A Bill You Can Understand Research Report*

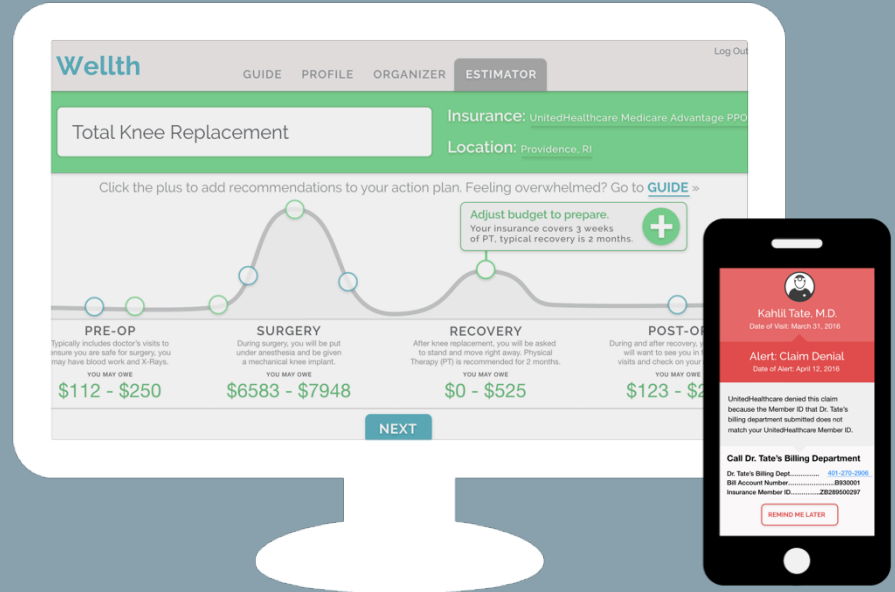
What if patient concerns and feelings were addressed **throughout** the health finance journey?



# Meet Wellth

Wellth is a web and mobile platform that streamlines and improves the health finance experience by simplifying billing, contextualizing costs, and providing personalized guidance.

It does this through notifications and four main components: **Guide**, **Profile**, **Organizer**, and **Estimator**.



# Design Principles

## **Respond to personal preferences, goals, and constraints**

Personalize patient experiences by understanding and addressing barriers to action

## **Relieve unnecessary burdens to reduce confusion**

Coordinate disparate entities to resolve issues and deliver solutions through a unified voice

## **Upfront context to manage expectations**

Create a full picture of patient health journeys

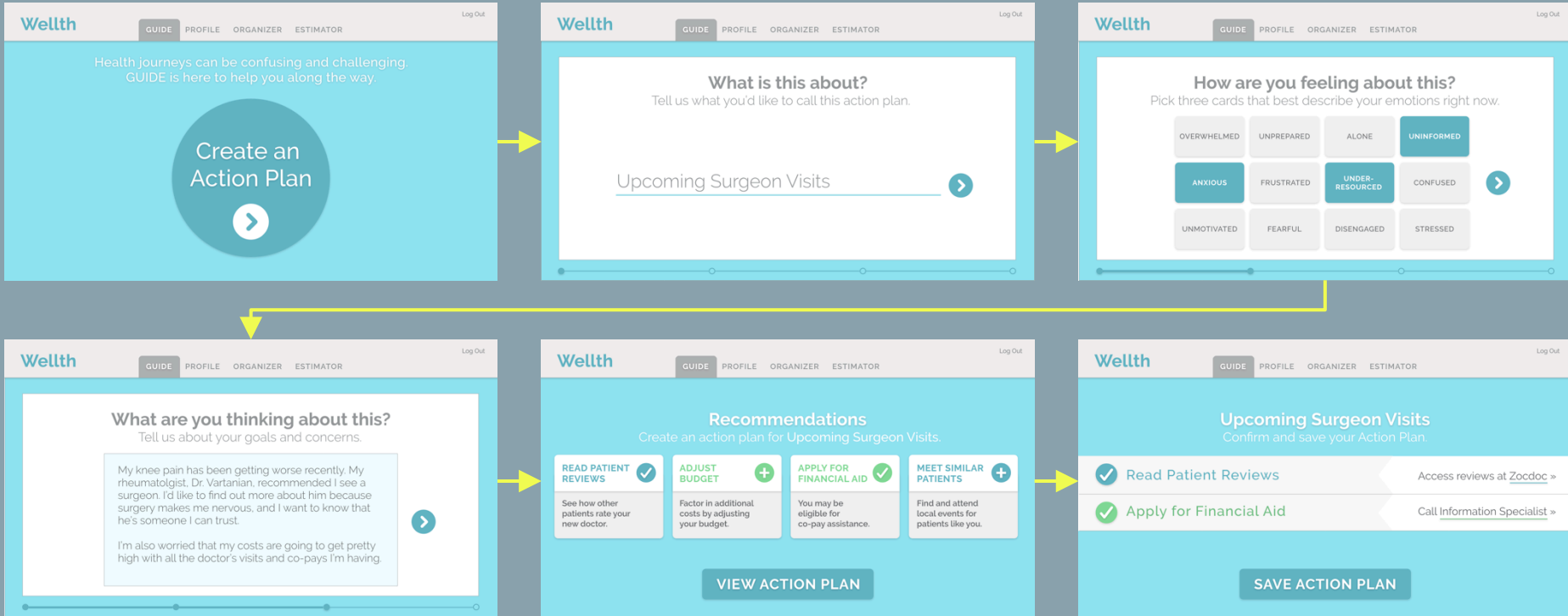
## **Provide clarity to enable action**

Use straightforward language, show only what is necessary, and provide clear calls to action

## **Embrace flexibility to foster agency**

Offer options for payment and communication preferences

# COMPONENTS / Guide

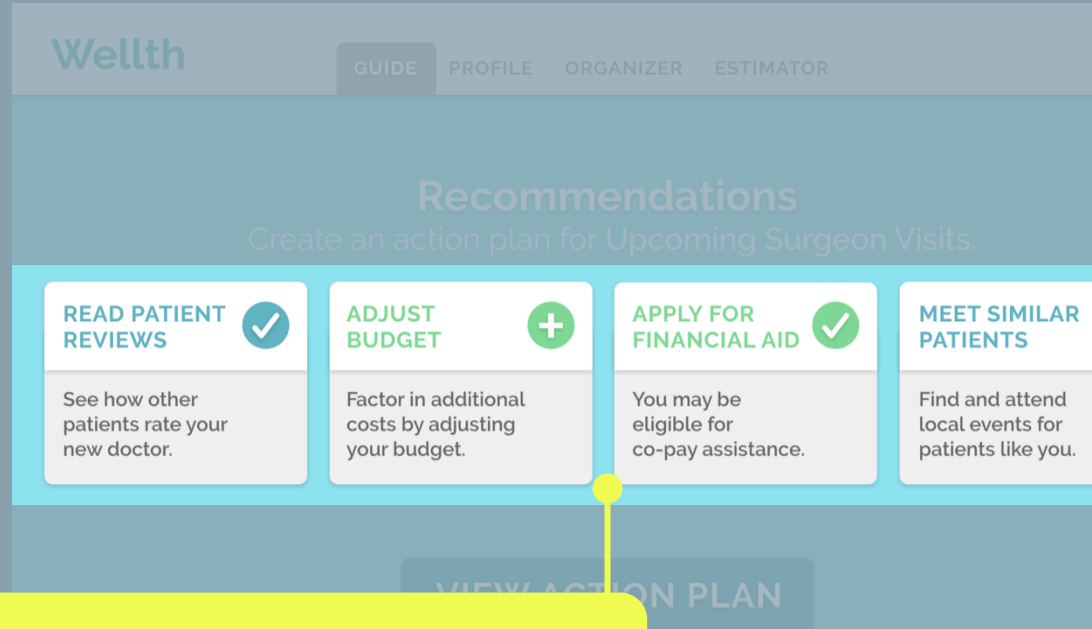
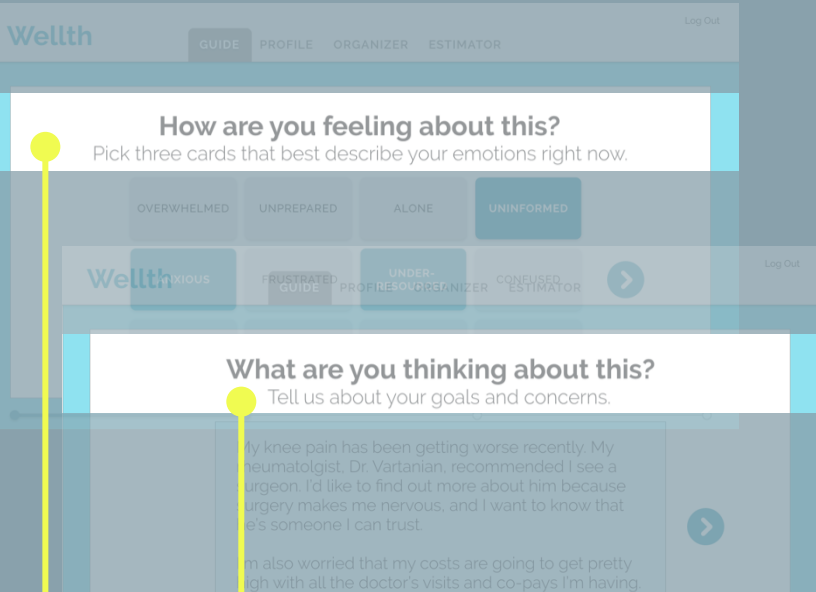


**WHAT IT DOES:** Makes recommendations based on patient concerns and enables an action plan to overcome challenges.

**WHY IT MATTERS:** By addressing feelings and thoughts, Guide facilitates decision-making and action.



# INFORMATION / Guide



The Guide component asks the user to input current feelings and thoughts. It mines the information to provide smart, personalized recommendations. The user selects which recommendations to add to an action plan.

# COMPONENTS / Profile

The screenshot shows the 'Wellth' patient profile interface. At the top, there's a navigation bar with 'GUIDE', 'PROFILE' (selected), 'ORGANIZER', and 'ESTIMATOR'. A 'Log Out' link is in the top right. Below the navigation is a teal header with a profile icon and the text 'Hi, Barbara'. The main content area is divided into several sections:

- STATS:** Name: Barbara Friot, Age: 66, Location: Providence, RI, Occupation: Retired.
- INSURANCE:** Carrier: UnitedHealthcare, Plan: AARP Medicare Advantage PPO, Member ID: ZB289500297, Contact: (401) 737-6900.
- COMMUNICATION PREFERENCES:** Radio buttons for Text Message (selected), E-Mail, Phone Call, and Mail.
- ACTION PLANS:** Two cards: 'UPCOMING SURGEON VISITS' and 'TOTAL KNEE REPLACEMENT'.
- FINANCIAL:** Two donut charts: '2016 Budget' and 'Deductible Met'.

**WHAT IT DOES:** Contains patient data, including financial and insurance information, communication preferences, and action plans.

**WHY IT MATTERS:** Enables Wellth to generate smart, customized notifications and recommendations for patients.

# INFORMATION / Profile

Log Out

The Profile page includes patient information such as name, age, location, occupation, insurance information, yearly budget, and deductible status. This information is used to generate smart recommendations and create estimates.

Hi, Barbara

## STATS



Name: Barbara Friot

Age: 66

Location: Providence, RI

Occupation: Retired

## INSURANCE



Carrier: UnitedHealthcare

Plan: AARP Medicare Advantage PPO

Member ID: ZB289500297

Contact: (401) 737-6900

## COMMUNICATION PREFERENCES



- Text Message: (401) 976-9324
- E-Mail: barbarafrriot@yahoo.com
- Phone Call: (401) 976-9324
- Mail: 45 Daboll Ave, Providence, RI, 02907

## ACTION PLANS



UPCOMING SURGEON VISITS

TOTAL KNEE REPLACEMENT

## FINANCIAL



2016 Budget

Deductible Met



# COMPONENTS / Organizer


Wellth GUIDE PROFILE **ORGANIZER** ESTIMATOR Log Out

Your organizer helps you take action on bills and claims.

OPEN			IN PROGRESS		RESOLVED	
DATE	PROVIDER	DESCRIPTION	YOU PAID	YOU OWE	STATUS	
9-10-2015	Kahlil Tate, M.D.	Bill From Surgery (7-30-2016)	\$0.00	\$7338.00	<a href="#">PAY</a>	
8-6-2015	Kahlil Tate, M.D.	Bill From Visit (7-19-2016)	\$0.00	\$154.00	<a href="#">PAY</a>	
8-4-2015	Kahlil Tate, M.D.	Bill From Visit (3-31-2016)	\$0.00	\$112.00	<a href="#">PAY</a>	

Health journeys can be confusing and challenging.  
GUIDE is here to help you along the way.

[GUIDE](#)


 **Kahlil Tate, M.D.**  
Date of Visit: July 19, 2016

**\$154.00**  
Due Date: September 14, 2016

Exam.....\$200  
X-Ray.....\$284  
Blood Work.....\$177

Total Cost.....\$661  
Covered.....\$507  
You Paid.....\$0  
**You Owe.....\$154**

[PRINT](#) [PAYMENT OPTIONS](#)

 **Kahlil Tate, M.D.**  
Date of Visit: March 31, 2016

**Alert: Claim Denial**  
Date of Alert: April 12, 2016

UnitedHealthcare denied this claim because the Member ID that Dr. Tate's billing department submitted does not match your UnitedHealthcare Member ID.

**Call Dr. Tate's Billing Department**  
Dr. Tate's Billing Dept.....[401-270-2906](tel:401-270-2906)  
Bill Account Number.....**B930001**  
Insurance Member ID.....**ZB289500297**

[REMINDE ME LATER](#)

**WHAT IT DOES:** Organizes medical bills and claims as “Open”, “In Progress”, or “Resolved”. Translates bills and claims into patient-friendly language, provides clear calls to action, and notifies users of issues with ways to resolve them.

**WHY IT MATTERS:** Provides transparency and empowers action by clarifying services, options, and solutions.

# INFORMATION / Organizer

Wellth

Log Out

GUIDE

PROFILE

ORGANIZER

ESTIMATOR

Your organizer helps you take action on bills and claims.

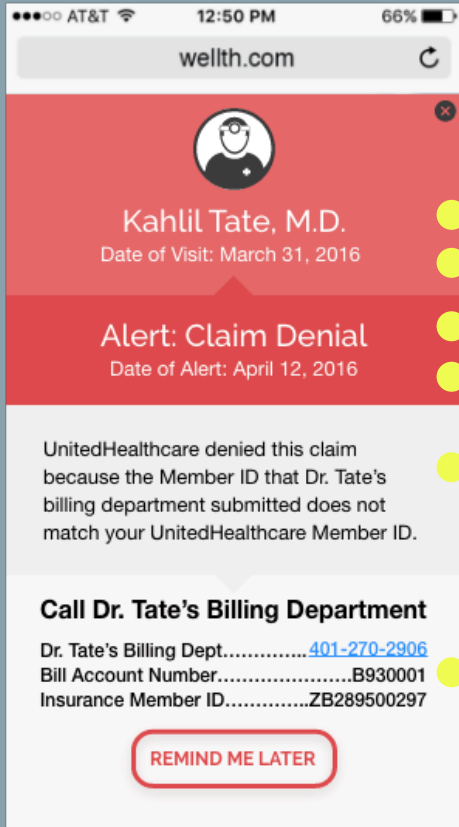
OPEN						IN PROGRESS	RESOLVED
DATE	PROVIDER	DESCRIPTION	YOU PAID	YOU OWE	STATUS		
9-10-2015	Kahlil Tate, M.D.	Bill From Surgery (7-30-2016)	\$0.00	\$7338.00	<a href="#">PAY</a>		
8-6-2015	Kahlil Tate, M.D.	Bill From Visit (7-19-2016)	\$0.00	\$154.00	<a href="#">PAY</a>		

The top tier of information in the Organizer component includes the date of notification, provider name, description of service, amount paid, amount owed, and action steps needed on bills ("Pay") or claim issues ("Act").

GUIDE is here to help you along the way.


GUIDE

# INFORMATION / Claim Issue



This level of information is shown after a claim issue notification or when a user chooses "Act" from the Organizer page. It includes the provider name, date of event, date of notification, explanation of issue, and any information needed to resolve the claim — such as contact, account, and Member ID numbers. Users can choose to call the number, if provided, or "Remind Me Later".

# INFORMATION / Bill

 **Kahlil Tate, M.D.**  
Date of Visit: July 19, 2016

**\$154.00**  
Due Date: September 14, 2016

Exam.....	\$200
X-Ray.....	\$284
Blood Work.....	\$177

Total Cost.....	\$661
Covered.....	\$507
You Paid.....	\$0
<b>You Owe.....</b>	<b>\$154</b>

[PRINT](#) [PAYMENT OPTIONS](#)

This level of information is shown after a bill notification or when a user chooses "Pay" from the Organizer page. It includes the provider name, date of event, amount owed, amount paid, amount covered by insurance, date payment is due, and itemized services in patient-friendly language. Calls to action include "Payment Options" and "Print".

# COMPONENTS / Estimator

Wellth | GUIDE | PROFILE | ORGANIZER | ESTIMATOR | Log Out

Enter a procedure... Insurance: UnitedHealthcare Medicare Advantage PPO  
Location: Providence, RI

Your journey estimate will generate after you enter a procedure above.  
Feeling overwhelmed? Go to [GUIDE](#) >

MILESTONE: You may care \$0 - \$0

MILESTONE: You may care \$0 - \$0

MILESTONE: You may care \$0 - \$0

MILESTONE: You may care \$0 - \$0

[NEXT](#)

Wellth | GUIDE | PROFILE | ORGANIZER | ESTIMATOR | Log Out

Total Knee Replacement Insurance: UnitedHealthcare Medicare Advantage PPO  
Location: Providence, RI

Click on the circles for more information and create an action plan. Feeling overwhelmed? Go to [GUIDE](#) >

PRE-OP: You may care \$112 - \$250

SURGERY: You may care \$6583 - \$7948

RECOVERY: You may care \$0 - \$525

POST-OP: You may care \$123 - \$287

[NEXT](#)

Wellth | GUIDE | PROFILE | ORGANIZER | ESTIMATOR | Log Out

Total Knee Replacement Insurance: UnitedHealthcare Medicare Advantage PPO  
Location: Providence, RI

Click the plus to add recommendations to your action plan. Feeling overwhelmed? Go to [GUIDE](#) >

Adjust budget to prepare. Your insurance covers 3 weeks of PT, typical recovery is 2 months.

PRE-OP: You may care \$112 - \$250

SURGERY: You may care \$6583 - \$7948

RECOVERY: You may care \$0 - \$525

POST-OP: You may care \$123 - \$287

[NEXT](#)

Wellth | GUIDE | PROFILE | ORGANIZER | ESTIMATOR | Log Out

Total Knee Replacement Insurance: UnitedHealthcare Medicare Advantage PPO  
Location: Providence, RI

Finished adding recommendations? Click the NEXT button. Feeling overwhelmed? Go to [GUIDE](#) >

PRE-OP: You may care \$112 - \$250

SURGERY: You may care \$6583 - \$7948

RECOVERY: You may care \$0 - \$525

POST-OP: You may care \$123 - \$287

[NEXT](#)

Wellth | GUIDE | PROFILE | ORGANIZER | ESTIMATOR | Log Out

Total Knee Replacement Insurance: UnitedHealthcare Medicare Advantage PPO  
Location: Providence, RI

- Connect with someone who has been there [Join BoneSmart.org >](#)
- Calculate payment plan [Check out Bankrate.com >](#)
- Create a budget [Use Mint.com >](#)

Feeling overwhelmed? Go to [GUIDE](#) >

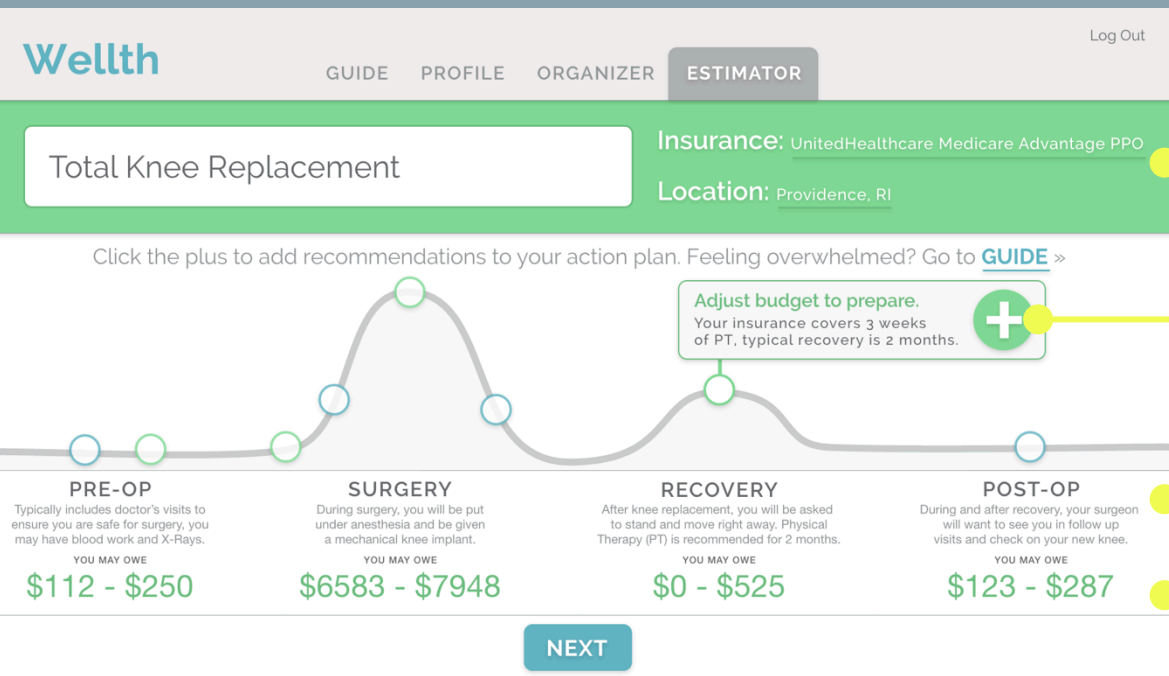
[SAVE ACTION PLAN](#)

**WHAT IT DOES:** Contextualizes healthcare interactions, costs, and potential concerns into an estimated journey. Users are able to choose suggested recommendations and create a preventative action plan.

**WHY IT MATTERS:** Mitigates surprise and enables planning for an upcoming procedure.



# INFORMATION / Estimator



The Estimator component creates a contextualized health journey based on search terms and known data from Profile. The journey is then populated with suggested preventative actions to take. These are either financially or emotionally supportive. Users can add any recommendations to an action plan. Milestones along the journey contain overview information as well as aggregated patient cost ranges.

# Patients As Designers

The Wellth concept is the result of a **human-centered design** process.

We hosted a **design studio** where six participants in the **Medicare population** ideated on the design, content, and experience of an early prototype.

They validated the design and concept overall — stating that there was **a need to address emotions alongside finances**.

Their feedback inspired iterations to the design and concept, specifically around **contextualizing costs** within a journey.



# Jargon Free

Participants commented that the prototype was **"simplified"**, **"very user-friendly"**, containing **"no jargon"** and **"no confusing insurance codes"**.

On the Flesch-Kincaid Reading Test, the content in the prototype scores within the 80-90 range, which is characterized as **easy to read**, conversational English for consumers.

The text meets a **4th grade level of understandability**, according to readability-score.com.



# Foundational Research

Wellth also builds upon a body of work on the **care and coverage experiences of older adults.**

Most recently, from March to June 2016, we collaborated with an insurance company to improve the **health finance experiences of the Medicare population.**

Our methodology consisted of semi-structured interviews, generative research and participatory workshops with 24 older adults.



Current billing and cost estimation processes are designed as **transactional interactions** between a customer and a vendor, without recognizing the **emotional and financial challenges** that compound healthcare decision-making.

To engender trust and **empower patients to prioritize care over costs**, we need to move from a transactional to a **supportive model**.

Health is **stubbornly human**.  
Design for health finances should be too.

# Thank you for your work and consideration.

## We'd also like to thank:

### Pilgrim Senior Center + Participants from the participatory design studio

Brenda  
Gail  
Margaret

Mary  
Regina  
Tanya

### The Noun Project + Icon Designers

Jae Aquino ("Readability")  
Justin Blake ("Paper")  
Aenne Brielmann ("Stress")  
Carla Dias ("Smartphone")  
Eliricon ("Sad")  
Wilson Joseph ("Doctor", "User")  
Rafael Garcia Motta ("Customer Journey")

Zlatko Najdenovski ("Arrow")  
Picons.me ("Check Mark")  
Romzicon ("Hiring")  
Laurent Sutterlity ("Alert")  
Ramakrishna Venkatesan ("Map Marker")  
To Uyen ("Monitor")  
Viktor Vorobyev ("Close")