

Appendix A Show Me My Health Plans (SMHP) Screenshots



1. Welcome

2. Let's Learn

3. Let's Review

4. Eligibility

5. Your Plans

Glossary

Welcome to Show Me My Health Plans!

There are many health insurance plans in the Affordable Care Act Marketplace. It can be hard to choose which one is best for you.

This guide will help you:

1. Learn about your health care plan options,
2. Think about what matters most to you, and
3. Choose a health care plan that works for you.

This tool was developed by researchers at Washington University in St Louis with collaborators at the University of Michigan. If you have any questions, please contact 314-747-1968 and leave a detailed message.



This guide will help you choose the best health insurance plan for you. The best plan is one that will allow you to get the care that you need at the lowest price.




We respect the privacy of users of Show Me My Health Plans. We will not share, sell, rent, or lease any of the information you enter on Show Me My Health Plans. Anonymous, summary data may sometimes be gathered for internal purposes to improve how Show Me My Health Plan works and to better serve its users. No personally identifiable information will be included in these data.

The tools and software on this site are for personal use only, subject to the following disclaimer, and may not be reproduced or distributed in whole or in part. Commercial licenses for the underlying technology are available from the Washington University (WU) Office of Technology Management. Please contact [Scott Crick](#) at the WU Office of Technology Management to obtain a commercial license.

The tools and software are provided without warranty of any kind. User agrees to hold developer harmless from and against any and all claims, losses, liabilities, and expenses.

Knowledge Component (Sample Page)



1. Welcome

2. Let's Learn

3. Let's Review

4. Your Plans

Glossary



My Family

Copayment, or Copay

To share the cost of your care, some plans have copayments.


- These are also called copays.
- Copays are a **fixed dollar amount** you pay each time you get care.
- The amount of a copay is different for different kinds of care.

People who need a lot of care may want to look for plans with low copays for the services they need.




A plan might have a:

- \$10 copay for prescription drugs
- \$20 copay for doctor visits
- \$200 copay for emergency room visits




Bill #1 = \$50



You pay \$20 for your medical bills + Your Plan pays the remaining \$30

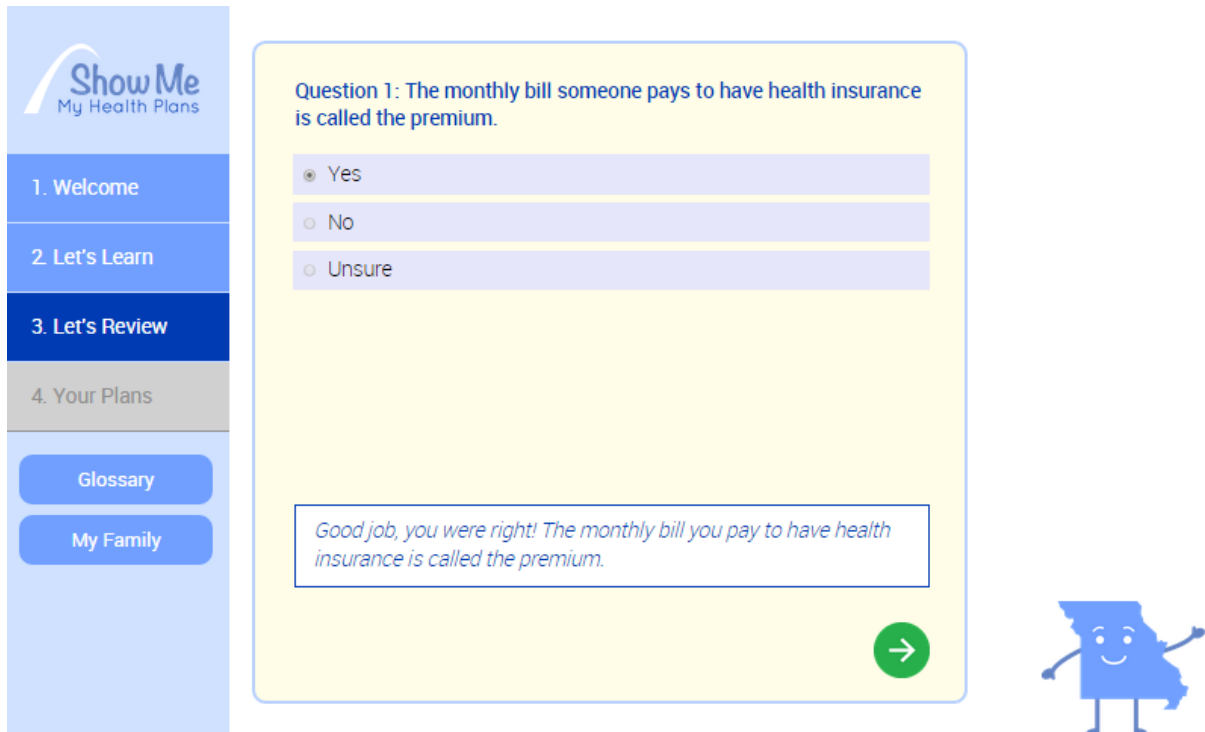
Bill #2 = \$100



You pay \$20 for your medical bills + Your Plan pays the remaining \$80

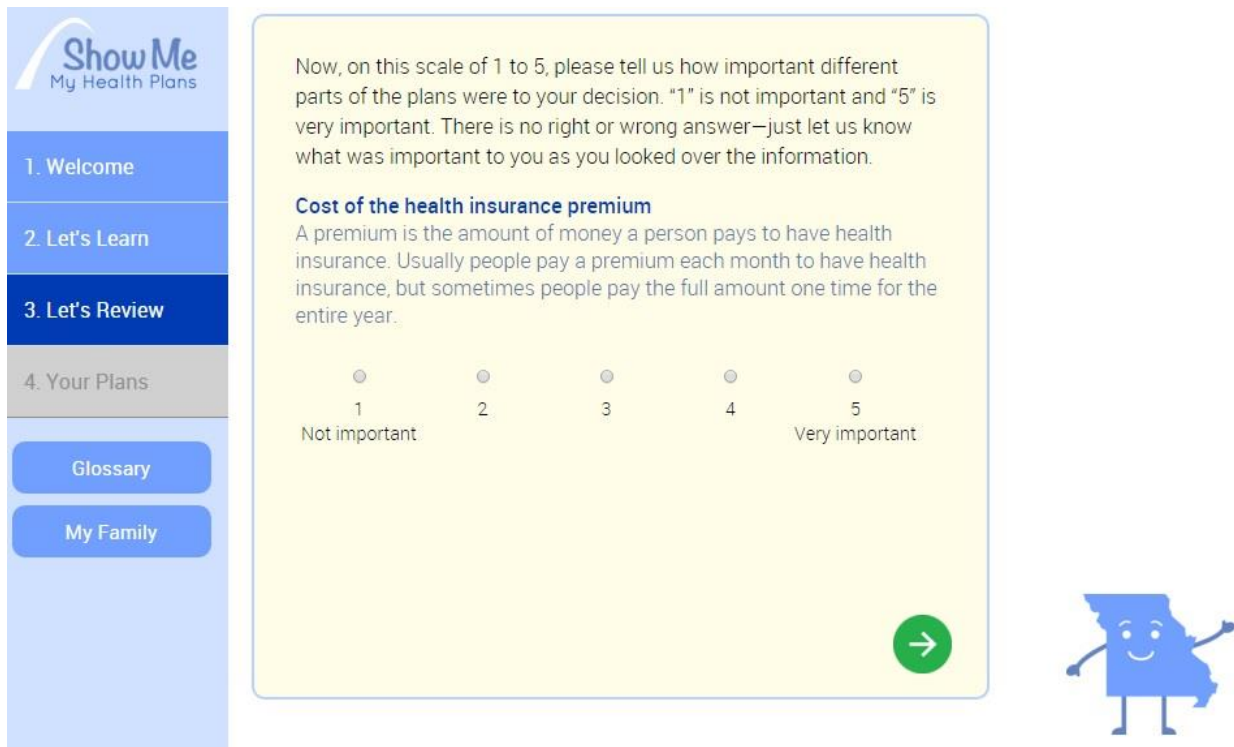
Appendix A Show Me My Health Plans (SMHP) Screenshots

Interactive Learning (Sample Page)



The screenshot shows the 'Interactive Learning' page. On the left is a navigation sidebar with the 'Show Me My Health Plans' logo at the top. The sidebar contains a progress indicator with four steps: '1. Welcome', '2. Let's Learn', '3. Let's Review' (which is highlighted in dark blue), and '4. Your Plans'. Below the progress indicator are two buttons: 'Glossary' and 'My Family'. The main content area is a yellow rounded rectangle containing a question: 'Question 1: The monthly bill someone pays to have health insurance is called the premium.' Below the question are three radio button options: 'Yes' (selected), 'No', and 'Unsure'. A feedback box below the options says: 'Good job, you were right! The monthly bill you pay to have health insurance is called the premium.' At the bottom right of the main content area is a green circular button with a white right-pointing arrow. To the right of the main content area is a blue cartoon character shaped like the state of Missouri, with a smiling face, arms, and legs.

Preference Rating Page (Sample Page)



The screenshot shows the 'Preference Rating' page. The navigation sidebar on the left is identical to the previous page, with '3. Let's Review' highlighted. The main content area is a yellow rounded rectangle. It begins with a paragraph: 'Now, on this scale of 1 to 5, please tell us how important different parts of the plans were to your decision. "1" is not important and "5" is very important. There is no right or wrong answer—just let us know what was important to you as you looked over the information.' Below this is a section titled 'Cost of the health insurance premium' with a definition: 'A premium is the amount of money a person pays to have health insurance. Usually people pay a premium each month to have health insurance, but sometimes people pay the full amount one time for the entire year.' Underneath the definition is a horizontal scale of five radio buttons labeled '1', '2', '3', '4', and '5'. Below the scale, the text 'Not important' is aligned under '1' and 'Very important' is aligned under '5'. At the bottom right of the main content area is a green circular button with a white right-pointing arrow. To the right of the main content area is a blue cartoon character shaped like the state of Missouri, with a smiling face, arms, and legs.

Appendix A Show Me My Health Plans (SMHP) Screenshots

Preference Sorting (Follows Rating Page)

Show Me
My Health Plans

1. Welcome

2. Let's Learn

3. Let's Review



4. Your Plans

Glossary

My Family

Please rank the following in order of importance. Things that are most important to you should go at the top. **Click and drag the boxes** to change the order:

1. Cost of premium
2. Cost of deductible
3. Cost of out-of-pocket maximum
4. Cost of doctor visits
5. Cost of prescription pills or medicines
6. Fixed costs for tests and care
7. Choice of doctors, including out-of-network
8. Cost of out-of-network care
9. Formulary, or the list of medications covered by a plan
10. Quality of doctors
11. Cost of emergency care
12. Cost of hospital stay



Appendix A Show Me My Health Plans (SMHP) Screenshots

Plan Display Page. Plans are sorted lowest to highest cost, but three “good fit” plans are displayed first. The features they rank as most important to their choice are displayed in the first four rows to allow for comparison across plans. Consumers can see more features of each plan by expanding each view using the + sign at the bottom of each plan card. Users can star plans they would like to save to view later.

Below is a sample plan display page for a hypothetical, never-married, 31-year-old woman, living in St. Louis City, covering herself. Her household income is \$21,000. She has two chronic health conditions. She had 46 different options in 2016; the blue plan list on the left side is truncated.

The screenshot displays a user interface for health plan selection. On the left is a vertical menu with a 'MENU' button, a cartoon character, and a 'HELP' button. Below this is a note: 'The Estimated Yearly Cost is based on how much people with your health condition(s) usually spend on health care. This includes your premium.' There are two buttons: 'Pick up to 4 features' and 'Pick up to 3 plans'. Below these are two plan categories: 'Plans \$1000 - \$2000:' and 'Plans \$2000 - \$3000:'. The \$1000-\$2000 category includes Plan #1 (lowest cost), Plan #2, Plan #3, Plan #4, Plan #5, and Plan #6. The \$2000-\$3000 category includes Plan #7 (Good fit for you), Plan #8 (Good fit for you), Plan #9, Plan #10, Plan #11, Plan #12, Plan #13, Plan #14, Plan #15, Plan #16, Plan #17, Plan #18, Plan #19, Plan #20, Plan #21, Plan #22, Plan #23 (Good fit for you), Plan #24, Plan #25, Plan #26, Plan #27, Plan #28, Plan #29, Plan #30, Plan #31, Plan #32, Plan #33, Plan #34, and Plan #35. Below these is the 'Plans \$3000 - \$4000:' category with Plan #36, Plan #37, and Plan #38. The main content area shows three plan cards. Each card has a title, Plan ID, Estimated Yearly Cost, Deductible, Out-of-Pocket Maximum, Estimated Monthly Premium, and Primary Care details. Each card also has a 'Save to favorites' button with a star icon and a plus sign. A green 'Next' button is located to the right of the third plan card.

Plan ID	Estimated Yearly Cost	Deductible	Out-of-Pocket Maximum	Estimated Monthly Premium	Primary Care
#1: Coventry Bronze \$25 Copay Carelink Plan ID # 44527M00160003	\$1,730	\$6,850	\$6,850	\$39	\$25
#7: Cigna Connect Flex Silver 4000 (Good Fit) Plan ID # 74483M00040004	\$2,060	\$250	\$2,250	\$93	\$20
#8: Cigna Connect HSA Silver 2700 (Good Fit) Plan ID # 74483M00040003	\$2,080	\$500	\$2,250	\$78	15% Coinsurance after deductible

Appendix B Post-Exposure Knowledge Items Answered Correctly

Question	SMHP (n=164)	Healthcare.gov (n=163)
Q1 The monthly bill someone pays to have health insurance is called the premium. (T)	157 (95.7%)	136 (83.4%)
Q2 Your monthly premium counts towards your deductible. (F)	114 (69.5%)	59 (36.2%)
Q3 Urgent care is care you need right away for an illness or injury that is serious but not life threatening. (T)	156 (95.1%)	143 (87.7%)
Q4 “In-network” doctors and hospitals are those that are closest to your home. (F)	126 (76.8%)	87 (53.4%)
Q5 There is no copayment for preventive care if you see a doctor that is part of your plan’s network. (T)	116 (70.7%)	60 (36.8%)
Q6 Some insurance plans have a deductible, which means that they charge less for services. (F)	88 (53.7%)	62 (38.0%)
Q7 If a plan covers a percent of the bill, and you pay the rest, that is called co-insurance. (T)	106 (64.6%)	83 (50.9%)
Q8 Generic prescription drugs cost more than brand name drugs in health insurance plans. (F)	152 (92.7%)	134 (82.2%)

SMHP, Show Me My Health Plans.