

Member submitted health claim

# User Journey

Receive care  
 Pay bill  
 Learn that claim must be filed by member, not provider  
 Search website or call customer service to learn how to submit claim  
 Create account  
 Read instructions  
 Download form  
 Fill out information system already has  
 Scan or digitize paper form  
 Unsure if there are errors upload documents  
 Process looks simple and fast  
 Receives warning where there are errors that will cause claim to be denied  
 Files claim with confidence  
 Receives confirmation claim has been received  
 Can track claim progress

Touchpoints				
Emotions				
Phases	Receive Care	Uncertainty of process	Filing with paper form	Filing with electronic experience
Summary	Patient receives care from provider who doesn't have a relationship with their health insurance company.	Member knows they need to file the claim on their own. They are not sure how to do that, and assume it will be a difficult. They are not looking forward to figuring it out.	Downloading, filling out form, scanning form, and unloading works OK, but seems like there is a better way. Why can't form data be entered directly to site?	A simple online experience gives user confidence that they will be able to easily file claim. Once claim informaton is entered, there is more assurance there are no errors, and member can track claim.