



## **2018 ARF Ogilvy Awards, Silver**

**Campaign Title:** Ways In

**Brand:** UnitedHealthcare

**Advertiser:** UnitedHealthcare

**Agency:** Leo Burnett

**Research:** Nielsen, Millward Brown, iSpot

**Category:** BREAKING THROUGH

### **Summary**

Our UnitedHealthcare Mission is to help people live healthier lives and to make the health care system work better for everyone. **The Problem:** we discovered people don't like or trust health insurers—they see us as the enemy, out only for ourselves. **Our Challenge:** to live our mission, we needed people to believe that we're on their side.

Our "Ways In" campaign aims to take UnitedHealthcare from just another large corporation most people avoid to a brand people recognize, like and ultimately trust. In summer 2016 during the Rio Olympics, we launched "Pool Vault" and "Low Jump," two creative executions leveraging humor to stand out from our competitors and address the overwhelming complexity people feel when dealing with health insurers.

To assess performance of our ads at breaking through, we looked to Nielsen's Brand Effects and iSpot metrics. We were delighted to find that Pool Vault and Low Jump far outpaced both category brands and other Olympic advertisers. Even more exciting, the ads are two of the strongest performing in the health insurance category over the last 2.5 years!

Our ads were breaking through, and more importantly, by speaking to the complexity of the health care system in a genuine, humorous way, we created excitement and talk among consumers!

***The irrefutable consumer insight:*** People don't like or trust health insurance companies – including us. To them, we're the enemy, out only for ourselves, creating unnecessary complications and barriers.

## **Marketing Challenge**

Our UnitedHealthcare Mission is to help people live healthier lives and to make the health care system work better for everyone. **The Problem:** we discovered people weren't interested in hearing from us because people don't like health insurance companies. They see insurers as the enemy – out only for ourselves, creating unnecessary complications such as adding costs, denying claims and creating barriers to care.

Given this, it's no surprise people start from a place of distrust when dealing with health insurers. According to the Edelman Trust Barometer 2016—the financial services industry, particularly insurance, is the least-trusted industry globally. Because people don't trust us, they ignore or contradict our efforts to deliver better health outcomes at a lower price. **Our Challenge:** to live up to our mission, we needed to earn peoples' trust by showing them we're on their side.

We uncovered considerable barriers to gaining trust. First, the complexity of the health care system and the surprise out of pocket costs associated are a major pain point for consumers. Second, people didn't know us—we weren't standing out to consumers, regardless of our status as the largest insurer in the US. We existed in a sea of sameness with all other health insurance brands.

We needed to take UnitedHealthcare from just another large corporation most people hadn't heard of (or didn't want to hear from) to a brand people recognize, like and ultimately trust. To do this, we embarked on our first-ever brand advertising effort directed to consumers.

We conducted an audit of the competitive landscape and discovered most health insurance advertising was the same. We found vignettes talking about health outcomes, speaking in platitudes about "partnership" and "wellness," showing montages of happy, healthy people.

Everybody talked about health, but nobody was talking about health insurance. The health care system is costly and remarkably confusing, but insurers were largely silent on how to navigate it. No one was offering solutions to help ease peoples' challenges!

To break away from the sea of sameness, and build affinity and trust, we decided to ignore category conventions. We were fun, entertaining, and we talked about the clear benefits of having UnitedHealthcare health insurance. We used humor not just to stand out from our competitors, but to demonstrate how we can help guide people through the anxiety-inducing complexity of the health care system.

## Methodology

We began by looking for deeper insights into health insurance. We used a proprietary research tool called Risk Reward Mapping<sup>SM</sup>, which uses quantitative data to identify category differences across two major dimensions: level of risk (how critical is it to get the purchase decision right) and reward (how enjoyable is it to engage in the category/ purchase process). Once a category has been determined, the tool then identifies consumers' specific strategies for brand search, consideration and decision-making.

Health insurance was identified as one of the highest-risk decisions, given that a wrong choice of health insurance company or plan can significantly hurt your finances and your health. Health insurance was also one of the lowest-reward categories. In follow up qualitative groups, many admitted that—after the long, arduous process of choosing a health insurance plan—they still had no idea what they had bought. This high-risk, low-reward combination placed health insurance squarely in the Burden Category.

In the initial development of the Risk Reward Mapping<sup>SM</sup> tool, we found that while shopping the Burden Category, consumers often deploy “fast thinking”. The idea of “fast thinking” most noted in works like Daniel Kahnman’s “Thinking, Fast and Slow,” refers to when people deploy heuristics to short-cut decision making. In the case of shopping, we found that consumers often deploy the availability heuristic, gravitating towards familiar brands that evoke positive emotion. They may evaluate services once they narrow the field, but if your brand doesn’t make this list, it’s not even considered. So our first job was to establish familiarity and likeability for UnitedHealthcare.

After conducting our competitive audit, initial executions were developed. We executed a blend of qualitative and quantitative research to assess and optimize initial ad concepts on their ability to break through and be compelling to consumers. We then used Millward Brown’s Link<sup>TM</sup> testing to assess the final creative with consumers, comparing performance against Millward Brown norms and campaign benchmarks, and predicting the executions’ impact on brand.

To assess performance of the creative executions in-market, we leveraged Nielsen Brand Effects reporting and a Nielsen Brand Effects report NBC commissioned for Rio. We specifically looked to Brand Memorability (percentage of ad viewers that remember both the ad and the advertised brand), Message Linkage (of those who recall the ad and brand, the percentage who correctly identified the message) and Creative Likeability metrics (among those who recall the ad and the brand, the percentage who liked the ad “a lot” or “somewhat”) to evaluate creative effectiveness in-market.

Finally, we leveraged iSpot Positive Sentiment, Digital Share of Voice (SOV) and Engagement Scores (an aggregate score quantifying the level of digital activity

triggered by seeing the ad on TV) to further understand the attitudinal and behavioral shifts the brand work was creating in the marketplace.

## **Creative Execution**

**The idea:** Sooner or later, you're going to end up in the complicated health care system. Once you do, UnitedHealthcare knows how to guide you through it.

The health care system is complicated, unruly and impossible to navigate! How complicated? On any given day, you could fall down a manhole, be bitten by a nonvenomous arthropod, or injure yourself while dancing. In fact, there's an official medical code for each of those events. There are more than 18,000 official medical codes (now 140,000 with the launch of ICD-10 in October of 2015).

The UnitedHealthcare "Ways In" campaign leverages these real medical codes to reinforce how crazy complicated the health care system remains. Each code is brought to life with a story of how someone found themselves in the complicated health care system—labeled with that code.

Given the high-risk, low-reward nature of the health care system—we know health is something many think about only when there is an issue, leaving them to make last minute and often costly decisions. Many aren't aware of tools or services that can help save them from unnecessary financial burdens. The "Ways In" campaign introduces UnitedHealthcare benefits and tools that help people navigate the system no matter their "way in"—benefits and tools like virtual doctor visits, an app with an urgent care locator, or just being able to know when your claim has been paid.

In the summer of 2016 during the Rio Olympics, we launched two creative executions featuring our Provider Search tool. The Provider Search tool allows users to search for and compare nearby, in-network providers based on quality and cost. Using the Search tool helps users find health care providers quickly while avoiding the financial surprises generated by selecting an out of network provider.

The first execution, "Pool Vault," is the story of a man with a pool-cleaning pole and a dream of Olympic glory, who finds that "pool vaulting" isn't as easy as it looks (Official Medical Code Y93.57 – Non-running Track and Field Events). After vaulting himself through a table, his wife searches for and compares costs of in-network quick care options using the Mobile Provider Search tool.

The second execution, "Low Jump," features a mom who gets carried away by her basketball moves and finds herself at odds with the ceiling fan (Official Medicare Code W08.XXXD – Fall from furniture, subsequent encounter). After the dust settles, she uses the Provider Search tool to compare costs of provider care and doctor quality ratings.

Finding an in-network provider has never been so easy!

The campaign was realized across a multi-channel platform including TV, digital video, and social media. Our campaign was heavily featured in the Olympics via a partnership with NBC including TV placement during the opening and closing ceremonies, primetime placement during popular Olympics events both live and replay, high-traffic digital video cross-platform placement, and integration into NBC Olympics social media.

## **Business Results**

Given our lack of awareness and affinity, our goal was to break through the sea of sameness saturated with health-focused vignettes and beach-filled montages with funny messaging acknowledging the ridiculous complexity of the health care system.

We knew we were on the right track when both the Pool Vault and Low Jump early concepts scored significantly above norm on both Breakthrough and Likeability in our initial ad development qualitative and quantitative work. Offering further confirmation we were headed for success, Low Jump Link™ scores were also above norm on Breakthrough (via an Awareness Index) and Brand Differentiation, and yielded the highest Breakthrough score of all Ways In spots tested to date.

And, break through we did!

According to Nielsen TV Brand Effects, the two ads jettisoned UnitedHealthcare to the highest Brand Memorability scores among health insurance brands to date. Compared to the category competitive average during the on-air period, we performed significantly better in ad memorability (74% vs. 36%) and had better brand linkage (70% vs. 53%) resulting in the highest brand memorability among all health insurance brands over the last 2.5 years (51% vs. 19%).

And, success of the TV ads extended well beyond the health insurance category. According to the NBC Rio Nielsen Brand Effects study, with a Brand Memorability of 38% UnitedHealthcare outpaced heavy-hitting Olympic Insurance advertisers such as Aflac Insurance, Allstate Insurance, Humana Health Insurance, Liberty Mutual Insurance, MetLife Insurance, State Farm Insurance, etc., who together averaged a Brand Memorability of only 24%.

The spots garnered positive attention in the digital realm, too. According to iSpot, Pool Vault had the highest iSpot Digital Share of Voice across all Olympics advertisers, ahead of #2 McDonald's - A Better McNuggett and #3 Amazon - Lion, #4 Samsung - Busy, Busy, Busy and #5 GEICO - Marco Polo: It's Not Surprising. Pool Vault racked up over 15M views on YouTube and 21,000 shares, with 90% positive sentiment. Low Jump was not far behind with 11.8M views on YouTube and over 4,000 shares, with 98% positive sentiment. The average iSpot Engagement Score of ads in the health insurance category is 4.2 out of a possible 10. While on

air, Pool Vault scored a 9.4 and Low Jump an 8.9 indicating both ads were highly effective at driving digital activity!

We were also delighted to find our message strongly resonated with people in a likeable way. The NBC Rio Nielsen Brand Effects study indicated our ads were more likeable and that our messages resonated more strongly with consumers compared to other Olympic advertisers, with UnitedHealth likeability at 22% vs. 12% for the competitive set and Message Memorability at 20% vs. 16%.

By addressing the complexity of the health care system head on in a genuine, humorous way; we were able to create a campaign that not only broke through the mundane sea of sameness in the healthcare space, but created genuine excitement and talk among consumers – truly setting UnitedHealthcare apart from the pack in a meaningful way!