

Incorporating Human Centred Design within Non-Profit and Advocacy Spaces

Clarissa Meffan



CHOICE's Mission

Creating fair, just and safe marketplaces
for Australian Consumers

CHOICE



CHOICE



Advocacy Team



Lab Testers



Journalists



By Tony Ibrahim and Andy Kollmorgen
and Alison Potter

Share: [f](#) [t](#) [G+](#) [e](#)

Are you affected?

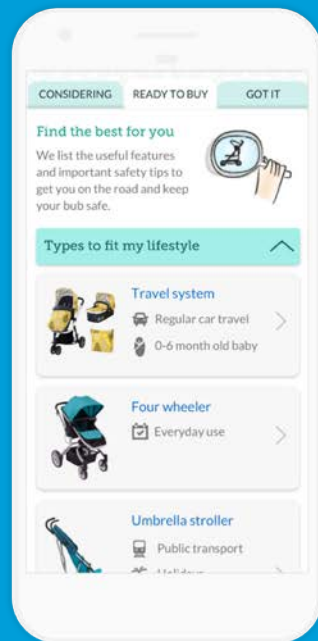
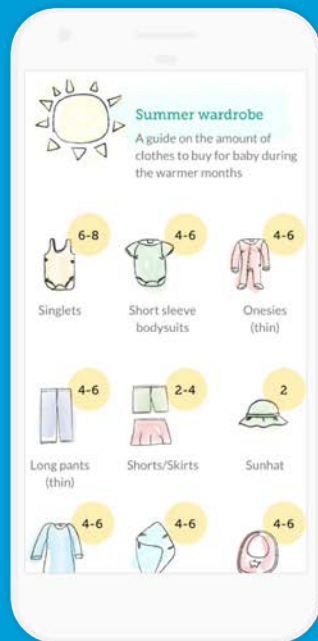
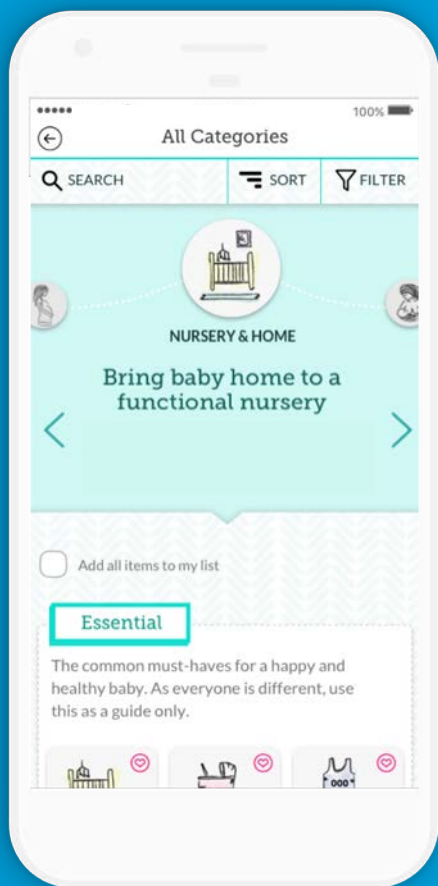
Last updated: 14 August 2018

Human Centred Design Maturity

- Focussing on customer problems
- Sharing our knowledge across the organisation
- Addressing advocacy challenges to find the right balance between being purpose-led and customer-driven

Getting into the Problem Space

- Creation of Product and UX team
- Validate the customer problems, not just the solutions



Do I need health insurance?

Figure out if getting a policy will save you money on your tax bill or not.



Also find:

- What Medicare does and doesn't cover
- What changes tax-wise when you turn 31
- How extras cover works
- Tips to help you decide what to go from here

[Start the quiz](#)

[Want to compare policies instead?](#)

[Open our disclaimer](#)

CHOICE

CHOICE exists for Australian consumers like you. We're completely nonprofit and independent. Health insurance is complicated. Our goal is to make it easier. [Learn more about CHOICE](#)


A screenshot of the 'Do I need health insurance?' quiz. The top bar says 'Do I need health insurance?'. Below it, the user's result is 'YES'. A large green box with 'YES' is next to a document icon with a plus sign and a dollar sign. The text says 'Buying private health insurance will save you money on your taxes'. Below this, there's a question 'What happens when you turn 31?' with a calculator icon. The answer is 'You'll pay around an extra \$40 a year for your private health insurance. If you keep it for 10 years, the penalty is removed.' To the right, there's a section 'What about my health needs?' with a list of questions: 'What's the difference with public and private health care?', 'What about hidden costs or gaps?', 'How's it work with medication or services?', and 'What about pregnancy?'. At the bottom right, there's a 'Find me a policy' button and a small icon of a person with a thought bubble containing an apple.

CHOICE

Maybe


When has maybe ever been an answer you've wanted to hear?

Your result is...



Maybe

Buying private health insurance
won't save you money on your
taxes, but...

Why? 

x

Because of your income level, you won't be hit with the Medicare levy surcharge at tax time. (Most people already pay a Medicare levy as part of their income tax - the surcharge is on top of this.)

But you're over 31, so if you don't already have insurance, you'll pay more for your policy the longer you wait to take it out. [Here's why](#)

If you don't think you'll ever take out health insurance (or you already have), you don't need to worry about this.

As well as your financial circumstances, your health and other considerations may also come into play - see [what else you would get](#) with private health insurance.

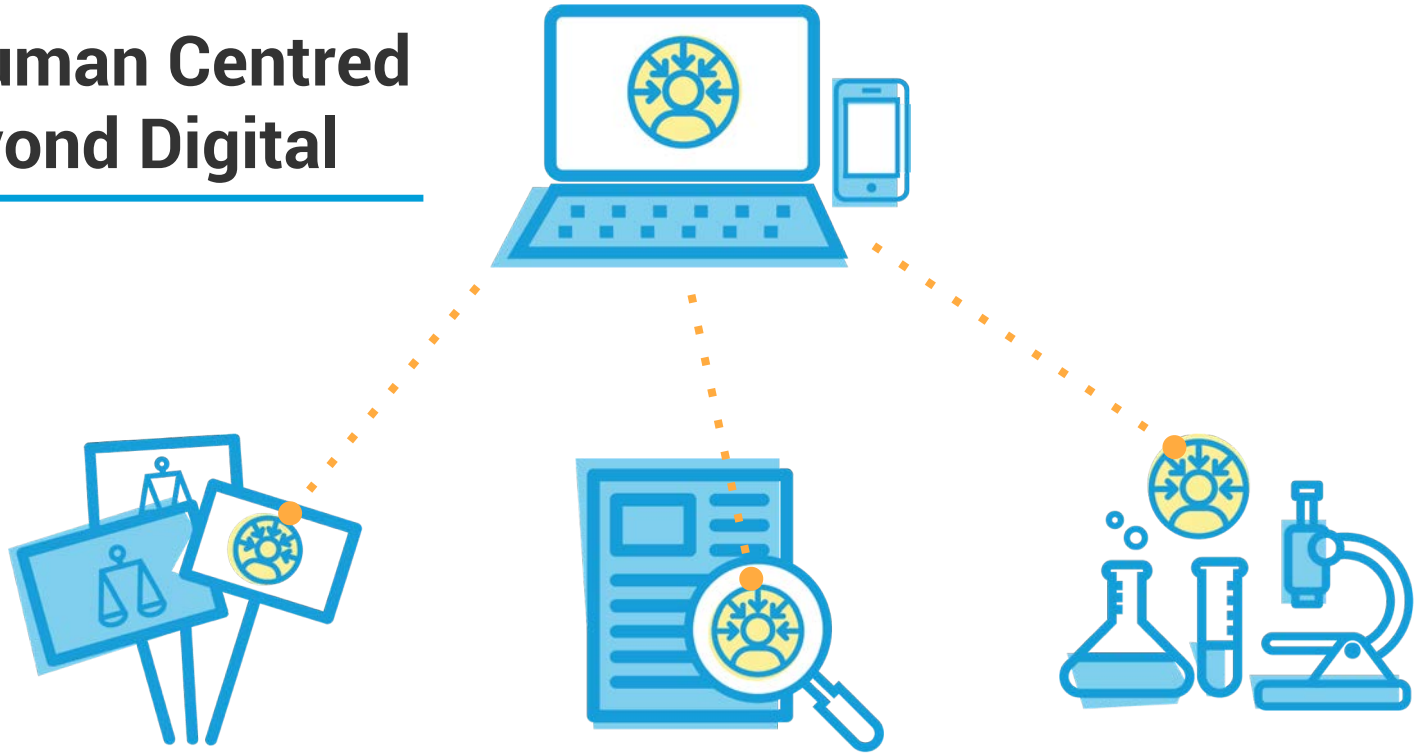


Going beyond Digital

- Transparency
- Inclusion
- Find opportunities to share



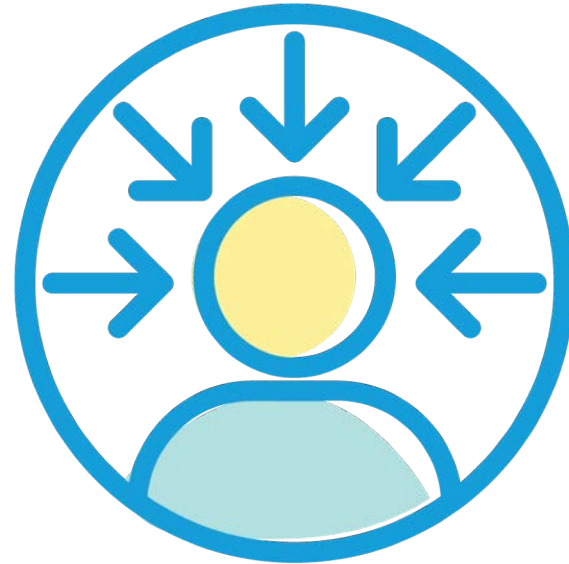
Shifting Human Centred Design beyond Digital



Advocacy Vs Human Centred Design



vs





JUNK POLICIES

	And Basic Extras	St. Healthy Start	(Young Singles)	And Mild Extras
			Select	Select
			About this fund	About this fund
			83% based on your selection	83% based on your selection
	Jun. warning !	Junk warning !		Junk warning !
PREMIUM (INCLUDES REBATE IF SELECTED) ?	\$131 per month	\$130 per month	\$134 per month	\$162 per month

Warning

This is what we consider 'junk' hospital insurance. It covers only a handful of treatments (if any) in a private hospital.

If you're getting private health cover simply to avoid the government's Medicare Levy Surcharge (a tax on Australians who don't have private health cover), this may be useful. However, there may be basic policies that cost about the same, or even less, that offer a lot more.

These are the policies that best match your needs.



Instead of taking out a combined policy, you could save around \$180 a year by taking out separate hospital and extras policies, even from different funds. Take a look at the results to see if you can make a better combination.

About your results



Showing 20 results for: Family | Combined (Hospital & Extras) | NSW

SUMMARY					
POLICY DETAILS	WESTFUND Silver Plus	GMHBA Everyday Family Package \$500 Excess	WESTFUND Gold 500	HEALTH CARE INSURANCE Premier Package - \$500/\$1000 Excess - Family	HEALTH PARTNERS Family Essential (Family)
	Select	Select	Select	Select	Select
	About this fund	About this fund	About this fund	About this fund	About this fund
POLICY MATCH SCORE	86% based on your selection	83% based on your selection	83% based on your selection	83% based on your selection	81% based on your selection
PREMIUM (INCLUDES REBATE IF SELECTED)	\$417 per month	\$422 per month	\$453 per month	\$457 per month	\$402 per month
HOSPITAL OUT-OF-POCKET EXPENSES					
EXCESS	\$250 per hospital visit	\$500 per hospital visit	\$500 per hospital visit	\$500 per hospital visit	\$300 per hospital visit
	\$500 max per year	\$1000 max per year	\$1000 max per year	\$1000 max per year	\$600 max per year
	Show more	Show more	Show more	Show more	Show more

	Mildura Health Fund	GMHBA Health Insurance	Peoplecare	Phoenix Health Fund	Health Partners	
Print	Printing tips	\$280 per month	\$251 per month	\$298 per month	\$292 per month	\$303 per month
GAP COVER	Average	Below Average	Above Average	Above Average	Average	
Hospital cover score	100	100	100	100	100	
	out of an industry maximum of 100 private hospitals in NSW	out of an industry maximum of 100 private hospitals in NSW	out of an industry maximum of 100 private hospitals in NSW	out of an industry maximum of 100 private hospitals in NSW	out of an industry maximum of 100 private hospitals in NSW	
	Show more	Show more	Show more	Show more	Show more	
HOSPITAL COVER						
	62%	100%	100%	100%	100%	

Hospital cover score

We score a policy on what it covers compared to the most comprehensive cover available.

The lower the score, the more treatments are excluded or restricted.

A lower scored policy might suit your needs for now, but one with a higher score could give you greater peace of mind.

Pregnancy and birth-related services

If you're thinking of having kids in the next couple of years, you need to get insurance well ahead of time to be covered from the start of your pregnancy. Health funds impose a 12-month waiting period before you can claim for pregnancy and birth-related services (unless you're switching from another fund where you've already served your waiting times).

CHOICE tip

The public hospital system is very good for pregnancy and birth-related services, but with private cover you can choose your own doctor/obstetrician, and private hospital facilities may be more comfortable.

Compare public and private for pregnancy

What's not covered by private insurance?

Select what cover you would like:

Public (Medicare) <input type="checkbox"/>	Private patient in a public hospital <input checked="" type="checkbox"/>	Private cover <input type="checkbox"/>
A	B	C

Compare public and private for heart surgery

	PUBLIC COVER <i>Medicare</i>	PRIVATE COVER
WAITING LIST*	Median wait is 2-3 weeks but up to 3 months for non-urgent treatment	Shorter - as soon as surgeon and hospital bed available
CHOOSE YOUR DOCTOR	✗	✓
SINGLE ROOM	Only when medically necessary	Often
COST TO YOU	None	Varies depending on surgeon and procedure
EMERGENCIES	Covers all medical emergencies	Usually not used in emergencies

*Source: AIHW 2016, Elective surgery waiting times 2015-16, Australian hospital statistics.

What's not covered by private insurance?

Specialist appointments outside a hospital, for instance with your obstetrician, are not covered. Medicare will pay some of the fee for these appointments, with or without private insurance. Your obstetrician may also charge a large pregnancy management fee (approx. \$2000-\$5000) which Medicare will only cover a small part of and which isn't covered by private insurance.

Higher out-of-pocket costs can apply to complicated pregnancies, for example twins or triplets, or gestational diabetes.

Diagnostic tests and imaging like ultrasounds and blood tests outside hospital also aren't covered by insurance but Medicare will pay for a portion of these services.

Building our Human Centred Design capability within CHOICE

- More focus on validating customer problems early and often
- Demonstrate the value of Human Centred Design to all areas of our organisation
- Find the right balance between solving customer problems and driving systemic impact

Thanks

CHOICE