

## **USER TESTING SCRIPT**

### **INTRODUCTION:**

Pretend you are in the market for health insurance and you landed on this page. We are interested in your impressions of this site. There are no incorrect answers. Please remember to think out loud. Thank you.

### **PRELIMINARY QUESTIONS:**

1. Do you shop online? How often? What types of things do you buy online?
2. Have you shopped for health insurance before or have you always had a plan selected for you by an employer, family, etc.?
3. Have you ever shopped for any kind of insurance online? If so, was it a result of the recent launch of "ObamaCare" (Affordable Care Act or "ACA")?
4. Would you prefer:
  - a. to purchase health insurance online
  - b. work with a broker or
  - c. work with an insurance company directly?

### **TASK 1: HOME PAGE and NAV**

1. Do you think you can purchase insurance on this site?
2. Can you tell if there are any benefits to using this site as opposed to going to a carrier or marketplace for your insurance?
3. Does it handle "Obamacare" (Affordable Care Act, "ACA") policies?
4. How would you find an ACA policy? Would you want a way to only look at ACA policies?
5. Please find the types of insurance available on this site. How many different types of insurance are offered?
6. If you have not done so already, please look at the main nav bar and click on Products. Did you realize that all of these types of insurance were available here?

7. Again, looking at the main nav bar, is the order of the links helpful in understanding the site? Would you change any of them or their order?
8. Is there a search function? What do you think it will search? Please type in “dental” and hit search. Is this what you expected to find?
9. Still looking just at the home page, do you see which insurance companies are represented?
10. What do you think would be the first step in obtaining insurance?
11. Would you prefer having a form to fill out on the home page to kick off the process?
12. Looking at the area below the large photo: Do you see “Interested in Becoming a Sales Partner?”—does that make sense to you? Do you think it applies to you?

## **TASK 2: SUBSIDY CALCULATOR:**

1. Please look at the first link—Do you know what the “subsidy” refers to?
2. Please click on it--
3. Please input this information into the fields—
  - a. zip code 92557,
  - b. a household income of \$40,000
  - c. 2 adults aged 22 and 30, 2 childrenThen click calculate.
4. What will your monthly premium be with the subsidy? What do you think \$159.40 represents? Is that what you would be paying or is that the amount of the discount?
5. What do you think “Cost Share Reduction” means? Are you paying 87% of what you would have paid, or is that the amount of the discount?
6. What would you expect the next step would be?
7. If you click the button called “Let’s Get Started”, would you expect it to remember the family information, income, and subsidy you just entered and apply it?

## **TASK 3: ADDITIONAL NAVIGATION**

1. Please go back to the home page and take a look at the links at the top right.

2. What do you think will happen if you click “Questions?” Please click it. Is that what you expected to find there? Is this format helpful?
3. What do you think “Login” refers to?
4. Please go to the bottom of the page and look at “Call us toll free...”. Before clicking on it, what would you expect to happen?
5. Please click on it. Is this what you expected to find?
6. Please click on the dropdown labelled “Let’s Talk.” Does this make sense to you?
7. Please go back to the main nav bar. Click on “Advice and Articles”. Is that you what you expected to find?
8. Would you be interested in a guide to health insurance and/or a guide to Obamacare that pulls together all of this information together?