



## **NETWORK HEALTH**

B2B2C Healthcare Marketing

**BUILD A CULTURE OF EMPATHY WITH EMPLOYEES  
AND CONSUMERS THROUGH CUSTOMER EXPERIENCE,  
CO-CREATION AND DOCUMENTARY STORYTELLING**

## EXECUTIVE SUMMARY

Network Health is a Wisconsin-based health insurance company that offers a variety of employer group, individual and family, and Medicare Advantage health plans to businesses and people throughout the state.



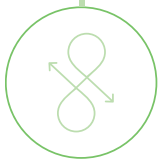
### ASSIGNMENT

**2012:** Boost B2B2C brand awareness and preference

**2014:** Design new product, services, and customer experiences

**2016:** Build a culture of both customer and employee empathy

**2017:** Grow Medicare leads



### CHALLENGE

Identify ways to spark awareness of a brand that has been in Wisconsin for 30 years, yet only 1 in 3 consumers and 4 in 10 businesses in the market had ever heard of it.

# TIMELINE



# OPENING WISCONSIN'S EYES

Headquartered in Menasha for more than three decades, few companies are more “Wisconsin” than Network Health. But as the rollout of the Affordable Care Act approached, the local-based health insurance provider was facing a serious dilemma: Only 1 in 3 Wisconsin residents knew its brand.

“We had very low awareness, and as more individuals were going to begin making their own choices about health insurance, that was a big problem,” explained Penny Ransom, Chief Administrative Officer for Network Health.



## PENNY RANSOM

Chief Administrative Officer,  
Network Health

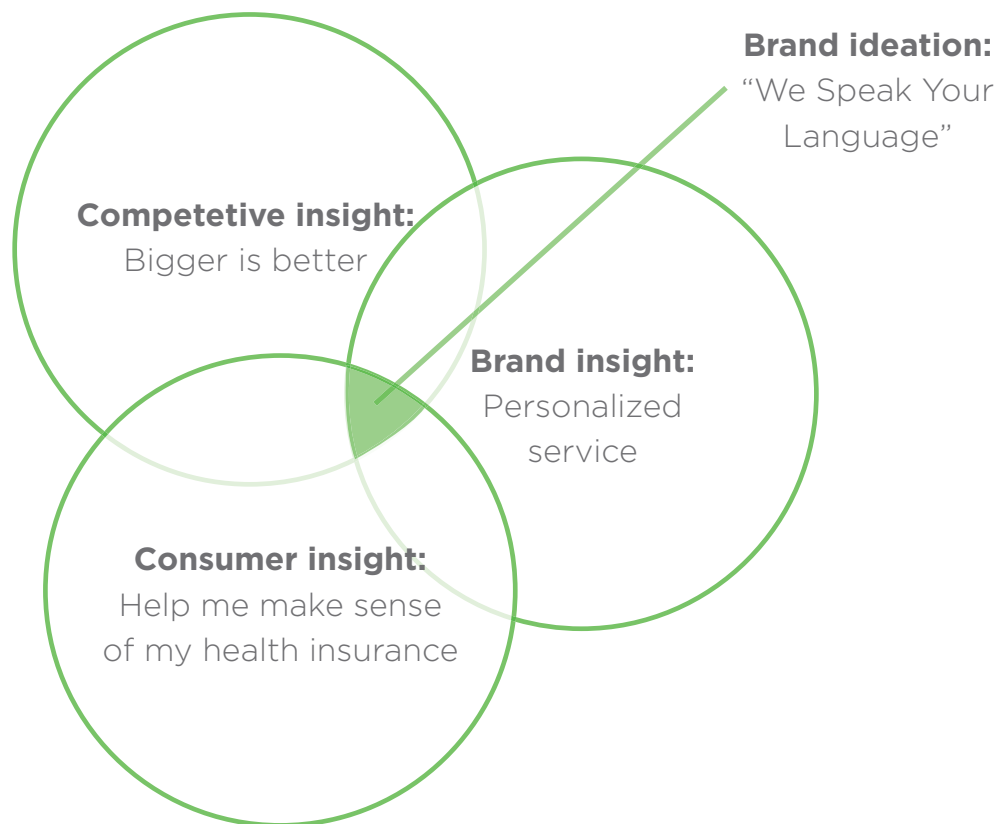
“AE Marketing Group helped us resolve it and raise our awareness levels in the market by **26 points in 16 months.**”

To achieve that success, AE Marketing Group leveraged creative thinking and an aggressive approach to boost B2B2C brand awareness, preference, and experience for Network Health while competing against industry heavyweights with deeper advertising pockets.

# TAPPING CONSUMER INSIGHTS

By drawing on research and customer insights in order to tap unmet needs in the market, Network Health faced industry deficiencies head-on and dared to be different both strategically and creatively.

This began by pondering the question of what exactly beyond cost savings do Wisconsin consumers expect from a health insurance company? It's likely that Network Health's competitors such as United Healthcare and Anthem Blue Cross Blue Shield would say access since, to them, bigger equals better. For Network Health, however, the answer was personalized service and partnership.



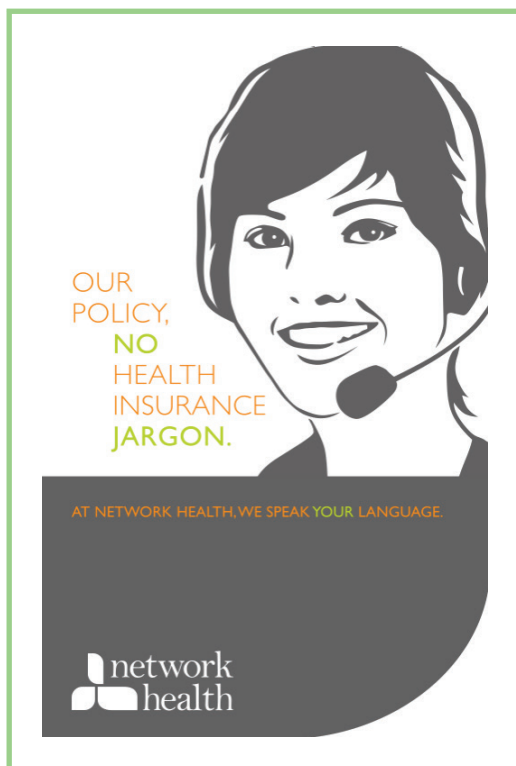
Even more importantly, Network Health engaged actual consumers and asked them what they expected from a health insurance company. Their insights indicated that they desired help making sense of health insurance. Although in an industry filled with jargon, cluttered “me too” ads, and other confusing messages, how does a company help consumers make sense of it all? For Network Health, that answer was simple – speak their language.

# WE SPEAK YOUR LANGUAGE

On Leap Day 2012, AE Marketing Group rebranded Network Health with a mix of strategy and creative never before seen in the Wisconsin health insurance category. Built around the promise of “We Speak Your Language,” clear words became the hero of Network Health. And with a company policy to “End the Jargon,” the brand was operationalized across the enterprise.

The most confusing health insurance terms were translated for consumers through a branded microsite and online dictionary available for anyone including non-customers. Member communication, sales collateral and front-line staff were all trained to speak not as industry professionals, but as everyday people.

New creative stripped away traditional four-color “feel good” photos used by every other industry advertiser and instead employed illustration to differentiate the brand and keep the focus on the power of words. At the time, no health care brand had used animation across all television and online media. This was designed to outmaneuver versus outspend the competition. Additionally, media was micro-targeted across platforms to maximize both effectiveness and budget.



“We absolutely took creative risks with Network Health,” said Brian Walker, CEO of AE Marketing Group, “but we were confident that those risks would pay off and differentiate the brand. We had to be bold to compete against brands with significant resources and market share.

“I wasn’t sure if Network Health would embrace the brand ideation, but early in our partnership it became clear this is an organization that understands brand is bigger than just marketing.”

## ELEVATING AWARENESS

Breaking down the language barrier between health insurance professionals and consumers by translating industry jargon across the brand in combination with groundbreaking creative led to the following in less than 18 months:

- **Employer Familiarity rose from 46% to 72%** - Highest amongst all competitors in the market. *Source: Klein Research Study 2013*
- **Consumer Awareness rose from 32% to 58%** - the largest increase of all competitors in the market. *Source: Klein Research Study 2013*
- Among existing customers, **preference increased from 39% to 64%**.  
*Source: Klein Research Study 2013*
- Network Health became most **preferred health insurer** in NE Wisconsin market. *Source: Klein Research Study 2013*
- Won **highest brand honors** at 33rd Annual Telly Awards

# CO-CREATION



Coming off a surge in brand awareness and preference, how to adapt to shifting consumer expectations and rapid industry change.

Network Health planned to launch new products on the Health Exchange (established by the Affordable Care Act), pursue new revenue opportunities through new geographic expansion, all while continuing to differentiate itself from the competition.

When considering the brand power balance, it's made up of the company (employees, product development, service, sales, marketing, operations and more) and the consumer (current, past, and future customers).

Network Health recognized that balance is shifting every day toward the consumer and the demand for improved customer experiences had never been greater. But despite this knowledge, too many health insurance companies still rely on legacy marketing and research tactics in an attempt to keep pace with the shift.

To build on the momentum as a market leader and be more responsive to customer needs, Network Health again turned to AE Marketing Group, pioneers in co-creation, which aligns companies and consumers to improve product development, employee engagement and customer experience.

Similar to its view that brand is larger than just marketing; AE Marketing Group looks at co-creation, unlike traditional advertising agencies.

Co-creation is not:

- Curating marketing content
- Running a customer promotion
- Or “make your own ad” contests

Co-creation is partnering with customers (and non-customers) to design new:

- Experiences
- Products and services

## **Co-Create Wisconsin**

In 2014, Network Health launched CoCreate Wisconsin, built off AE Marketing Group's CoCreation Lab Series™ - The strategy was to engage consumers around Wisconsin to share their ideas to improve health insurance.

The consumer movement began with roadshows. During this phase, hundreds of Baby Boomers were interviewed from 24 Wisconsin towns. Everyone was asked a handful of similar questions and then the CoCreate team dived deeper one-on-one.

It was clear early on that the roadshows offered more consumer insight than any prior research Network Health had conducted. Baby Boomer consumers didn't just want to be heard, but they wanted to participate in a movement to change the industry.

After 900 hours of interviews, Network Health asked consumers, (both customers and non-customers) to participate in ideation design labs. Unlike a traditional focus group, everyone worked together to test solutions and refine concepts.

"I think it's pretty common for other companies to have focus groups," said Ransom said. "But co-creation is so much more. We're not only listening, we're actually doing something with what people tell us. As a provider, that's something that sets us apart."

After partnering together with consumers, the CoCreate team:

- Redesigned wellness experiences through individual member dashboards to promote health.
- Developed a custom mobile health app with technology designed to track activities and incentives to reduce costs.
- Made small, but significant customer experience improvements with its call center and service teams to be more responsive to Baby Boomers, including text notifications and transcription pilot programs.

## **Momentum**

As Network Health moves along the co-creation journey there have been a number of highlights for the brand:

AE Marketing Group's strategy outthrustled instead of outspent industry giants and **used co-creation to stay the most preferred brand** in the NE Wisconsin market.

Network Health learned valuable insight on consumers in emerging markets, which **helped them make more informed business decisions** around expansion, including into the SE Wisconsin in 2015.

The Insights Innovation Exchange in Health, the American Marketing Association, the Innovation Learning Network, CustomerThink, The Huffington Post and more recognized Network Health and CoCreate Wisconsin for its **groundbreaking approach to consumer insight and CX**.

In 2016, IBM™ research of 1,500 CEOs concluded that 'the most successful organizations are those that co-create products and services with consumers'. Network Health's experience reinforced that with 900% digital brand growth and **customer satisfaction scores leading both the nation and the state**. *Source: The National Committee for Quality Assurance.*

From a product design perspective, Marketing Director, Melanie Draheim suggests, "What sets us apart is we are not just internally deciding for ourselves what we think is best for customers," she says. "Not coming up with the ideas ourselves and presenting them, (like a legacy focus group) but really asking customers for those ideas, what they'd like to see, and co-creating something new together."

CoCreate also provided a number of valuable lessons for Network Health employees throughout the organization.

- Customer service does not equal customer experience as employees saw real-time VOC versus through department meetings, dashboards or other lagging CX metrics
- Co-Creation Roadshows saw what the company couldn't see and respects the power consumers have over brands
- Co-Creation Ideation Labs created a culture of empathy and understanding

# HUMANIZING HEALTH INSURANCE



Engage employees to humanize a brand in an industry with historically low satisfaction scores and perception of being uncaring.

The greatest impact of Network Health's co-creation strategy was not financial, community growth or industry awards, but emotion. This is critical, as 2016 Temkin Group™ research of 10,000 consumers showed that emotion is the most important element of customer experience. And, the average \$1B health plan with strong emotional customer experience can see over a 30% lift in revenue from new products and retained sales over a three-year period.

Yet, AE Marketing Group saw an opportunity far bigger than revenue. Co-creation lifted the curtain on how health insurance works and showed that consumers and employees had a lot more in common than first realized.

So just like Network Health tapped into their community to help improve customer experience, they could tap into the stories of their own employees to better showcase what's so exceptional about their company.

What they found was something special.

"When AE presented this concept to us, it was a 'you had me at hello moment' for me," said Network Health Chief Administrative Officer Penny Ransom. "Not only is it something new for our industry, but it also suits our brand perfectly."

"We only went in with one concept," said AE Marketing Group CEO Brian Walker.

Walker's plan? Make the employees the focus of the brand.

"I was confident this was the right idea. Everyone talks about humanizing a brand, everyone talks about employee advocacy, but they forget you cannot force it. Employees, like consumers, don't want to be told how to behave."

After just a couple weeks of open casting calls, patterns started to emerge among Network Health employees. One major theme was their backgrounds informed why

they went to work everyday.

“We were already building a brand around simplicity,” said Marketing Director Melanie Draheim. “So it was great that we could bring in the emotional part of our work. These are real people who are part of communities all over Wisconsin, and they love what they do.”

“I was struck by the raw emotions and vulnerability demonstrated by their employees,” said Walker. “I was adamant that nothing be scripted. We didn’t try to back into select demographics or customer personas like everyone else does. We just asked questions and listened.”

And they didn’t script a thing.

They just asked questions: not about work, but about life. When telling the personal stories of Network Health employees, viewers will notice there’s no phone number. There’s no call to action. No kitschy slogan. It’s just the story. “And that’s all you need,” Walker says.

“We are using these personal stories as a way to say ‘this is the type of company I want to do business with,’” he said. “We let that speak for itself.”

## PERSONAL STORIES



## The Largest Employee Documentary in Health Care

AE Marketing Group shot both long and short form branded video of the people and process that make Network Health a different kind of health insurance company with a style that was personal, documentary, educational and genuine.

Yet, they pushed the boundaries of new social and digital video capabilities and platforms. Using red, drone, mobile (iPhone) and GoPro cameras, plus photojournalism to boost emotion and authenticity.

AE Marketing Group shot documentary film and photography over nineteen days with Network Health employees throughout Wisconsin, including Milwaukee, Fond Du Lac, Oshkosh, and Appleton.

- **394% Increase** in Online Enrollment *Source: Network Health*
- **19 Employees** Documented
- Over **2,000 Images**
- Over **500 Hours** of Video Footage
- Over **600K Total Videos Viewed** *Source: Facebook*
- **600% Increase** in Impressions *Source: Facebook*
- **6,000% Increase** in Total Engagements *Source: Google Analytics*

Ransom summarized it best: “We set out to humanize health insurance by lifting the curtain and showcasing our employees sharing very personal stories and how their personal beliefs fold into their work lives. I’d say we more than succeeded. We have a campaign that will boost our brand’s position and has the added bonus of reminding all 440 employees of the great experiences they create every day.”

And Ransom was right, not only is employee satisfaction at an all-time high, but in less than six months, Network Health saw a **14% increase in brand awareness in SE Wisconsin**. *Source: Qualtrics May 2017*

# MEDICARE



Compete for fast-growing senior audience in new markets while being outspent by national competitors

Network Health needed to improve lead-generation for its Medicare product line after two-years of flat growth. Again, the brand turned to AE Marketing Group for its expertise in consumer marketing. “There are two major problems in Medicare marketing today,” said AE CEO Brian Walker. “First, today’s 65-year-old is radically different from a 65-year-old, just five or ten years ago. And second, many healthcare brands (and agencies) continue to market in the same traditional way, with similar messages to this dynamic audience.”

AE Marketing Group recommended the following five strategies to improve Medicare marketing:

1. Gain consumer insight through a combination of online surveys and learning labs to speak directly with customers and non-customers to better understand their buying habits and product needs
2. Develop campaigns outside of the busy AEP selling season to attract those turning 65 every day and apply learnings to open enrollment marketing
3. Shift creative strategy away from traditional “talking-head” Medicare direct response ads all too common in the health insurance industry
4. Revise traditional media strategies by eliminating any channel that did not provide direct call-to-action in a seamless way for intended audience
5. Build digital capabilities beyond just SEM to include click-to-call/text ads, social lookalike profiling, and geo-fencing strategies

Early in 2017, it was clear the marketing strategies were paying off quickly. Within months digital was generating more direct online enrollments for Medicare than they had seen in all of the prior year. And, by eliminating waste and streamlining the

calls-to-action, Network Health was able to save \$700 per enrollment in fees and drive SEM costs down to levels never seen before.

Targeting the 65 year-olds throughout the year online, provided yet another benefit as creative styles were A/B tested, lookalike profiles were developed, and tactics that did not perform well were refined or scrapped for future marketing.

By the time 2018 AEP Medicare open enrollment season started, marketing insight and momentum well positioned Network Health for the busy selling season. Video and social tactics were launched to offset the highly competitive and expensive Google AdWords channel. In addition, new TV creative (tested in the market throughout the year) was launched in direct response channels across both broadcast and cable networks.

In order to remain fluid throughout AEP open enrollment, AE Marketing Group and Network Health met weekly to assess activity and pivot if/when necessary as well as increase high performing tactics.

The overall collaboration and strategy generated the **highest-level of marketing leads ever for Medicare**. Highlights included:

- Digital and Social Channels **Represented 82%** of all Marketing Leads
- Total Inbound Phone Calls **Increased 41%**
- TV Advertising Leads **Increased 2,400%**
- Digital Click Rates **Increased 585%**
- Digital Interactions **Increased 842%**