

BWC Website Redesign Recommendations

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Project Sponsor: Paul Flowers
Project Manager: Michelle Morales
UX Consultant: Theresa Wilkinson

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Functionality Enhancements

- 1) Differentiate the web experience between user types using responsive design
 - a. Design injured worker content for mobile devices
 - 35% of injured workers prefer to access the website from a mobile device/tablet
 - Only 6% of page hits are from a mobile device
 - b. Design employer and provider content for tablet/desktop computer
 - 93% of employer prefer to access the web from a desktop
 - 96% of providers prefer to access the web from a desktop
- 2) Implement push notifications via email and/or text for most commonly used services and questions
 - a. 75% injured workers would utilize if available
 - b. 61% employers
 - c. 55% providers
 - Claim/Policy Status Changes
 - Bank Deposits/Payments Due or Made
 - Important dates (hearings, payments, etc.)
- 3) Website should support all top browsers
 - a. IE – 18% of visitors, 59% page hits
 - b. Chrome – 51% of visitors, 28% page hits
 - c. Safari – 14% of visitors, 4% page hits
 - d. Firefox – 11% of visitors, 8% page hits
- 4) Put as many forms online as possible and design them for ease of use ([See Top Forms](#))
 - a. Forms: FROI, Medco-14, C-9, C-84, UA-3, C-84, True-Up Report (based on searches)
 - b. Improve the form wizard
 - See specific recommendations below
 - c. Enable electronic signatures
- 5) Incorporate a robust search engine

“There's a lot of information accessible online but it doesn't seem to be organized in a way that makes it easy for me to find what I want.”

“Perhaps it's because I've never filed a claim before, but it's very difficult to find what I need on the site because rather than documents being in order, they are scattered throughout...”
- 6) Do not allow users to automatically be logged onto the system

Content and Navigation Enhancements

- 1) Redesign content and navigation for Before Login and After Login functionality

- a. See specific recommendations below
- 2) Perform content audit on all existing web pages
 - a. Users do not read on the internet. They scan information.
 - Add headings, subheadings, bulleted and numbered lists to aid in scanning
 - Determine if existing pages add value and/or contain outdated information
 - Re-write content for 5th grade reading level, excluding any legal documents, for workers and employers
 - Move user-specific publications to their respective user area (<https://www.bwc.ohio.gov/bwcccommon/forms/publications/nlbwc/default.asp>)
- 3) Translate key pages and some wizards into Spanish (using native speaker) and have the translations checked via a service for accuracy
- 4) Increase self-help options
 - a. Create a "Learn More" or "How do I?" section that include scent trails
 - See specific recommendations below
- 5) Allow users to fill out forms via a mobile phone ([See Design for Mobile First](#))
- 6) Expand upon existing injured worker and employer dashboards
 - a. See specific recommendations below
- 7) Allow users to upload and download documents as needed (via any device)

Maintenance and Analytics

- 1) Maintenance
 - a. Develop Governance Committee to oversee critical web maintenance and changes
 - b. Plan regular bug fixes, site enhancements, etc. and publish roll-out plan with planned iterations.
 - c. Ensure new site enhancements are usable via usability testing and focus groups
 - d. Create way for end users to suggest future enhancements
 - e. Create UI Standards and ensure they are followed on all pages (reporting bugs).
 - f. Use WCAG guidelines (A & AA) in design. Test for accessibility.
 - Use CSS ensure large font size on every page and all devices
 - Code with [WAI-ARIA](#) to ensure accessibility via keyboard and screen readers
- 2) Analytics
 - a. Include web analytical tool (Google Analytics, Google Tag Manager, Optimizely, etc.) to find and solve website problems before they become serious (Call Center calls)

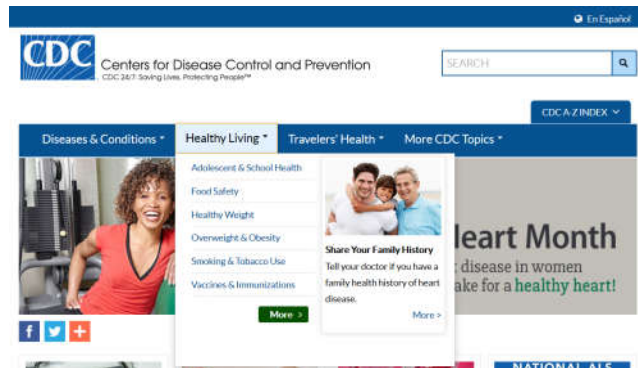
- b. Utilize survey tool (Survey Monkey) to measure customer satisfaction
- c. Measure information scent trails with Google Analytics and Google Tag Manager
- d. Plan A/B testing, usability tests and focus groups to test solutions and site improvements
- e. Meet on a regular basis (quarterly) with employer, claim, provider, safety SMEs and call center reps to discuss any website changes and/or improvements
 - See specific analytics tools below

Action Items/Next Steps

- 1) Begin before login navigation design, wire framing and user testing
 - a. Continue before and after login task analysis by user type with business areas
 - b. Perform in-person (via focus group) or online card sort test to define navigation categories
- 2) Begin content cleanup with business areas for entire website
- 3) Develop scope and timeline to implement changes in step 1
 - a. Implementation should begin with before login design and content
- 4) BWC to research and implement push notification solution via email and/or text for most commonly used services and questions
- 5) BWC to research and implement search engine solution
- 6) BWC to research and implement electronic signatures solution

Details in Support of Recommendations

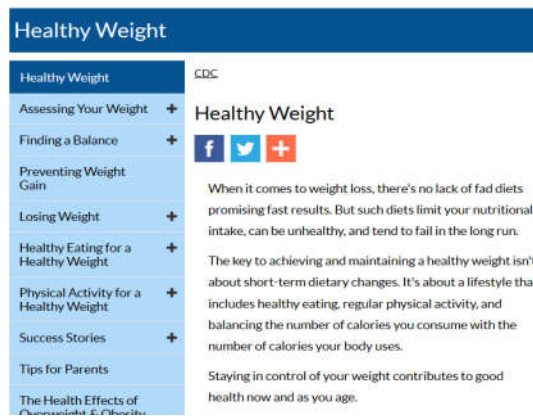
- 1) Redesign all content and navigation for Before Login and After Login functionality
 - a. **Eliminate the use of different page colors based on the user type.** This is an outdated approach that is very confusing when content overlaps multiple user types
 - b. **Redesign all footers. Navigation areas should also be reflected in footer.** Social media icons should go in footer and include YouTube icon linking to BWC how-to videos
 - c. **Use accessible (click-only) fly-out navigation on ALL pages.** Include skip navigation link above all primary navigation. **All navigation needs to be included in the fly-out menus to be accessible via keyboards and screen readers.**



- d. **Include breadcrumbs on all pages** so the users know where they are



- e. **Ensure navigation labels match page headings**



f. **Minimize Cognitive Load for User**

When faced with too many options, users can become disoriented and confused very quickly. Current BWC navigation includes:

- Primary navigation
- Secondary navigation
- Tertiary navigation
- 4th level navigation
- 5th level navigation
- Page links



Many top usability guidelines — from chunking content to optimizing response times — **are aimed at minimizing cognitive load**. There are three more tips for minimizing cognitive load:

- **Avoid visual clutter** - Redundant links and meaningless typography flourishes that slow users down.
 - **Build on existing mental models** - People already have mental models about how applications work, based on their past experiences using other applications. **When you use labels and layouts that they've encountered in other applications, you reduce the amount of learning they need to do.**
 - **Offload tasks** - **Look for anything** in your design **that requires users to read text, remember information, or make a decision.** Then **look for alternatives:** Can you show a picture, re-display previously entered information, or set a smart default? You won't be able to shift all tasks away from users, but every task you eliminate leaves more mental resources for the decisions that truly are essential.
- g. **Design site areas, headings, links and buttons to help guide users to areas where they can find answers** to their questions like "What information do I need to file a claim?" By **using keywords in links, buttons, and headings**, the user can close in on the target information. This [scent trail](#) can be verified and refined with usability testing, focus groups, Google Analytics and Google Tag Manager
- 2) Improve the form wizard
- Develop a standard form wizard for all online forms
 - Allow users to fill-out info within a wizard that will walk them through the process.

WageWorks
FIRST-TIME USER REGISTRATION February 14, 2017

BACK 1 2 3 4 5 6 NEXT

Instructions

Before You Start
Have your contact and bank information handy.

Follow These Steps

- 1 Identify Yourself
- 2 Accept User Agreement
- 3 Enter / Verify Contact Info
- 4 Enter / Verify Reimbursement Method
- 5 Select Preferences
- 6 Select Username & Password

NEXT

myAT&T
Create ID
Step 1 of 3: Select/verify account

Welcome

Let's get started by finding an AT&T account.

If the only AT&T service you have is DIRECTV, register and manage your TV service at [DIRECTV.com](#).

Enter your AT&T phone number or AT&T account number.

AT&T phone number

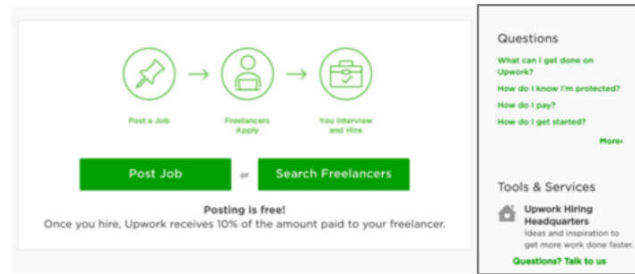
Or
Account number

Billing ZIP code
5-digit zip code

Continue

Cancel

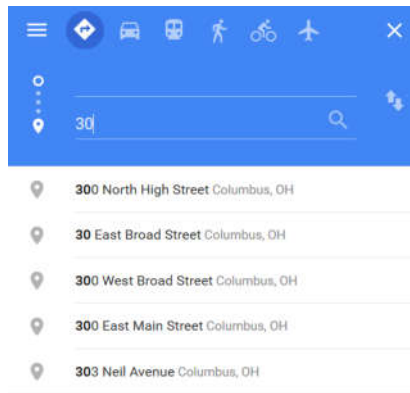
- Once the user enters the wizard, **tell them what info they will need upfront**



This area could be tailored to help the user go through the wizard.

- d. **Allow users to save information but also enable auto-save.** When user returns, take them back to the page where they were

- e. **Create look-ups for key areas** so the user can select the correct one quickly and **auto-fill** the needed **form fields**
 - Provider look-up
 - Employer look-up



- f. Design with **good error messaging**, auto-correct, input prompts, hint text, color with associated icon, pop-overs for help, online how-to videos. Pre-populate all fields possible.

First name

Please enter a first name.

Last name

Please enter a last name.

Address line 1

Please enter a street address.

Address line 2 (optional)

City

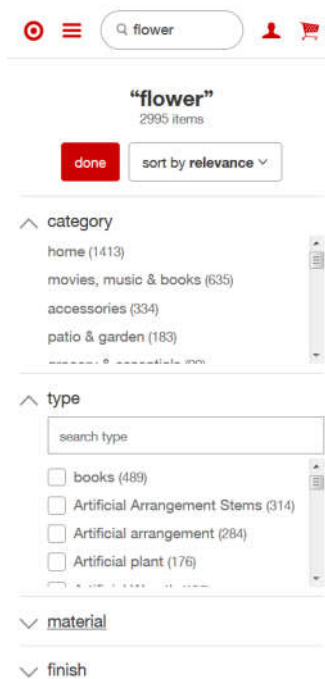
Please enter a city.

State **ZIP code**

Select

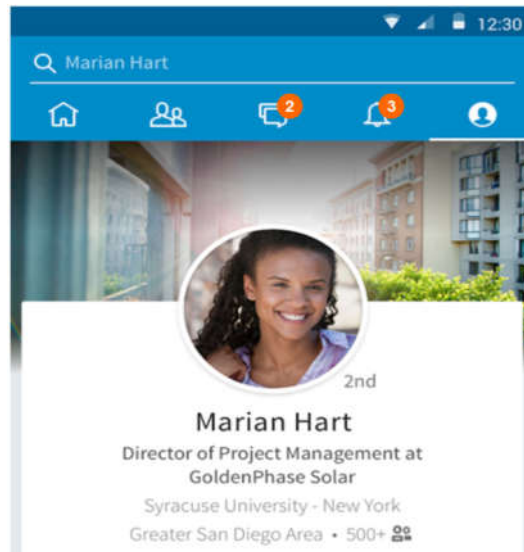
Please enter a state. Please enter a ZIP code.

- g. Once a user finishes with the form wizard, display a modal that tells them that they completed the process and what the next steps are. Also, display this on the dashboard. Create a modal or pop-over to tell them about notifications. Save all forms with date/time. If any forms are incorrect after submission, send notification AND tell user what needs to be changed or added – the form should display this information as well
- 3) Incorporate a robust search engine and allow users to narrow the search results with facets (visible options for narrowing or refining their query)



dashboards

- a. Indicate on dashboard that user has notifications



- b. Allow workers, employers and providers to view all info via dashboards
- c. Allow user to change their info as they need to
- d. Allow user to send and view messages on dashboard

5) Do not allow users to automatically be logged onto the system

- a. Do not use an automatic login feature (i.e., when your operating system saves your username and password) and always log off or lock your computer when you step away from it. (<https://kb.iu.edu/d/anre>).

6) **Measure ROI & KPIs**

a. Injured worker KPIs

- i. Percent of First Reports of Injury (FROIs) submitted electronically
 - Time for user to complete
 - Number of times user left and returned to the wizard
- i. Elapsed time for simple claims filed electronically to payment deposited in injured workers acct
- ii. Number of errors on (simple claims) paper forms compared to # of errors on (simple claims) electronic forms
- iii. Percent of ePC contacts regarding:
 - Payment status
 - Password reset
 - Claim status

b. Employer KPIs

- i. Percent of employers with lapsed or late premium payments
- ii. Percent of employers enrolling with BWC after deadline
- iii. Percent of employers signing up for safety programs
- iv. Percent of employers calling about process status
- v. Number of errors on paper forms compared to # of errors on electronic forms
- vi. Percent of employers visiting Safety Services web pages

c. Provider KPIs

- i. Percent of submitted FROIs that are complete and accurate for simple claims
- ii. Percent of FROIs assigned to correct employer and MCO
- iii. Percent of providers calling about process status

d. Customer Contact Center and FSO KPIs

- i. Percent of contacts regarding payment status, email resets, process status (computed from a subset of ePC reason codes)

Appendix - UX Research

Design for Mobile First

Mobile First Helps with Big Issues

<http://www.lukew.com/ff/entry.asp?1117>

“One of the longest standing issues in Web design has been the “everything including the kitchen sink problem”. This problem exists because adding things to a website is relatively easy. So lots of things get added -especially when multiple stakeholders are involved. Different internal departments, feature owners, businesses, and individuals have different requirements for websites. So designers are often left trying to balance many promotions, interactions, content modules, navigation options, and more in a single layout.

When you design for mobile first, a set of inherent constraints keeps you in check. Perhaps the most impactful of these constraints is screen space. When you are working with a 320x480 pixel screen (iPhone, Palm Pre, first generation Android phones), **80% of the screen space you had at 1024x768 is gone. That means 80% of the content, navigation, promotions, and interactions needs to go.**

Losing 80% of your screen space forces you to focus. **You need to make sure that what stays on the screen is the most important set of features for your customers and your business.** There simply isn't room for any interface debris or content of questionable value. **You need to know what matters most. In order to do that you need to really know your customers and your business.** Which is good design 101. Designing for mobile forces you to get there -like it or not.

Mobile First: What Does It Mean?

<http://www.uxmatters.com/mt/archives/2012/03/mobile-first-what-does-it-mean.php>

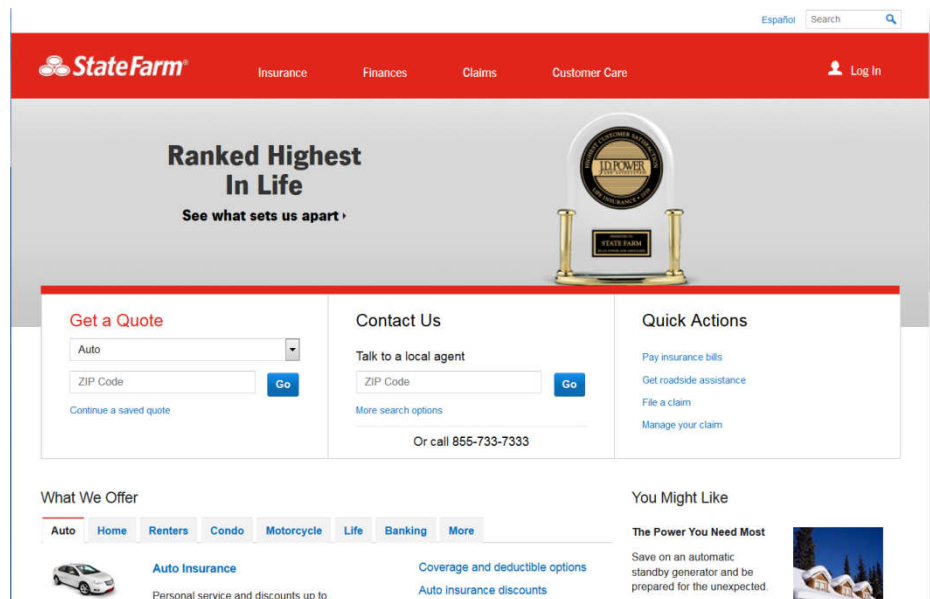
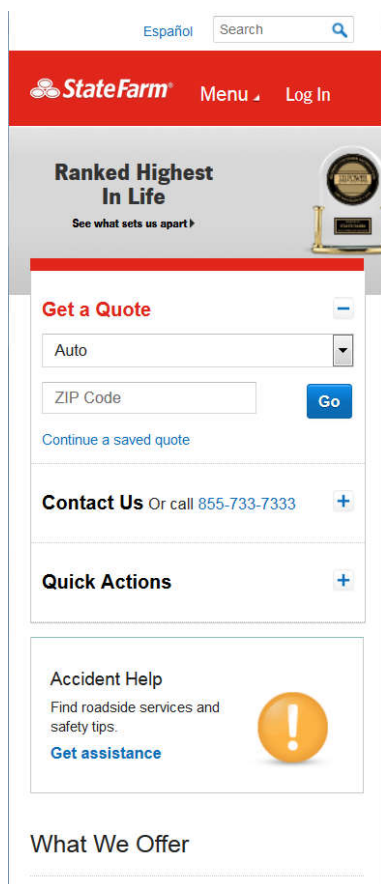
Defining a digital strategy is an essential part of developing a successful product or brand. A desktop-Web user experience strategy differs from a mobile user experience strategy. A **traditional desktop user experience is designed for keyboard and mouse interactions**, and a strategy for such a user experience should take into consideration the context, the behavior, the audience, the targeted behavior, and the technology channel. essential to design desktop user experiences for all users who might access a site—from children to the elderly. On a stationary **desktop computer, users can read and understand in-depth content and can type lengthy responses.**

A strategy for a mobile user experience considers all of the same factors: the behavior, the audience, the targeted behavior, and the technology channel, but the relative importance of these factors shifts depending on the user's context. **Mobile design employs less screen real estate**, but introduces greater breadth to a user experience, according with the context of the overall experience. The needs of users change because their context continually

changes. **Users have a harder time reading in-depth content on a small screen. Without a keyboard, their ability to type is hindered.** Mobile devices introduce **new modes of interaction such as touch and gestures.** It's possible to play games in a number of different ways, by activating touch targets across an entire screen.

Let's consider an insurance company's site as an example, highlighting the differences between a desktop-Web user experience strategy and a mobile user experience strategy. An **insurance company** wants to build an online experience. The **home page of a desktop experience might provide the means for users to call an agent and get a quote as its primary call to action.** However, if the insurance company wanted to build a **mobile experience**, the focus might instead be on users' context. Users might use the insurance company's site on the go—to **make a claim or get roadside assistance.** Therefore, **for a site that is optimized for mobile, it would be necessary to reorganize the desktop content.**

Mobile devices are now the primary means by which users are accessing websites, and the number of people using sites on mobile devices is projected to triple within the next year.



Card Sort Test

[Card Sort Test from Usability.gov](https://www.usability.gov/how-to-and-tools-for-designing-user-experiences/how-to-conduct-a-card-sort-test.html) - Card sorting is a method used to help design or evaluate the information architecture of a site. In a card sorting session, participants organize topics into categories that make sense to them and they may also help you label these groups. To

conduct a card sort, you can use actual cards, pieces of paper, or one of several online card-sorting software tools.

Information Scent Trails

[Information scent: helping people find the content they want](#) - Most research into the way users navigate a site reveals that people follow one path and then, when that doesn't provide the information they require, they retrace their steps using the back button, until they find another suitable path to follow. Users can find this process frustrating and after following a couple of unsuccessful attempts, give up on a site.

[Map Scent Trails That Lead to Better Conversion](#) - As early as 2001, a Xerox Palo Alto Research study indicated humans track information in a similar fashion to the way animals follow a scent. According to an article on the study: People... engage in what [Dr. Ed Chi] calls "hub-and-spoke" surfing: They begin at the center, and they follow a trail based on its information scent.... If the scent is sufficiently strong, the surfer will continue to go on that trail. But if the trail is weak, they go back to the hub. "People repeat this process until they're satisfied," Chi said.

Top Call Reasons 2016 & Solutions

Top 20 Worker Call Reasons

ALL messages should also be listed on dashboard and viewed in history. We can also add help information via pop-overs on forms and dashboard.

Call	# of Calls	Solution
1. Verify CSS/MSS assigned	10,231	View on dashboard
2. When will I receive my benefit	9,653	Notification via text or email and view on dashboard
3. IW Forms & Publication Request	7,375	Send message via IW dashboard advising him he needs to fill out a form. Link to form within message and also include a Popular Forms link off the IW dashboard.
4. What is the current claim status?	7,067	View on dashboard
5. Cancel/Change/Add new EFT	5,349	View on dashboard – ability to add, change and delete
6. File a New FROI	4,787	Before login - File a Claim wizard
7. Forgot username/password	4,407	Text or email notification and message via dashboard – advising user that password was changed in case they did not initiate this.

8. Compensation Payment Amount	3,886	Notification via text or email and view on dashboard
9. Did you receive my document/application?	2,883	Visual cue in wizard flow, notification via text or email and message on dashboard
10. Eligibility – Status	1,918	Can we add this to the visual cue in wizard? Notification via text or email and display on dashboard
11. Call/Chat disconnected	1,869	Modal window on dashboard
12. Claim Demographic Info	1,727	View on dashboard – ability to add, change and delete
13. Verify MCO assigned	1,410	View on dashboard
14. Request for Income Verification Letter	1,391	User would submit request online (form) or message via dashboard and could view any updates via messages
15. Translated General Correspondence	988	User could submit request online (form) via dashboard and could view via messages
16. How do I find something on the website?	853	Search
17. Verify CSS/MSS assigned	816	View on dashboard
18. Cancel/Change/Add new EBT	783	View on dashboard – ability to add, change and delete
19. New or Alleged Condition and Additional Allowance	777	Notification via text or message on dashboard
20. Settlement Status	704	View on dashboard

Top 20 Employer Call Reasons

ALL messages should also be listed on dashboard and viewed in history. We can also add help information via pop-overs on forms and dashboard.

Call	# of Calls	Solution
1. Account Balance Inquiry/Dispute	33,888	View balance on dashboard. User could submit dispute online (form) via dashboard and could view via messages
2. True Up – dashboard	28,692	View on dashboard. Create and print via wizard.
3. Forgot username/password	24,304	Text or email notification and message via dashboard – advising user that password was changed in case they did not initiate this.
4. Payment Received	13,446	Notification via text or email and view on dashboard
5. Cancel Policy Coverage	12,889	Via dashboard

6. Coverage – Status	12,056	View on dashboard
7. How to report payroll	11,952	Create via wizard. How Can We Help? FAQs
8. Coverage Initiation	11,315	Before Login - Apply for Coverage wizard and/or How Can We Help? FAQs
9. Prospective Billing Inquiry	10,799	Not employer with BWC - Before Login - Apply for Coverage wizard and/or How Can We Help? FAQs Current employer view on dashboard. (Internal - Ensure this info is current)
10. Employer Forms & Publications	10,174	Via dashboard – Popular Forms and/or FAQs
11. Reprint Coverage Certificate	9,129	User can print and save/ download via dashboard
12. Prospective Payment	7,824	Before Login - Apply for Coverage wizard and/or How Can We Help? FAQs
13. How to set up an e-Account	7,685	Before Login - Apply for Coverage wizard and/or Forgot/Username password text
14. Disable/Enable e-Account	6,543	Dashboard and Forgot/Username password text
15. Verify Receipt of Payment	6,497	Notification via text or email and message on dashboard
16. Received Payroll Report	6,083	Notification via text or email and view on dashboard
17. Estimated Annual Premium Change	5,556	Notification via text or email and view on dashboard
18. Prospective General Questions	5,445	Before Log In: FAQs will be listed on Employer page in How Can We Help? section.
19. Prospective Invoice	5,090	Before Log In: FAQs will be listed on Employer page in How Can We Help? section.
20. Policy Address Update	4,669	View on dashboard. Depending on permissions - ability to add, change and delete

Top 20 Provider Call Reasons

ALL messages should also be listed on dashboard and viewed in history. We can also add help information via pop-overs on forms and dashboard.

Call	# of Calls	Solution
1. Certified	2,819	Assuming current provider – After login Certification wizard. Not current provider – Before login New Provider wizard

2. Name, Address, or TaxID	1,871	View on dashboard. Depending on permissions - ability to add, change and delete
3. Name, Address, and Fax Number	1,708	View on dashboard. Depending on permissions - ability to add, change and delete
4. What are the allowed conditions?	1,694	Dashboard - How Can We Help? FAQs
5. What is the current claim status?	1,542	View on dashboard
6. Re-certification application	1,411	Wizard or modal off dashboard
7. No record	1,224	No record of claim? View on dashboard – status and documents linked to claim
8. Verify MCO assigned	1,179	View on dashboard
9. Has the claim been filed?	1,078	View on dashboard
10. Verify CSS/MSS assigned	1,052	View on dashboard
11. Lapsed	1,044	View on dashboard – Lapsed cert? Wizard or modal off dashboard
12. TPA Demographics - Address	1,028	View on dashboard. Depending on permissions - ability to add, change and delete
13. How do I find something on the website?	883	Search
14. Provider Forms Request	770	Dashboard - How Can We Help? Popular Forms
15. Medco-13	758	Before Login – New Provider wizard
16. Billing & Reimbursement Manual/Policy	647	Dashboard - How Can We Help? FAQs
17. Enrolled but not Certified	601	After login wizard or modal off dashboard
18. Forgot username/password	580	Text or email notification and message via dashboard – advising user that password was changed in case they did not initiate this.
19. File a New FROI		After login - File a Claim wizard
20. IW Forms & Publication Request		Message via dashboard advising that he needs to fill out a form. Link to form within message and also include a How Can We Help? Popular Forms link off dashboard.

Search Phrases from Sept 2016 – Jan 2017

Top Forms

- FROI
- C-9
- MEDCO-14
- PERRP
- C-84
- U-3
- True-Up Report

Quotes from Recent Web Survey

Injured Workers

- No one explains the process and notifies you when things need to happen... They only tell you after the fact and you lose out on potential benefits.
- Initial sign up was confusing. It assumes you know acronyms. Should be one large box to click on.
- Please update your site so that it can be accessed from all popular browsers. I normally don't use Microsoft Edge.
- The system is most challenging the first time you find yourself in such a situation...and your employer is of no help whatsoever...just trying to obstruct the process...
- There's a lot of information accessible online but it doesn't seem to be organized in a way that makes it easy for me to find what I want. Perhaps it's because I don't use the service very frequently.

Employers

- Reporting and setting up users is cumbersome and ambiguous. Would like to see improved reporting features and clarification on how to set up system access for users.
- Your website is confusing and hard to find the links I need to do my reports. Not user friendly at all.
- I do believe that text messages, reminders, payments received, etc would be beneficial. Many businesses are following this lead and it is extremely helpful to the consumer.
- The site has always been complicated. It would be great for things to be easily accessed. I would love a one-step process to access claims. It seems I have to go

through several screens and constantly have to reaffirm what the policy number is. Just a time waster.

- The website is very clunky with a less than optimal user experience. Usage of full SSN when accessing your system is a violation of PCI compliance and should be avoided at all costs as you open yourself to litigation and liability.
- It would be helpful if in the payment section when entering the banking information the site would reference what back the routing number is for, just like the OBG. It would also help if the site would keep the banking info like the Federal EFTPS program. Thank you!

Providers

- The injured workers have commented they are having difficulty using the new computer system
- Being from the surgeons office, we do not become physician of record which means our view of patient's information is very limited. There is very little "Active" information we can get online. (Status of C9 request, any notes on requests, status of allowance request or hearing). We can't view any of those things, which is impeding the process of caring for the patient. We ARE a treating provider and a BWC provider. It makes it that much tougher to do our job for the patient.
- We as providers should be allowed to access all notes pertaining to the claim even if we are not listed on the claim as such. ie: POR has referred the patient to us and we request surgery. The C9 is sent to the POR or is denied because we are not POR. We are treating the patient and we do need to see what is going on in the claim. The patients call us to ask what the status is and we cannot tell them because we do not have that access.
- It would be helpful that all claim numbers and social security numbers were correct and up to date-sometimes we have found we have a number and then see a different number on the website.
- Letters of denials should be scanned along with c9's. We feel as though medco14's should be scanned as well.
- It is very difficult to find the correct MCO for an employer on the website.

Wireframes and User Flows

Wireframe Examples

Horizontal Scrolling Navigation

Logo

Log In
Home
Worker
Employer
Provider
Safety

Promote Something Here

Label
Label
Label

Apply Coverage

File a Claim

Injured Worker

Lorem ipsum dolor sit amet, eam cu aeterno recteque, cu cum unum quaestio. Ludus diceret nostrum pro ut, cu probo eruditi veritus per.

Learn More

Employer

Lorem ipsum dolor sit amet, eam cu aeterno recteque, cu cum unum quaestio. Ludus diceret nostrum pro ut, cu probo eruditi veritus per.

Learn More

Provider

Lorem ipsum dolor sit amet, eam cu aeterno recteque, cu cum unum quaestio. Ludus diceret nostrum pro ut, cu probo eruditi

Notes

- Need:
- Mobile BWC logo
- iPhone 5 & 6 vertical 320w X 480h
- iPhone 5 & 6 horizontal 480w x 320h
- Scrolling horizontal nav -
- Like Google Mobile
- click target is 44 pixels high

File a Claim Wizard

Log In

File a Claim

1
My Information
✔

+

To visually indicate that user has filled in all informatin a section correctly, add the arrow like shown.

2
Employer Info

-

Search by: Name Category

Find an Employer By Name, Phone Number

Near City, State OR Postal Code

Search

Employer LookUp -
Use enters info and taps Search button.