



Case Study

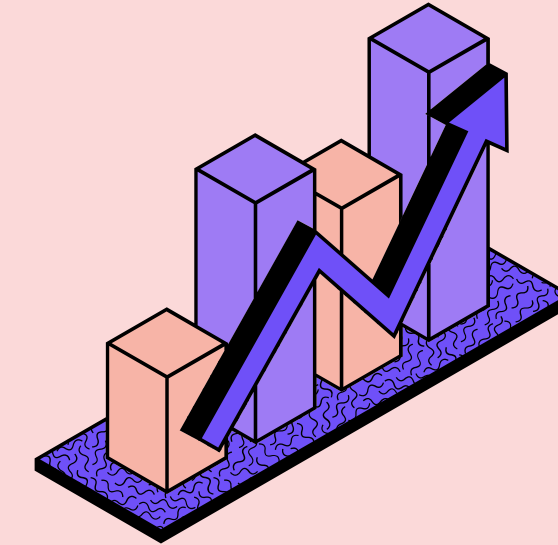
Small Business

Quoting Tool

Design a quoting experience for small businesses who provide health insurance for 1-50 employees

Skills: Content design, UX writing, UX research

The Context



An easy quoting experience is crucial when buying health insurance, especially for smaller businesses who need to offer benefits for 1-50 employees. For these smaller businesses, **getting an accurate, detailed quote is a major deciding factor in the insurance that they choose**. Businesses of this size also typically have less staff members dedicated to handling benefits for their teams. This means that **quoting experiences also need to be easy to navigate and understandable for non-expert users**.

These were important factors that I, along with the rest of the product and UX design teams, kept in mind when starting designs for a new quoting experience for small businesses. We also knew that **a competitor had recently revamped their quoting experience to provide more personalized quotes**.

The Problem

Based on customer feedback, we found that the existing feature (which had been created about 7 years prior) did not provide customers with the experience they needed. Some of the customer feedback included:

- **Desire for a quick quote option** for users who just want to browse benefits without commitment
- **Need for clarity** around some technical terminology and more step-by-step instructions
- **Ability to easily edit** quote details without having to start the process over
- **Option to easily upload** user information via Excel file instead of required manual entry

The Game Plan

To fix these problems, here are the solutions we decided on

Provide a “quick quote” and a “detailed quote”

Allow users to choose their type of quote (and how much time they want to spend on it) up front

Simplify language and add instructions

Make the process easier to understand and guide users the whole way

Allow users to easily edit during the process

Provide a quick editing tool so that users don't have to start over to make changes

Reduce manual entry with upload options

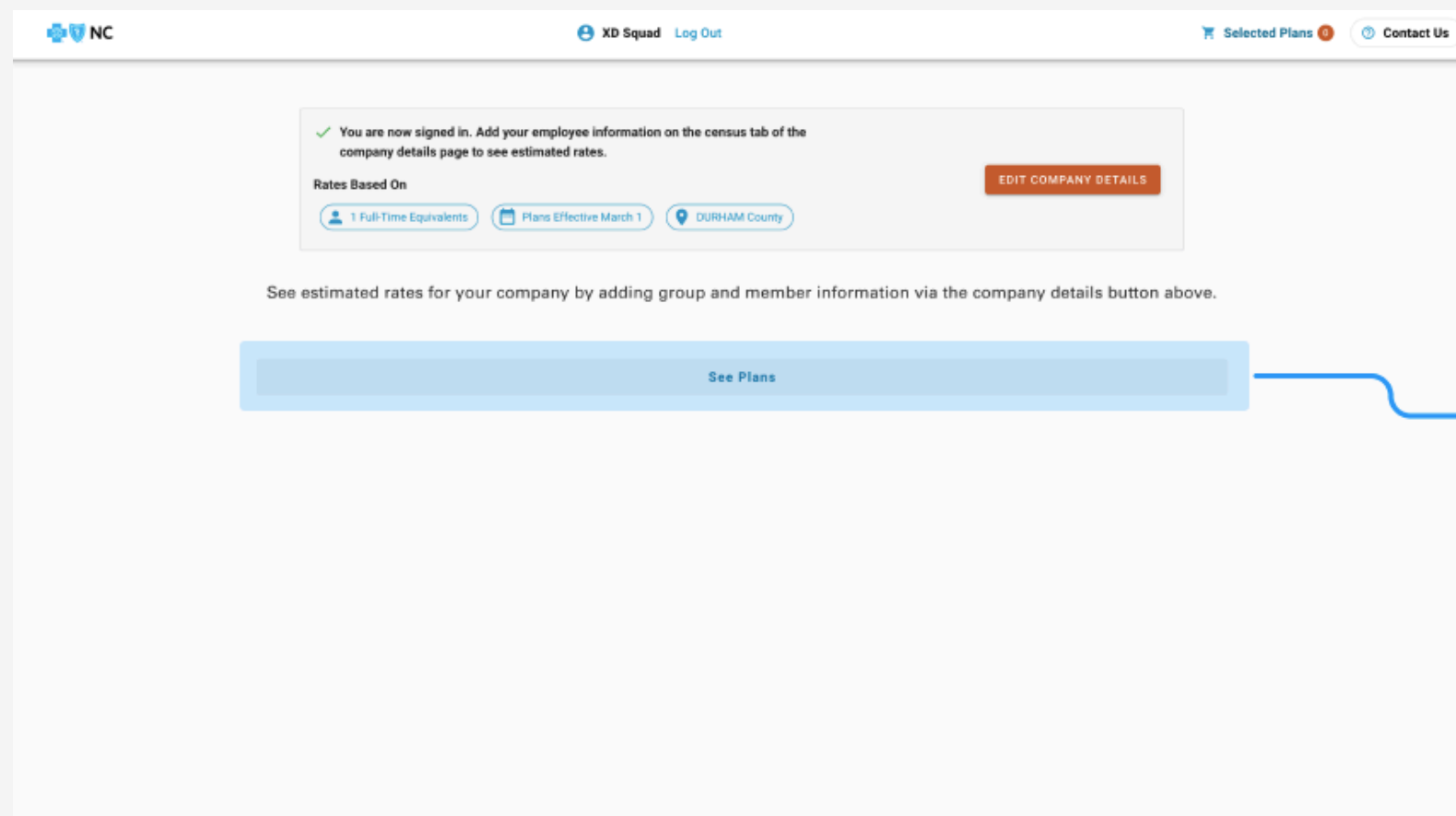
Empower users to save time and reduce manual entry errors by uploading Excel files

The Solution: Quick Quote

Our goal was to allow users to choose their type of quote (and how much time they want to spend on it) up front. To do this, we decided to add two paths at the very beginning of the experience.

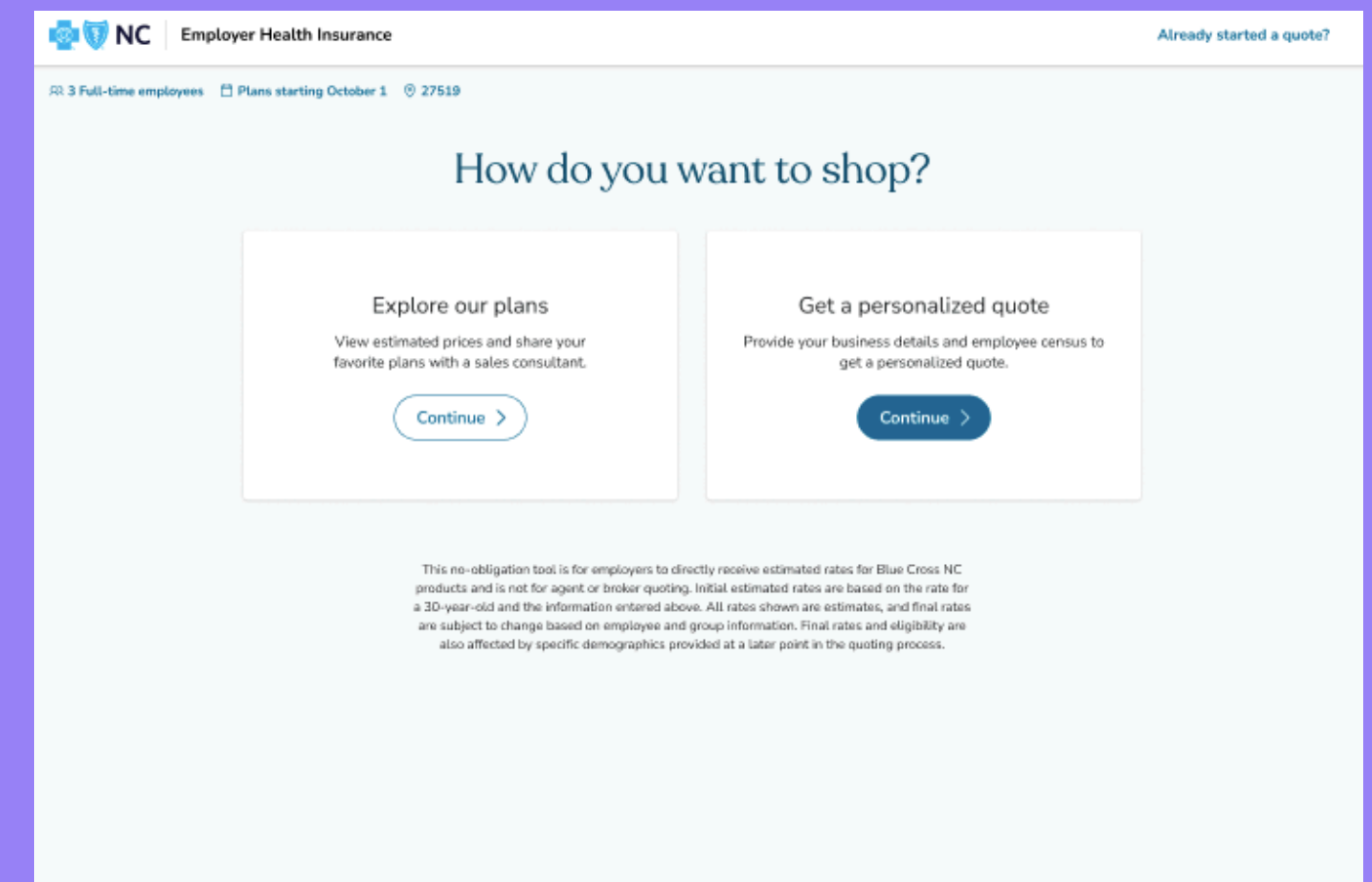
Before

Users would have to fill out several pages of forms with company and contact information before getting to this page. Then, they could finally choose to get a quick quote or detailed quote, but the instructions were buried and hard to understand.



After

In the new flow, users could simply input their contact information and then be taken to this page, where they could choose the path for their quoting experience. They could choose to just browse plans, or they could get a more detailed, personalized quote.



The Solution: Clear Instructions

Our goal was to make the process easier to understand and guide users the whole way. To do this, we added more instructional copy (while keeping things concise), added steppers where beneficial, and added helper text.

Before

Many areas of the experience were confusing for users and lacked instructional context. For example, users wanted to know why they needed to create an account (screenshot 1) and more clear language for technical processes (screenshot 2).

Create an Account

Account Details

* Username

* Password * Confirm Password

Account Recovery

* Security Question

* Answer to Security Question

Privacy Policy

By checking this box, I agree to the Blue Cross NC [privacy policy](#) and [usage agreement](#).

Are you including any affiliated groups under your coverage that together make up a controlled group that is considered a single employer as defined under section 414(b), (c), (m), or (o) of the Internal Revenue Code?

YES

NO

Internal Revenue Code 414(b), (c), (m), or (o)

After

To address these issues, we added instructional content to explain what was happening each step of the way. I made sure to keep these explanations concise so that they were helpful without being overwhelming.

You're eligible!

Create a profile to keep your business details secure and save your progress.

Login details

* Username

* Password * Confirm Password

[Password tips](#)

Privacy policy

By checking this box, I agree to the Blue Cross NC [privacy policy](#) and [usage agreement](#).

[Back](#) [Continue](#)

Does your business share ownership or control with other businesses, and if so, are they considered a single employer?

Yes

No

[Learn more about shared ownership and control](#)

The Solution: Easy Editing

Our goal was to provide a quick editing tool so that users don't have to start over to make changes. To do this, we conducted user testing to see what the most common quote changes would be and we made an editing pop-up for quick changes.

Before

Users could edit their information, but they would have to go back to the beginning. This required filling out long forms and inputting data all over again.

Company Information

* Legal Company Name

Assumed Business Name

* Address

* Tax ID

* North American Industry Classification System (NAICS) Code

* Desired Effective Date

* Number of Full-Time Employees Eligible for Coverage + -

* Do you currently offer your employees Dental coverage?

After

We added an Edit button to a toolbar at the top of the page so that users could edit their details any time. We focused on the three fields that users edit most often in the process. We also added copy to explain what would happen if they made changes.

Your coverage details

Rates may change based on any edits you make.

Business ZIP code

Enter the ZIP code for the physical location of your business.

Number of full-time employees

Desired effective date

Quotes are available for plans starting within the next three months.

[Cancel](#) [Save](#)

The Solution: Easy Uploading

Our goal was to empower users to save time and reduce manual entry errors by uploading Excel files. To do this, we simplified the upload process by providing easier access to an Excel template and more instructions on how to upload.

Before

Users could download a template and upload their completed Excel file, but the buttons were spread out and lacked any instructions on how to upload, what file sizes were allowed, etc.

Type	Name	Gender	Date of Birth	Health	Dental	Vision	COBRA	Disability
Sub	Employee	M	10/5/1988	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Dep	Child	M	1/1/2016	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Sub	Employee	M	2/28/1977	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sub		M		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sub		M		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

After

We created a pop-up with clear step-by-step instructions on how to download the template and upload the file. We also added a drag-and-drop feature and included file size specifications to help users avoid unexpected errors.

Import your census

- Download our census template and fill out the all required fields.
[Download Excel template](#)
- Upload your completed Excel file below.

Drag and drop a file or
[Select File](#)
Only .xls files. 2MB max file size

Uploaded files

Census_Upload_SGDS (2).xlsx
68% Uploaded

[Cancel](#) [Continue](#)

The Wins



We gave users the quick and clear experience they asked for.

We received positive user feedback and continued to iterate based on their needs.



Our changes also helped our sales and support teams.

Our sales team was confident that these changes would increase retention and leads while decreasing unnecessary support calls.



We developed relationships with new engineering and product teams.

We collaborated with new team members for this project, which was a great opportunity to introduce our design system and practices.