

NAIC Consumer Liaison Presentation
Engaging Consumers To Design Consumer Information
Brenda Cude & Karrol Kitt
August 5, 2019

YES State DOI Responses Surveyed: 4 states

"Yes" State	Actions Taken	What Was Learned
California	We convened several focus groups to learn best ways to publicize our programs. The attendees were compensated to participate in group interviews at a specific location and provided feedback to questions and photos.	Learned who they would trust, what would attract their attention, how they felt about the program, and their thoughts on cost.
District of Columbia	The District of Columbia Department of Insurance, Securities and Banking conducted a web survey in the fall of 2018 that included consumers. The survey was distributed by email and posted on the Department's website so that all visitors could participate. The intent of the survey was to invite feedback on, and evaluate, the information/content (including insurance information), design and navigation of the site. DISB also holds numerous presentations throughout the District each year on topics that include homeowner's and renter's insurance. At the end of each presentation, participants answer a survey that asks them to evaluate the presenter and the content of the presentation. Consumer materials and presentations are revised based on feedback received from the surveys.	Key recommendations for the website based on survey results included: Reorganizing information on the website; Improving content and content organization of licensing-related matters; Improving Searches by using more relevant keywords; Using videos to explain each program's function on each page; Updating the site more regularly; Adding FAQs. Community presentation survey results showed that consumers would like more information on ways to file a complaint (insurance related and otherwise) and other services and programs that DISB provides.
Texas	We asked for volunteers for a "virtual focus group" through our social media accounts and website. About 100 people responded. We send drafts of our consumers materials to this group and use their feedback to make changes. Of course, our focus group is people who were already looking at our information – so not really reflective of the average insurance consumer. We consider this a first step in our effort to get more direct consumer feedback on our material	We posted a story on our focus group recently that includes examples of the changes we've made in materials based on the group's feedback. //www.tdi.texas.gov/news/2019/tdi05292019.html

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<p>Washington</p>	<p>The WAOIC takes a user-centered methodology to designing our website and online information to ensure consumers can find what they need and understand what they read.</p> <p>The WAOIC's Web Service's team plans and conducts task-based web usability testing on our online consumer information. We conduct the tests at a state-owned web usability testing lab and typically recruit 8-10 participants who are asked to complete 10-12 tasks. We observe, record, and document, how well the participant can complete each task and understand the information. The test data is analyzed and recommendations are developed based on the findings. Each study costs about \$3,000 for the testing lab facility and participant requirement. We also use analytic tools such as Google and crazyegg to gain insights on how well our website consumer information is performing, track user behavior and test improvements. We also strive to ensure our online consumer information is written in plain language and follows the writing for the web best practices.</p>	<p>One of the benefits of conducting usability testing is not only being able to test how easy consumers can get their questions answered but, also gain insights into their insurance buying needs and perceptions of our agency. Also, during usability testing participants are encouraged to speak out loud as they complete the tasks and their comments often help us understand what terminology they use. Sometimes just a small change in terminology can have a big impact on making consumer information more user-friendly.</p>

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NO State DOI Responses Surveyed: 12 states

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Florida	No	
Louisiana	<p>While the LDI does not have a specific program whereby we engage insurance consumers in the design of consumer information, education and/or consumer disclosures, the LDI does have a proactive process that we utilize in this area. Each LDI staff person or office that is tasked to make a presentation to a public group is expected to elicit comments from the members of that public group regarding the effectiveness of the presentation. In general, the vast majority of feedback comments from the public encourage the LDI to look at readability, providing definitions to all terms (especially insurance terms) used in the presentation, and make it clear that the use of "plain language" is critical to positive consumer understanding. The section of the LDI that is perhaps the most proactive in this arena is our Senior Health Insurance Program (SHIP) because they make numerous presentations to groups and senior citizens each month. As such, the SHIP utilizes this process and has determined that it is very effective in allowing them to evaluate and make positive changes to the presentations that the SHIP makes to the public.</p> <p>Additionally, the LDI office/staff that is preparing a power point or a speech or a brochure will work closely with the LDI Division of Public Affairs and our Public Information Office (PIO) in the drafting, modification, and final preparation, as well as the constant re-evaluation, of any such document/presentation that will be used to disseminate consumer information, educate consumers and/or provide consumers with disclosures about various insurance matters/issues that affect the insurance buying public. As such, the LDI Division of Public Affairs and our PIO is a key component that guides how the LDI ensures that all consumer information, education, and/or consumer disclosures meet the standards that they have determined will ensure the highest degree of readability and understanding by insurance consumers.</p>	<p>The most valuable thing that the LDI has learned is that it is critical to constantly evaluate our print and digital publications for accessibility, readability and understandability. It is only through a process of constant evaluation that the LDI can maximize consumer information, education and/or consumer disclosures so that the LDI can increase consumer knowledge, understanding and confidence in the insurance arena.</p>

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Missouri	<p>The Missouri DIFP has not done any formalized outreach to consumers related to designing consumer materials. Informally, we rely upon on our non-technical staff to provide input on occasion. We would be limited in terms of actual consumer testing due to budget constraints. We do rely heavily on the work done through the NAIC which usually does solicit feedback from consumer representatives and the public.</p> <p>Angela Nelson, Chair of Consumer Information Subgroup and Transparency and Readability, was involved with consumer testing of the SBC health coverage document that the NAIC funded in 2015.</p>	<p>With regard to the consumer testing of the SBC funded by the NAIC, we observed that while the general concepts of cost-sharing were familiar, the lack of comprehension in being able to apply the most basic of cost-sharing features, like deductibles, was significantly lacking.</p>
Nebraska	<p>Nebraska does not have a formal process for obtaining consumer input in the design of consumer information, education and disclosures.</p>	
Nevada	<p>Nevada has not reached out to consumers for feedback.</p>	
New Mexico	<p>In the past, our Consumer Affairs, Legal and/or fraud would receive enough questions/concerns about a certain topic that we would use to develop a consumer alert or brochure....air ambulance, health care sharing ministries, fraudulent attempts on annuity funds, resources for flood victims, etc. In addition, we listen closely to the consumer representatives at the NAIC to better understand the current concerns and viewpoints.</p>	
North Carolina	<p>I am unaware of anyone reaching out to consumers as part of the process of designing consumer information.</p>	
Oregon	<p>At this time our agency is not conducting any outreach for consumers. We have in the past, however I know that we all understand the budget process and what functions are the first to go. At the time we were conducting outreach, we would sign up for different events around the state. We would set up booths with flyer information about OSI, and have consumer complaint forms available. The biggest part of the events was the face to face contact and discussions held with the public. Some of our difficulties were that people thought we were trying to sell insurance and would stay away from the booth for that reason.</p>	<p>We use an Advisory Committee in some outward facing messages, and we have used focus groups, in the past (but not currently). We also do A/B testing with our paid social media posts and also some consumer user testing on our website.</p>

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Rhode Island	Currently, we do not engage in the consumer outreach outlined in question #1 below; we just don't have the resources to do it. (Frankly, we rely on the NAIC to provide most of our content we use for consumer outreach.)	
Tennessee	We have not reached out to consumer groups to field test our advertisements and consumer-facing information.	
Wisconsin	We have not done much of this to date, but we plan on making consumer outreach a central piece of our public education/engagement efforts going forward. We are in the process of following a "nothing about us without us" philosophy regarding outreach, wherein we are actively seeking feedback from impacted stakeholders so that we can design materials that will be readable, relevant, and responsive to the groups they are targeted towards. Moving forward, we hope to sit down with consumers to understand what issues they see in the insurance world so we can understand what they'd like more information on, as well as how it should be presented.	Obviously to be determined, but we are optimistic that these efforts will allow us to produce more engaging and easily readable content.

No Response Received: 5 states

No Response State
Idaho
Maine
Mississippi
New York
Pennsylvania