Streamlining Medicare-only enrollment

With validating research, the team identified potential solutions to modernize and streamline the Medicare-only application.

Collaborating agencies:
SSA, HHS (CMS)

Sources:
Discovery Research &
Life Experience Charter

In early 2023, the team conducted an extended scoping effort to identify near-term and longer-term improvements that could enhance the customer experience enrolling in Medicare-only at age 65. The team began by improving content and page design on SSA.gov and Medicare.gov. They also explored options for more process design improvements as individuals navigate the two websites and enrollment steps.

The team completed secondary research to understand when and how customers enroll in Medicare and the pain points that some people experience. The team conducted stakeholder interviews with staff from SSA operations and CMS Medicare.gov; they also shadowed telephone appointments for customers enrolling in Medicare through SSA. The team also reviewed existing reports that address improving customer experiences.

After this extended scoping phase, the team paused the effort for now due to SSA's concerns with its resources and capacity to continue the work in the near term. The team's work to date—including on customer insights, potential solutions to modernize and streamline the Medicare-only application process, and the in-depth confirmatory research needed to support those solutions—will inform future efforts. Additional information is provided below.

" **There's…[insurers] sending them lots of info, penalties make them worried, time limits on everything stress them out, and they need to know when their [group health plan] (GHP) ends."**

-SSA CLAIMS SPECIALIST, ON COMMON CUSTOMER CONCERNS DURING MEDICARE ENROLLMENT

Streamlining Medicare-only enrollment

DESIGN PHASE MILESTONES

Milestone	Status	Notes
Conduct in-depth user research on the current Medicare-only end-to-end enrollment experience, from the start of a Medicare application to receipt of a Medicare card; document customer. journeys to provide evidence and insights on priority pain points and areas for improvement.	○	**On hold.** The project team is conducting primary research on navigating Medicare enrollment with SSA Field Office claims specialists, customer interviews, and others.
Assess research insights and develop potential solutions for aligned CMS/SSA technical implementation.	○	**On hold.** Through primary research, the project team obtained insights on areas where navigating Medicare enrollment is particularly burdensome.
Develop and test concepts and prototypes for feasibility and to measure user-experience improvements to SSA and CMS websites; distill the insights into recommendations.	○	**On hold.** SSA does not have the resources and capacity to prioritize the project in the near term.

DESIGN PHASE PROJECT MEASURES

Design Phase Measure	Assessment Approach & Data	December 2023 Status
Equitable access: Increase success rates for underserved groups and scenarios (user research will help the team set baselines).	To be determined.	On hold.
Streamline the customer journey: Reducing enrollment pain points • Reducing the number of log-ins and clicks necessary for customers to navigate to the online enrollment form, regardless of whether they start on the CMS or SSA website • Minimizing redundant interactions across CMS and SSA websites • Decreasing duplicative data customers must provide to CMS and SSA Clarifying the process so people understand enrollment period requirements and timelines.	To be determined.	On hold.
Coverage timing: Reduce time from application to coverage • Reduce time spent filling out the Medicare-only enrollment form • Reduce processing time awaiting Medicare Beneficiary Identifier (MBI)	To be determined.	On hold.
Accessible outcomes: Improving the enrollment process to ensure everyone, including people who require special assistance to enroll, complete enrollment successfully (as measured relative to the current completion rate).	To be determined.	On hold.

Streamlining Medicare-only Enrollment

Collaborating agencies:
SSA, HHS (CMS)

Sources:
Discovery Research &
Life Experience Charter

Project Summary

The project focuses on improving the customer experience for individuals who are 65 and eligible for Medicare but are not yet receiving Social Security Retirement benefits. Currently, customers determine their eligibility for Medicare using information primarily from CMS and then navigate to SSA.gov to enroll.

Project Objectives

As people approach retirement, they commonly make time-sensitive decisions about Federal retirement benefits and their health coverage. The decision-making process requires that people navigate multiple Federal websites to understand their choices and how to enroll. While some older adults are automatically enrolled in Medicare based on past retirement benefit selections, an increasing number of people enroll through SSA when they turn 65. Interviewed customers expressed difficulty self-navigating across Federal, social sector, and private entity websites; this disjointed network can result in missed benefits, a burdensome user experience, and sometimes monetary penalties.

This iterative, multi-phase project will begin enhancing the customer experience by improving Medicare content and information on SSA.gov and Medicare.gov. Subsequently, the project will further develop improvements to modernize and streamline the Medicare-only application process.

Target milestones in 2023 include:

- Conduct in-depth user research on the current Medicare only end-to-end enrollment experience, from the start of a Medicare application to receipt of a Medicare card; document customer journeys to provide evidence and insights on priority pain points and areas for improvement
- Assess research insights and develop potential solutions for aligned CMS/SSA technical implementation
- Develop and test concepts and prototypes for feasibility and to measure user-experience improvements to SSA and CMS websites; distill the insights into recommendations

Primary deliverables in 2023 include:

- Customer journeys, service blueprint of the Medicare enrollment experience, system maps for existing processes (includes end-to-end service design)
- Data-informed insights on the most impactful areas to focus on and project objectives
- FY24 design-phase development roadmap and objectives, including an acquisition strategy (to utilize technical experts) and an implementation plan for testing concepts and prototypes

Measures of Success

Key outcomes:
This project aims to see a measurable reduction in the time spent between customers' decision to begin the Medicare enrollment process and when the coverage begins. Project success depends on its ability to reduce customer navigation burden, minimize duplication, and effectively communicate the steps to enroll in Medicare.

Design phase project measures (*subject to change based on research findings*):

- Equitable access: Increase success rates for underserved groups and scenarios (user research will help the team set baselines)
- Streamline the customer journey: Reducing enrollment pain points
  - Reducing the number of log-ins and clicks necessary for customers to navigate to the online enrollment form, regardless of whether they start on the CMS or SSA website
  - Minimizing redundant interactions across CMS and SSA websites
  - Decreasing duplicative data customers must provide to CMS and SSA
  - Clarifying the process so people understand enrollment period requirements and timelines
- Coverage timing: Reduce time from application to coverage
  - Reduce time spent filling out the Medicare-only enrollment form
  - Reduce processing time awaiting Medicare Beneficiary Identifier (MBI)
- Accessible outcomes: Improving the enrollment process to ensure everyone, including people who require special assistance to enroll, complete enrollment successfully (as measured relative to the current completion rate)