



# **Field Research With Clear Practical Implications**

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# Why do field research?



Reason for Field Study	Health and/or Wealth Project
Behavior	Health and Saving Compliance
Multiple Individual Differences	Race, Gender, Age @ <a href="http://www.cdc.healthcommworks.org">www.cdc.healthcommworks.org</a>
Context Effects	Restaurant Study on Fat Tax and Label Stigma, Food Waste
Decision Series	Debt Repayment, Weight Loss, End-of-Life

# How do I know it has clear practical implications?

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## Process

- Review practitioner stimuli
- Discuss consumer decision-making
- Search for relevant research
- Design field study
- Partner with practitioners to pilot

Behavior change requires motivation since it is rarely inherently desirable

**MAP**

# Motivation can be increased by highlighting positive outcomes



Know the  
Financial Five  
[www.mymoney.gov](http://www.mymoney.gov)



think about  
your  
money  
[www.mymoney.gov](http://www.mymoney.gov)

A screenshot of the MYMONEY.GOV website. At the top left is the U.S. Department of the Treasury seal. The main header is 'MYMONEY.GOV' with a search bar to its right. Below the header is a navigation menu with tabs for 'Home', 'MyMoney Five', 'Earn', 'Borrow', 'Save &amp; Invest', 'Spend', 'Protect', and 'Life'. The main content area has a blue background with the text 'LEARN MORE' and 'MyMoney Five'. Below this is a sub-headline: 'Learn more about the five key topics for managing and growing your money.' To the right is a graphic of a green plant with a dollar sign (\$) in a pot, where the leaves are labeled 'Save &amp; Invest', 'Earn', 'Protect', 'Spend', and 'Borrow'. At the bottom of the content area is a video player control bar with a play button.



# Motivation can be increased by removing compliance barriers



Have any of the following concerns kept you from completing your online Health Assessment questionnaire?

If yes, we have a solution for you!

CONCERN	DOES THIS APPLY TO YOU?	SOLUTION
<i>I can't register for <a href="http://www.mvciana.com">www.mvciana.com</a></i>	✓	<ul style="list-style-type: none"> <li>You will need either your social security number or your Cigna ID number to register.</li> <li>Your Cigna ID is the 9-digit number located on the front of your Cigna card starting with the letter "U." You can call Cigna 24/7 at 800-244-6224 to get your Cigna ID number if you don't have your Cigna ID card.</li> </ul>
<i>I won't know the answers to all of the questions.</i>	✓	<ul style="list-style-type: none"> <li>Includes questions about your health, your lifestyle habits around exercise, nutrition and sleep, and your health numbers (e.g. blood pressure).</li> <li>You can complete the Health Assessment without your health numbers – simply answer "I'm not sure."</li> <li>We do encourage you to learn your health numbers. Explore your options at <a href="http://www.dartmouth.edu/wellness/screenings">www.dartmouth.edu/wellness/screenings</a> or call the Wellness Office at 603-646-1184.</li> </ul>
<i>I don't have enough time.</i>	✓	<ul style="list-style-type: none"> <li>It only takes 15 – 20 minutes to complete the entire questionnaire.</li> <li>If you need to take break, you can log back in within 72 hours and begin where you left off.</li> </ul>
<i>It's not confidential.</i>	✓	<ul style="list-style-type: none"> <li>Dartmouth College will never receive any personally identifiable health information - only your name will be shared for incentive administration.</li> <li>As Cigna states in their FAQ, "your results will never affect your ability to get health insurance now or at any future date, will never cause an increase in your insurance rate or cause your insurance to be canceled, and will never be used to determine whether a claim will be paid or denied."</li> <li>For more FAQs related to confidentiality, please visit <a href="http://www.dartmouth.edu/wellness/docs/faq_cigna.pdf">http://www.dartmouth.edu/wellness/docs/faq_cigna.pdf</a></li> </ul>

Incremental Enrollees  
Lift over control – 37%  
N-4300

30.0%

Champion  
Letter

41.0%

ENABLE Mailer

Choice architecture is the key to enhancing commitment

**MAP**

# Active Choice: Prescription Refills



**CVS CAREMARK**

### Make your Prescription Refills Easier with ReadyFill at Mail

Enjoy on-time delivery of your prescriptions, at no additional cost with ReadyFill at Mail, our automatic refill program. You can order your prescription refill each time or your refill order can be automatic with ReadyFill at Mail®.

You get the following benefits if you choose automatic refill:

- Your prescription will automatically be filled 14 days prior to the refill due date. We will contact your doctor for a new prescription once the last refill is up or the prescription has expired.
- We'll contact you before the refill due date, so if for any reason you don't want your refill to be automatic, you can simply cancel your order and switch to ordering your own refill anytime.

**JANE SMITH -01- 01-1970**

Drug Information	Prescription Number	Enroll in ReadyFill at Mail
VITAMIN D2 50000IU CAP	33477990	<input type="checkbox"/>
VIGAMOX 0.5% OP DRO	33449988	<input type="checkbox"/>
		<input type="checkbox"/> Select All

**JEFF SMITH -11- 11-1968**

Drug Information	Prescription Number	Enroll in ReadyFill at Mail
VITAMIN D2 50000IU CAP	33477990	<input type="checkbox"/>
VIGAMOX 0.5% OP DRO	33449988	<input type="checkbox"/>
		<input type="checkbox"/> Select All

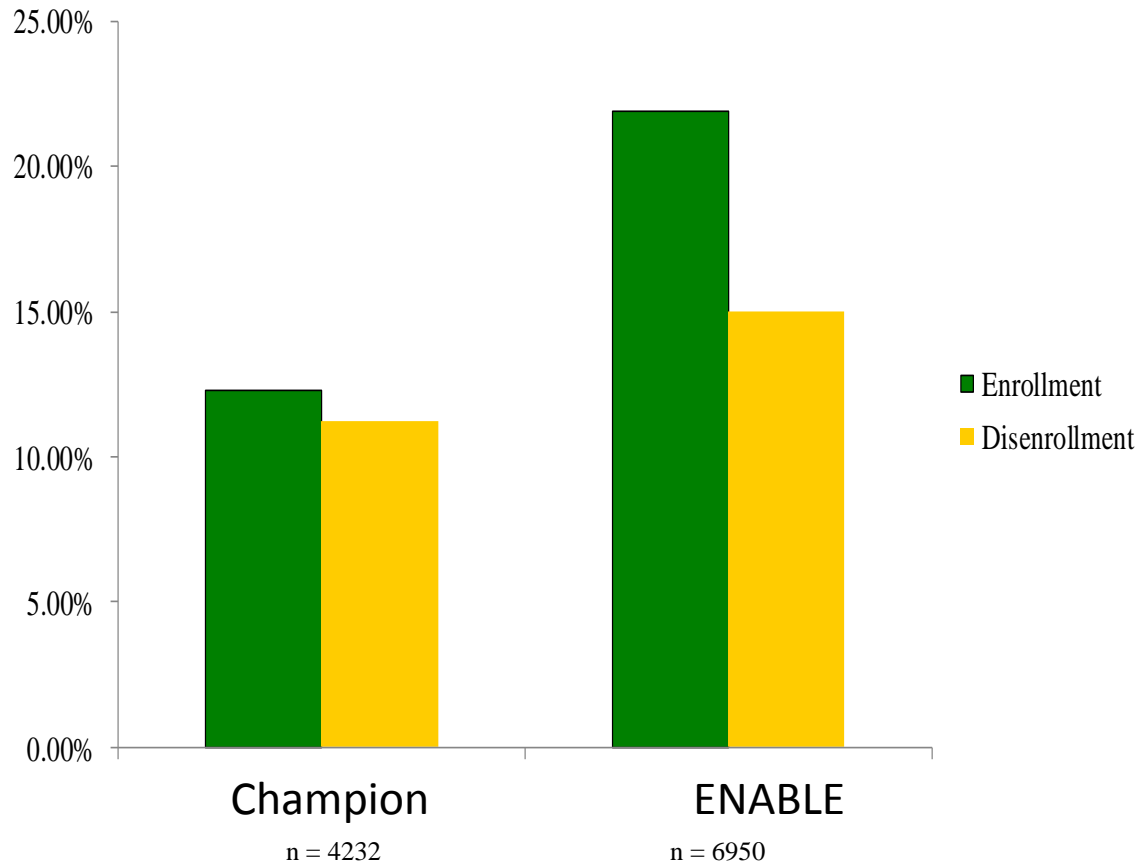
**Enroll in ReadyFill at Mail**

**I Prefer to Order My Own Refills**      **Enroll in ReadyFill at Mail**

**Added button – “I prefer to order my own refills”.**



# Results: Prescription Refills



# People are not offended by personalization

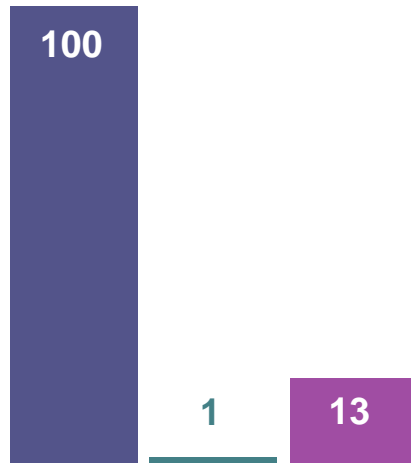


TUCK

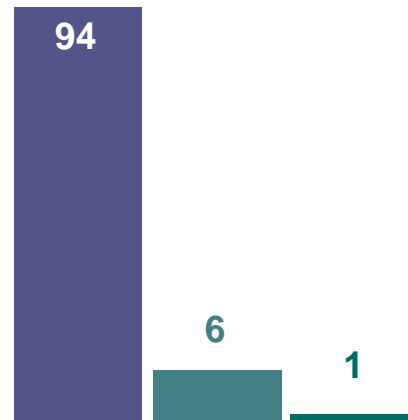
Highly Satisfied

Satisfied

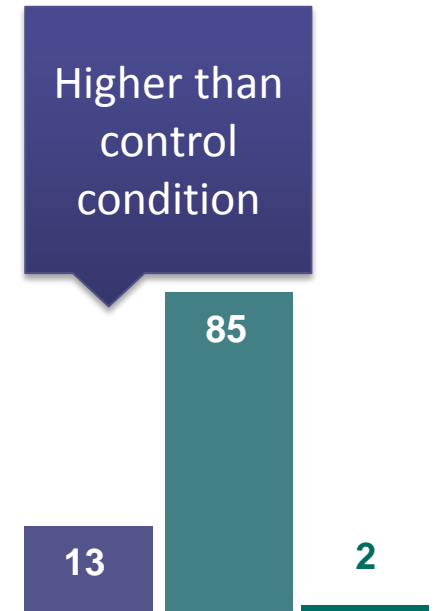
Not Satisfied



I appreciated learning about the mail program option.



I am satisfied with how the automated voice response portion of the call was handled.



I have the information I need to decide whether or not to enroll in the mail program

# Active Choice to Increase HWA



I've taken the **Live Well pledge.** So can

TAKE ONE

## Take the **Live Well pledge!**

- Step 1:** **Take action** - Take a Live Well health screening (date), which includes blood pressure and cholesterol testing, height, weight and body mass index (BMI), plus in-person health coaching.
- Step 2:** **Learn more** - Find out about your current health status by taking an easy, confidential online health and wellness assessment and receive personalized health coaching just for you.
- Step 3:** **Keep Going and Live Well!** After you know what your current health status is and you've established your personal health goals, keep going! The Live Well/Work Well program is here to help! Go to: [LiveWellWorkWell@blitz.hitchcock.org](mailto:LiveWellWorkWell@blitz.hitchcock.org)



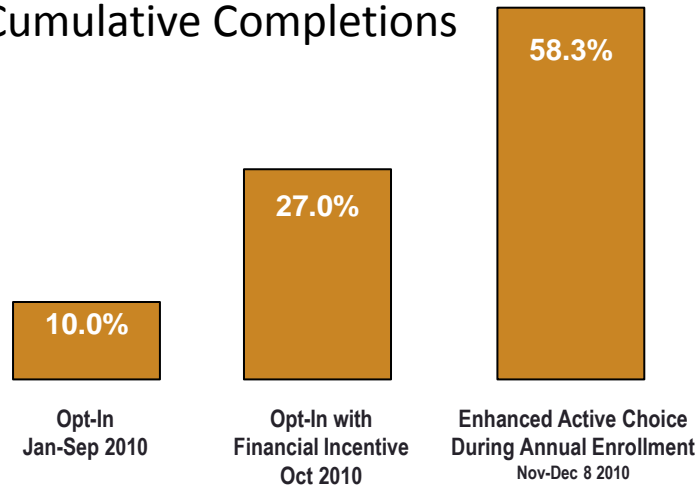
TAKE ONE

- Visit the Health and Wellness Assessment (HWA) website to develop an action plan to maintain or improve your health. Now, or whenever you are ready, you will have free access to powerful online coaching tools for success.
- If you have already completed or plan to complete the HWA, you will receive an annual \$200 off your bi-weekly or monthly health insurance contribution cost.
- The Health and Wellness Assessment is administered through HealthMedia and is confidential. Results from all HWA responses will be summarized, without identifying individuals, to determine trends in employee health.

- I prefer to take advantage of this free tool to maintain or improve my health and save \$200.
- I prefer not to take advantage and decline this opportunity to get help in maintaining or improving my health and wellbeing.



## Cumulative Completions



Even with the best of intentions, most people do not have behavior change plans

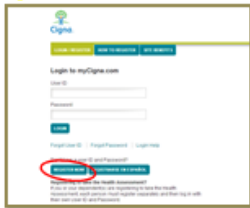
**MAP**

# Implementation Plan: Health Assessment



Follow 6 simple steps by March 22<sup>nd</sup> and earn \$100

## Step 1: Visit [www.mycigna.com](http://www.mycigna.com) and click "Register Now"



Tip: You must register on [mycigna.com](http://mycigna.com) before taking your Health Assessment

\*\*Remember, Dartmouth College will not see any of your personally identifiable health information.

## Step 2: Register



Tip: Have your Social Security Number or Cigna ID available

- Your Cigna ID is the 9-digit ID number beginning with a "U" typed across the front of your Cigna card

## Step 3: Create User ID and password



Sample user ID: Earn100dollars

Tip: Your User ID must be at least four characters long and should contain at least one number and one letter

Sample password: Good4you2

Tip: Your password must be at least six characters long and should contain at least one number and one letter

## Step 4: Accept the Cigna User Agreement



\*\*Addressing some common concerns: Completion of the Health Assessment will never:

1. Affect your ability to get health insurance now or at any future date
2. Cause an increase in your insurance rate or cause your insurance to be canceled
3. Be used to determine whether a claim will be paid or denied

## Step 5: Click "Take My Health Assessment" and begin!



## Step 6: Confirmation of Completion



Tip: You can be sure that you've completely finished the Health Assessment when you see this confirmation screen

**You're done! You will receive your \$100 incentive in your paycheck in approximately 2 pay cycles.**

Incremental Enrollees  
Lift over control – 93.3%

58.0%

30.0%

Champion  
Letter

Implementatio  
n Aid

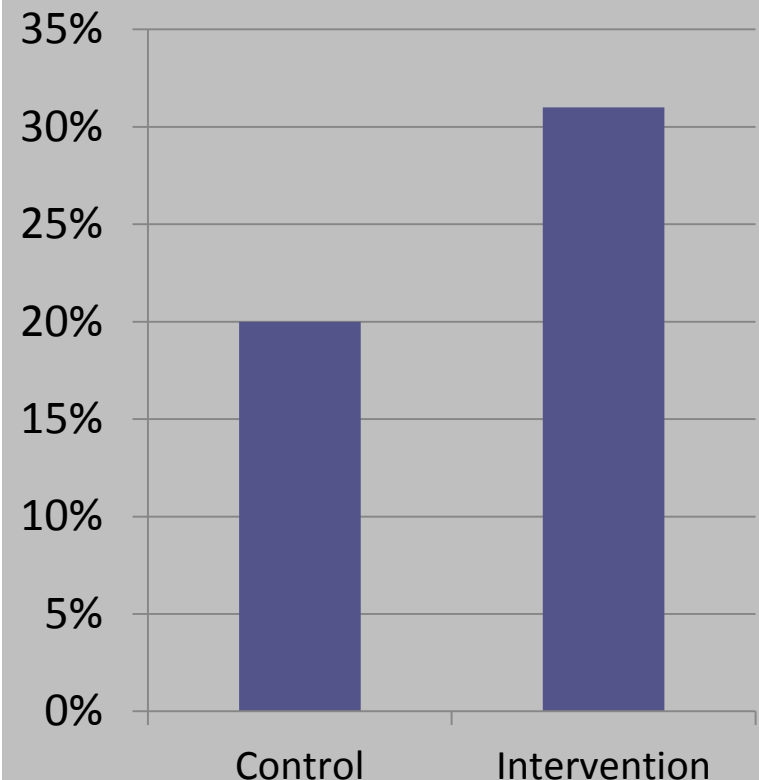
N = 5000

# Implementation Plan: Retirement Savings



1. **Select a 30 minute time slot** right now to complete the online contribution to your Supplemental Retirement Account (SRA) during the next week.
2. 3 minutes. **Check to see if you have the following materials:** a) worksheet in your benefits packet \_v\_, and b) the name and social security number of a beneficiary \_v\_.
3. **Select the amount you want to invest for 2006** (minimum: \$16/month, maximum: \$1,666.67/ month), even if you don't know your take-home pay in your first month. If you want, you can change this amount at a later date. This voluntary contribution is tax-deferred, you will not pay taxes on it until you withdraw the funds.
4. 5 minutes. **Select a carrier.** if you do not select a carrier, Dartmouth will invest the non-voluntary portion of your college funds in a Fidelity Freedom Fund, a fund that automatically changes asset allocation as people age.
5. 5 minutes. Now you are **ready to complete your worksheet.** Complete the worksheet even though you may be unsure of some options. You can change the options in the future.
6. **Take your completed worksheet to a computer** that is available for 20 minutes. If you like, you can use the one in the Human Resources office at 7 Lebanon Street, Suite 203.
7. 15-20 minutes. **Log on to Flex Online and complete your online SRA registration** within the 20 assigned minutes. Be sure to click on the investment company (TIAA-CREF, Fidelity, or Calvert) to complete the application. You need to set up your account – otherwise your savings will not reach the carrier.

## Employee Enrollment in Additional Retirement Account



# Using MAP in Enrollment Communications



This systematic approach to presenting information has proven to be effective in improving choice outcomes.

## Step 1- Motivate

- Person must be able to visualize the realization of a goal or a dream—something aspirational.
- What is the result of the savings, something tangible in return.
- Using the key principles of influence: reciprocity, commitment, social proof, liking, authority, scarcity.

## Step 2- Force an Action

- Highlight the advantages of the preferred action and highlight the losses of the “wrong” decision
- Require an action to help enforce the follow through on the decision (ie checking a box)

## Step 3- Plan

- Lay out what is involved
- Break down the tasks into manageable sections
- Assign a time frame to each section
- Total time should be under 10 minutes.

# Sample: State of Ohio



TUCK

**1**

Yep, it's Ohio's retirement savings plan. Want to know why it's so cool?

Most people dream of having a comfortable lifestyle, even after they stop working. Start dreaming now: For every dollar you set aside for yourself, you'll get 3 dollars to spend when you stop working. Pretty nice, eh?

**\$1 = \$3**

The decision is a required contribution being automatically deducted from your pay. It is not optional. If you do not want to contribute, you must opt out. You can opt out at any time. You can also opt out if you are on a leave of absence or if you are a part-time employee. If you are a part-time employee, you may not be eligible for this plan.

**2**

Make a decision

- Yes, I want to take this step toward making sure I will enjoy a comfortable lifestyle for the rest of my life, even after I stop working.
- No, I don't want to take this step to help me enjoy a comfortable lifestyle, knowing someday I will have to stop working.

**3**

Signing up is so easy

Now that you've decided to do it, there are three simple steps. This should only take you about 7 minutes, in reality.

**STEP 1** Select the amount you want to contribute of your paycheck. (You can choose \$10, \$20, \$30, \$40, \$50, \$60, \$70, \$80, \$90, or \$100 per paycheck. And if you want, you can change this amount at a later date.)

**STEP 2** How do you want to contribute the amount (direct from your pay)?

**STEP 3** Take the completed form to the HR Department. And don't forget to take the time to review the plan documents and terms of service at your office, or your HR site.

Over



# Summary



## Need to consider

- Considering implementation as early as possible
- Fidelity – ensuring that project is carried out as intended to be
- Pilot work should mimic resources that will likely be used when implemented.
- Garnering support from stakeholders
- Cost of implementing interventions
  - Financial and time