



Empowering Members with Choice

A Look at Locator Tools on Health Plan Sites



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Summary

An essential component to the member site and a consistently changing functionality, doctor locator tools do not always execute their capabilities well. In our past look into this topic, many firms showed room for growth in terms of functionality and user-centered design elements. With many additions and redesigns since 2016, we found vastly improved doctor locator tools and enhanced offerings upon a second look at the directories insurers provide to members.

Health plans offer a variety of tool structures, map features, cost information and populated reviews. Many firms now feature dual care and cost tools, with a few integrating office visit and procedure costs directly within search results and provider profiles. Overall, the coverage group offers useful and well-designed tools; however, many firms are still missing a key takeaway or call to action that would contribute to a better user experience.

Key Findings







- Firms show marked improvement in the locator tool space 
- Tool structure moves toward customization 
- More firms add cost information 
- Map formats vary and offer improved functionality 
- Review information moves in the right direction for some 
- Most firms are still missing calls to action 

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Findings

Firms Show Marked Improvement in the Locator Tool Space

Since 2016, several firms have completely redesigned their locator tools and introduced new functionalities that contribute to the overall ease of use and customization of the member experience. More tools provide actionable features such as appointment booking, viewing costs and saving providers. We also noticed a larger scope of tool design from firms. Best practices vary depending on the user, but customization, efficiency and basic usability are key components to an ideal user experience.

Tool Structure Moves toward Customization

Coverage group tools fall into four main categories: search-based, form-based, guided structure or dual structures. The different formats across the coverage group yield a large variety of search results based on the user experience. Out of 17 firms that we track, four—Arkansas BCBS, BCBS of North Carolina, Humana and Kaiser Permanente—offer a primarily search-focused tool. This can be beneficial for members who know exactly what they are looking for when logging in to the portal; however, this format can be limiting and frustrating to members trying different keywords.



FIND CARE & COSTS

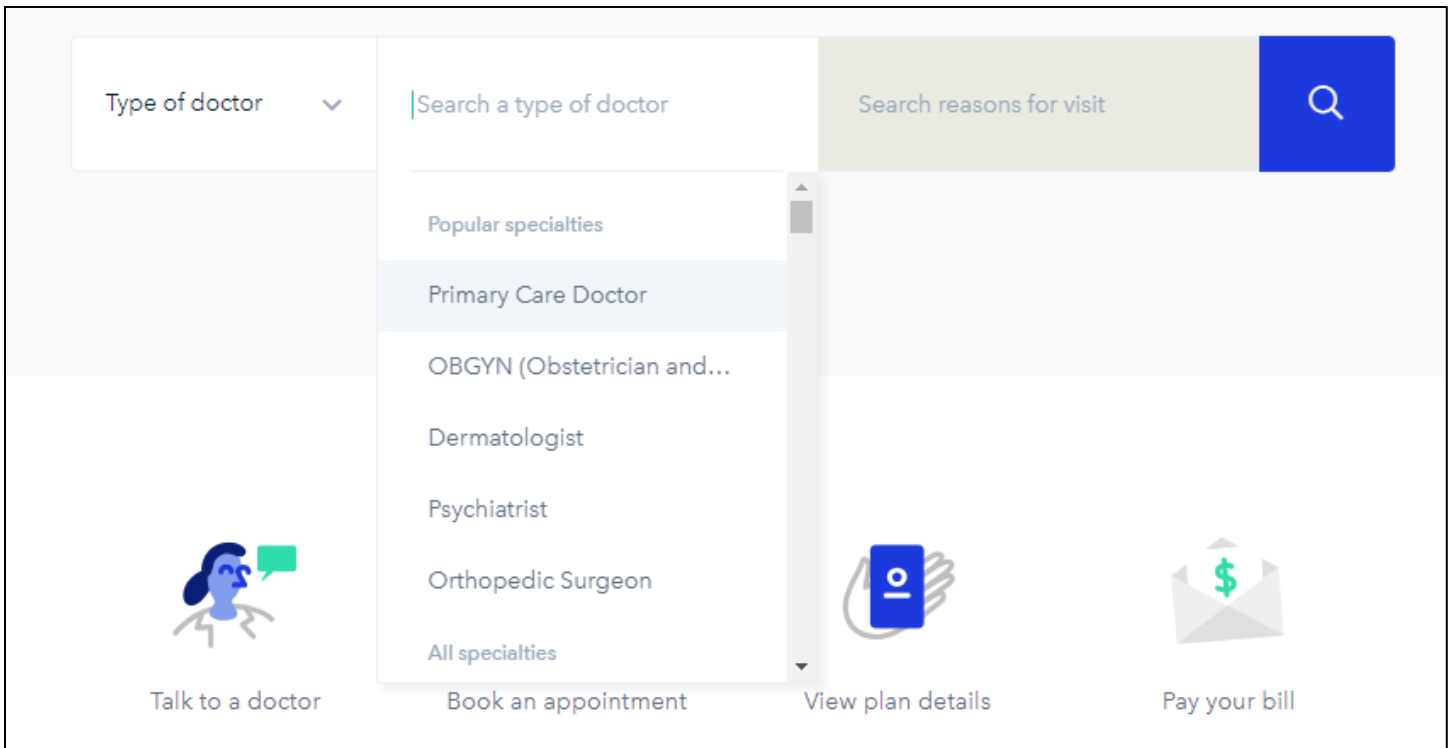
Search by doctor, hospital, procedure or condition

Whether you know exactly which doctor you want to see or need a little help choosing one, you can search your network for quality care at the most affordable cost.

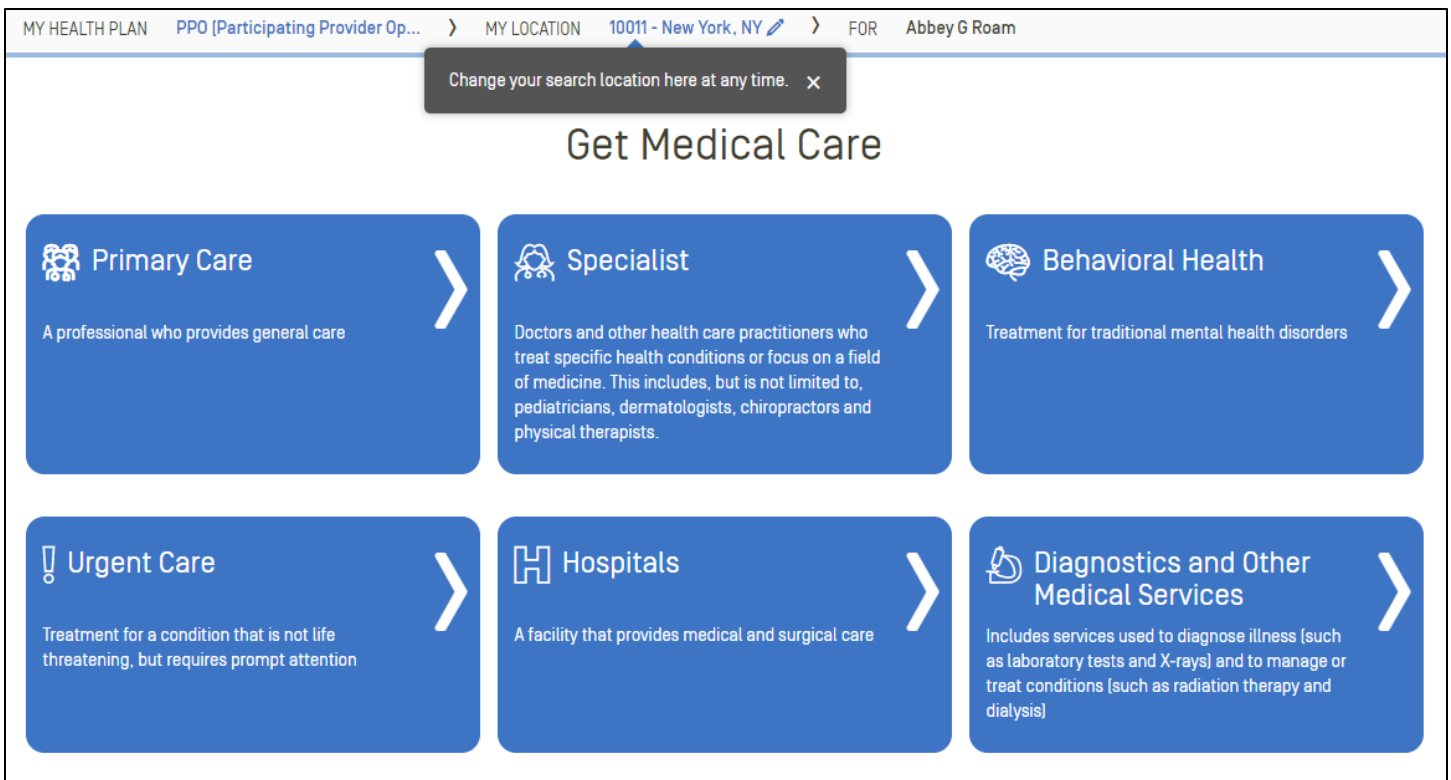
06880 State Within 25 miles Search for care SEARCH

Arkansas BCBS Search Tool

Anthem BCBS, Empire BCBS, Florida Blue and Horizon Blue all offer a form-based structure. This structure helps members refine their search from the beginning and avoid overwhelming the user with too many results. BCBS of Illinois, BCBS of Massachusetts, Oscar, Oxford Health Plans and UnitedHealthcare provide members with a guided or workflow-structured tool. While visually appealing and easy to navigate, this tool could also be limiting to users, depending on the questions asked and icons offered. Oscar is the outlier for providing a guided structure within a search field, while the other firms use icons and questions to guide members.



Oscar Guided Search Tool



BCBS of Illinois Guided Icons

Four firms provide a dual structure tool in which members may use either a search field or category links. This structure differs from the guided icons—some of which provide a search field—in that the tools are primarily search-focused with a secondary optional route through categories or popular searches. Aetna, Cigna, Harvard Pilgrim and Tufts offer different variations of this structure. For instance, Cigna provides users with a search and a list of Popular Searches, while Tufts offers a search bar with a category dropdown menu.

Near New York, NY 10018 (Change)

E.g. Dr. Smith, PCP, hospital, colonoscopy



Looking for a provider, specialty, or procedure ("primary care provider," "oral surgeon," "spinal fusion")? [Browse the A-to-Z glossary](#)



Nearest Urgent Care

We found Citymd Urgent Care located 0.2 miles from your search location. [Map all urgent care near my current location.](#)



Know before you go: Before you visit any provider or facility, we recommend you call ahead to confirm their network status, address, office hours, and that they are accepting new patients.

Popular Searches

[Dermatologist](#)

[Family Doctor](#)

[Hospitals](#)

[Labs](#)

[OB-GYN](#)

[Orthopedic Surgery](#)

[Pediatrician \(Child Doctor\)](#)

[Primary Care Provider \(PCP\)](#)

Compare the cost savings of network providers.

Colonoscopy

Estimated Costs

\$1,749 - \$5,300

You May Owe \$1,749 - \$3,043

[Search now](#)

Knee Arthroscopy

Estimated Costs

\$14,902 - \$30,083

You May Owe \$3,043

[Search now](#)

Cigna Locator Tool

Return to [FindaDoctor](#)

[New Search](#) [Favorites](#) [Settings](#)

Your Location [Boston, MA 02053](#)

Select a category

All Categories [Advanced Search](#)





Get estimated costs for hospital stays, MRIs, office visits, surgeries, vaccines, X-rays and more. [See Costs](#)

Tufts Search Bar with Category Dropdown

More Firms Add Cost Information

In our first look at this topic in 2016, we found that few firms incorporated cost elements into their locator tools. Within our current coverage group, seven of the 17 firms included cost elements. BCBS of Illinois, BCBS of Massachusetts, BCBS of North Carolina and Tufts all offer a care and costs tool with cost estimates in a separate function of the tool. Aetna, Cigna, Oxford and UnitedHealthcare all integrate cost directly into the locator portion of the tool.

Aetna provides the out-of-pocket cost of an office visit within each doctor result preview, along with a link to a detailed breakdown. Cigna includes a Procedures tab with a dropdown of procedure choices to view costs on provider pages. The firm also shows the math behind each estimate. Oxford and UnitedHealthcare provide users with a table of services and average costs as well as details on how the firm determines the estimated cost on provider pages.

Provider/Facility Information	Distance	Plan Information	Ratings	Out of Pocket (Office Visit)
<p>Sabastin, Suja Maria, MD »</p> <p> In Network</p> <p> 413 East 120th Street New York, NY 10035</p> <p> (212) 423-7000</p> <p>Provider ID #: 9088578</p> <p>Specialties: Family Practice</p> <p>Accepts your insurance through :</p> <p>Metropolitan Hospital Center - PCPs</p> <p> In Network</p> <p><input type="button" value="Add to compare"/></p>	0.26 miles		<p>☆☆☆☆</p> <p>0 rating(s) »</p>	<p>\$45.00</p> <p>View breakdown of cost</p>

Aetna Results Office Visit Cost

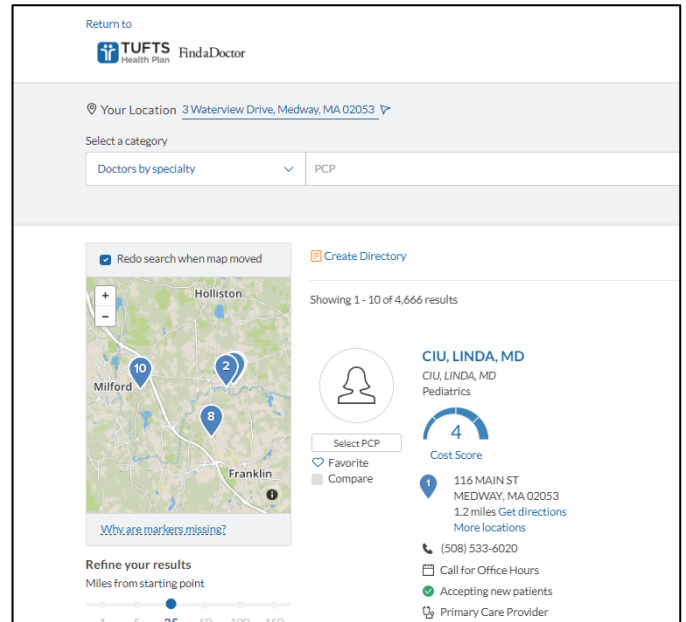
With the addition of more cost-based elements, locator tools become increasingly actionable. Tools with costs give members savings options when they follow through and make a visit in person.

Map Formats Vary and Offer Improved Functionality

Our previous user study concluded that location was a consistently important factor in choosing a provider. Additionally, functionality fell short of expectations when testing maps. Layout and level of interactivity suffered. Since then, 13 of the 17 firms in our coverage group provide a generally improved array of map functionality.

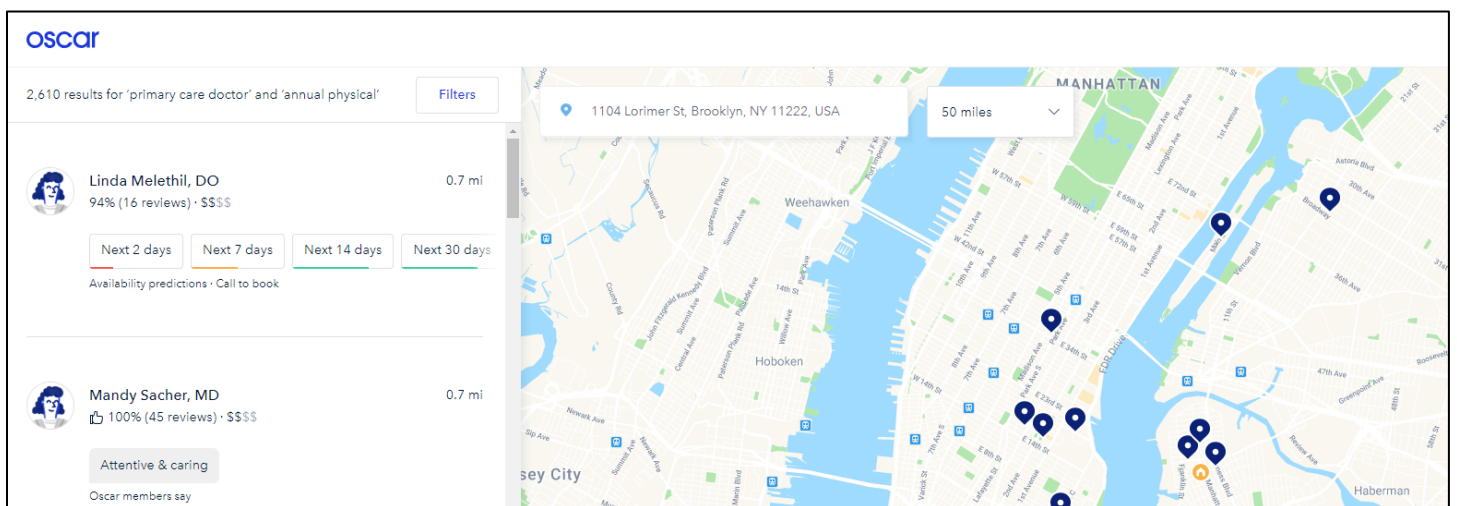
Aetna, BCBS of North Carolina and Cigna all provide the option to view results in a list or map view. This is a highly customizable experience that does not interrupt the user's focus when navigating results. Anthem BCBS, Empire BCBS, Kaiser Permanente and Tufts all provide small, visible maps to the side of list results. Users can click the maps, and the small design leaves room for the list element.

Arkansas BCBS provides maps within a tab on its provider page; meanwhile, BCBS of Illinois, BCBS of Massachusetts and Horizon Blue all provide small sliding banner maps. These designs are not the ideal approach, as they hinder functionality and interactivity levels. Similarly, links to maps in new windows or to Google are not ideal but still functional in the case of Florida Blue and Humana.



Tufts Small Map

Oscar provides users with a primarily map-based results page. The results default to within 50 miles and show a large area around the autofill location, and the list shows 30 of the closest providers with clickable map markers to jump to that provider. Oscar's tool makes the map function its most actionable and valuable capability by focusing on location.



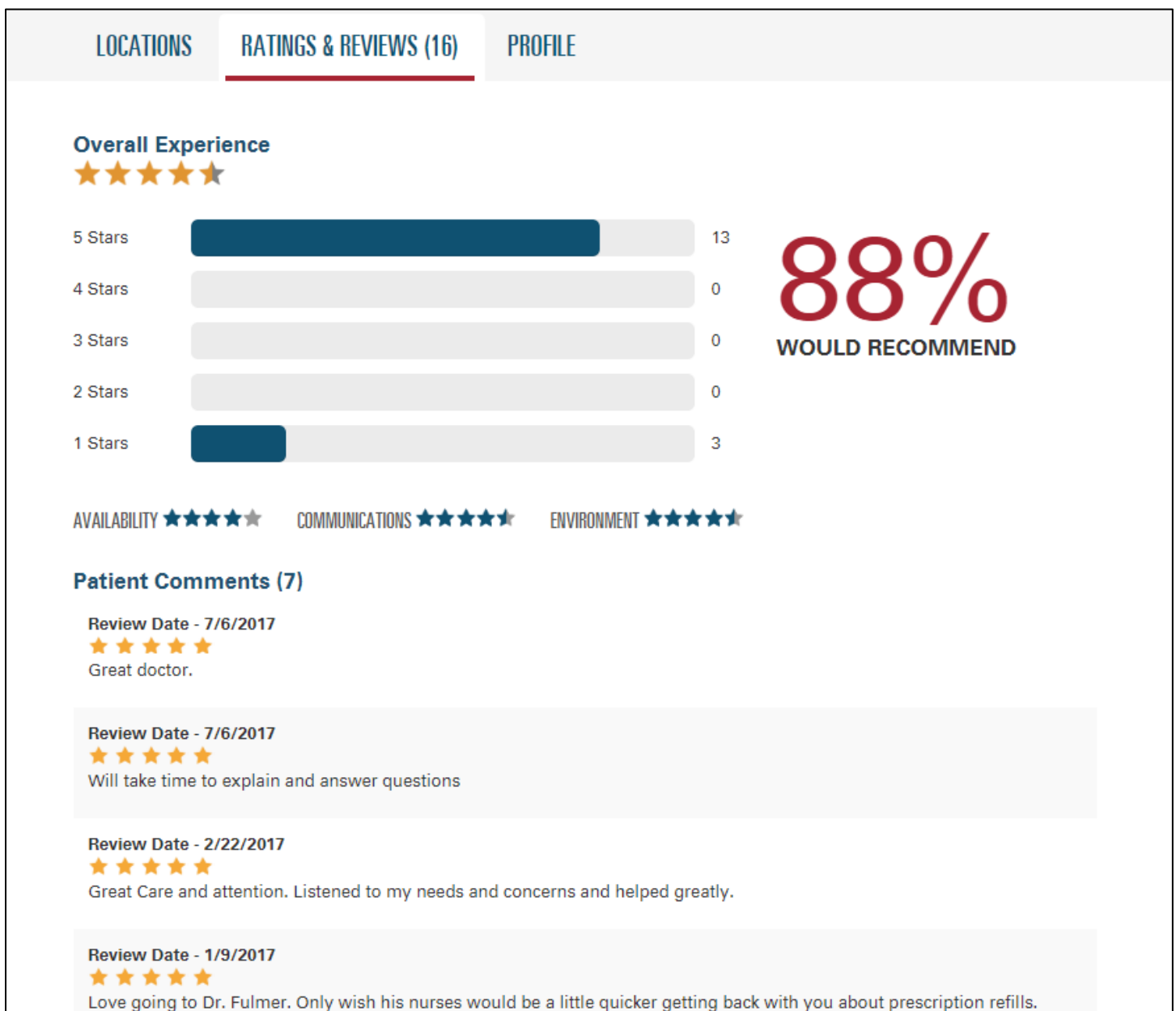
Oscar Map Results

Review Information Moves in the Right Direction for Some

In our previous analysis, we summarized that many tools with reviews showed a lack of information, resulting in many blank fields. Although many firms still suffer from this lack of information, other firms provide improved user experiences for reviews.

Aetna and Arkansas BCBS both provide users with detailed information. Aetna provides users with a summary five-star rating, the number of ratings and a link to view or add reviews. The tool lists reviews from third-party review sites like Zocdoc, with links to read full reviews.

With Arkansas BCBS, detailed information is an added benefit for members. The firm links to directions and reviews on the provider pages, which include an overall five-star rating of the provider and patient comments plus more five-star ratings for availability, communication and environment. The firm also includes a large, red percentage recommendation.

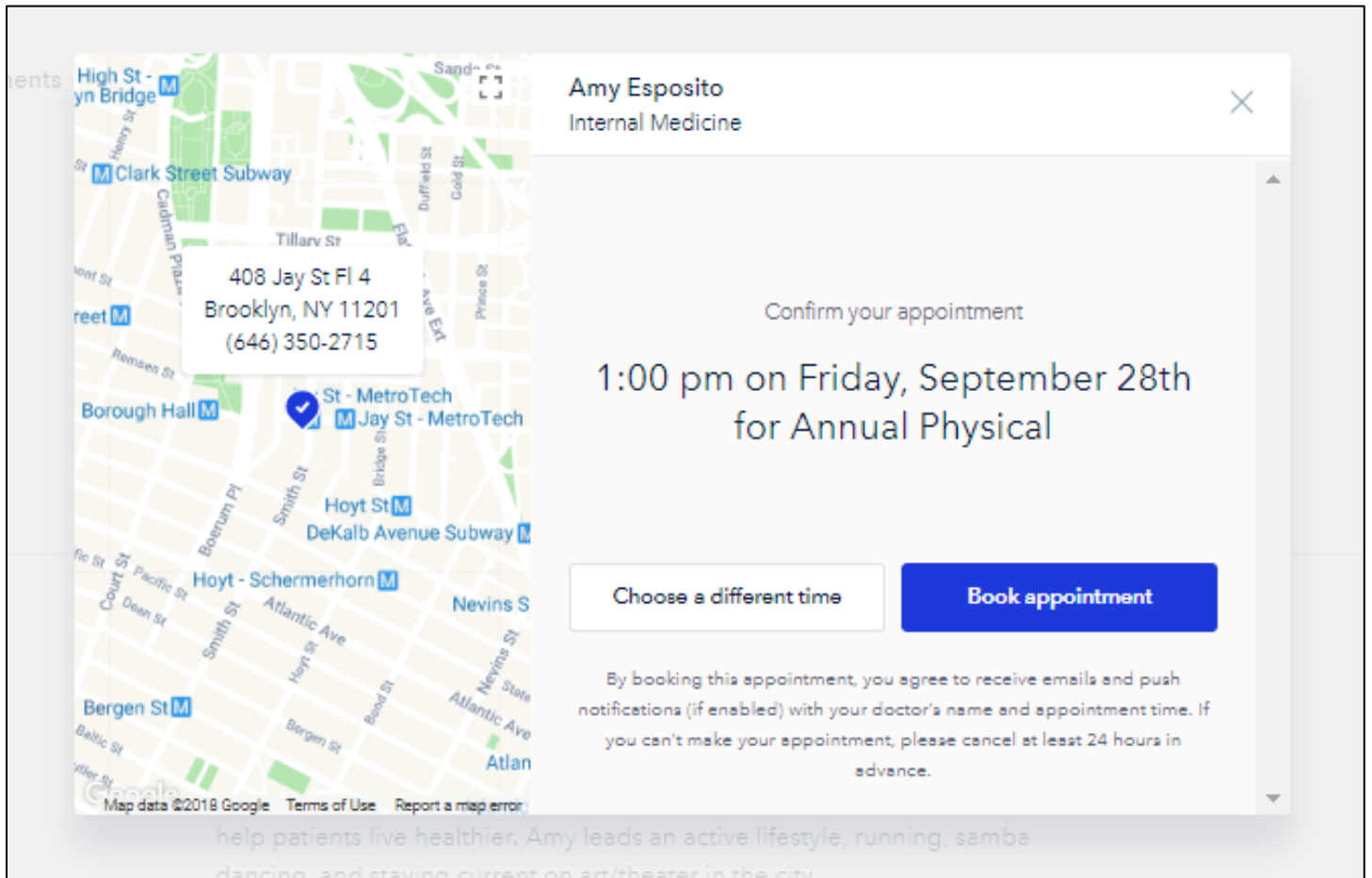


Arkansas BCBS Ratings and Reviews Tab

Most Firms Are Still Missing Calls to Action

In our last analysis of locator tools, we found that after receiving results for doctors and viewing profile pages, members did not have a next step in the process available to them. When using a doctor locator tool, a call to action or takeaway makes the user experience useful and efficient. Logging in to the member site to find in-network doctors does not help if clients cannot contact the doctors listed, schedule an appointment or take some action or information away to move forward. While some firms added cost information to make the experience more actionable, only two firms—Kaiser Permanente and Oscar—include online appointment tools or provide links to them.

Oscar's online booking tool is findable at the top of the provider profile page or within the Appointments section. The tool is easy to use, with a lightbox opening to confirm the appointment time and a map view of the location.



Oscar Appointment Tool

Previous Topics

Printable and Digital Insurance Cards

A key component of health insurance, ID cards serve as official proof of insurance that members should always carry with them. Firms must therefore make these cards readily available for members to view, print and save from their member sites. These functionalities become increasingly important for new members or when members move addresses or misplace their cards.

Behavioral and Mental Health Resources

In recent years, issues like suicide and substance abuse have been at the forefront of healthcare. According to the American Foundation for Suicide Prevention, in 2016, suicide was the 10th leading cause of death in the U.S. and the second leading cause of death among people under 44. In addition, CDC data analyzed by the *New York Times* found drug overdoses to be the leading cause of death among Americans under 50. Digital mental health resources provide unbiased information and practical tools to help members stay healthy and sober.

EOB Statements

Explanation of benefits or EOB statements are meant to provide clarity for costs associated with healthcare services. Though not bills, these statements detail claim elements—such as cost of procedure—to help members understand their coverage. While these documents should aid understanding, the variety of statements offered by leading health insurers indicates that there is no standard practice for organizing the data delivered to members.

Evaluating Online Patient and Member Forums

Online communities are discussion forums where members can read and contribute to exchanges on health-related topics. In some cases, members can customize the forum or message board and share information across their connections. A well-curated community can be a primary resource for sharing personal stories and health data about conditions, medications, symptoms and treatments. Users can find support and gain knowledge from other members and healthcare experts.

Evaluating Public Site Broker- and Agent-Targeted Resources

As healthcare policy shifts and service technologies evolve, agents and brokers expect health plans to supply resources for understanding these issues and attracting new clients.

About Corporate Insight

Corporate Insight (CI) provides competitive intelligence and user experience research to the nation's leading finance and insurance institutions. For over 25 years, CI has tracked new developments across industries through our syndicated Monitor research and consulting services. Now, we are turning our proven methodology to examine the digital member experience of leading health insurance firms. There are no assumptions in our work; we track the actual user experience industry leaders provide their customers and benchmark the effectiveness of those firms' offerings across all major channels, giving our clients unparalleled competitive intelligence.

Press Coverage



About Health Plan Monitor

Health Plan Monitor is a research service that examines the digital member experience of leading health insurance firms. By leveraging our unique competitive intelligence methodology, we seek to improve the relationships between health insurance firms and their members. Our research offers healthcare insurers an authentic, first-hand look at the industry's online capabilities, including web usability, account management, billing, claims, mobile capabilities, social media strategy, tools, educational content and wellness programs.

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- Monthly updates on the public and member website developments of 15+ industry-leading firms
- In-depth monthly reports detailing each firm's offerings alongside key findings and best practice analyses
- Quarterly capabilities matrices
- Member collateral materials
- Analyst support

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