MyHumana

Navigating Mobile App Strategy within the Omnichannel Experience

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Humana®

“

A wealth of information creates a poverty of attention.

”

Herbert Simon

Proposal: A shift in strategic philosophy for applications

In order to align with Humana's value of "bringing healthcare into focus," we need to shift from only designing for information in our apps to:

Designing for attention

Design experiences that respect people limited amount of time and attention they can devote to managing their insurance plan (especially within the context a mobile experience).

Designing for behaviors

Help members complete those healthcare management tasks faster and easier by focusing on the complete picture of what drives behaviors (hint: it's more than just information)

There are 3 distinct behavioral phases in the Humana digital experience

Learning

H.com, Emails, Social Media

Doing

MyHumana desktop, Phone, Chat

Doing Quickly

(and repeatedly)

MyHumana native app

Defining the Native App Experience

As a part of an enterprise organization's omnichannel experience, a mobile application is the tool that facilitates **short, frequently repeated self-service interactions.**

Examples of frequently repeated service interactions

- Checking an account balance
- Finding a nearby location of a chain store
- (Re)Booking travel accommodations with a preferred provider
- Ordering takeout food or beverages from a favorite restaurant or local shop

Examples of frequently repeated service interactions – specific to healthcare management on MyHumana

- Checking the status of a claim
- Finding an in-network provider
- Checking the price on a newly prescribed medication
- Paying a monthly premium (Medicare)

Each of these is a narrowly defined goal/problem that the member is looking to (quickly) solve for *and* will likely resurface multiple times throughout a given year

A real world example

Consider a mobile app as the digital equivalent of shopping at a local convenience store.

When you have a specific need/want (“*We’re out of milk and eggs*”), a convenience store facilitates solving that problem quicker than weaving around a giant supermarket.

And because of the less friction involved (less walking, shorter lines, less options to sort through, etc.), it’s conducive to frequently repeated visits. If a similar need arises the next day (“*we’re out of bread*”), a return trip is quick and easy.

Again, **short but frequently repeated interactions**.

The MyH Mobile App Experience

Just like the local convenience store, the MyH app doesn't have *everything* you could possibly ask for when it comes to managing healthcare.

But it does provide access to the *most frequently needed essentials* with the least amount of friction.

A native app doesn't just shrink a website into a smaller screen – it's a specifically curated experience that **saves time for the most-engaged users.**

Part 2: Practical Application

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How do we design for mobile users?

Doing Quickly

(and repeatedly)

MyHumana native app

Why mobile users are unique

1. They have different needs from desktop users.

- They are likely looking to complete a single task or the answer to quick inquiry
- They want to complete tasks quickly and with as little cognitive effort as possible because they are likely multitasking IRL

2. Because of their unique context, mobile users are even of a different state of mind.

- They are goal-oriented.
    - Narrowly focused
    - Will filter out any content irrelevant to the task at hand
    - Will choose the path to least resistance
- They are not in a state of discovery or curiosity.
    - They are not in a browsing mood
    - They are less receptive to learning new ideas or concepts
    - Most content perceived as additional effort or thought will be deferred

Design for repeat use

1. Effectiveness of a given screen or user journey should be judged not by its first impression, but how it holds up after the 10th interaction, the 20th or even 100th

- In other words, is it “scalable”? Does it have a “stickiness” factor?

If the mobile app provides a clear reward (completing a task faster and easier than other options), a habit will be formed - thus leading to increased member engagement.

Why do content matter good?

We have an audience who might use our app a few times a year and who does repetitive tasks quickly. Our content supports these unique behaviors by:

- **Focusing users' attention through language** so they get through their tasks quickly and with confidence
- **Delivering clear, plain-language steps** to follow
- **Respecting users' mental state and time** by simplifying content surrounding tasks
- **Offering easy-to-follow information** that defines jargon that has to appear for other reasons
- **Respecting the need for those who live with disabilities to navigate our app quickly** using their devices

Case study

How a lack of strategy creates friction for users

What to consider for your next mobile project

1. Ensure the project that you are pitching a mobile experience for is one that cater to the microbursts of energy users can devote to the app – **can the task be done quickly and effortlessly? (think Amazon 1-click)**

2. Ensure content that's just the right size to both ask for and give back the most valuable information quickly and clearly – **don't make users read, don't force them to think too much**

3. Consider the full user journey – if you're unsure that your project meets the first 2 credentials, **consider how one of the many other touchpoints in the omnichannel experience could serve your objectives**

50% of all apps are uninstalled within 30 days of download. To cultivate loyalty, user experience must address users' essential needs consistently with empathy and purpose.

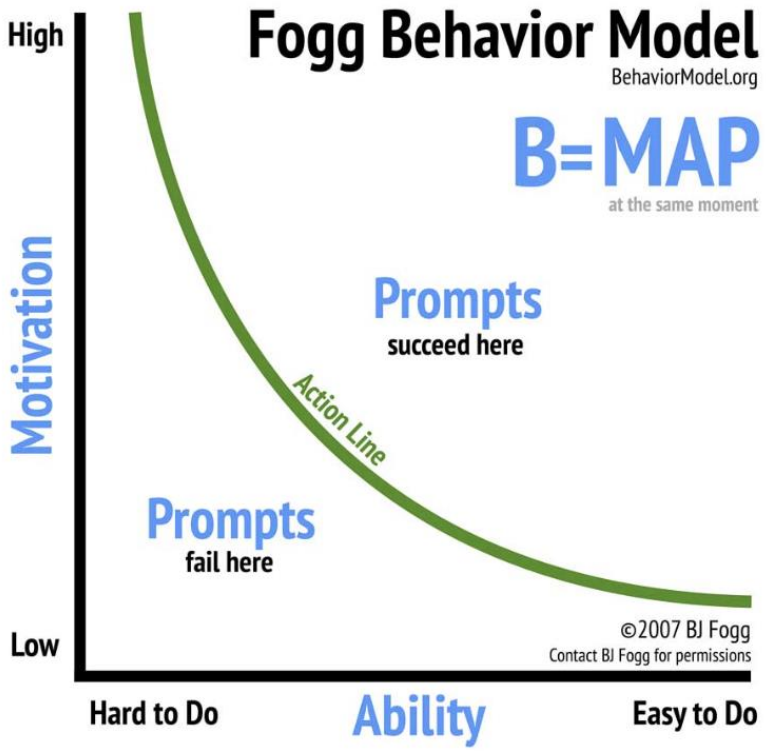
Appendix

ADDITIONAL READING…

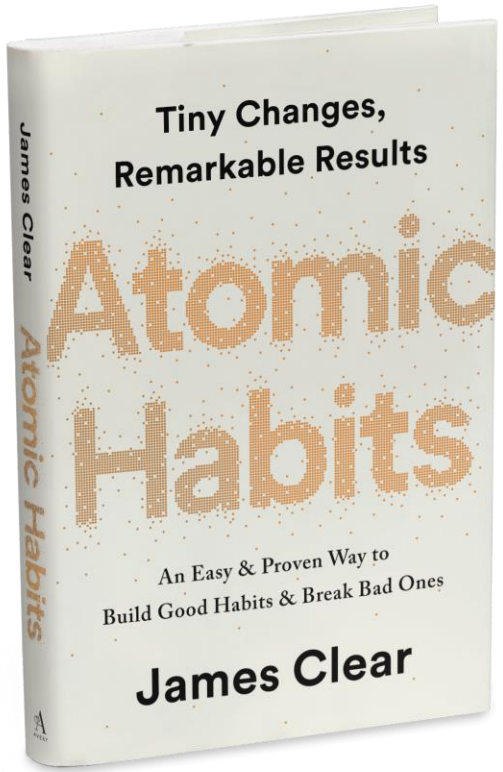
Another way of thinking of doing vs. learning is that not we're not merely educating members - **we're designing for behaviors**.

In order to design for behaviors, **three factors** need to be present - ability, motivation and prompt. Information alone does NOT drive behavior.

See the Fogg Behavior model to learn more.



ADDITIONAL READING…

A useful paradigm to consider when evaluating success in a mobile design is James Clear's (*Atomic Habits*) laws of behavior change:

1. Make it obvious
2. Make it attractive
3. Make it easy
4. Make it satisfying