

Humana.

HUMANA
Medicare/Medicaid
Direct Mail Control Beater
CASE STUDY



 OBJECTIVE  TARGET AUDIENCE  MARKETING & CREATIVE STRATEGY  RESULTS

Objective

Medicare... Medicaid...

It's hard to understand even one.

Let alone BOTH.

But for Americans who qualify for Medicare AND Medicaid, this is their reality.

Dual-eligible Special Needs (D-SNP) prospects are those folks who qualify for both. This group includes more than 11.7 million people and makes up approximately 20% of the entire Medicare-eligible population.

Our client, Humana, offers health insurance plans to these folks. The plans combine Original Medicare coverage with extra benefits, like hearing, dental and vision coverage. On top of that, these plans can include financial help, like a "healthy foods" card to help them pay for groceries each month, an allowance for OTC medications and free rides to the doctor's office.

Humana wanted a direct mail package that would clearly outline the benefits of their D-SNP insurance plan. It had to:

- A. STAND OUT** among all the other Medicare information in their mailbox
- B. Be SUPER EASY** to understand and
- C. MOTIVATE** the recipient to call and enroll.



Target Audience

People 65+ who qualify for both Medicare AND Medicaid

Marketing and Creative Strategy

We needed to create three versions of the package:

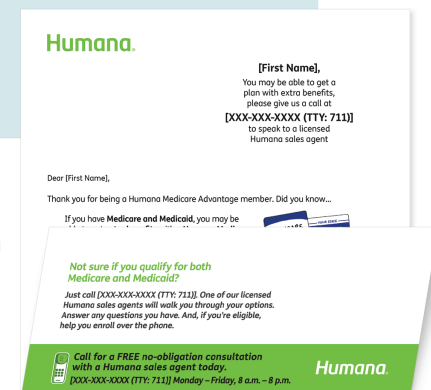
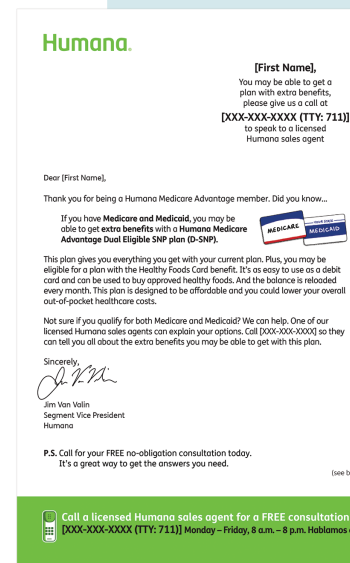
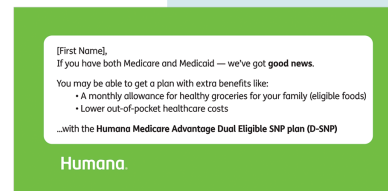
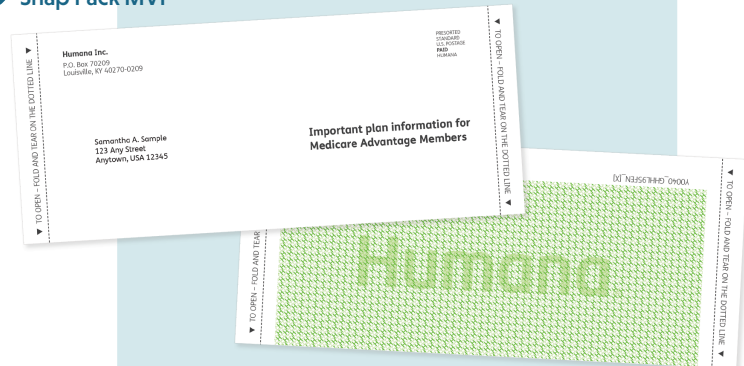
1. A version to send out during the Special Enrollment Period, when some prospects are able to switch plans (Humana SEP - Duals Snap Pack MVP)
2. A version to send out during the Annual Enrollment Period, when Medicare-eligible folks can choose or change plans (Humana AEP - Duals Control Beater)
3. A Wal-Mart co-branded version to send out during the Annual Enrollment Period to promote the Humana-Walmart partnership for grocery benefits (Humana AEP - Duals Control Beater - Walmart Version)

We got to work with our playbook of proven direct response techniques. The first version took elements of the control that worked: a snap-pak envelope, an illustrated version of Medicare and Medicaid cards, and an official look-and-feel. It added some additional best practices: Teaser copy on the OE, an eye-catching buckslip with lifestyle photography and simplified copy.

The second version tested an official #10 OE with teaser copy promoting the grocery allowance and time-sensitive eyebrow copy. Once the package was opened, the letter spelled out the benefits of a D-SNP plan in simple bullet points at the top. An icon section in the middle highlighted the biggest benefits of the plan, illustrating them to increase comprehension and retention. The copy was

(continued)

1 Humana SEP - Duals Snap Pack MVP



Marketing and Creative Strategy (continued)

short, simple and easy to read. A buckslip asked a question: "Have Medicare and Medicaid?" Based on our mailing data, the reader should answer "yes." Then the subhead revealed a benefit: the healthy foods plan. The vertical design highlighted how it works and what you can use it for.

Finally, the Wal-Mart version leveraged co-branding. A peek-a-boo window on the outer envelope revealed teaser copy: "Humana + Walmart: A healthy combination that adds up to savings." A black bar encircled the envelope, adding an official feel and motivating teaser copy on the back: "Open now – Response Requested." This would help get the package opened and read.

Inside, the letter utilized white space and simplicity to let the messaging shine. We used bullets, short sentences and bolded details to highlight details in a specified “skim zone” for people who scan. Finally, another buckslip highlighted the healthy foods card and its usefulness at Walmart — which many of these recipients probably frequent.

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Results

All in all, the packages succeeded in driving enrollment in D-SNP plans.

The new creative deployed in the Special Enrollment Period and Annual Enrollment Period BOTH garnered response rates that were 5% higher than the control.

The Wal-Mart version performed the best, driving conversions at a rate 45% higher than the control.

And in the end, simplicity won the day once again.

Package

1

5%

Higher response
rate than control

Package

2

5%

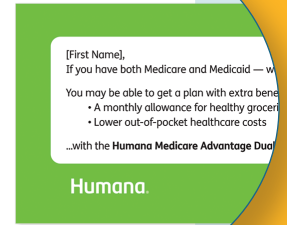
Higher response
rate than control

Package

3

45%

Higher conversion
rate than control



Humana + Walmart
A healthy combination that
may add up to savings for you

OPEN HERE — RESPONSE REQUEST

Find out what Humana plan benefits you can use
at local Walmart and our other participating stores

Walmart 