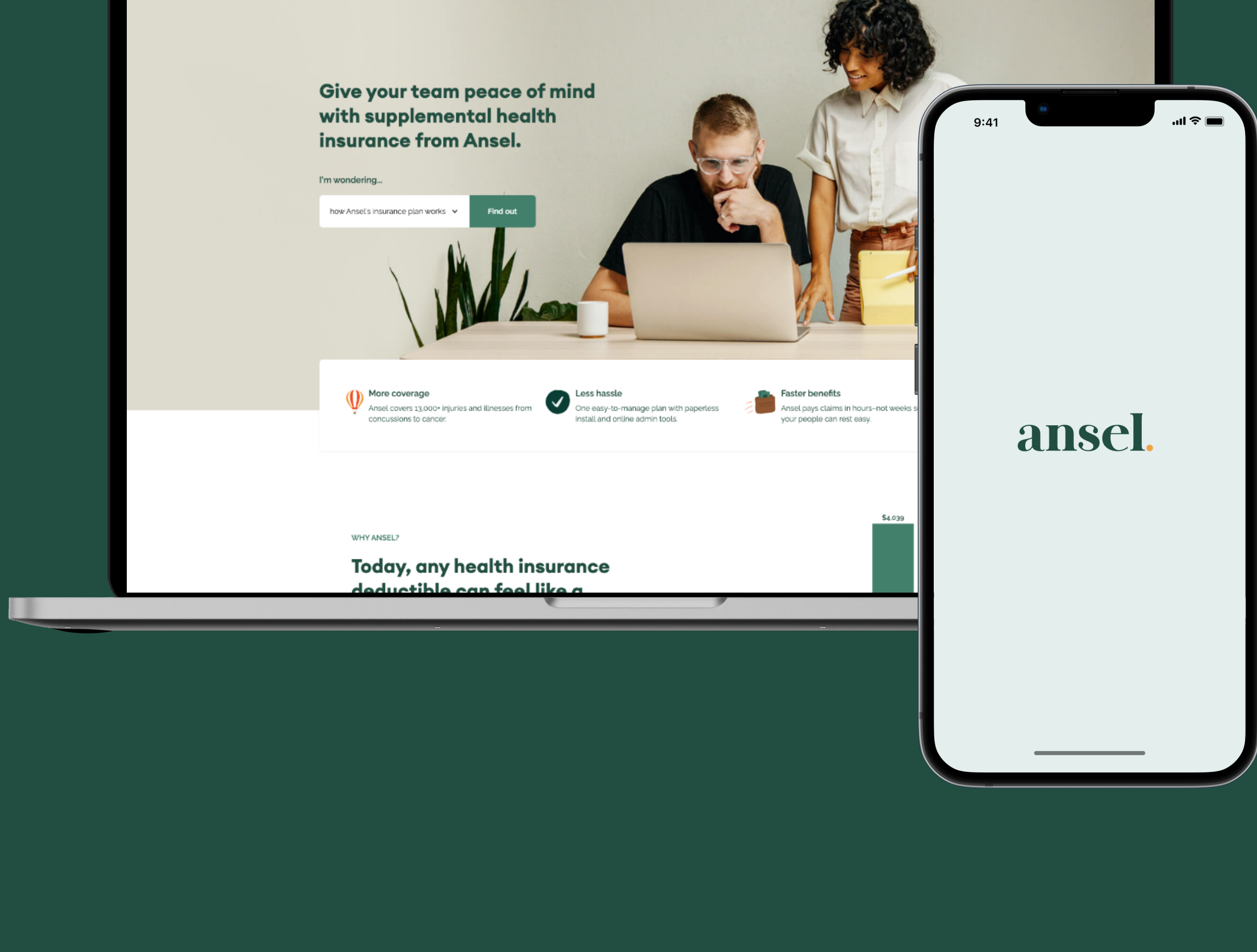


Supplemental Health Insurance: Ansel's Tech-Driven Approach

Ansel redefines health insurance by seamlessly blending financial support and innovative solutions through cutting-edge technology. Their Member Portal and mobile app prioritize efficiency and user-centricity, offering a modern platform for comprehensive health coverage management. It goes beyond traditional insurance, presenting a forward-thinking approach to enhance the overall health coverage experience.



Business Goals

- Improve user experience and satisfaction by simplifying the claim submission process.
- Increase efficiency in claims processing, reducing administrative overhead.
- Enhance transparency by providing users with real-time status updates on their claims.

Discovery

During the discovery stage, it was identified that users prefer an immediate and easy way to submit documentation. To address this, a mobile app was developed to allow users to submit necessary documentation effortlessly. Additionally, to the web app that was already developed for those who prefer desktop access.

Prototpersonas

Emily Johnson

Demographics
32 years old, working professional, tech-savvy.

Pain Points
Limited time for paperwork, values efficiency and convenience.

Robert Johnson

Demographics
68 years old, retired, less tech-savvy.

Pain Points
Struggles with complex interfaces, values clear instructions

Customer Journey

Emily discovers the mobile app and web app while researching ways to streamline her health insurance processes.

Robert learns about the app through family members and is intrigued by the promise of simplified claims.

- Onboarding:**
Both Lisa and James download the mobile app and/or access the web app. The onboarding process is seamless, requiring essential information.
- Claim Submission:**

Step 1: Capture Information
Users input basic claim details, such as type of service, date, and amount, through the mobile or web app.

Step 2: Upload Documentation
To address potential blocking interfaces, the app allows users to submit a claim with at least one document, notifying that additional documents may be helpful but are not mandatory.

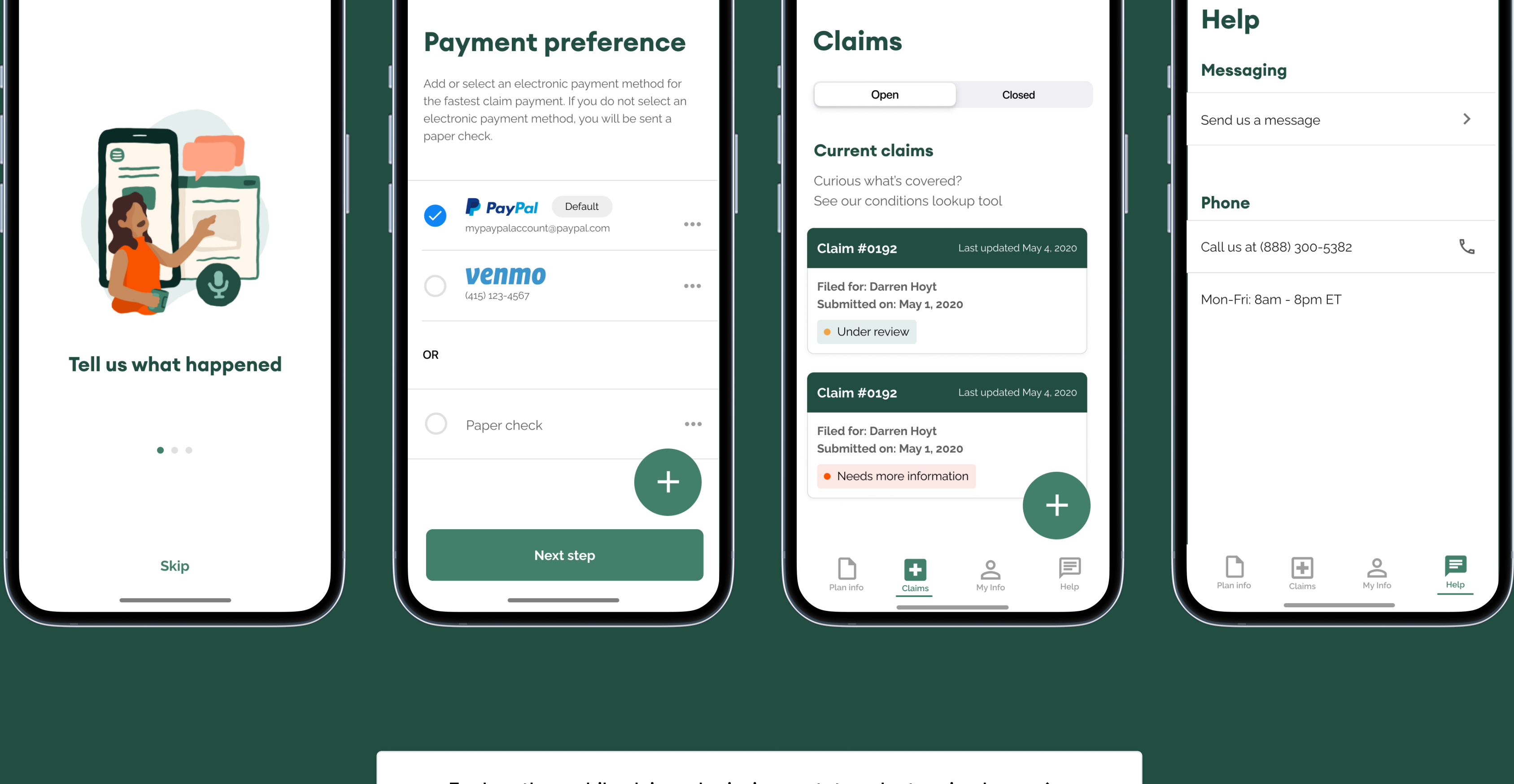
Step 3: Review and Submit
Users review the entered information, ensuring accuracy, and submit the claim.
- Document Assistance:**
A modal within both the mobile and web apps guides users on finding the right documentation, offering tips and explanations to streamline the process.
- Tracking:**
Users receive push notifications and emails confirming claim submission.
App dashboard on both mobile and web platforms displays real-time status updates, allowing users to track the progress of their claims.

Resolution - Mobile App Flow

- Effortless Navigation:** Clean and intuitive interfaces in both mobile and web apps guide users seamlessly through a three-step claim submission process.
- Document Verification:** An integrated system ensures submitted documents meet standards, reducing delays.
- Real-time Updates:** Push notifications and emails keep users informed at key milestones in the claims process.
- User Assistance:** In-app section to contact support.
- Claim History:** Both apps maintain a comprehensive history for users to reference previous transactions.
- Coverage Conditions:** Easy access to a section outlines coverage conditions.
- Guide to Documentation:** A modal assists users in finding and submitting the right documentation with tips and explanations.
- Salesforce Integration:** Once the claim is submitted, the internal process is seamlessly managed by the Salesforce platform, overseen by an internal professional. This integration ensures efficient processing and communication throughout the internal workflow.

Design Process

1.Wireframing Objective: - Define the basic structure and layout of the user interface. Tools: - Use wireframing tools like Figma, or even pen and paper. Process: - Identify key features and content placement. - Create low-fidelity wireframes outlining the basic elements and their placement. - Focus on layout, navigation, and overall information architecture. - Iterate and refine based on initial thoughts and requirements.	2.Prototyping Objective: - Develop an interactive representation of the product's interface. Tools: - Utilize prototyping tools within design software / Figma Process: - Convert wireframes into clickable prototypes, linking different screens and interactions. - Incorporate basic functionality to simulate user flows. - Ensure the prototype reflects the intended user experience. - Share the prototype with stakeholders for initial feedback.	3.Feedback Collection Objective: - Gather insights from stakeholders to refine the design. Tools: - Collaboration tools, project management platforms and Figma - commenting. Process: - Share the prototype with relevant stakeholders, including team members, clients, or potential users. - Encourage feedback on design elements, functionality, and overall user experience. - Prioritize and categorize feedback for clear action items. - Iterate on the design based on the received feedback.
4.Iterative Process Objective: - Iterate on the design by incorporating insights and suggestions gathered from collected feedback. Make necessary adjustments to enhance the user experience and address any identified issues or concerns. Process: - Analyze feedback to identify common themes and critical issues. - Make necessary adjustments to the wireframes and prototype. - Update the prototype to reflect changes and improvements. - Share the revised prototype for further feedback or validation.	5.Testing and Validation Objective: - Ensuring the design meets user needs and expectations involves a comprehensive evaluation of the user experience to guarantee it aligns with the intended goals. Process: - Conduct usability testing with actual/internal users, if possible. - Gather quantitative and qualitative data on user interactions. - Validate design decisions based on user feedback and behavior. - Make final adjustments to improve usability and address any remaining issues.	6.Handoff for Development Objective: - Effectively provide developers with the necessary assets and information for implementation. Process: - Create design specifications and documentation. - Export assets for various screen sizes and resolutions. - Collaborate with the development team to address any questions or concerns. - Ensure a smooth transition from design to development.



[Explore the mobile claim submission prototype by tapping here](#)

Results - Outcomes

- Achieved a **+40% increase in claims submitted through the mobile app**, indicating a substantial improvement in user engagement.
- Reduced administrative workload** and improved efficiency in claims processing.
- Enhanced app reputation** as user-friendly health insurance management platforms, catering to diverse user preferences.