

Health Insurance Background

- Insurers in the US have a fairly short *open-enrollment* period in which customers can enroll in a new plan
- Outside of this period, users may only change their plan due to a *life event* like marriage or losing insurance through an employer
- The year 1 ACA open-enrollment period took place October 1, 2013–March 31, 2014

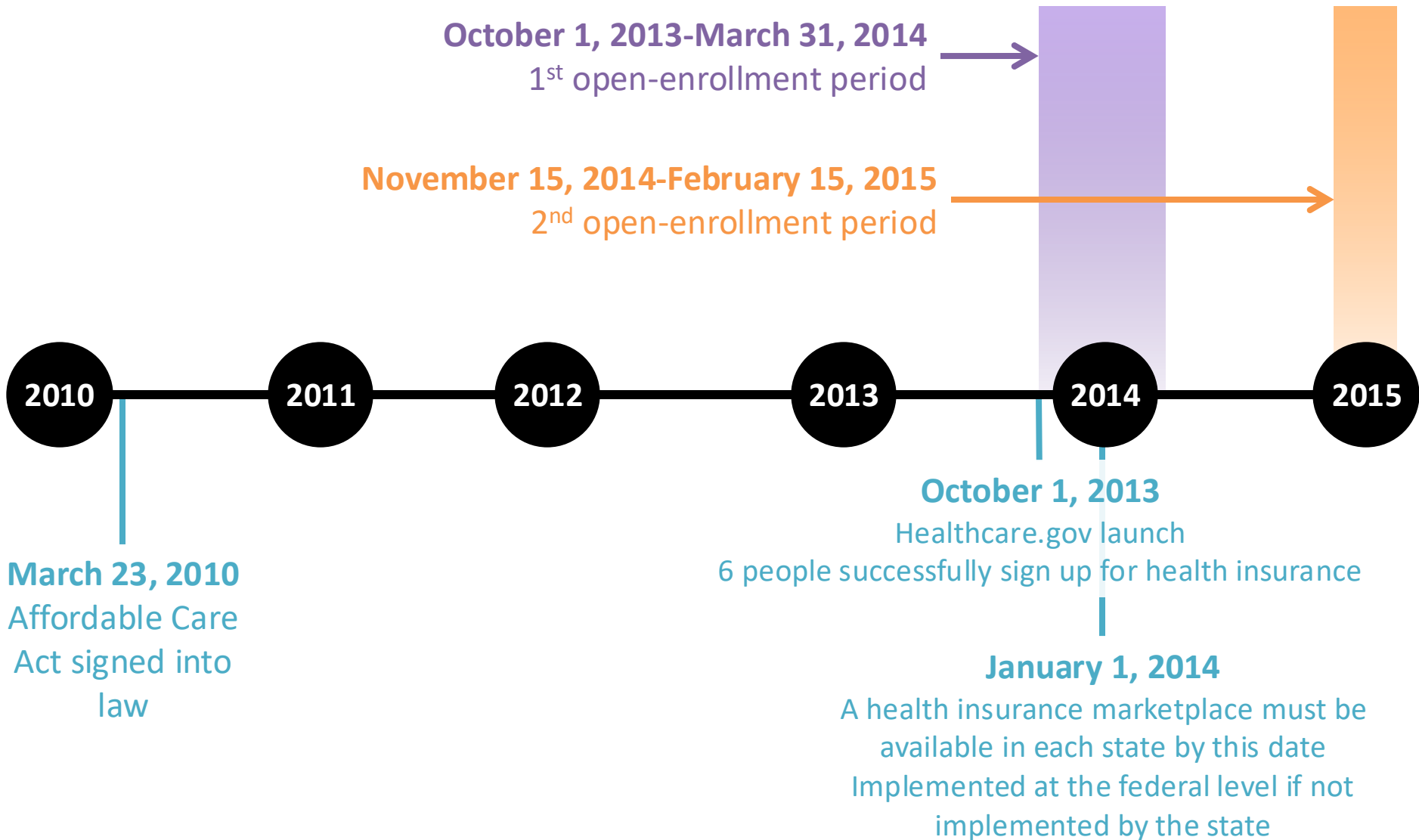
The Role of Healthcare.gov

The marketplaces provide those seeking health insurance a single point of access to view qualified health plan options, determine eligibility for coverage, and purchase insurance coverage. Individuals also use the marketplaces to determine eligibility for insurance affordability programs (e.g., Medicaid, premium tax credits, and cost-sharing reductions) that lower insurance premiums and costs of care.

The Role of Healthcare.gov

The marketplaces provide those seeking health insurance a single point of access to **view qualified health plan options**, **determine eligibility for coverage**, and **purchase insurance coverage**. Individuals also use the marketplaces to **determine eligibility for insurance affordability programs** (e.g., Medicaid, premium tax credits, and cost-sharing reductions) that lower insurance premiums and costs of care.

Healthcare.gov Timeline



Healthcare.gov: By the Numbers

- Login had 91% uptime
- Six people successfully signed up on day 1
- App 2.0:
 - In the old version, users took 20 minutes on average; new 9 minutes
 - In the old version, users flipped through 76 pages; new uses at most 16
 - In the old version, 55% of users completed signup; new 85%
- Login system 2.0:
 - Old system took 2-10 seconds; new takes 30 milliseconds
 - Old system cost \$250 million to build/\$70 million to maintain; new \$4 million/\$1 million.

Policy and Politics

- Initial work to create the Federal Marketplace required extensive policy development that delayed HHS and CMS in planning for the technical and operational needs of the HealthCare.gov website
- A good percentage of the elected government officials wanted the project to fail!

Development Approach

“CMS program staff also adopted an incremental information technology development approach that was new to CMS”

“Agile” at Healthcare.gov

The government was eager to embrace agile methods, but it didn't always understand them. The first time the team and the government tried to implement them together, government representatives drew up a plan for a three-month plan, complete with five carefully scheduled development sprints.

“And I'm like, how is that agile? That's a three-month plan—down to like, a plan every day of those three months. ‘What if you learn something on like the third week that changes the rest of the plan?’ ” Yu remembers asking. “And they were like, oh, well it's the rest of the plan, so it can't change.”

Discussion Questions

- What technical and organizational problems led to the failed healthcare.gov launch?
- What have we learned in class that could have helped with the launch?
- What properties of healthcare.gov made it unique compared to other SaaS websites?
- How are the problems experienced with healthcare.gov similar or different from your projects?

Standup Meeting Prompts

Each team member should discuss:

- What they did since the last class to help the team meet the Sprint Goal
- What they plan to do between now and the next class
- Any impediments that will prevent the team from meeting the Sprint Goal

[go/cs312-feedback](https://go.cs312-feedback)

Please give me feedback on
assignments and practicals

You'll have the chance to give more
formal feedback with CRFs on Thursday