Improve health insurance selection customer experience

**Goal Leader(s):**
Laurie Bodenheimer, Associate Director, Healthcare and Insurance

**Deputy Goal Leaders:**
Terry Schleicher, Deputy Associate Director, Healthcare and Insurance, Program Development and Support
Jon Foley, Senior Advisor to the Director
Goal Overview

Goal statement

- **Improve customer experience by making it easier for federal employees, annuitants, and other eligible persons to make more informed health insurance plan selection.** By September 30, 2023, complete user-centered design and develop a minimum viable product for a new, state-of-the-art FEHBP Decision Support Tool that will give eligible individuals the necessary information to compare plan benefits, provider networks, prescription costs, and other health information important to them and their families.
Goal Overview (continued)

Problem to Be Solved

- OPM developed the current FEHB Plan Comparison Tool in 2002 and updated it through several iterations to increase functionality, but it is at the end of its lifecycle and unable to deliver a versatile or comprehensive interface.
- The FEHB Plan Comparison Tool is the most frequently visited webpage for OPM/Healthcare and Insurance (in the top five on Opm.gov) and, in 2020, there were 2.4 million page views, 1.6 million user sessions, and 1.3 million unique views; however, it does not currently support the unique health benefit comparison needs of its users, including those in underserved communities.
- The customer experience of current and prospective enrollees is impacted by the current Plan Comparison Tool technology; persons with specialized health care needs, such as people with disabilities, annuitants, and LGBTQ+ populations, are most impacted by the inability to conduct a specialized health plan benefit search.
Goal Overview (continued)

What Success Looks Like

- OPM will develop a minimum viable product for a new, state-of-the-art Decision Support Tool that will give eligible individuals the necessary information to compare plan benefits, provider networks, prescription costs, and other health information important to them and their families.

- The Decision Support Tool will support improvements in health outcomes Government-wide by supporting health literacy and offering user-centric comparison of available health insurance benefits.

- The Tool will support:
  - OPM’s strategic objective 1.1 - Achieve a Federal workforce that is drawn from the diversity of America, exhibited at all levels of Government, by supporting agencies in fostering diverse, equitable, inclusive, and accessible workplaces. By 2026, increase a Government-wide Diversity, Equity, Inclusion, and Accessibility index score by 6 percentage points.
  - OPM’s strategic objective 3.4 - Transform the OPM website to a user-centric and user-friendly website. By 2026, achieve an average effectiveness score of 4 out of 5.
## Tracking the goal

### Goal target(s)

In the table below, please repeat the key metrics included in the goal statement (previous slide) that will be used to track progress.

**Please update this column each quarter.**

<table>
<thead>
<tr>
<th>Achievement statement</th>
<th>Key indicator(s)</th>
<th>Quantify progress</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repeat the achievement statement from the goal statement on the previous slide</td>
<td>A “key performance indicator” measures progress toward a goal target</td>
<td>These values enable us (and you!) to calculate % complete for any type of target*</td>
<td>When is there new data?</td>
</tr>
<tr>
<td>By…</td>
<td>We will…</td>
<td>Name of indicator</td>
<td>Target value</td>
</tr>
<tr>
<td>09/30/2023</td>
<td>complete user-centered design and develop a minimum viable product for a new, state-of-the-art FEHBP Decision Support Tool that will give eligible individuals the necessary information to compare plan benefits, provider networks, prescription costs, and other health information important to them and their families.</td>
<td>Complete user-centered design and develop a minimum viable product for a new, state-of-the-art FEHBP Decision Support Tool</td>
<td>1</td>
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</tbody>
</table>
### Goal Team

<table>
<thead>
<tr>
<th>OPM Healthcare and Insurance</th>
<th>OPM Office of the Director</th>
<th>OPM Office of Privacy and Information Management</th>
<th>OPM Office of the Chief Financial Officer</th>
<th>OPM Office of the Chief Information Officer</th>
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</thead>
<tbody>
<tr>
<td>Laurie Bodenheimer, Associate Director</td>
<td>Jon Foley, Senior Advisor to the Director</td>
<td>Kellie Riley, Chief Privacy Officer</td>
<td>Doug Glenn, Chief Financial Officer</td>
<td>Guy Cavallo, Chief Information Officer</td>
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<tr>
<td>Terry Schleicher, Acting Deputy Associate Director, Program Development &amp; Support</td>
<td>Maggie Martel, Program Manager, Enrollment and Member Support</td>
<td>Angelo Cueto, Program Specialist, Enrollment and Member Support</td>
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<td></td>
<td>Dennis Hardy, Program Manager, Systems Development and Implementation</td>
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<td>Edward DeHarde, Assistant Director, Federal Employee Insurance Operations</td>
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**Partners:** FEHB carriers, agency Benefits Officers
Goal Strategies

- Manage the Decision Support Tool System Development Life Cycle using agile principles and guidelines developed by the US Digital Service team.
- Utilize customer experience research and incorporate that feedback throughout the life of the effort.
Key indicators

- Progress toward this APG is measured by milestones. During the development of the new Decision Support Tool, OPM will survey Plan Comparison Tool users to establish baseline customer satisfaction. OPM will measure changes in customer satisfaction following the FY 2023 deployment of the Decision Support Tool.
## Key milestones

<table>
<thead>
<tr>
<th>Key Milestone</th>
<th>Milestone Due Date</th>
<th>Milestone Status</th>
<th>Change from last quarter</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finalize capability matrix for an updated customer experience-driven health plan and benefit Decision Support Tool</td>
<td>Q3, FY 2022</td>
<td>On-Track</td>
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<tr>
<td>Determine prototype capability feasibility</td>
<td>Q4, FY 2022</td>
<td>On-Track</td>
<td></td>
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<tr>
<td>Conduct user-centered design focus groups to inform customer needs in Decision Support Tool</td>
<td>Q4, FY 2022</td>
<td>On-Track</td>
<td></td>
<td></td>
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<tr>
<td>Determine Decision Support Tool procurement strategy</td>
<td>Q4, FY 2022</td>
<td>On-Track</td>
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<tr>
<td>Finalize requirements traceability matrix</td>
<td>Q1, FY 2023</td>
<td>On-Track</td>
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<tr>
<td>Develop user interface mock-ups</td>
<td>Q2, FY 2023</td>
<td>On-Track</td>
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<tr>
<td>Implement Plan Comparison Tool customer experience survey</td>
<td>Q2, FY 2023</td>
<td>On-Track</td>
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<td>Conduct focus groups to gauge user acceptance of the Decision Support Tool Prototype mock-ups</td>
<td>Q3, FY 2023</td>
<td>On-Track</td>
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<tr>
<td>Develop working prototype of Decision Support Tool Minimum Viable Product</td>
<td>Q4, FY 2023</td>
<td>On-Track</td>
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</table>
OPM is currently finalizing the Decision Support Tool capability matrix for an updated customer experience-driven health plan and benefit Tool. OPM will use the Tool capability matrix to assist in determining minimum viable product prototype capability, feasibility, and procurement strategy. Scheduled for completion in FY 2022 Q3, the matrix will serve as the baseline artifact to create the requirements traceability matrix.

Additionally, in FY 2022 Q2, OPM commenced efforts to create a strategy to gauge current Plan Comparison Tool and prospective Decision Support Tool user satisfaction and needs. These efforts include the authoring of draft web survey questions which will be used to measure the customer experience of current Plan Comparison Tool users and guide the FY 2022 Q4 user-centered design focus groups to inform customer needs in the Decision Support Tool.
Additional information

**Contributing Programs**

Organizations:
- FEHB carriers – partners
- Agency Benefits Officers - partners

**President’s Management Agenda**

- Priority 2 - Delivering excellent, equitable, and secure Federal services and customer experience

**Regulations:**

- 5 CFR Part 890, which sets forth the regulations governing the FEHB Program, including carrier reporting and enrollment eligibility rules

**Stakeholder / Congressional Consultations**

- To help inform the identification and prioritization of strategic issues facing OPM in FY 2022-2026, the agency assessed its environment by conducting an environmental scan as well as internal and external stakeholder consultations.

- OPM:
  - reviewed and analyzed 132 publications, including reports, studies, and scholarly articles;
  - interviewed 30 internal stakeholders and 58 external stakeholders, representing 36 organizations, who provided their feedback on OPM’s strengths, weaknesses, opportunities, and challenges;
  - conducted three focus groups – two with members of the Chief Human Capital Officers (CHCO) Council and one with representatives of OPM employee resource groups; and
  - administered an agency-wide survey to solicit employee ideas for strategies that OPM could employ to achieve its draft goals and objectives.

- In addition, for this Agency Priority Goal, OPM consulted:
  - FEHB carriers
  - Agency Benefit Officers
  - Federal employees via focus groups