Improve health insurance selection customer experience

Goal Leader:

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

- o 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.

- o 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.

- o The Tool will support:

  - o 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.

  - o 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.
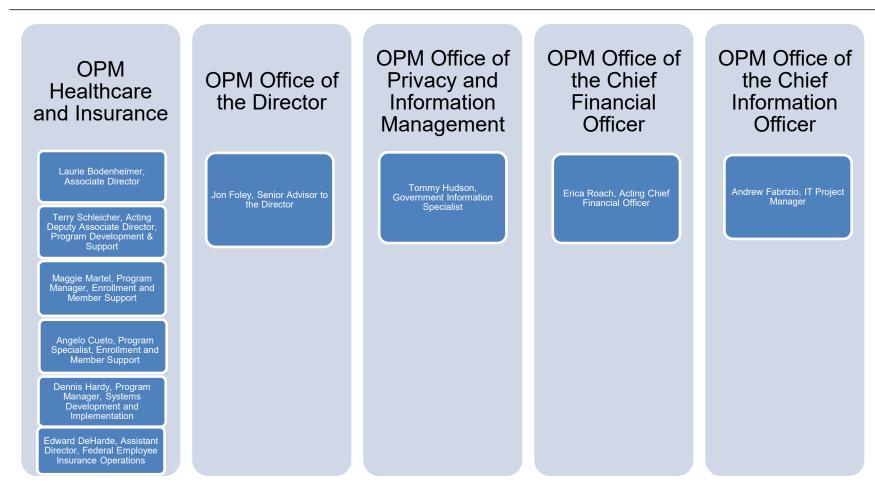
📈 **Tracking the goal**

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.

Achievement statement		Key indicator(s)	Quantify progress			Frequency
Repeat the achievement statement from the goal statement on the previous slide		A "key performance indicator" measures progress toward a goal target	These values enable us (and you!) to calculate % complete for any type of target*			When is there new data?
By…	**We will…**	**Name of indicator**	**Target value**	**Starting value****	**Current value**	**Update cycle**
09/30/2023	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.	Complete user-centered design and develop a minimum viable product for a new, state-of-the-art FEHBP Decision Support Tool	1	0	0	Quarterly

Goal Team

OPM Healthcare and Insurance	OPM Office of the Director	OPM Office of Privacy and Information Management	OPM Office of the Chief Financial Officer	OPM Office of the Chief Information Officer
Laurie Bodenheimer, Associate Director	Jon Foley, Senior Advisor to the Director	Tommy Hudson, Government Information Specialist	Erica Roach, Acting Chief Financial Officer	Andrew Fabrizio, IT Project Manager
Terry Schleicher, Acting Deputy Associate Director, Program Development & Support				
Maggie Martel, Program Manager, Enrollment and Member Support				
Angelo Cueto, Program Specialist, Enrollment and Member Support				
Dennis Hardy, Program Manager, Systems Development and Implementation				
Edward DeHarde, Assistant Director, Federal Employee Insurance Operations				

Partners: FEHB carriers, agency Benefits Officers

Goal Strategies

o Manage the Decision Support Tool System Development Life Cycle using agile principles and guidelines developed by the US Digital Service team.

o Utilize customer experience research and incorporate that feedback throughout the life of the effort.

Key indicators

o 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 deployment of the Decision Support Tool.

Key milestones

Milestone Summary				
Key Milestone	**Milestone Due Date**	**Milestone Status**	**Change from last quarter**	**Comments**
Finalize capability matrix for an updated customer experience-driven health plan and benefit Decision Support Tool	Q3 FY 2022	Complete		
Determine prototype capability feasibility	Q4 FY 2022	Complete		
Conduct user-centered design focus groups to inform customer needs in Decision Support Tool	Q4 FY 2022	Complete		
Determine Decision Support Tool procurement strategy	Q4 FY 2022	Complete		
Finalize requirements traceability matrix	Q1 FY 2023	Complete		
Publish draft Request for Proposals containing requirements for Postal Decision Support Tool	Q1 FY 2023	Complete		
Conduct focus groups with subject matter experts to inform the design and functionality of Carrier Connect, which will serve as the data source for the Decision Support Tool	Q1 FY 2023	Complete		
Report on first round of focus groups	Q2 FY 2023	Complete		
Develop user interface mock-ups	Q2 FY 2023	Complete	Delayed to complete	
Issue final Request for Proposals with updated Decision	Q2 FY 2023	Complete		

Support Tool requirements based on draft Request for Proposals feedback				
Implement Plan Comparison Tool customer experience survey	Q2 FY 2023	Missed	Delayed to missed	Delayed to Q1 FY 2025
Develop and document Decision Support Tool data requirements for Carrier Connect to support	Q2 FY 2023	Complete	Delayed to complete	
Conduct focus groups to gauge user acceptance of the Decision Support Tool Prototype mock-ups	Q3 FY 2023	Missed	Delayed to missed	Delayed to Q1 FY 2024
Release Carrier Connect Minimum Viable Product	Q4 FY 2023	Complete	On-track to complete	
Develop working prototype of Decision Support Tool Minimum Viable Product	Q4 FY 2023	Missed	Delayed to missed	Delayed to Q4 FY 2024

Narrative – FY 23 Q4

OPM is delayed in achieving its goal to develop a minimum viable product for an FEHB Program Decision Support Tool due to the agency's necessary pivot to Postal Service Health Benefits implementation. Despite its challenges, the agency made significant progress in developing a Decision Support Tool for the Postal Service Health Benefits Program that allows OPM to provide increased capabilities to a portion of the FEHB Program population. OPM conducted user-centered design focus groups and focus groups with subject matter experts to inform the design and functionality of the Decision Support Tool. The new tool will provide users with the ability to view detailed cost information estimates, provider information, and pharmacy cost information. OPM also developed user interface mock-ups and released the Carrier Connect minimum viable product. In FY 2024, OPM plans to develop a working prototype of the Decision Support Tool and test these expanded capabilities with the new Postal Service Health Benefits System. This will inform any future Decision Support Tool minimum viable product for FEHB.

Additional information

Contributing Programs

Organizations:

- o FEHB carriers – partners
- o Agency Benefits Officers - partners

President's Management Agenda

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

Regulations:

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

Stakeholder / Congressional Consultations

- o 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.
- o OPM:
    - o reviewed and analyzed 132 publications, including reports, studies, and scholarly articles;
    - o interviewed 30 internal stakeholders and 58 external stakeholders, representing 36 organizations, who provided their feedback on OPM's strengths, weaknesses, opportunities, and challenges;
    - o 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
    - o administered an agency-wide survey to solicit employee ideas for strategies that OPM could employ to achieve its draft goals and objectives.
- o In addition, for this Agency Priority Goal, OPM consulted:
    - o FEHB carriers
    - o Agency Benefit Officers
    - o Federal employees via focus groups