

Marketing, Sales & Distribution

Public Awareness in Long Term Care

Tuesday March 15, 2016

9:00 – 10:45 am

San Antonio, TX



16th Annual Intercompany Long Term Care Insurance Conference

Session Participants



- Session Producer:
 - Tom Riekse, Jr., LTCI Partners
- Moderator:
 - Joan Melanson, LTCPartners
- Presenters:
 - Faisa Stafford, Life Happens
 - Eileen J. Tell, ET Consulting

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LTC Awareness: Then & Now

Eileen J. Tell, MPH, LTCP
Principal, ET Consulting



16th Annual Intercompany Long Term Care Insurance Conference



- Past and current state of consumer awareness
- State and federal campaigns to educate and motivate
- Lessons learned
- Unique issues we confront today

Assessing Consumer Awareness



- About prior research on consumer attitudes and knowledge
- How questions asked influences impressions learned (e.g., “Does Medicaid pay for LTC?”)
- Can’t know if you don’t ask
- Different study populations
- In general, better awareness today, but challenges remain

Own Your Future – What and Why



- Federal DHHS campaign in collaboration with states
- Raise LTC awareness and motivate planning
- Design phase from 2000-2005, emphasis on research-driven tools and methods
- LTC planning defined broadly
- Implemented 2005 to the present in 26 states and District of Columbia

Research Informed Best Practices



- Convey facts with personal anecdotes and real stories
- Repeat messaging important
- Leverage trusted sources and affinity
- Present viable solutions
- Need tangible and lasting outreach
- At that time, direct mail was ideal
- Paid advertising as supplement only
- Meaningful and easy “call to action”

Key Components



- Joint initiative: Federal government selected participating states over various phases
- State-level focus at Governor's office
- Other stakeholders involved
- Broad message about planning
- Call to action: order LTC Planning Kit (with "real stories" CD)
- Encourage and enable grassroots efforts to reinforce messages
- Maintain educational integrity of the campaign

Campaign Methods: Initial Phase



- Phase I (2005) in five states.
- Direct mail (18.1 million households)
- Follow-up postcard
- Media buy (TV and radio) in selected states
- Public Service Announcements
- Some supplementary state-sponsored activities (e.g., Governor press event, media coverage, and others)
- Call to action: order a LTC Planning Guide (fulfillment by mail or phone)

Phase I Results



- Average response rate – 8%
- Range: 3% to over 20%
- Moved planners to action but little impact on non-planners
- Individuals receiving OYF kit were more likely to take some planning action:
 - *Talk to family, agent, financial planner*
 - *Examine existing coverage*
 - *Consider reverse mortgage*
 - *Buy LTC insurance*

Source: “A National Long Term Care Awareness Campaign: Case Study in Social Marketing. Cases in Public Health Communication & Marketing. 2011;5:75-110. www.casesjournal.org/volume5

OYF Response Rates – All Phases



STATE	LAUNCH	RESPONSE RATE	STATE	LAUNCH	RESPONSE RATE
OH*	2008	21%	PA*	2008	18%
VA*	2008	11%	NV*	2005	9%
ID	2005	9%	NJ*	2005	8%
GA	2007	7%	RI	2007	7%
WA*	2006	7%	AR*	2005	7%
SD*	2006	6%	NE*	2006	6%
MI	2006	6%	ND	2008	6%
TN	2007	6%	KS	2006	5%
MD	2006	5%	MO	2007	4%
TX	2006	4%			

*States with paid media component



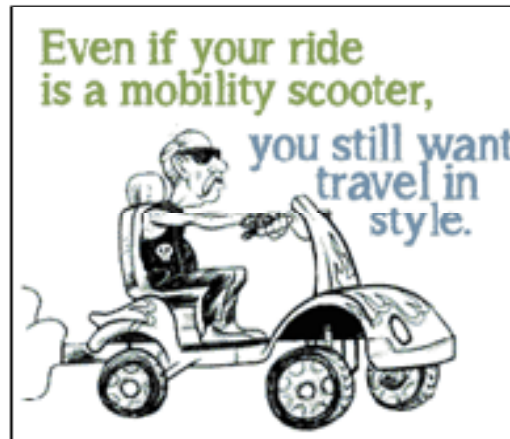
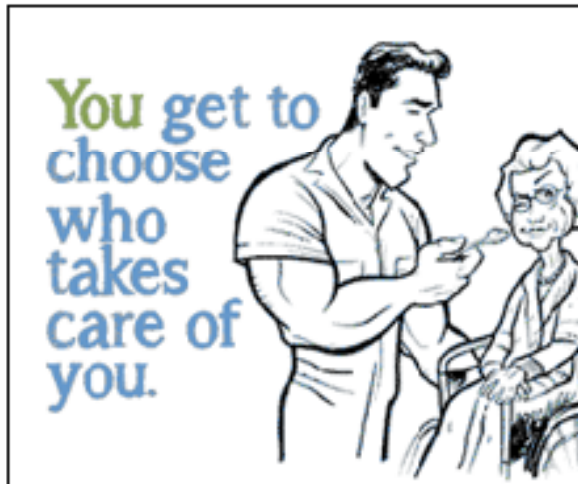
- Leverage new, lower cost outreach: internet
- Targeted E-mail outreach
- Website fulfillment – cost/effective, enables content pathways and on-going updates
- Automatically capture data for analysis
- BUT.....new challenge – identifying best practices using new methods

DHHS Awareness Campaign



- Developed and tested internet ad designs and copy
- Analytics to optimize efficacy of internet media buy
- Fine-tune and update website content
- Drive traffic to www.longtermcare.gov through flash and display ads
- Analyze and refine ad content, image, and placements
- Fine-tune website content based on data analytics

Display Ads



Drive Traffic to Website



LongTermCare.gov *Find your path forward*

U.S. Department of Health and Human Services

The Basics

Just beginning to think about long-term care? Start here; it's more than just insurance.

Medicare, Medicaid & More

Find out what is covered and what is not.

Where You Live Matters

Is your home, community and state well-suited for aging/long-term care?

How to Decide

Protect your family by thinking ahead and making your decisions known.

Myth
*Since there's no cure for Alzheimer's,
there's no need to plan.*

VS.

FACT

LTC PathFinder

Long-term care is a big topic. Use the PathFinder to get to the information most relevant and useful to you now.

How old are you?

- Less than 50
- 51-64
- 65+

Minnesota Campaign



- Attempt to blend the “old” and the “new”
- Outreach to consumers ages 40 to 65
- Used both direct mail and web-based outreach to drive consumers to MN’s OYF website
 - mn.gov/ownyourfuture
- Robust website with planning tools, content and MN-specific links
- Include important grassroots component – community partners
- Include “product availability” phase



Campaign Internet Display Ads



- BIRTHDAY AD



"But when I do remember your birthday you say I'm rubbing it in!"

**Getting older doesn't have to be scary.
Click here to plan for peace of mind as you age.**

PUT LIFE IN YOUR YEARS AD

"Put Life in your years. Click here to learn how."



Results of Round 1 for Google Ad Test



- Over 8.2 million impressions
- “Search” campaign did better than “display”
- Standard is 1% Click Thru Rate (CTR) or better
 - Search – Branded at 5.7%
 - Search – LTC & Retirement at 1.8%
- Display campaigns should perform at 0.1% or better
 - MN fell short at CTR of 0.04% to 0.05%, did better within that certain keywords and placements



- Limited evaluation data
- Measured campaign engagement but limitations in the analysis
- Estimated 9% to 11% response rate based on website unique visits and Planning Kit orders or downloads
- Compares favorably to the early OYF results especially given no paid media used



- Very different levels of education and awareness needed
- Many acknowledge value of planning but don't know "how to do it"
- Suggests incremental approach to awareness – some need basic facts and others need "how to" and motivation
- As with other campaigns, those with "planning orientation" more receptive to its messages

Key Take-Aways from Awareness Efforts



- Multiple channels and repeat messages
- Leverage affinity
- Layer or target information for segment relevance
- Present feasible options and ways to choose
- Real stories
- Emphasize favorable outcomes of “doing” rather than negative consequences of “not doing”

Messages Tailored to Segments



- Create meaningful and identifiable clusters that differentiate on key variables like product needs, purchase motivation, message channels and others
- One framework for market segmentation relevant to LTC

	Planners	Non-Planners
Family-oriented	14.3 million <ul style="list-style-type: none">•Motivated to protect family from LTC burden•Responsible for LTC planning•LTC family experience•Asset preservation	14.0 million <ul style="list-style-type: none">•Family should take care of their own•Fear of strangers in home•“Rather die than live in a nursing home.”•Passive approach to planning
Self-oriented	13.9 million <ul style="list-style-type: none">•Comfort•Independence and control•Price insensitive•Choice of caregiver	12.8 million <ul style="list-style-type: none">•Unconcerned with family burden•Denial of aging•Undifferentiated low-interest in planning options•Minimal LTC experience

Source: Jeremy Pincus, Forbes/Copernicus, 2010

Planning Orientation is Key Differentiator



- Planners more likely to acknowledge risk of needing LTC
- Non-planners more likely to reject or not respond to awareness efforts
- Studies find LTC risk-denial highly associated with non-planning attitudes
- Is planning orientation a response to risk-recognition? If so, risk education may turn non-planners into planners
- Evidence suggests otherwise
- Non-planners may not be responsive to education-based persuasion
- Messaging (and product design) for the “non-planner” is a critical challenge



- Awareness of “the problem” is no longer #1 driver of consumer behavior
- Studies still reveal lack of knowledge and awareness (misinformation)
- But improved awareness of need, risks and costs as more people go through caregiver experience
- Challenge is translating awareness into action, especially for non-planners

Raising Awareness Today



- Good news: more product and planning choices today
- Bad news: added complexity
- Fear of making a wrong choice prevents choice from being made
- Challenging economic and political environment
- Challenging product environment
- Raising awareness of the problem requires having viable solutions at hand
- Need strong product solutions tailored to unique customer needs



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Project Management.....Research

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Awareness Campaign Learnings

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COO & CFO



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<http://www.lifehappens.org/videos/coleen-stokes-30-second-video/> or 2 min video



**LIFE
HAPPENS.**

Educate

Motivate

Build
Confidence

Supporting members



7 Leading Trade Associations



Over 135 Companies



30



Nearly 100 Million
Adult Americans have NO life
insurance

Only 4 in 10
have individual coverage

Emotional and Educational resources



Calculate your life insurance needs

Estimate your family's expenses in case of your death

Final expenses
\$ 10000

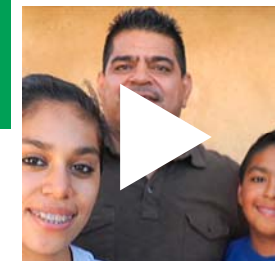
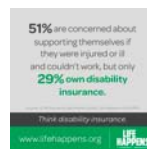
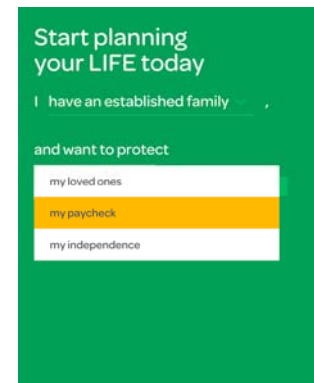
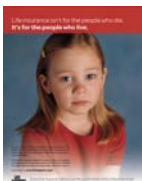
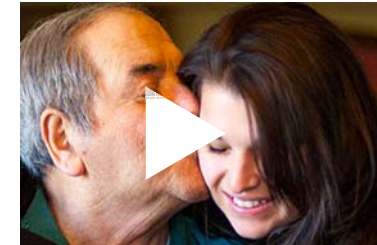
Outstanding debts (other than your mortgage)
\$ 0

Outstanding mortgage
\$ 0

How many children require college funding?
0

Calculate

LIFE HAPPENS



Content that connects



2 M reached
(all organic)

Life Happens
April 15, 2015 · 🌐

Enjoy the moment!

Time is more valuable than money.
You can get more money, but you
cannot get more time. —Jim Rohn

www.lifehappens.org **LIFE HAPPENS**
A NONPROFIT ORGANIZATION

1,959,424 people reached **Boost Post**

Graphic quote

2.5 M reached
(\$3K spent)

Life Happens shared a link.
Posted by Jenna Frye (7) · September 1 · 🌐

Summer's story is both sad and inspiring, and underscores not only what a wonderful parent she was, but also the power of having made the decision at just 22 to get life insurance: <http://lifehap.pn/1fqbg6y>

The Responsible Thing to Do | Life Happens
www.lifehappens.org

Summer was much like her name: bright, bubbly and energetic. She was also hardworking. At 22, she was managing her own household, working full-time as a waitress, while attending school with dreams of becoming a doctor. She would drop by her insurance agent's office each month to pay her auto insura...

Like Comment Share 2,531 51 1,314

1,503,232 people reached **Boost Unavailable**

Real Life Story
video

825K reached
(\$2K spent)

Life Happens
September 29, 2015 · 🌐

"I know firsthand from friends and other family members who've never had a policy, who've never thought about having a policy. And then all of a sudden someone passes in their family and they don't know what to do,": <http://lifehap.pn/1NXj1fV>, via Forbes

The Top 5 Most Ridiculous Reasons Not To Buy Life Insurance — With Anthony Anderson

Anthony Anderson, the Emmy-nominated actor, has been making people laugh on television and in film for 20 years. But now he's bringing his sense of humor to a...

FORBES.COM | BY TIM MAURER

826,340 people reached **Boost Post**

Forbes Spokesperson
article



Extremely efficient content



Engagement rate: **23%** (average for brands is 3%)

Average cost per engagement:



2015 posts reached: **100 Million**



Life Insurance 101 video garnered **1 Million views**

Awareness campaigns



LIFE
INSURANCE
AWARENESS MONTH
BROUGHT TO YOU BY LIFE HAPPENS®

INSURE
YOUR LOVE
BROUGHT TO YOU BY LIFE HAPPENS®

DISABILITY
INSURANCE
AWARENESS MONTH
BROUGHT TO YOU BY LIFE HAPPENS®

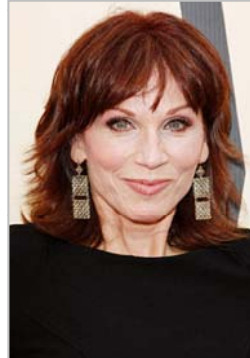
Campaign plans



**LIFE
INSURANCE
AWARENESS MONTH**
BROUGHT TO YOU BY LIFE HAPPENS®

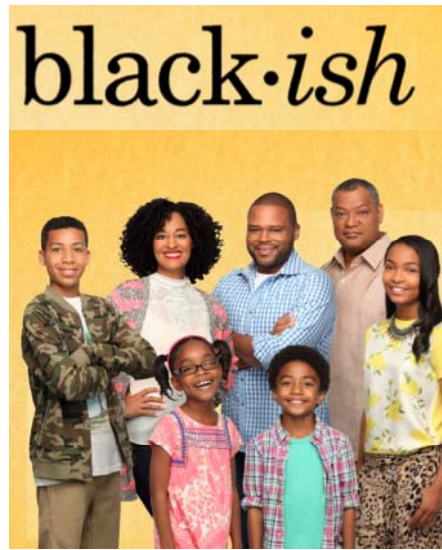
- Celebrity spokesperson
- TV and Radio PSAs
- Engaging videos
- Real Life Stories advertising
- Social-Media blitz
- Industry resources and tools

A few of our past spokespeople



37

2015 spokesperson – Anthony Anderson



“ I wanted to become the spokesperson for **Life Insurance Awareness Month** because I understand the importance of not only having life insurance, but **NOT** having it.

I feel like it’s my responsibility to get this message out about how important it is to **plan for the future.**”

–Anthony Anderson, actor and comedian

LIFE INSURANCE AWARENESS MONTH
BROUGHT TO YOU BY LIFE HAPPENS®

LIFE HAPPENS
A NONPROFIT ORGANIZATION

www.lifehappens.org



Need URL for 30 or 60 sec
Consumer PSA video file



Anthony Anderson's PSA

In the **top 9%** of all PSA videos, generating **353 Million** impressions (a new LIAM record)

Outpaced 2013 Spokesperson PSA by almost **triple the airings and up 54%** in audience number

His radio PSA surpassed 2014 airings in both airings and audience **by almost 100%**

Reaching the media



THE WALL STREET JOURNAL. The New York Times



The Washington Post

AP Associated Press



Chicago Tribune MarketWatch
from DOW JONES

Money National Underwriter



The Philadelphia Inquirer

THE HILL

SmartMoney

CHICAGO SUN-TIMES

DAILY NEWS

The Seattle Times



ASBURY PARK PRESS

Star-Telegram
FORT WORTH

THE BALTIMORE SUN
LIGHT FOR ALL

Sau Antonio Express-News

STAR-GAZETTE.

The Mercury News

Lansing State Journal
www.lsj.com

The Ledger

Pittsburgh Post-Gazette

Naples Daily News
naplesnews.com

VENTURA COUNTY STAR

TimesRecordNews



Savannah Morning News.

The Record



NEW YORK'S CW11
WPIX TELEVISION

Go Erie.com
Erie Times-News



FOX21
KXRM-TV-DT

Press-Telegram
www.presstelegram.com

2015 Media Impressions



570,000,000

Awareness ROI



75%
MORE LIKELY

to seek out
information
about **buying**
life insurance



102%
MORE LIKELY

to seek out
information
about **buying**
DI insurance

Something missing?



**LIFE
INSURANCE
AWARENESS MONTH**
BROUGHT TO YOU BY LIFE HAPPENS®



**INSURE
YOUR LOVE**
BROUGHT TO YOU BY LIFE HAPPENS®



**DISABILITY
INSURANCE
AWARENESS MONTH**
BROUGHT TO YOU BY LIFE HAPPENS®



What about an LTCi campaign?



Industry support



Coordinated



Relatable resources





Long-Term Care Awareness Materials

Life Happens has created these marketing resources to help you easily pull together a long-term care awareness campaign at any time of the year.



Videos

These videos underscore the importance of and the need for LTCI.

[View videos →](#)



Flyers

These attention-grabbing flyers can be sent digitally or downloaded and printed out.

[View flyers →](#)



Social Media Content

From "info statistics" to prewritten posts you'll find a wealth of content that you can choose from to enhance your campaign.

[View social media content →](#)

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Awareness Campaign Learnings

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