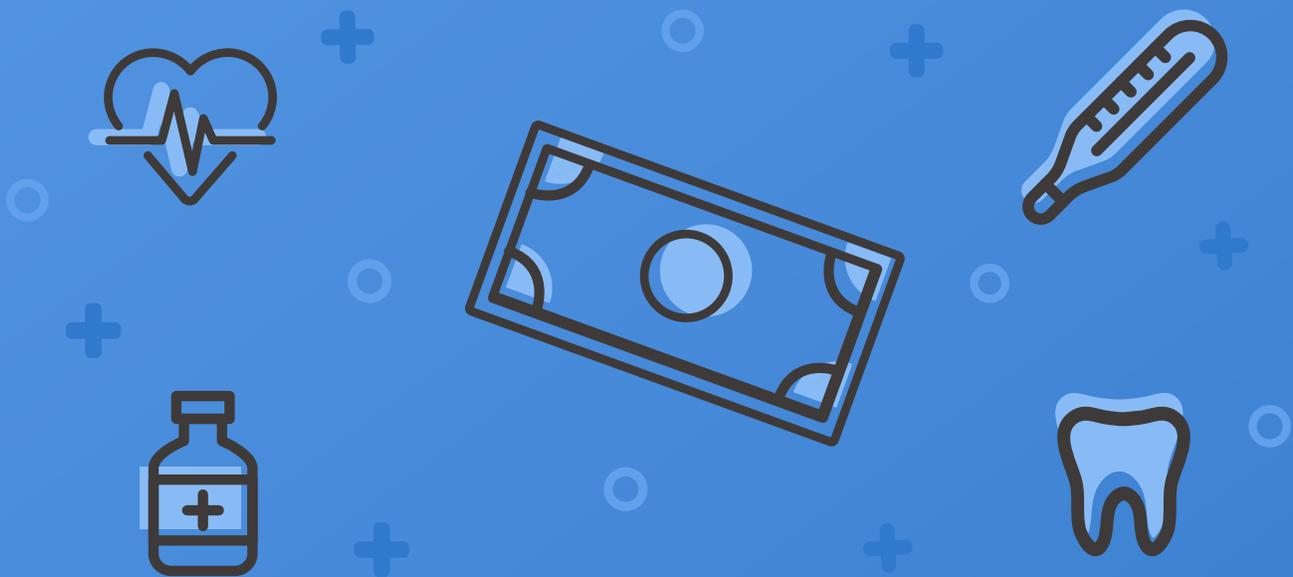


Health savings accounts reimagined: empowering employees to take control of their health without breaking the bank



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Meet Rusty...

Rusty is a 34 year old roofer at a local construction company in New Hampshire. His work as a roofer means he doesn't always have a consistent schedule, so his income isn't always steady.

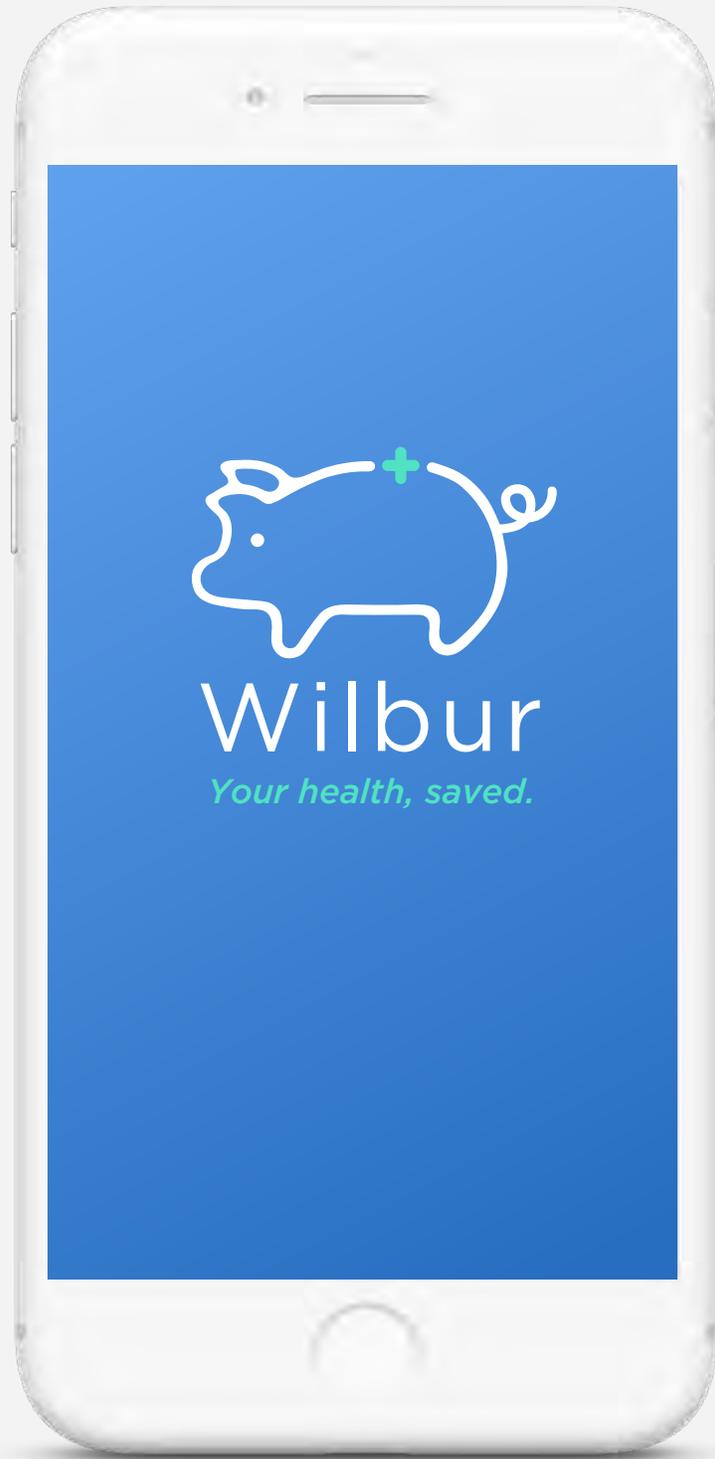
The construction company recently moved everyone to high-deductible healthcare plans to cut costs. Rusty doesn't really know how the new plan works, but he knows it's going to cost him more at the doctor's office. As he tries to understand the plan, Rusty finds the health savings account especially confusing. He doesn't know how much money he has in his balance or how much he should be contributing. He also doesn't understand how the tax benefits can help him save or if he gets to keep the money year over year.

Frustrated with the experience, Rusty begins to worry how much his healthcare might cost him and starts avoiding his routine care altogether.

If there was a more approachable experience for his health savings account, then Rusty could start to save what he needs and feel more confident in getting the care he needs too.



Introducing



Wilbur is a new type of health savings account that helps people like Rusty feel confident when it comes to getting the care they need.

Where traditional health savings accounts can be complicated and confusing, Wilbur is designed to be clear and accessible with three goals in mind...

Educate

Make health savings accounts easy to understand for everyone.

Whose money is it? What can the money be used for? How does the tax advantage work?

Empower

Help people like Rusty stay on top of their health savings in a way that best integrates with their lifestyle. Provide an experience that's engaging, while also offering flexible contribution and matching options.

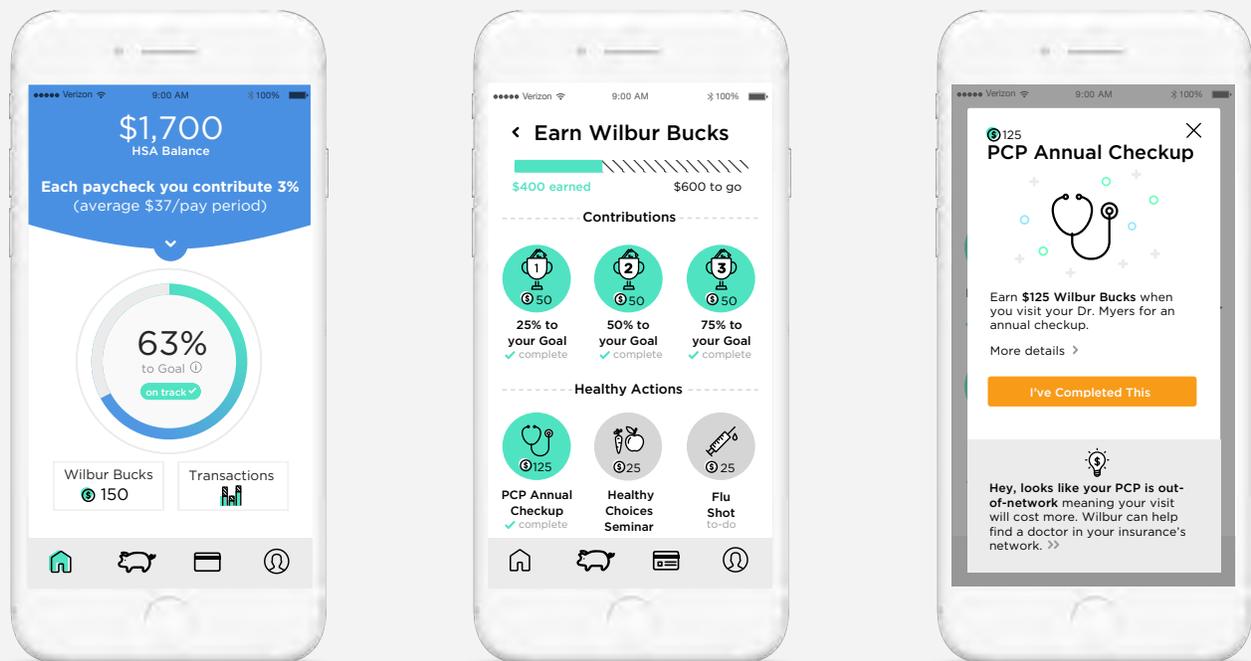
Encourage

Reward people like Rusty for getting the care they need, so they stay healthy and don't let small issues balloon into big problems that end up costing more down the road.

How does Wilbur work?

Wilbur is a mobile app built around a rewards-driven health savings account (HSA). In addition to receiving a traditional employer contribution, users earn “Wilbur Bucks” from their employer by hitting certain savings goals or taking healthy actions throughout the year. Wilbur Bucks are then redeemed as HSA contributions each pay cycle. This encourages proactive management of HSAs in a way that’s both flexible and engaging. Wilbur even offers the freedom of adjusting contributions on the fly so users with inconsistent income can feel more confident with their healthcare finances.

While we understand that not all employers contribute to their employees’ HSAs, we believe the benefit of a rewards driven HSA like Wilbur far exceeds the cost to employers. If employees are more proactive about their health and less stressed about savings, then they’ll be happier, more productive, and less likely to get sick or miss work.



An onboarding experience that works

This initial experience provides an easy-to-understand breakdown of the mechanisms behind health savings accounts. Common points of confusion are clarified in short bursts of information when users first open the app. Research has shown that learning in short bursts, often called *micro-learning** can help drive better long-term retention of content.

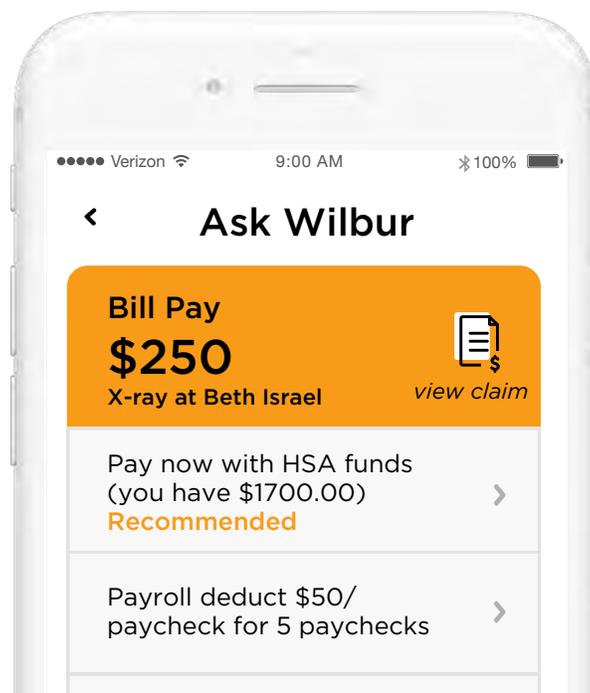
Extra support when you need it

Users often have multiple options to choose from when they need to get care but lack visibility into these options or don't always know the difference in associated costs until they get their bill. Wilbur provides an intelligent chat service that lets users to explore different care options and understand the costs upfront. Wilbur also sends personalized notifications and helps answer users' questions about their HSA.

Stress-free payment options

Sometimes, the most stressful part of healthcare is the bill. When users receive a bill, Wilbur gives them options. It lets them pay directly from their HSA or set up a flexible payment plan right in the app to make bills less stressful and more manageable.

*Source from <https://www.td.org/insights/how-microlearning-will-shape-the-future-of-work>



When designing Wilbur,

we expanded upon the initial research insights to explore a variety of personas that might fall within the challenge's target demographic. But given the diversity of this population, we steered away from traditional personas, and instead narrowed our focus by defining a **high expectation user**. In other words who would benefit the most from our solution but still share common needs across broader demographics?



User interview session

Our research led us to shift workers. With an estimated 25 million shift workers in a variety of industries across the US, they provided a broad enough user base to be impactful, but also share common pain points that would translate to a better solution for everyone.

25 million
shift workers in the US*
with rotating or irregular work schedules

*Source from <http://workshift.us/>

Here are the pain points we identified:

1 Shift workers often deal with inconsistent income

Due to their hourly pay and schedules, many shift workers don't have complete control over how much they work each week. This means they're often forced to make financial trade-offs on a regular basis, and won't always be able to save money consistently.

2 Shift workers are often on-the-go

Most shift workers are in pink-collar or blue-collar jobs, meaning they're often on their feet and on the move. They typically don't have access to a computer at work or home so they defer to using their **mobile devices**.

3 Shift workers are more susceptible to health issues

Busy schedules, inconsistent hours, and manual labor can all lead to stress-related conditions or injuries.



This process has opened our eyes to the complexity of high-deductible healthcare plans and health savings accounts. We hope ideas like Wilbur can build a better future for those especially vulnerable to these challenges.

If people like Rusty are more engaged with their healthcare and personal finances then they can gain both the confidence and means to get the care they need. And more proactive care promotes better health outcomes overall. Wilbur provides that engagement, in an experience that's as approachable as it is helpful.

From the team that brought you Wilbur

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Slalom is a purpose-driven consulting firm that helps companies solve business problems and build for the future, with solutions spanning business advisory, customer experience, technology, and analytics.