



BC Life & Health Insurance Company Reaching the Uninsured

Case study of the RightPlan PPO 40 online marketing campaign & microsite

www.rightplanppo40.com

2004 Best of Blue Awards

Internet/Intranet

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Background

- Research indicates there are more than 1 million uninsured Californians who earn more than 200% of the Federal Poverty Level:
 - A large segment of this uninsured population are young, those ages 18-30, who are willing to take the risk of not having health coverage.
- Research suggests the young uninsured assume health coverage is:
 - expensive
 - complicated to understand
 - difficult to purchase
- Our industry needs to successfully reach this segment by:
 - offering affordable products
 - using language young uninsured understand
 - leveraging media young uninsured interact with - the web



Project Goal, Strategy & Tactics

- **GOAL:**
 - Leverage the internet to communicate to young individuals about the risk of being uninsured, the benefits of health coverage, and a new affordable product created specifically for them – the RightPlan PPO 40
- **STRATEGY:**
 - Generate Awareness of the need for insurance
 - Stimulate awareness and interest in the new RightPlan PPO 40 product
- **TACTICS:**
 - Utilize youth-oriented online advertising in targeted California sites focused on the 18-30 year old demographic
 - Link interested users from the ad units to a marketing microsite specifically designed for this demographic and product
 - Include in the microsite information on:
 - The high cost of health care
 - Information and rates about the RightPlan PPO 40 product
 - Multiple ways (phone, online forms, etc) for users to send inquiries



Metrics for Success

- To succeed, the RightPlan PPO 40 online advertising campaign must generate:
 - 30,000,000 geo-targeted impressions
 - 30,000 click-throughs to the microsite
 - 6,000 inquiries



RightPlan PPO 40 Advertising

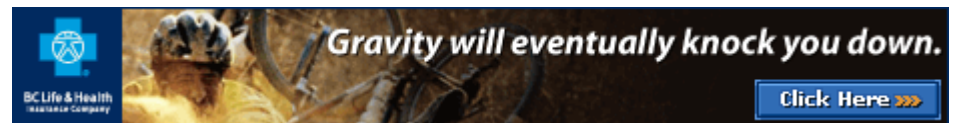


“high overhead” - surfer slang for the height of the face of a wave

“gravity... knock you down” - biking slang for a biking accident



[Note: please use Slide Show mode to view the animation and text of the ads]





RightPlan PPO 40 Microsite

www.rightplanppo40.com

Animated Flash movie – web site tracks which creative user has clicked and delivers correct flash movie based on the ad unit (Accidents, Bike or Surfer)

Price call-out reinforces affordability

Aggressive use of color, fonts and animation align with this demographic's web experiences

BC Life & Health Insurance Company

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Most people don't think about health insurance until it's too late

Living without health coverage is risky business.

Health insurance, protection from unforeseen medical bills.

Health insurance is an affordable way to protect yourself from unforeseen medical bills. The RightPlan PPO 40 health insurance plan, from BC Life & Health Insurance Company (BC Life & Health), lets you live on the edge without worrying about falling off.

But why pay for health insurance benefits you may never use? With the BC Life & Health RightPlan PPO 40, you can choose a health insurance plan with or without Prescription drug coverage. In addition, with the RightPlan PPO40 health insurance plan you save as a single policyholder.

To find out more about the **RightPlan PPO 40** or other flexible health insurance plans from

A 29-year-old would pay \$52 per month that's about \$1.74 per day.*

The RightPlan PPO 40 offers:

- Affordable premiums and no annual deductible
- Multiple prescription plan options
- 6-month rate guarantee
- 42,000 doctors and 440 participating hospitals

Connect With an Agent

Fill out the form below to get more information on RightPlan PPO 40 or our other affordable health plans.

First Name:*

Last Name:*

Address:*

Apt/Suite:

City:*

Zip:*

Telephone:

Email:*

Contact a Blue Cross Home Office Agent

Contact a Local Independent Agent

*Required field



RightPlan PPO 40 Right for Me page

Click here to *Apply Now!*

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Is It Right For Me?

Health Insurance and you

Are you young? Are you healthy? Then the RightPlan PPO 40 health insurance plan may be right for you. The RightPlan PPO 40 was created specifically for active younger people like you to help you save:

- ▶ **Why pay for health insurance benefits you may never use - Don't need pharmacy benefits? Now you don't have to pay for them.**
- ▶ **Save as a single policyholder**

▶ **Protect Your Health and Financial Future**

Health Insurance, don't get caught off guard

Even if you are active and healthy, you could be caught off guard by an unexpected illness or injury. Medical care can quickly add up to a staggering financial loss. Just take a look at the three examples to the right.

The RightPlan PPO can help limit your out-of-pocket costs, protect your assets, and even safeguard your future earnings. After all, who would you turn to if you got a \$35,000 medical bill, your parents? Get real.

▶ **Save Even More with Prescription Drug Options**

RightPlan PPO 40 health insurance prescription drug options

The RightPlan PPO offers flexible prescription drug options to help you save:

- ▶ **No RX - Perfect for those who never use prescription drugs, and don't need to pay for them.**

Common Accidents and What They Cost You

Scenario #1 : A Trip to the Beach



You got your base tan, but stepped on a piece of glass on your way out. Charges for an office visit and Tetanus shot.

Total Cost - \$220

Scenario #2 : Hitting the Trails



Gravity finally got the best of you. And your leg. Emergency room charges only for a broken leg.

Total Cost - \$1,900

Scenario #3 : Getting a Leg Up



The emergency room costs are just the beginning. Total charges for treating a broken leg.

Total Cost - \$35,498

Connect With an Agent

Fill out the form below to get more information on RightPlan PPO 40 or our other affordable health plans.

Three accident scenarios, based on claims information, call-out the high cost of health care, using common accidents associated with this demographic

Copy written specifically for this demographic (example – “After all, who would you turn to if you got a \$35,000 medical bill, your parents? Get real.”)



Results to Date: Well Above Expectations

- Although the campaign will not be complete until the end of Dec. 2004, the results to date (as of mid November) have been well above expectations:

Metric	Goal	Actual
Impressions	30,000,000	44,272,627
Clicks	30,000	93,050
Inquiries	6,000	10,599



Conclusion

- Goal Accomplished –
 - The goal of leveraging the internet to communicate to young uninsured individuals has been accomplished.
 - The higher than expected number of click-throughs indicates the message has resonated with the target
 - The higher than expected number of inquiries indicates the online medium is an effective tool for reaching the uninsured