Humana

HUMANA

Dental MAPD Plans

Direct Mail Control Beater

CASE STUDY

OBJECTIVE TARGET AUDIENCE MARKETING & CREATIVE STRATEGY RESULTS

Objective

Insurance is a tough sell, especially when you're talking to seniors who have seen and heard it all.

This 65+ crowd has purchased many insurance plans over the years. Along the way, they've encountered the "challenges" different insurance providers have. Things they thought were covered were not.... bills they thought were paid were not, etc.

Point is — this is a skeptical crowd (many have a right to be).

Nonetheless, our client asked us to create a brand-new Dental Member direct mail package that would be sent out to current plan members and get them to upgrade to a more robust MADP plan. This new plan would cover more than just dental procedures. It would also include prescription drug, vision, etc. That sounds great, BUT this audience already had dental coverage.

So not only did we have to overcome the deep skepticism among this group, but we also had to "upsell" them and convince them that the new product was even better than the one they already had (and were presumably happy with).

AND we had to do it all during the condensed AEP (Annual Enrollment Period) timeframe (October 15 – December 7), when this group would be targeted by just about every other insurance provider with a similar product or offer.

We certainly had our work cut out for us...

The team had to create a brand-new direct mail package that would outperform Humana's long-standing control package. It had to somehow get the reader's attention, gain their trust, convince them to enroll in an enhanced version of coverage that they already had, and physically get up and call or go online to enroll.

Target Audience

Active 65+ Individual Dental Members

Marketing and Creative Strategy

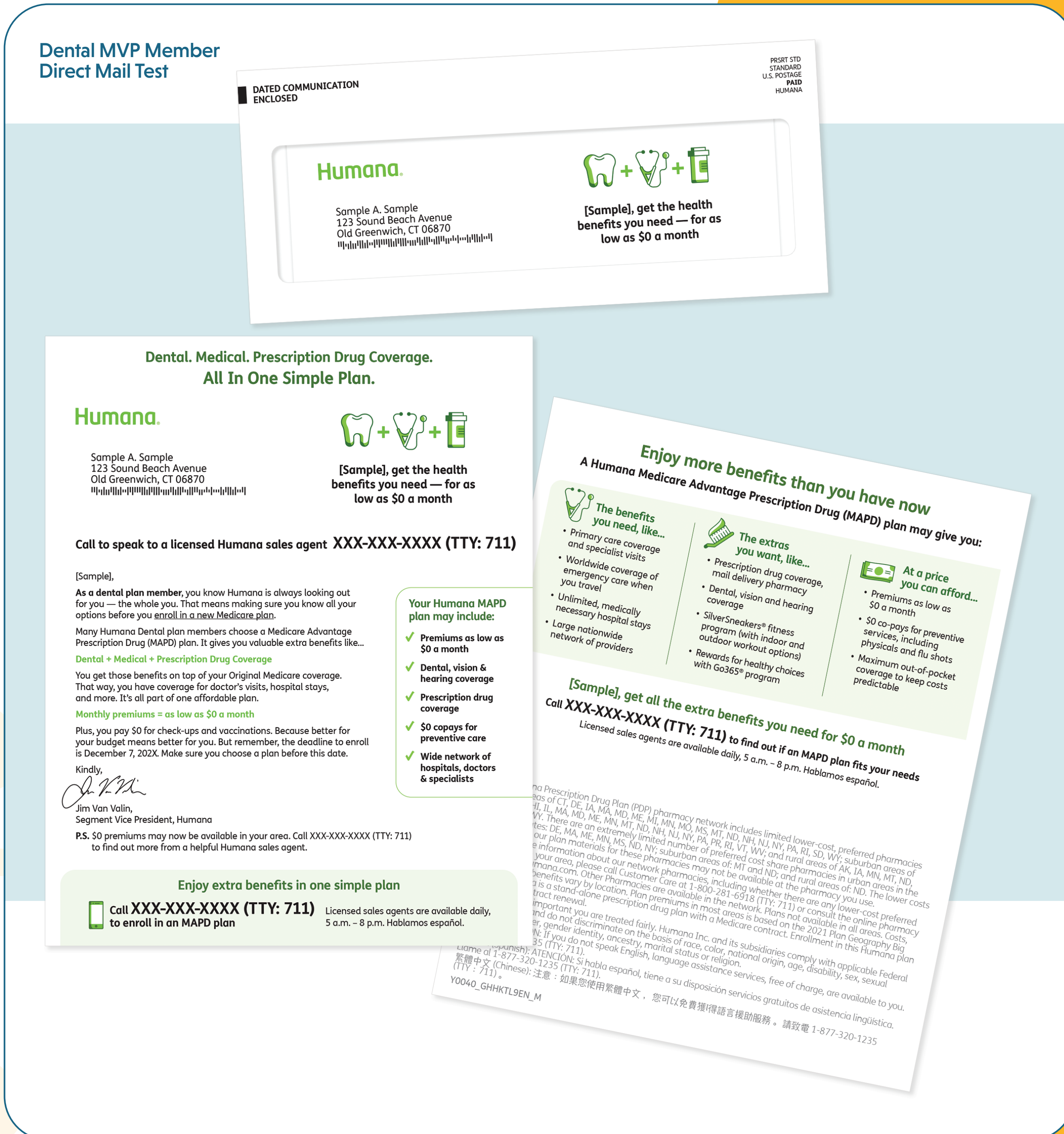
In addition to their skeptical nature, this target audience came with another unique challenge.

Having seen and heard so many of these offers before left some folks with a general knowledge of some of the benefits and terms used to describe these plans. But the same percentage were confused about what the benefits were and why this was a better plan than the one they'd been using for years.

On top of that, switching and calling an insurance company was a big deal. Would they get the right coverage? Would their coverage lapse? Would they really end up paying more – for less? Would it be a long, confusing process?

Suddenly we were looking at double trouble. We not only had to overcome the inherent skepticism of the audience, but also inertia. We'd have to really convince them to act if we were going to get them to give up the coverage they had – go to the computer or phone and start the process

(continued)



Marketing and Creative Strategy *(continued)*

of enrolling for a new plan. The status quo is so much easier.

So how do we create a package that would gain the reader's trust — give them a good enough reason (or reasons) to willingly disrupt their coverage — and begin the enrollment process for new coverage?

The solution was — TRUST.

Our copy had to be sincere not salesy. It also had to be concise, scannable and filled with concrete benefits and calls-to-action. We had to quickly tell them what was in this offer for them and how to get it.

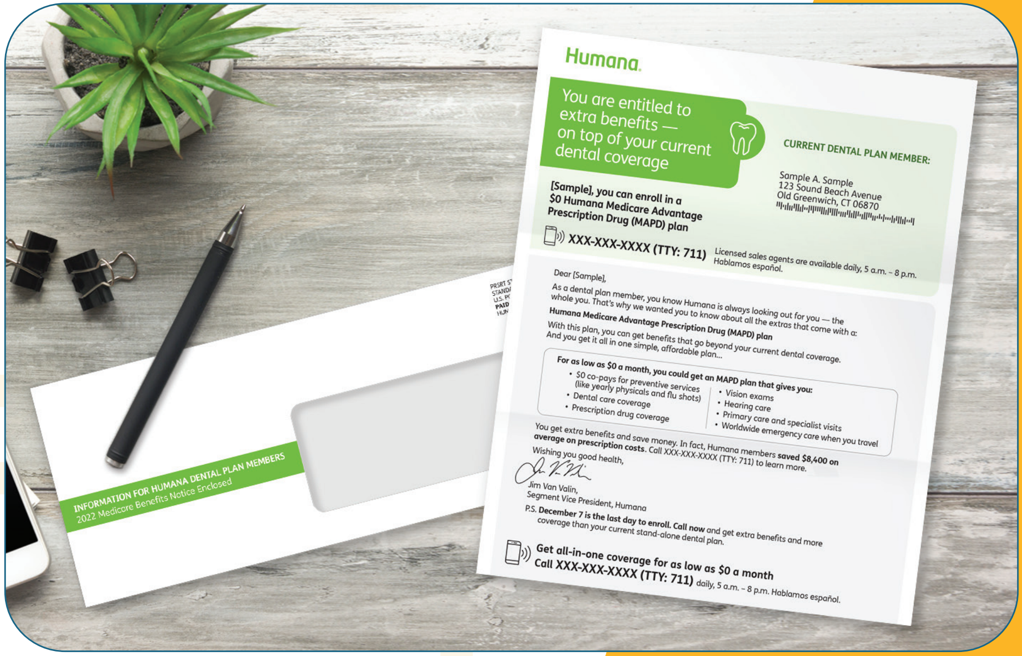
And really not much else.

If we did that, they would convince themselves that this was a good value and enroll.

The design needed to be simple, clean and clear. Nothing too flashy. Just make it easy for the reader to find the information they need and present it in a way they could understand.

If we could pull this off in a logical, common-sense fashion without "overselling" and without gimmicks or typical insurance jargon, we could get people to understand that they were in fact getting more benefits for the same or less money. It was, in fact, a good deal for them.

Other Concepts Presented to Client



Results

In the end, the approach worked. The copy style and the visual approach quickly gained the reader's trust. They were engaged and not only read the copy but understood how this new plan would help them get additional coverage for less.

And after looking at the key metrics we had to beat (response rate and conversion rate), we instantly saw that we were looking at a new control package.

Our test package delivered:
Response Rate: 33% higher than the control
Conversion Rate: 12% higher than the control

In a crowded market like this, beating the control is a major win. The client was delighted. Especially because this was a communication to current members.

Response Rate
33%
Higher than the control

Conversion Rate
12%
Higher than the control