Young Adult's “How To” for a Better HealthCare.gov

Population Health Sciences

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“I feel like I’m just kind of shooting around in the dark,” said a 29-year-old Philadelphian as she shopped for a health insurance plan on HealthCare.gov. This was her first time shopping for her own health insurance after being uninsured for several years. And she was realizing – as most people who have chosen a health insurance plan for themselves or their family know – that health insurance is complicated.

She was one of 33 young adults, ranging from 19 to 30 years old, who participated in our study at the University of Pennsylvania in January to March 2014. The study focused on their user experience with the federal health insurance exchanges on HealthCare.gov. We asked these so called “young invincibles” to focus not on the technical failures of the website, which were the focus of much of the early media attention, but on how the website could be improved to better support them in choosing a health insurance plan that was right for them.

Despite the inherent complexity of health insurance in the United States, the young adults revealed how efforts to improve the understandability and usability of HealthCare.gov can be feasibly focused in a few areas.

For example, they asked for better explanations of health insurance terms that they weren’t familiar with, like deductible or co-insurance. As a generation that grew up using the Internet and shopping online, they pointed to other online programs, such as Turbo Tax, as good models where easy-to-understand definitions and examples appear when you hover your cursor over an important term.

They also wanted better ways to narrow their plan options, rather than “shooting around in the dark” with 27 different health insurance plans to consider. The study participants suggested using check boxes for important insurance features or sliding bar ranges for prices they’re willing to pay, just like they do when shopping on most other websites.

Another recommendation was to change the name for the category of health insurance called “Catastrophic.” In Philadelphia County, this category includes three high-deductible health insurance plans available to adults under age 30 that typically cost less than other plan types, like silver or gold plans. But instead of understanding these plans as lower monthly cost plans, young adults were scared away by the mere mention of the word “catastrophic.”

These and other recommendations made by local young Philadelphians were recently published in Annals of Internal Medicine and remind us that making HealthCare.gov work well will take more than fixing its technical glitches. Policy makers and web designers in Washington have a great opportunity to improve the website on both content and technical fronts before the next open enrollment period in November. The small changes suggested by young adults in our study could make a difference not only for their peers in Philadelphia but for health insurance consumers of all ages, all over the country.