

# Blue Fountain Media

Digital Design & Marketing Agency

—

United Concordia Dental Website Redesign

# Overview

United Concordia Dental provides standalone dental insurance. They wanted an experience that centered around self-service so that people could find common answers without having to jump many hurdles.

# The Problems

- The “sea of sameness” embodies how all insurance websites look very similar. With many smiling people and a bunch of boxes on a page, these companies have difficulty balancing goals of their different audiences.
- Dental insurance competitors have very similar offerings in terms of the products, which makes it difficult to differentiate business-wise as well. The website needed better to support prospective customer acquisition.
- Most answers to questions can be found if members create an account or login, but the members weren’t doing so either because it was difficult or they didn’t know that was how they would accomplish their goal(s).

# Assumptions

- Spending time on a dental insurance website isn't a high priority or is avoidable for most users. So, certain tasks must be prioritized and simplified – while others are de-prioritized.
- Elevate the brand by associating it with simplicity, understanding, and helpfulness.
- Visual design is going to be vital in differentiating the brand and we should be thinking beyond what's already in their brand guidelines.



\*Stock images of smiling people weren't helping United Concordia Dental distinguish itself from competitors in a niche market.



Discovery

# Understanding the business

We met with many internal stakeholders about the dental insurance sales process, customer experience, and technical and functional requirements. And, these discussions helped to inform our interview and survey questions.



\*an image of my colleagues during a meeting.

# Meeting With Users

It was important to understand how the business audiences engaged with the client and each other – while in support of employees – and what their goals were at different stages.

I interviewed 5 employers and 3 Brokers with two other team members. I (with input from the team) also sent out a survey to get more feedback from Brokers, which had about 20 responses.

## Sample Interview Questions For Employers

1. What are the first steps you take to provide a new health insurance plan for employees?
2. How relevant do you find the information on dental insurer's public websites to your job? (0=Not relevant, and 10=Very Relevant)? Why?
3. What are 3 or more significant factors that impact choosing dental benefits?
4. Do you perform any of your own research outside of what the broker provides?
5. Who has the final approval for the health benefits package within your organization?
  - A. How active are they in the vetting process?
6. What are the top 3 complaints you hear from employees after enrolling in a plan?

# Takeaways

- Silo-ed audiences were actually intimately interconnected and shared similar interests or information that should be streamlined and/or combined.
- We discovered that audience most impacted by the website during the prospective research stage was the Brokers.
- During the prospective stage Employers worked almost exclusively with Brokers to create a shortlist of insurers to choose from & rarely looked at the website until after choosing an insurer.
- During the membership stage Brokers and Employers regularly returned to the website for very specific tasks like enrollment and creating reports.
- Employees use the website infrequently (if at all) and their first interaction with the website was after reviewing HR packets. They mostly likely want to find a dentist or perform some other time sensitive task, and so making these tasks obvious for them is essential.

# Definition

# Personas & Journeys

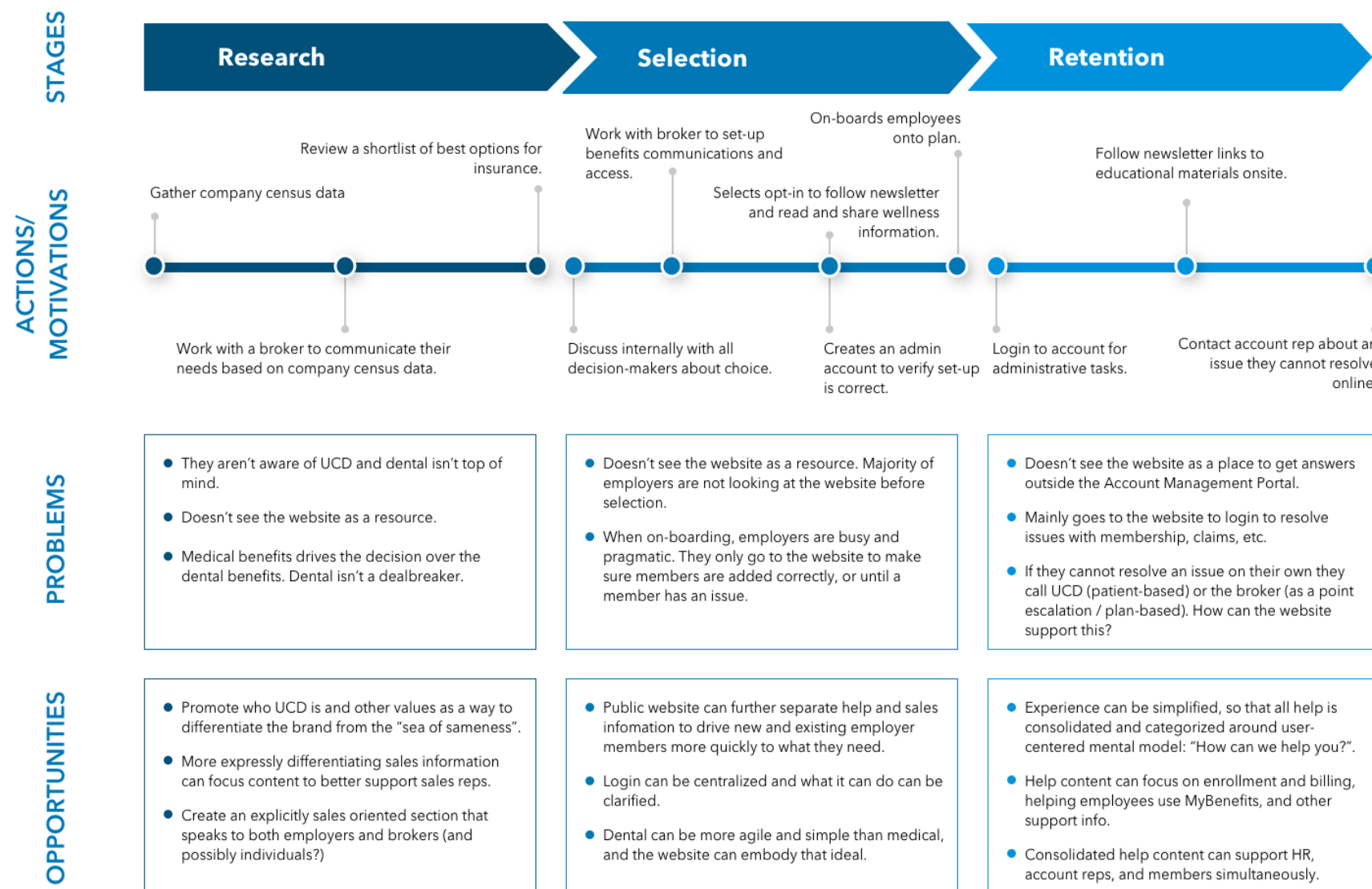
---

The outcome of our research was a set of prospective - member customers personas and journeys. We used these to illustrate what we learned and to support our recommendations for the [unitedconcordia.com](http://unitedconcordia.com) site structure.

# Customer Journey

## Employer Prospects

MONICA





# Customer Persona



“I am very hands on when it comes to managing my employees’ benefits...I need my insurance carriers to provide the tools for me to be self-sufficient.”

## PERSONA DETAILS

**Age:** 30

**Job Title:** HR & Welfare Specialist

**Location:** Philadelphia, PA

## CURRENT FEELINGS

Receptive

Curious

Busy

## CURRENT / PAST HEALTHCARE



## PROSPECTIVE EMPLOYER

# MONICA

## ABOUT

Monica is human resources administrator in charge of benefits for a small college’s faculty. Monica relies heavily on her organization’s healthcare broker, who has negotiated plans and made recommendations to her for the past 4 enrollment seasons. Monica has trusted her brokers’ judgment, as the plans selected have overall met the needs of her workforce. Caring about employees’ health is something that deeply motivates Monica; she is willing to put in extra work to manage benefits if they are worth it from a cost perspective.

## GOALS

- Work with a broker to create a shortlist of best options for insurance package.
- Get the best rate for their business and employees, while providing the best coverage to keep her employees healthy.
- Select an insurance package and onboard company employees into a new or updated plan.

## KNOWN HABITS

- Relies heavily on the broker’s knowledge during the research and selection stages.
- Usually doesn’t look at the website at all before selecting a plan.

## NEEDS

- Good coverage for employees, stable pricing, good customer experience, and assistance when issues arise.
- An uncluttered and easy to use self-service interface with a clear access-point for answering benefits questions.
- Price over convenience, but consolidated billing and logins are a bonus.

## PREFERENCES

Telephone



Self-Service



E-Mail



# Card Sorting

---

To also get input from employee member audiences I ran a card sorting study to analyze how employees organized information from the [unitedconcordia.com](http://unitedconcordia.com) site.

# Card Sorting

- **Who?** 6 people who have recently received health care benefits through their company within the last 6 months.
- **What?** As facilitator, I conducted a card sort with 16 cards and a total of 6 participants
- **Why?** This type of study reveals the way participants think and feel about the information in relation to their specific needs and we can identify patterns based on this.

Review Your Benefits															
83	Information about what is covered in your dental plan														
66	50	Common questions about dental plans													
50	33	83	Information about dental plan add-ons available for certain members												
16	16	50	66	Information about savings on eye care											
33	50	66	50	33	Summary of important account information for members										
16	33	33	16	16	50	A list of claim forms for members to download									
16	33	16	0	0	33	83	See Claim History								
0	16	0	0	0	16	33	33	Questionnaire providing summary of your oral health status and tips on how to improve							
0	16	0	16	16	16	16	16	66	Oral hygiene tips, common dental conditions and procedures, and oral health information						
0	16	0	0	0	16	16	16	66	66	Download a mobile app for teaching oral health to kids					
16	33	16	33	16	33	16	33	16	33	33	Download a mobile app for viewing account information				
33	16	33	50	33	0	0	16	16	33	16	50	Sign up for member emails			
33	16	16	33	16	16	0	16	16	33	16	33	66	Information for creating an account		
66	50	50	33	0	33	16	33	0	0	0	33	33	50	Choose an in-network dentist	
16	16	16	16	33	16	33	16	16	0	16	0	0	16	33	Regulations state by state

\*the similarity matrix clusters the most closely related pairings along the right edge of the table. The darker clusters can be a great starting point to identify potential groupings.

# Card Sorting Insights

Areas of strong agreement across the card sorters:

- All individuals categorized in a very task-driven way. Some sampling of categories names are: “Essential Information”, “Information I’ll Need”, and “My Information”
- There was general agreement about which tasks were more essential: “Review Your Benefits”, “See Claim History”, “Choose an in-network dentist”, “Information about what is covered in your dental plan”, and “Summary of account information for members”.
- There were also several participants who characterized content as things they didn’t likely need: “Nitty Gritty”, “Information I’ll probably not need”, “Not Dental”, and “Miscellaneous”.

# Site map

—

We went through several rounds of persuading the client to green-light a revised site organization. After that, I commenced the work of articulating page layout and pathways.

# Design

# Goals

Transform the experience around simplicity, understanding, and helpfulness, through human-centered self-service.

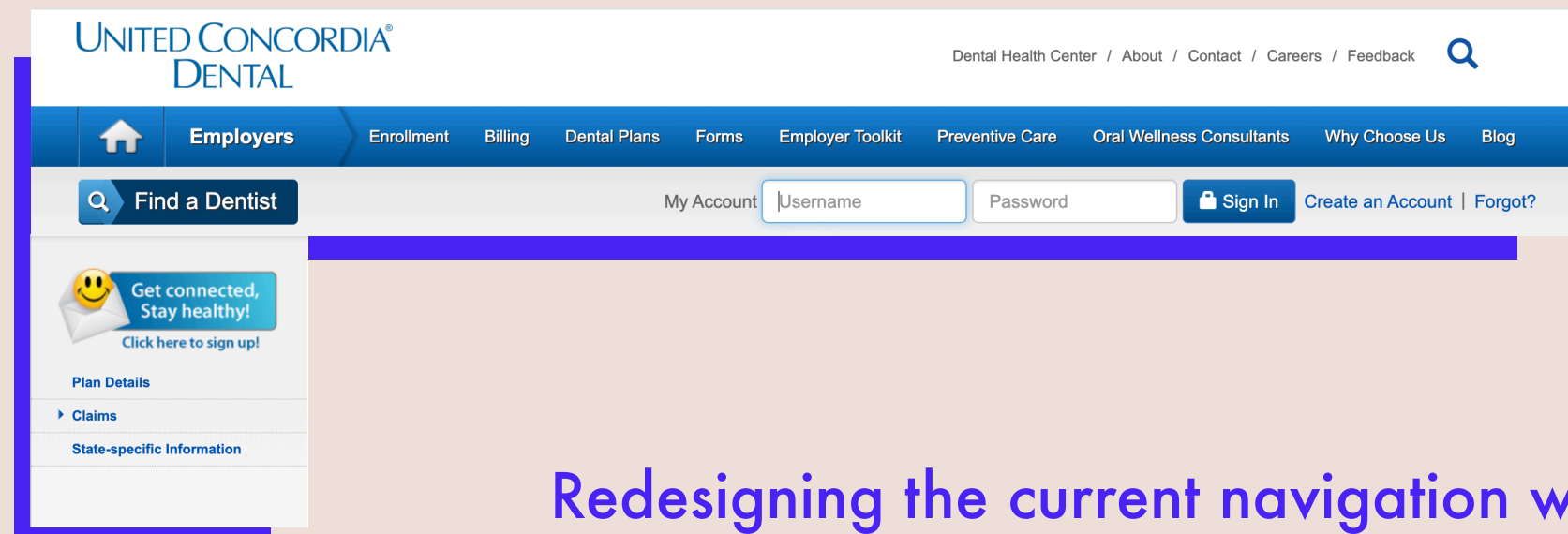
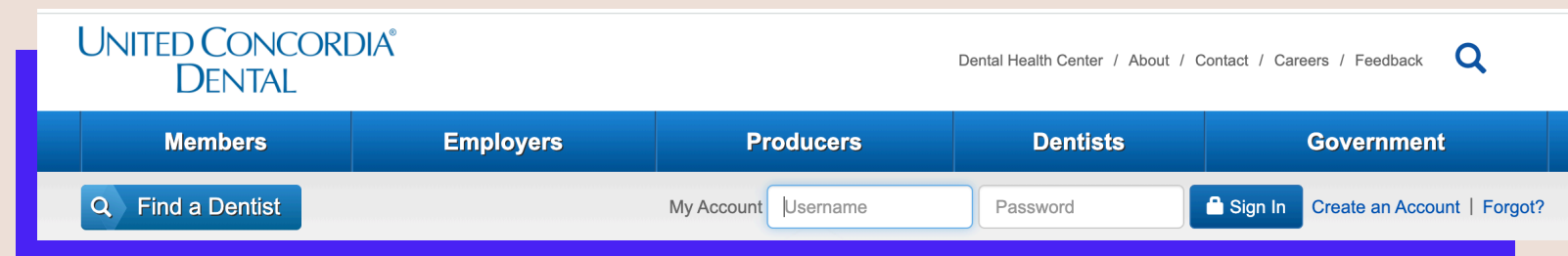
- Consolidate Q&A information and clearly offer a way to contact the right person.
- Lessen the visual noise, vague terminology.
- Connect to user mental models by creating pathways that users can easily recognize.



\*With vague labels like “Benefits & Claims” and pages without clear actions, the experience was like rifling through someone else’s file cabinet.



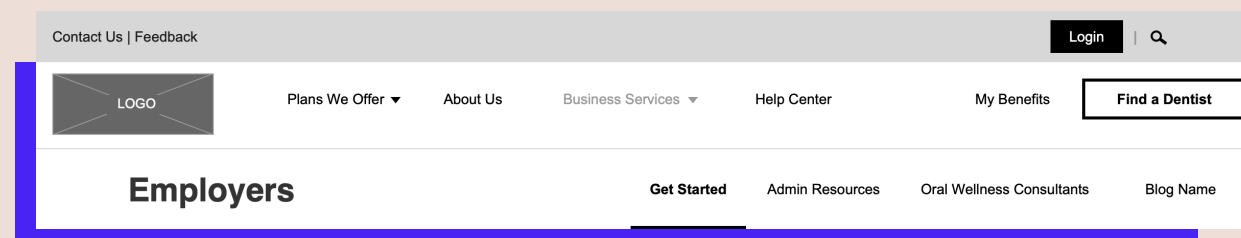
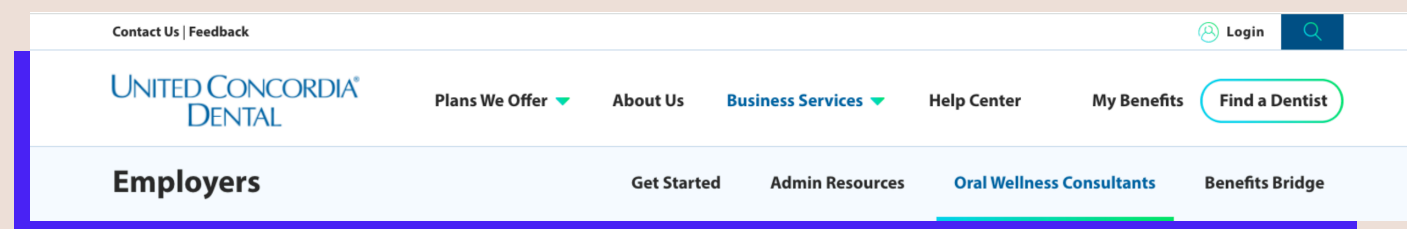
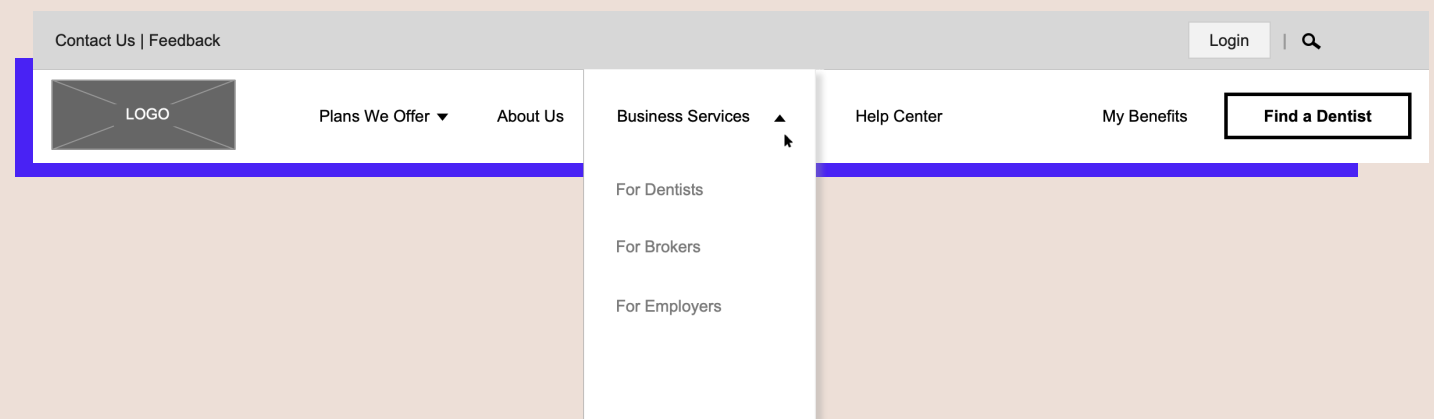
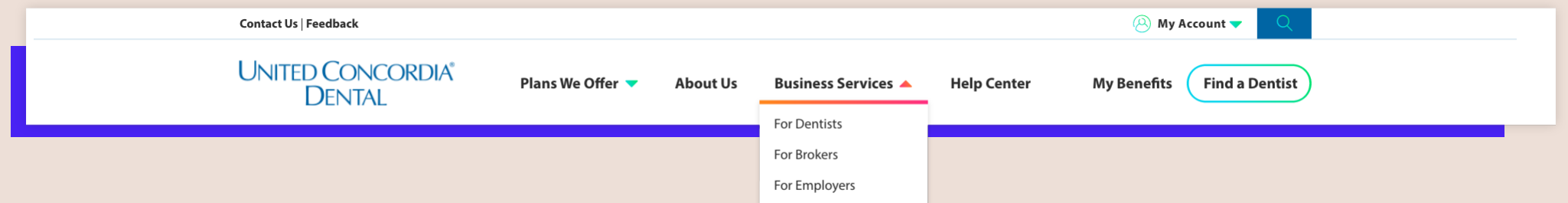
# Current Navigation



Redesigning the current navigation was a significant first step in establishing a more understandable site structure that we could use as the foundation for pathways that are simpler and easier for users to follow.

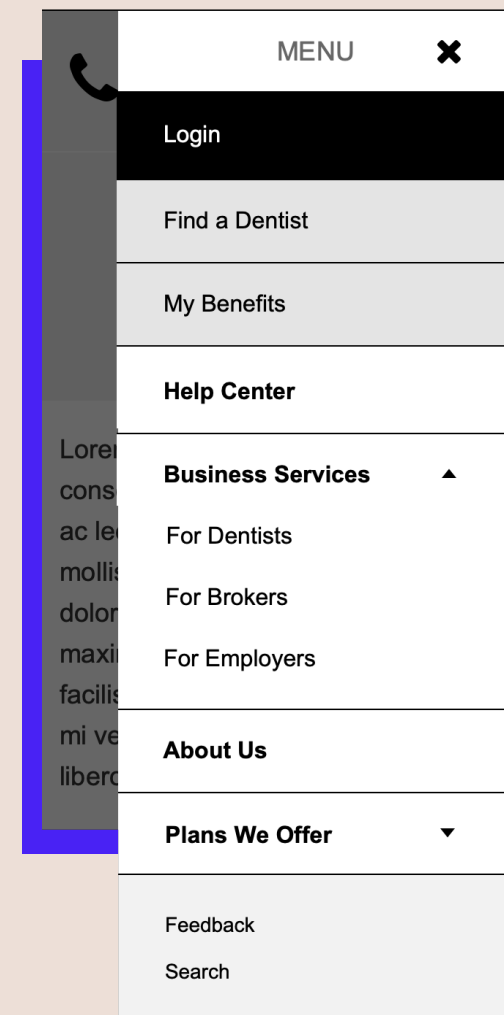
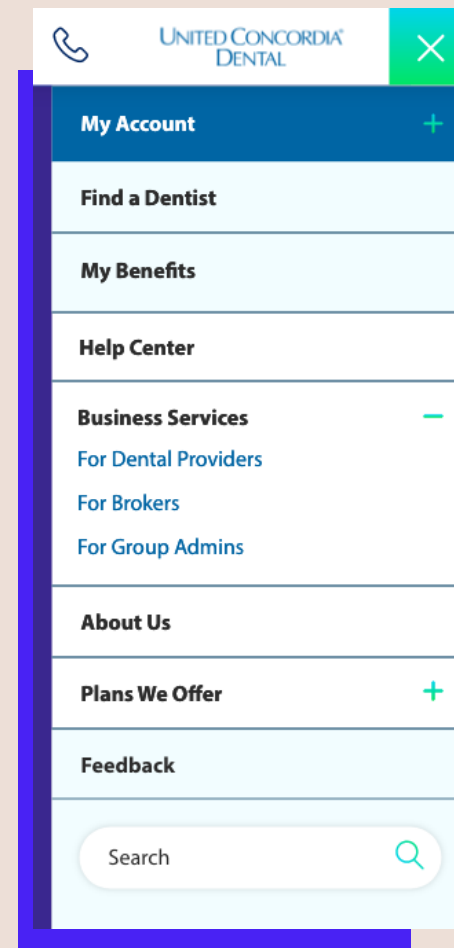
# Redesigned Navigation

The wireframes were informed by stakeholder interviews and our research. And the wireframes served as the basis for the visual design.



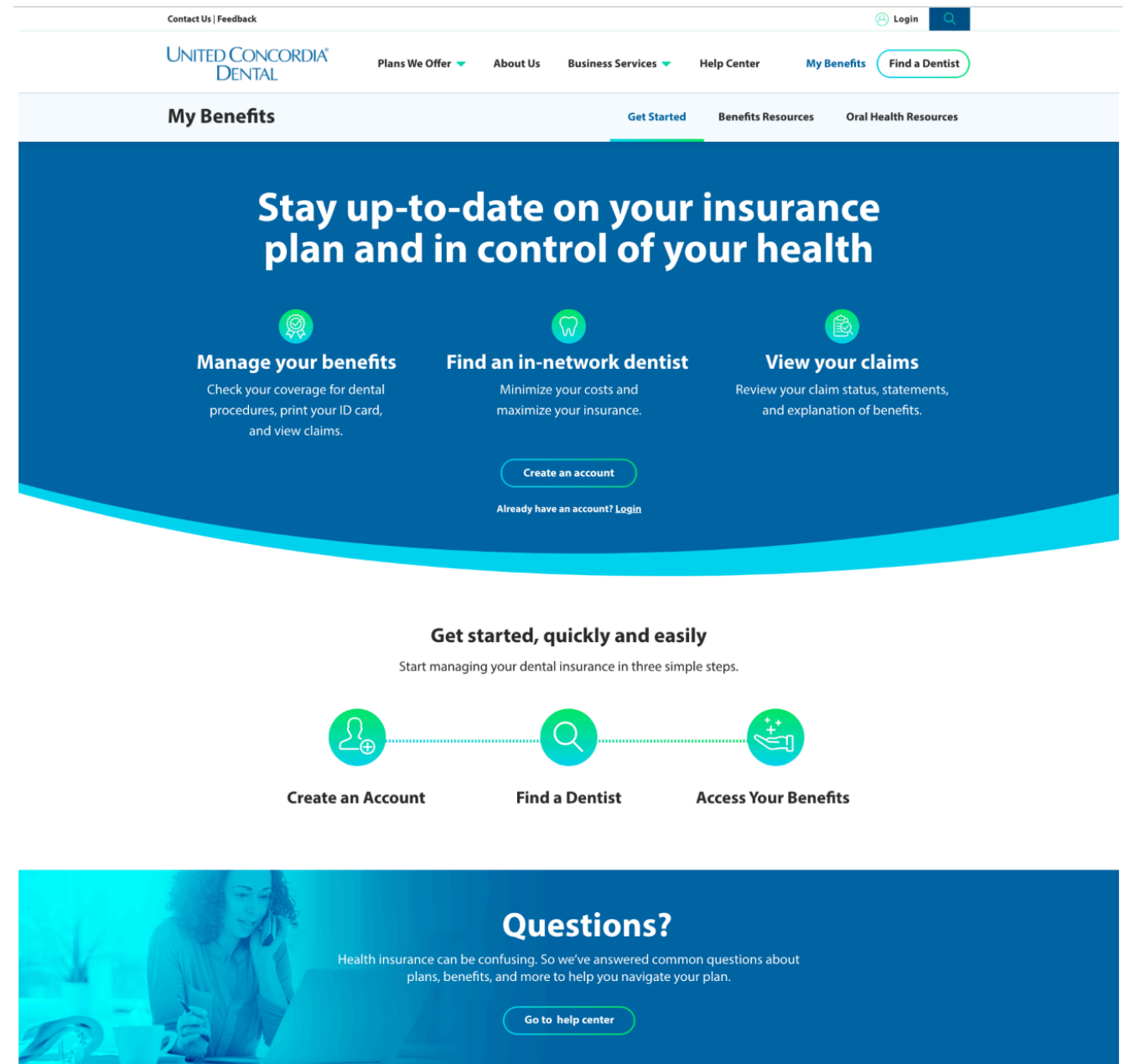
# Redesigned Navigation

The navigation was inverse for mobile since a large majority of users were employees looking for their account, a dentist, or to contact a rep at United Concordia Dental.



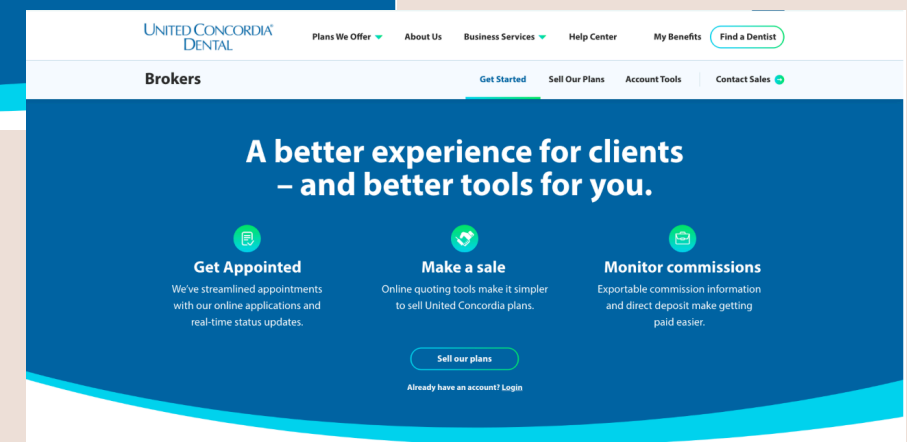
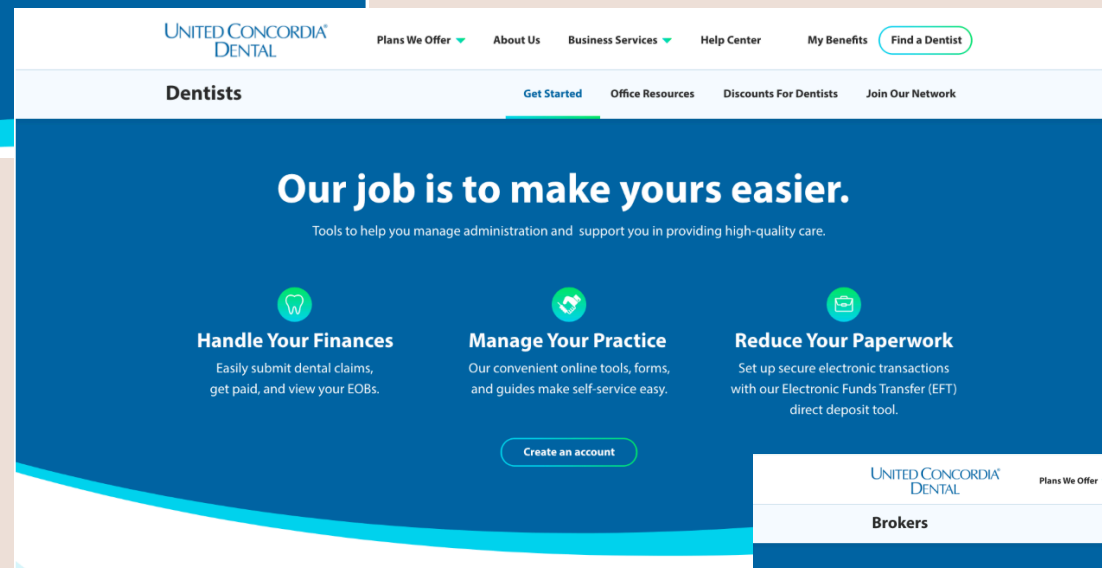
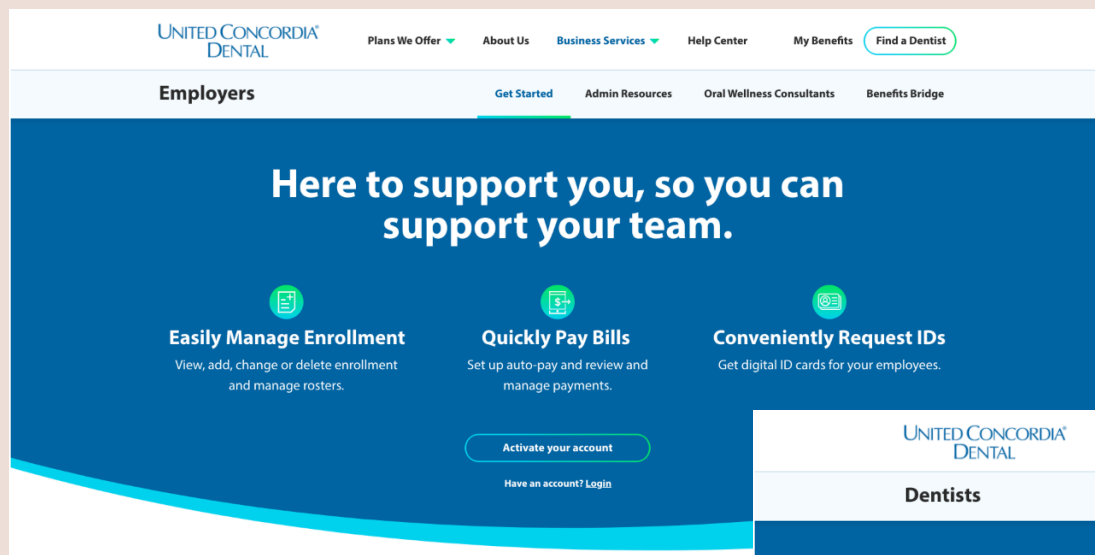
# Orienting the audiences

- **Getting Started** is the big hurdle faced across audiences. It needed to be transparent and simple.
- **Creating Account** is how members can do almost all their essential tasks. They need know what creating account does.
- **Help Center** callouts immediately following self-service information provides a path toward more detailed information and a valuable resource.



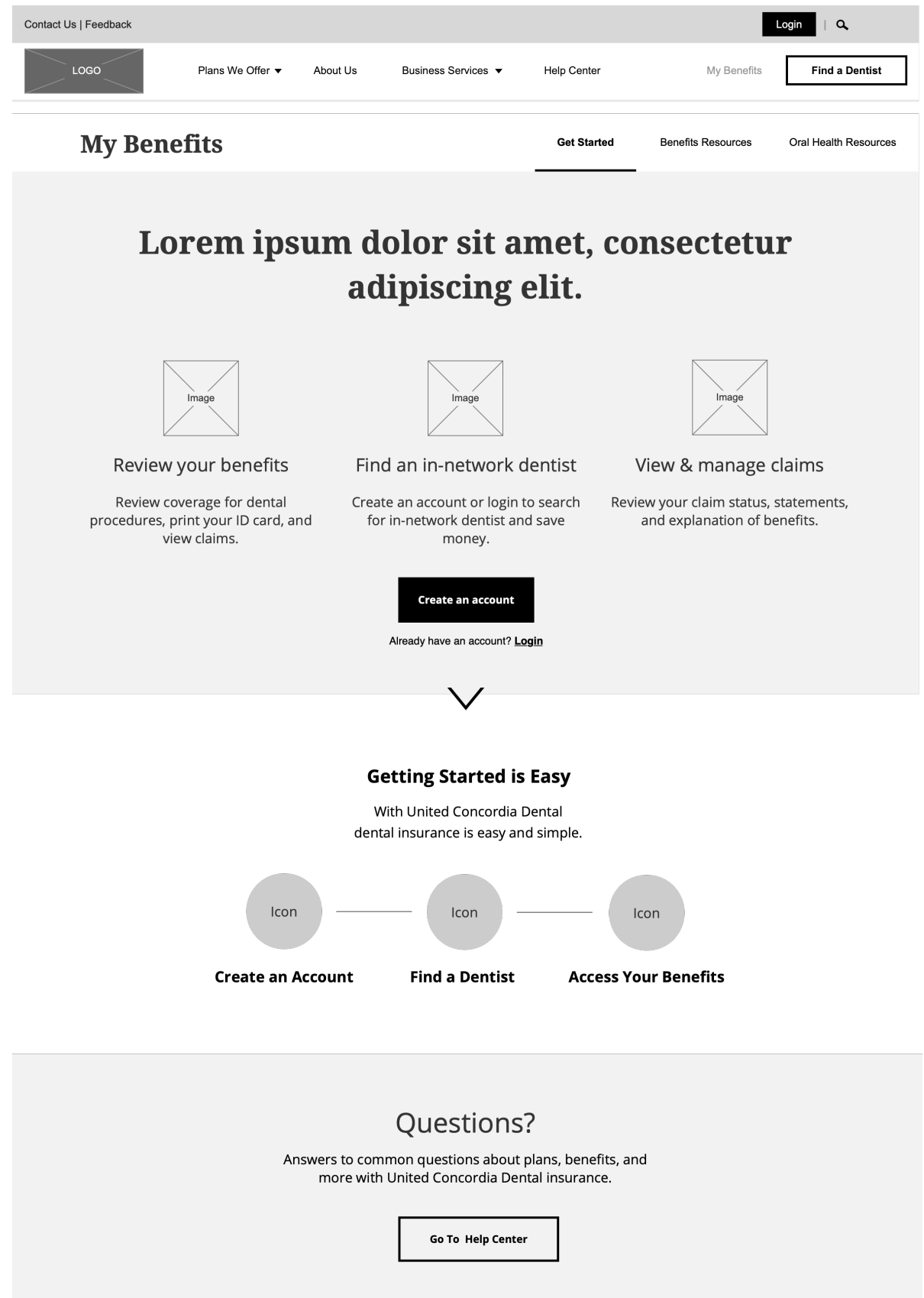
# Orienting the audiences

I did this for every customer audience



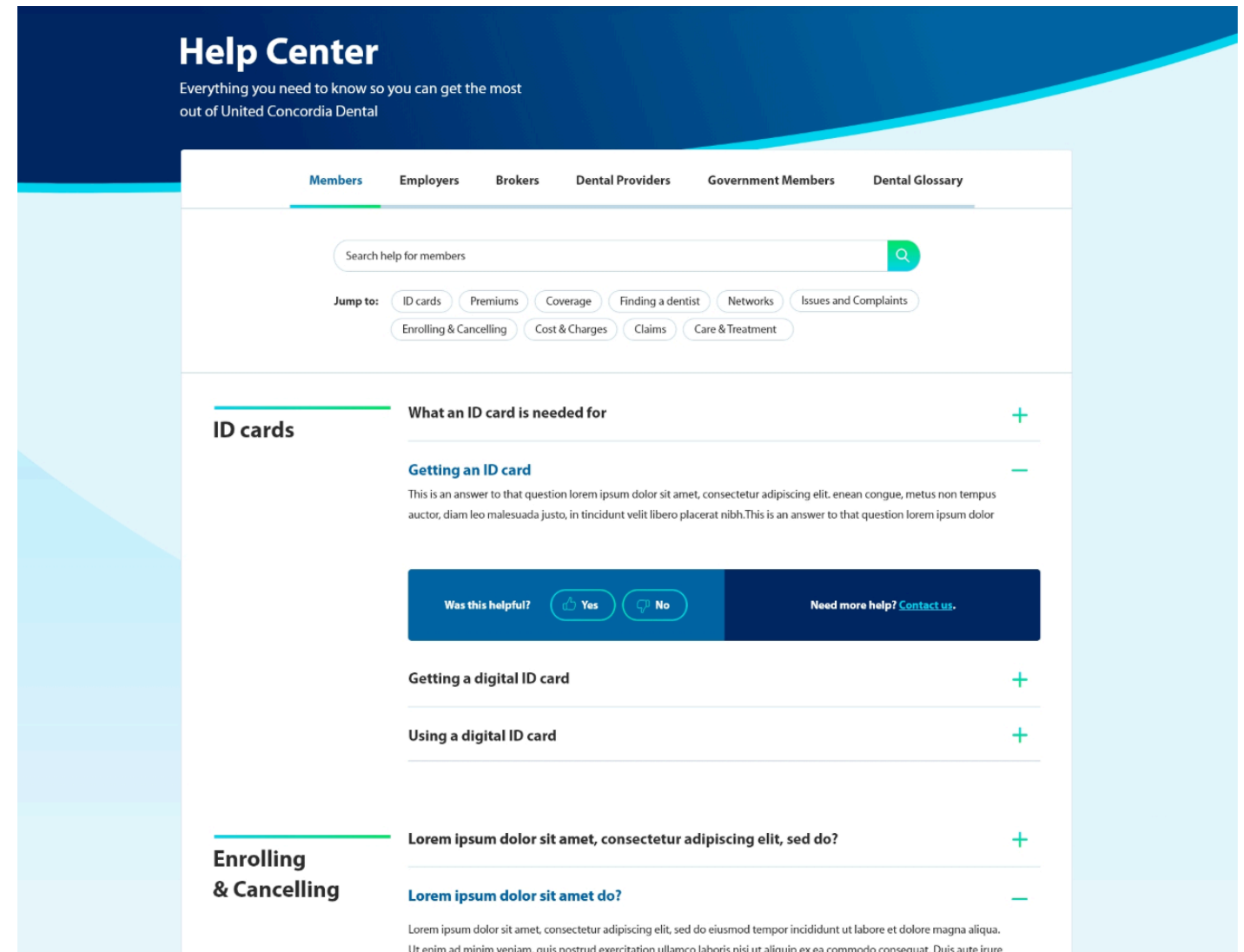
# Orienting the audiences

**My wireframes were the basis for the final designs and there were few overall layout deviations from them.**



# Consolidation of information

- **Information was spread out** making it hard to find answers.
- **Re-organize content** to establish clearer pathways and relationships.
- **Introduce local navigation** elements and clear headings to help users know where to go.





# Consolidation of information

- **Collaboration** with the content team organized and tracked the changes.
- **Inclusion of in-context** feedback elements are aimed to provide targeted insights about information.

Oral Care & Disease Prevention

Dental Procedures

Cleanings

Fillings

Orthodontia

Cosmetic Dentistry

Dental Phobias

Wisdom Teeth Removal

Dental Emergencies

Medical Conditions & Oral Health

Nutrition & Your Mouth

Take our 2-minute Dental Assessment

Learn to embrace health

A healthy mouth is the key to a healthy body. Our resource guide equips you with the knowledge you need to achieve good oral health and overall wellness.

All About Teeth Cleanings

The different ways your dentist blasts away the grime to clean your teeth

If it's been a while since you've seen a dentist, a teeth cleaning may be necessary to get your "pearly whites" sparkling again. These can come in several different flavors, and will show up on your Explanation of Benefits (EOB). Your dental plan may cover all or a portion of the cost of the service, so check your plan to see what your coverage is for these procedures.

Here are the differences among professional teeth cleaning treatments. Of course, every diagnosis and treatment plan is different. Your dentist can help you decide the course of treatment that's right for you.

Routine Cleaning

A routine teeth cleaning is done when the gums and bone structure are healthy. Plaque, stains and tartar are scraped off of the teeth using small ultrasonic and hand tools. The focus is on the inside of the lower-front teeth and on the outside of the upper-back teeth, where tartar builds up first.

Debridement

When a heavy build-up of plaque, tartar and dead tissue is on your teeth, you'll need a debridement. Just like with regular cleanings, ultrasonic tools and hand instruments are used, but due to the extra time and skill required to remove the dense build-up, this service usually comes with a higher fee.

[Sign in to your My Dental Benefits](#) account to see what's covered.

Deep Cleaning

If a pocket of debris around your teeth is too deep for a routine cleaning or debridement, or if your teeth are loose because of bone and tissue loss, your dentist may recommend "scaling and root planing", or deep cleaning teeth. This procedure involves scraping tartar from above and below the gum line and removing rough spots on the tooth's root where germs collect. This may require a local anesthetic, and the cost may be considerably higher than other cleaning treatments.

[Sign in to your My Dental Benefits](#) account to see what's covered.

Was this helpful?

Yes

No

Old Topic Name	New Topic Name	Old Sub-Topic Name	New Sub-Topic Name	Consolidated Pages
Emergencies	Dental Emergencies	Toothache	Toothache	
		Fractured/Broken Teeth	Fractured/Broken Teeth	
		Lost Filling or Crown	Lost Filling or Crown	
		Lost Tooth	Lost Tooth	
		Dental Emergency Kit	Dental Emergency Kit	
		Safety for Dental Toiletries	Safety for Dental Toiletries	
Care & Prevention	Oral Care & Disease Prevention	Tobacco	Tobacco	Quit Smoking
		Visiting the Dentist	Visiting the Dentist	
		Brushing	Brushing	
		Flossing	Flossing	
		Gum Care	Gum Care	
		Toothbrush Care	Toothbrush Care	
		Lip Care	Lip Care	
			Tips for Children	
			Tips for Adults	Monitoring Wisdom Teeth
			Tips for Seniors	
			Overcoming Dental Phobias	

# Consolidation of information

- **Brokers are the way employers sign up,** and the website plays a limited role in this prospective journey.
- **Consolidate plan information** and optimize content for scanning.

The screenshot shows a website for Concordia dental plans. At the top, the heading "Standard PPO and DHMO Plans" is followed by the subtext "Provide a first-class benefits package with a comprehensive dental plan." Below this, there are two main plan cards. The first card, "Concordia Flex | PPO", features a portrait of an older man with a white beard and a blue turban. The text describes comprehensive benefits with options for implant and orthodontic coverage. A "Download details" button with a download icon is at the bottom. The second card, "Concordia Preferred | PPO", features a portrait of a smiling man. The text describes the most comprehensive dental coverage with flexible plan design and high annual maximums. It also has a "Download details" button with a download icon. At the bottom of the page, a dark blue banner with a background image of a pen and crumpled paper contains the heading "Still deciding?", the subtext "Let us help you select a plan.", and a "Compare plans" button.

**Standard PPO and DHMO Plans**  
Provide a first-class benefits package with a comprehensive dental plan.

**Concordia Flex | PPO**  
Concordia Flex offers comprehensive benefits, with options for implant and orthodontic coverage. Members enjoy low out-of-pocket costs for in-network dentists, plus coverage for out-of-network services.  
[Download details](#) 📄

**Concordia Preferred | PPO**  
Our most comprehensive dental coverage. Flexible plan design, implant and orthodontic coverage, and the option of high annual maximums make this plan an employee favorite.  
[Download details](#) 📄

**Still deciding?**  
Let us help you select a plan.  
[Compare plans](#)

# The case for dashboards

- **Current Logged in experience** doesn't really allow for customization.
- **Introduces calm** space that is simple, clean, and personalized.
- **Prioritizes** most commonly performed tasks a user performs while logged in.

## Account Dashboard

Welcome, First LastName

Manage your account, claims, and info to make United Concordia Dental work better for you.

### MyDentalBenefits

Review coverage for dental procedures, print your ID card, and view claims.

[>>](#)

### Help Center

Answers to common questions from members with United Concordia Dental insurance.

[>>](#)

### My Claims

Review your claim status, statements, and explanation of benefits.

[>>](#)

### Oral Health Tips

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse eu molestie metus.

### Your Claim Status

Label	Label	Label	Label
Value	Value	02/16/2019	Pending
Value	Value	02/16/2019	Completed
Value	Value	02/16/2019	Pending
Value	Value	02/16/2019	Rejected

1 in 2 Pages

PreviousNext

### Need Help?

We're always ready to assist you.

[Contact Us](#)

### Contact Information

John Doe  
name@company.com  
666-666-6666

[EDIT](#)

### Password

\*\*\*\*\*

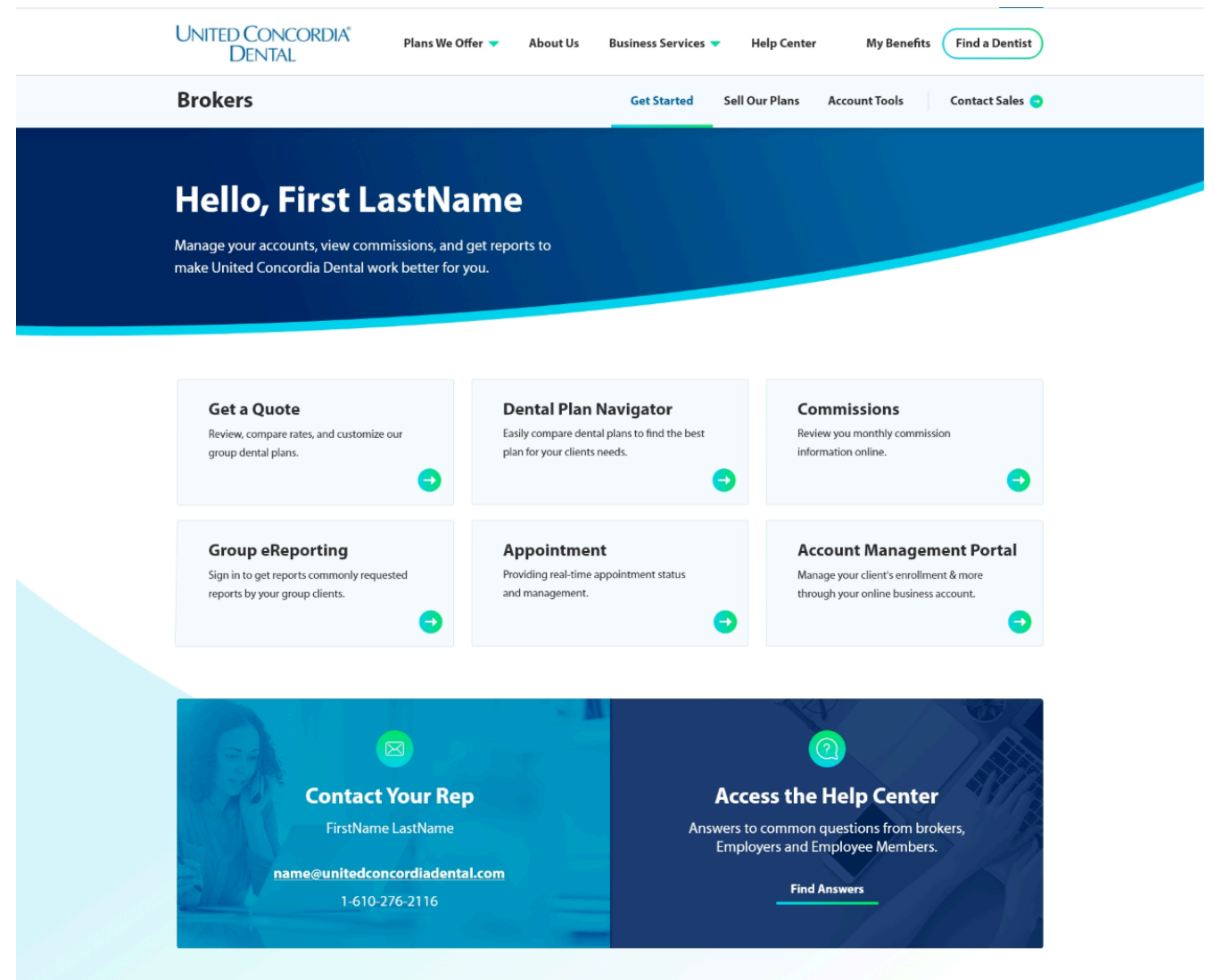
[CHANGE](#)

### Newsletters

[MANAGE PREFERENCES](#)

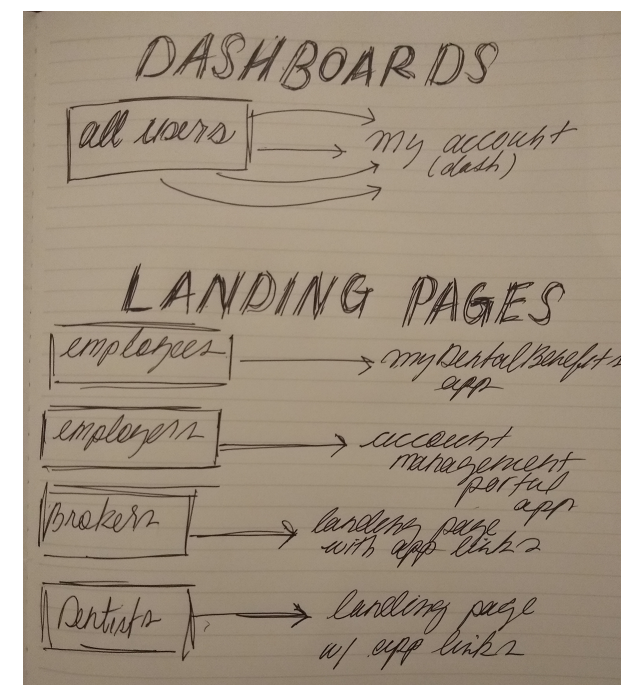
# The compromise

- **Logged in landing pages** leverage the dashboard design.
- **Introduces calm space** that is simple and clean.
- **Misses opportunity** to customize the experience.



\*reenactment of a whiteboard session outlining the difference in a landing page approach.

\*\* also a reveal of the fact that I write in cursive -\(\ツ)/-



# Outcomes

- Through our research efforts, my team and I were able to act in the organization as the voice of the user, and relay insights to others thereby working across our team and with the client to concept and develop solutions to key customer problems.
  - a. By updating the information architecture based on user-centered research and insights, the marketing site was able to better support prospective customer acquisition and increase the number of employees logging in to view their benefits.
- By collaborating with the visual design team to define and implement innovative solutions for the product direction, we were able to break through the “sea of sameness” and give UCD a more recognizable (and updated) look and feel.

# Deliverables

- Personas and Journeys Deliverable
- Card Sorting Deliverable
- Initial Navigation Designs