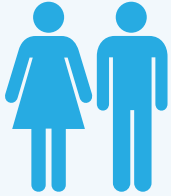


MR & MRS
MATTU

USER BIO

VINAY, 67
PRIYA, 64*Cautious spenders,
worried about cost*Pensioners
(household income 12k)

LIVES in own home



DIGITAL KNOWLEDGE

Digital Inclusion scale

- 5 - Learning the ropes
- ✓ Uses facebook to see pictures of grandchildren.
 - ✓ Has a tablet that grandchildren have downloaded apps to.

FINANCIAL BEHAVIOUR

Financial- incoming

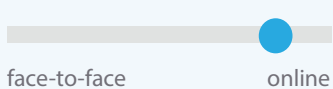
- ⬆ State pension
- ⬆ Attendance Allowance
- ⬆ Pension Credit Savings Credit
- ⬆ Disability Living Allowance
- ⬆ Bank account
- ⬆ Premium Bonds

Financial- outgoing

- ⬇ Council Tax
- ⬇ Household Bills

Decision making

self-research seeks advice



face-to-face online



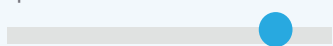
Family advice



Friend's advice

Money management

spender saver



ABOUT US

Vinay needs new glasses and he is worried about the cost.

A friend suggested he apply for some help.

He has had some problems with his false teeth for two years and if he gets any help, he might go to get them fixed.



USER REQUIREMENTS AND EXPECTATIONS

NEEDS

As someone with a low income I need to know that I can afford healthcare when I need it.

Feel confident that things have been sorted, and that I can do this in one go.

I need to know when I can use my certificate

Know how to use the certificate so that I am not out of pocket

WANTS

I want my son to be able to fill the form in for me.

I want the healthcare professional to already know i'm exempt.

I want to know that if my wife goes into care what will happen next with my own healthcare costs.

CONSUMER BEHAVIOUR

MY DIGITAL USAGE

Socialising

Facebook, Whatsapp

Researching

Google, MoneySavingExpert, Mumsnet

Shopping

Argos, M&S, Wilkinson

Banking

Lloyds

Leisure

YouTube, Open University, Apps

Gaming

PREFERRED INTERACTION WITH NHS SERVICES

SERVICE CHANNELS

When help is needed



Phone

Would if shown



Online



Face-to-Face



Paper

Preferred

Often

BARRIERS AND OPPORTUNITIES

BARRIERS TO SERVICE

Previous Government forms have been complicated, so I don't think I can fill it in without help.

I don't know where to find my benefit amounts, as my wife usually deals with everything.

Failing health means less mobility and access to learning about the service.

FUTURE OPPORTUNITIES

Automatic renewal based on stability of circumstances.

Assisted digital face-to-face model.

Use DWP datasets with benefit information.

Third party authorisation of applications.