Journey Map — Existing Health Finance System

Overview: Health journeys are often emotionally challenging. Issues with cost transparency and billing can exacerbate an already difficult experience. This journey map shows one individual's path with an emphasis on her emotional responses to health and financial events as she prepares for, undergoes, and recovers from a total knee replacement.

Persona: Barbara is 66 years old, lower-middle class, and was diagnosed with Rheumatoid Arthritis 10 years ago. She has Medicare and a supplemental commercial insurance plan. At the beginning of this journey, she has been experiencing worsening knee pain and decides to check in with her Rheumatologist.

	JAN 27 - MAR 1	MAR 2	MAR 3 - MAR 30	MAR 31	MAR 31 - APR 13	APR 14	APR 15 - JUL 18	JUL 19 - JUL 29	JUL 30	JUL 30 - AUG 1	AUG 1	AUG 2 - AUG 31	SEP 1 - SEP 30	OCT 1 - OCT 31
Financial Doing		Pays \$50 Co-Pay (3/2)	Receives EOB from Rheumatologist Visit 1 (3/17)	Pays \$50 Co-Pay (3/31) Receives \$76.00 Bill from Rheumatologist Visit 1 (3/31)	Receives EOB denial from Surgeon Visit 1 (4/12)	Pays \$76.00 Bill from Rheumatologist Visit 1 (4/14)	Calls Insurance about EOB denial (5/12, 5/24) Calls Provider about EOB denial (5/18, 5/22) Resolves Member ID issue (5/30)	Co-Pay (7/19) Receives FOR Acceptance		Receives EOB from Surgeon Visit 2 (7/31)	insurance only covers Home PT for	Receives \$154 Bill from Surgeon Visit 2 (8/4) Receives \$112 Bill from Surgeon Visit 1 (8/6) Pays \$50 Co-Pay (8/11) Pays \$154 Bill from Surgeon Visit 2 (8/29)	from surgery (9/5)	Receives EOB from Home PT (10/10) Receives \$280 Bill from Home PT (10/17) Collections notice on \$112 Bill from Surgeon Visit 1 (10/20) Pays \$112 Bill (10/20)
ng / Thinking	Low-Level Anxiety	Low-Level Anxiety	Low-Level Anxiety	"I'm having a lot of office visits with specialists,	"Why was this denied?"	Worried "How much is this surgery going to cost?"	"I can't get ahold of the right person"	"Finally this is resolved, but what do I owe?"	Low-Level Anxiety	*They want me here 3 days?! What will	"Wish I would have known these out of pocket	"Are these bills from the same visit?"	"Wow, this is way more than I can afford!"	Angry "I'm really freaked out, I need to pay this bill or
Financial Feeling				the costs are getting pretty high"			"No idea how much this will all cost"			this cost?!"	costs sooner."	"I'll pay the larger one and hope that covers it"	"I need to stop Home PT, even though it has been helpful"	they will come after me." "I can't believe these costs and the timingthey obviously don't care about me at all."
Health Feeling / Thinking	"My knee is getting worse"	"I knew this was coming,	"Is this a good surgeon?"	"I like this	. *When will I get the	"What happens in	"There's a lot to do to	"They are making sure I'm set for	"I hope this surgery goes	"I'm tired, uncomfortable, and in pain"	"Glad that is over and I survived!"	"I can't do the things I used to"	"Thought I'd be better by now"	Feeling like I'm getting back to
Healt	Anxious	but I'm scared" Concerned	Fearful	surgeon Reassured	results?" Anxious	surgery?" Stressed	get ready" Overwhelmed	surgery" Reassured	well" Fearful	Frustrated	Relieved	Frustrated	Impatient	my old self" Cautiously Optimistic
Health Doing	Worsening Knee Pain (1/27)	Rheumatologist Visit 1	Surgeon Referral (3/3)	Orthopedic Surgeon Visit 1	Waiting For Results	Gets Surgery Recommendation	Prepares For Surgery	Orthopedic Surgeon Visit 2 (7/19)	Surgery	Hospitalization	+ E Discharged	Home PT (8/2 - 8/31) Recovery	Home PT (g/1 - g/10) Recovery	Recovery
	JAN 27 - MAR 1	MAR 2	MAR 3 - MAR 30	MAR 31	MAR 31 - APR 13	APR 14	APR 15 - JUL 18	JUL 19 - JUL 29	JUL 30	JUL 30 - AUG 1	AUG 1	AUG 2 - AUG 31	SEP 1 - SEP 30	OCT 1 - OCT 31

Journey Map — Transformed Health Finance System (Wellth)

Overview: Health journeys are often emotionally challenging. Issues with cost transparency and billing can exacerbate an already difficult experience. Wellth is a platform designed to help mitigate and/or address these issues before or as they arise. This journey map shows one individual's path with the support of Wellth. As this individual prepares for, undergoes, and recovers from a total knee replacement, she is provided with recommendations and tools that address her needs along the health and financial aspects of her journey.

Persona: Barbara is 66 years old, lower-middle class, and was diagnosed with Rheumatoid Arthritis 10 years ago. She has Medicare and a supplemental commercial insurance plan. At the beginning of this journey, she has been experiencing worsening knee pain and decides to check in with her Rheumatologist. She has been given access to Wellth as part of her insurance coverage, and has set her communication preferences for text message notifications.

Wellth touchpoints and interventions are in teal

